



State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

170th Meeting of State Level Bankers' Committee

Review for March 2022

Date: 13.06.2022

Venue: Taj Club

House

Time: 11:00 AM

Club House Road, Chennai-

600002.

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State Level Bankers' Committee, Tamil Nadu

Convener: Indian Overseas Bank

Minutes of the 169th Meeting of SLBC

Held on 30.03.2022 at Hotel Savera, Chennai

The 169th meeting of SLBC, Tamil Nadu was conducted on 30th of March 2022 at Hotel Savera, Chennai.

Welcome Address:

Shri.S.C.Mohanta, General Manager– IOB and Convenor SLBC welcomed Hon'ble Minister for Finance and Human Resources Management, GoTN; Madam Reeta.H.Thakkar I A S, Special Secretary, Finance; Tmt.M Pallavi Baldev I A S, Managing Director, Tamil Nadu Corporation for Development of Women and Chief Executive Officer, TamilNadu State Rural Livelihoods Mission; Madam Sigy Thomas Vaidhyan I A S, Industries Commissioner; Shri K Vivekanadan I A S Managing Director TAHDCO; Shri Chandra Sekar Sakhamuri IAS., Joint Secretary, Rural Development, GoTN; Shri. P.P.Sengupta MD & CEO, Indian Overseas Bank & Chairman, SLBC-Tamil Nadu; Shri. S.M.N.Swamy, Regional Director, RBI; Shri Venkata Krishna, Chief General Manager, NABARD; Chennai and officials from State Government departments, RBI, NABARD and the bankers. The Convenor, SLBC briefed the important agenda items, scheduled for deliberations during the course of the meeting. He briefed the forum on some of the important meetings that took place between the 168th and this meeting.

CHAIRMAN'S ADDRESS:

Shri. P.P. Sengupta the Chairman of SLBC, Tamil Nadu and MD & CEO, Indian Overseas Bank welcomed the participants. He thanked the Hon'ble Finance Minister for having presided over the meeting and requested to share his rich experience in the banking field, which would be of great guidance to everyone in the industry. Before proceeding on the performance of banks in the state, he touched upon the Global & National economic scenario briefly.

Global Outlook:

- The global outlook is clouded by various downside risks, including renewed COVID-19 outbreaks due to Omicron or new virus variants, the possibility of de-anchored inflation expectations, and financial stress in a context of record-high debt levels.
- The Russia-Ukraine war raises big risks for the global economy. The global economic outlook has darkened while financial sanctions shaken Russia's economy and threatened to further fuel worldwide inflation.
- The price of oil, natural gas and other staples spiked.
- Although output and investment in advanced economies are projected to return to pre-pandemic trends next year, in emerging market and developing economies (EMDEs) will remain markedly below, owing to lower vaccination rates, tighter fiscal and monetary policies.

National Economy:

- India's economic growth slowed to 5.4 percent in the third quarter of financial year 2021-22 but higher than China's GDP expansion of 4 percent during the same period and the country retained its position as the world's fastest growing major economy.
- In the current fiscal, GDP growth stood was at 8.5 per cent in July-September quarter and 5.4 per cent in September-December period.

- Growth in Q4 of financial year 2021-22 will benefit from the unlocking of trade as most states have removed pandemic-related restrictions, but weak rural demand and geopolitical shock due to Russia-Ukraine war may disrupt global growth and supply chains.
- Reserve Bank of India expects India's CPI inflation is at 5.3 percent for financial year 2021-22 and for financial year 2022-23 it is projected at 4.5 per cent during its February 2022 monetary policy.

Performance of Banking Sector in Tamil Nadu:

- The CD ratio of banks in the State reached 106.84% as of Dec 2021.
- Advances of the Banks in Tamil Nadu have increased from Rs. 1049914.86 crores as of Sept 2021 to Rs. 1076603.18 crores as of Dec 2021.
- The total deposits increased from Rs. 991384.49 crores as of Sept 2021 to Rs. 1007671.27 crores as of Dec 2021.
- Banks in Tamil Nadu have disbursed Priority credit of Rs. 298152.00 crores as against the target of Rs.273118.00 Crore representing 109.16% achievement under ACP for the period from April 2021 to December 2021 of FY 2021-22.
- The Chairman briefed the forum on the performance of the banks under Agriculture, MSME, Education loan, Export Credit, lending to Minority Community etc.,
- The Chairman thanked the Central and State Governments, RBI and NABARD, for their good support and guidance given to the member banks and to SLBC.

Highlights of the Special Address by Madam. Reeta. H. Thakkar Special Secretary, Finance Department, Govt. of Tamil Nadu.

- More focus is required by banks towards lending to Primary and Secondary sector.
- Sensitization towards digital economy should be made at field level so that the benefits of digitalization reaches the intended masses.
- Requested banks with regard to Special Task Force Committee constituted for reconciliation of Government Accounts maintained with Banks, to provide all the particulars called for by the Government for early completion of the exercise.
- She requested fullest co-operation from all the banks involved in this exercise.

Highlights of Special Address by Mr. SMN.Swamy, Regional Director, RBI, Chennai:

- He extended his sincere appreciation to all the Member Banks for providing uninterrupted banking service to the public during the pandemic.
- He briefed some of the measures taken by RBI with regard to Annual Closing of Accounts for the FY ended 2021-22.
- On-tap liquidity facilities of ₹50,000 crore and ₹15,000 crore for emergency health services and contact-intensive sectors, respectively, announced in May and June 2021 during the second wave of the Pandemic is now extended up to June 2022.
- The e-RUPI pre-paid digital voucher developed by the NPCI launched in August 2021 with a cap of Rs.10,000 is increased ₹1,00,000 per voucher and RBI has now permitted such e-RUPI vouchers to be used more than once (until the amount of the voucher is completely redeemed).
- The Reserve Bank has launched two key initiatives on 8th of March 2022 – (1) UPI123Pay – Option to make Unified Payments Interface (UPI) payments for feature phone users, and (2) DigiSaathi - a 24x7 Helpline to address the queries of digital payment users across products.

- Additional three districts viz., Coimbatore, Thoothukudi and Ranipet have been identified for making the districts 100% digitalized within a period of one Year.
- Recommendation of the Internal Working Group of RBI on Agriculture Credit has been forwarded to the State Government and requested for its early implementation by the Government.
- Requested the State Government for implementation of the RBIs Financial Inclusion Workbook in the school Curriculum from the academic year 2022-23 onwards.
- The RD observed that lending under Education loan, Export Credit, Housing needs substantial improvement.

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

- Lauded the banks for their performance under Priority Sector under Annual Credit Plan up to December 2022.
- Performance under Agriculture, MSME, and SHGs have shown marked improvement.
- NABARD has provided an assistance to the tune of around Rs.33,000 crore so far for the FY 2021-22 under various schemes, which is much higher when compared to last year.
- He briefed on the Agriculture Infrastructure Fund Scheme of NABARD and requested banks to make use of the scheme where credit facility is provided at lower rate of interest.
- He congratulated the bankers for their performance under various parameters and requested banks to make use of various refinance schemes of NABARD.

Highlights of Presidential Address by Hon'ble Minister for Finance and Human Resources Management, GoTN:

- The FM briefed on the Government's vision of achieving the desired GDP within 10 years, which can be achieved only with the concerted co-operation of all the bankers.
- He insisted the need for building a strong partnership between the Government of Tamil Nadu and the Bankers in order to achieve the vision of the Government.
- Government is planning to put in place lot more direct benefit transfer facilities in the future for the beneficiaries under various schemes.
- He also emphasized the need for improvement in the data flow system and advised banks to help in reconciliation of Government Accounts as early as possible.
- He also insisted that the data provided for such Quarterly meetings be near to the latest figures, which would be much more meaningful when it comes for review.
- The FM applauded the acts of the bankers for the yeomen service provided to the public during the pandemic situation.
- He finally appealed that the credit when compared to GDP growth of the State to improve (i.e. Credit to GDP ratio shall need marked improvement).

Confirmation of Minutes of the 168th SLBC Meeting:

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

Regular Agenda review:

| Agenda No. | Agenda | Observation/recommendation | Action Point |
|------------|--|---|-----------------------------------|
| 01. | Funding of projects under Animal Husbandry Infrastructure Development Fund (AIHDF) Scheme of Department of Animal Husbandry & Dairying, Government of India. | The Convenor requested the Banks to provide the Status of Funding under AIHDF scheme on monthly basis. | Banks |
| 02. | Saturation programme for select districts to bring them on par with other districts performing well on identified KPIs | The Convenor requested the ZM of Indian Bank to report the progress for Vellore Dist periodically to SLBC and Mission Office. | Indian Bank Zonal Office, Vellore |
| 03. | Ethanol Blending in Petrol (EBP) programme | FM observed that the alcohol policy of the Government does not support this scheme of extracting Ethanol from sugarcane. | Banks |
| 04. | National Centre Financial Education (NCFE) - eligible entities under Financial Inclusion Fund (FIF) | The Convenor informed that NCFE has been included as an eligible entity seeking support from NABARD under Financial Inclusion Fund | NABARD |
| 05. | Agricultural Marketing Infrastructure Scheme (New AMI Scheme) | The Convenor advised Member Banks to take note of the scheme guidelines and take up with NABARD for claim of subsidy as eligible under the scheme. | Banks |
| 06. | Warehousing (Development and Regulation) Act, 2007 – Negotiable Warehouse Receipt (NWR) System | The Convenor advised Banks to consider extending pledge finance to applicants wanting to pledge e-NWRs and avail loans under the PSL scheme. Hon'ble FM informed that the Government is planning to link the property details with the Adangal with planting details, crop insurance and procurement system and if integrated with the current platform it would be beneficial to many. | Banks/ Agriculture Dept, GoTN |

| Agenda No. | Agenda | Observation/recommendation | Action Point |
|------------|--|---|-------------------|
| 07. | Special Refinance For Watershed & Wadi Areas | <p>The Convenor advised Member Banks to extend credit facilities in Watershed and Wadi projects areas and avail refinance facility from NABARD.</p> <p>CGM, NABARD requested banks to come forward to avail refinance facility by extending credit facilities. Already, necessary details in this regard have been shared with Member Banks.</p> | Banks |
| 08. | Credit Offtake to the MSME Sector | <p>The Convenor requested the Member Banks to extend more finance to MSME sector, which have been badly affected by the COVID 19 pandemic.</p> <p>GM RBI observed that many existing units were closed due to the effect of the Pandemic and requested banks to make use of the opportunities to help this MSME sector.</p> <p>Hon'ble FM requested that a sub-committee along with RBI might be constituted to discuss more ways to help the MSME sector.</p> <p>Industries Commissioner informed that the Government of Tamil Nadu is providing Rs.100 crore towards Credit Guarantee Fund, which would be operationalized within a period of six months. She further suggested that the committee shall constitute 4 banks viz., IOB, SBI, Canara Bank and Indian Bank along with RBI and the State Government.</p> | Banks/SLBC |

| Agenda No. | Agenda | Observation/recommendation | Action Point |
|------------|--|---|---|
| 09. | PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme by Ministry of Housing and Urban Affairs, Government of India | <p>The Convenor requested the Member Banks to improve the percentage of sanction and disbursement and to take a considerate view on CIBIL report while processing loan applications of eligible beneficiaries.</p> <p>Chairman, SLBC observed that while in Northern States the achievement is around 90% in our State the ratio needs much more improvement.</p> <p>SBI informed the forum that their banks sanctions are highest among banks but out of the rejected applications majority of the applicants are not traceable. They requested ULBs to help in tracing those applicants so that sanction percentage increases.</p> <p>Hon'ble FM observed that there may be various factors for relatively low performance when compared to Northern States.</p> <p>Joint Director, TNCDW informed that around 37,000 applications are rejected due to CIBIL and 36200 sanctioned applications are yet to be disbursed. Out of 43000 applicants eligible for second tranche, only around 3000 applications are sanctioned. Similarly, 5 banks viz., Indian Bank, IOB, Canara bank, SBI and BoB constitute highest pendency of applications.</p> <p>Chairman SLBC advised concerned LDMs to form a team along with the concerned ULBs/municipal dept. to identify such applicants.</p> | Banks esp., Indian Bank, IOB, SBI, Canara Bank and Bank of Baroda/ULBs/LDMs |

| Agenda No. | Agenda | Observation/recommendation | Action Point |
|------------|--|---|-------------------|
| 10. | Progress on Economic Development Schemes implemented by TAHDCO | <p>The Convenor advised the Member Banks to bring down the pendency of applications considerably by disbursing on priority basis and submit UCs to TAHDCO immediately.</p> <p>MD, TAHDCO informed the forum that the login credentials at district level are shared with concerned LDMs for review. Sanctions as on date amounts to Rs.103 crore that is higher than the previous year sanctions. He requested Bankers for speedy processing of all eligible applications without further delay.</p> | Banks/LDMs |
| 11 | Financing to Self Help Groups (SHGs) | <p>The Convenor requested Member Banks to sanction eligible quantum of loans in time under the SHG-BLP, PLF Bulk loan and CGFMU schemes.</p> <p>MD-TNCDW thanked the bankers for their performance under the schemes. Under CCL, she requested bankers to release the undisbursed /undrawn portion. She requested banks to provide the SHG wise disbursement of credit either at HO level or district level for improving the database. She also requested the banks to provide the particulars of SHGs formed through NGOs for expanding the present database. She further informed that the target for the next FY would be communicated shortly.</p> | Banks |

| Agenda No. | Agenda | Observation/recommendation | Action Point |
|------------|--|--|--|
| 12. | Weavers Mudra Scheme – Request for enhancement of loan component | <p>In order to further boost the performance under the scheme and bring about a transformative change in livelihood of the weavers, the department has requested to increase the quantum of loan under the scheme to Rs. 2.00 lakhs for individual Handloom weavers.</p> <p>Joint Director-Handlooms Department requested the banks to lodge the claims in the portal of PNB the nodal bank.</p> <p>SBI requested the department to provide the login credentials for all banks.</p> | Banks/SLBC/Handlooms Department (SLBC to take up with the Handloom Dept for getting login credentials) |
| 13. | Need for credit to revitalize handloom and handicraft industry | The Convenor requested Member Banks to suitably sensitize their branches to lend more to this sector and address any field level difficulties faced by them in availing credit facilities | Banks |
| 14. | Atal Pension Yojana (APY) | <p>The Convenor requested Member Banks to achieve 100% of target allotted to them for the Financial Year 2021-22.</p> <p>Mr. Mohit Yadav, AGM, PFRDA observed that the performance of SLBC has been consistent under the Scheme and it has achieved 82% of the annual target as on Feb 2022.He requested all banks and LDMs to participate more actively so that the overall target is achieved and thereby contribute towards the saturation drive of the Government.</p> | Banks/LDMs |

| Agenda No. | Agenda | Observation/recommendation | Action Point |
|-------------------|---|--|--------------------------|
| 15. | National e-Governance Services Ltd (NeSL) | The Convenor briefed on the scheme and informed that Government of Tamil Nadu has permitted Digital e stamping through NeSL for execution of digital Paperless documents. Representative from NeSL briefed on the new initiative and around 3.5 lakhs transactions pan India has been carried out using this platform and requested banks in the State to involve more actively. | Banks/State Govt. |
| 17. | FX Retail platform for purchase/sale of foreign exchange | SLBC advised Member Banks to sensitize their branches/customers to create greater awareness about the platform among potential users. | Banks |
| 18. | Right of Persons with disabilities – providing basic accessibility provisions | The Convenor briefed on the scope of newly enacted Act for ensuring the rights of Persons with Disabilities and requested Member Banks to ensure compliance of the same. | Banks |
| 19. | Direct Benefit Transfer Mode for Agriculture related payments | SLBC requested the State Government to explore the possibility of implementing the DBT mode for agriculture related payments, which will benefit several lakhs of farmers in the State. | State Government |
| 21. | Standardized System for data flow and its management – Uploading of data in the portal on monthly basis | The Convenor advised the Member Banks to upload the data henceforth on monthly basis before 15 th of succeeding month. | Banks |

The Joint Managing Director, Urban Habitat Board briefed the forum on PMAY-Urban scheme and requested banks to come forward to lend to those lower income strata of people. He further provided the statistics esp. with regard to Beneficiary Led Housing scheme and the performance of the banks in this regard.

MD & CEO, TNCDW asked the forum on the DRI loan scheme for which the Convenor explained briefly.

TABLE AGENDA: Constitution of Sub Committee on Credit Flow to SC-ST:

Mr. David Bernard, Chairman SCST Chamber of Commerce-Special Invitee:

He informed the forum on the need to provide credit to SC/ST, which will improve the standard of living of the SC-ST population. He further informed that there are several lakhs of youth population belonging to SC & ST waiting for Job Opportunities. Instead, if they are helped to become Entrepreneurs through various flagship schemes like Stand up India, PMMY, PMEGP schemes they will move up the economic ladder. He requested Member Banks to set up special cell at appropriate level for monitoring the flow of credit to SC & ST. He finally requested banks to increase their share of credit to SC & ST and thanked SLBC for giving an opportunity to share the forum.

On his request to have a Sub Committee on credit flow to SC & ST, the Convenor informed that already in the Sub-Committee on credit flow & Financial Inclusion, the credit flow to SC-ST are reviewed there itself.

The Meeting concluded with Vote of thanks by DGM Mr.Avudaiappan, Canara Bank.

Action Taken Report for the 169th SLBC meeting:

Agenda No: 08 Credit Off take to MSME Sector:

| POINT | ACTION TAKEN |
|--|--|
| <p>Hon'ble Finance Minister requested that a sub-committee along with RBI might be constituted to discuss more ways to help the MSME sector.</p> <p>Industries Commissioner informed that the Government of Tamil Nadu is providing Rs.100 crore towards Credit Guarantee Fund, which would be operationalized within a period of six months. She further suggested that the committee shall constitute 4 banks viz., IOB, SBI, Canara Bank and Indian Bank along with RBI and the State Government.</p> | <p>SLBC has received the executives name from GoTN, RBI, SBI, IOB, Indian Bank and Canara Bank and the first meeting will be held shortly.</p> |

Agenda No: 12 Weavers Mudra Scheme

| POINT | ACTION TAKEN |
|---|--|
| <p>Joint Director-Handlooms Department requested the banks to lodge the claims in the portal of PNB the nodal bank.</p> <p>SBI requested the department to provide the login credentials for all banks.</p> | <p>SLBC vide its communication dated 16.05.2022 has requested the Additional Director, Handlooms to provide the login credentials for banks.</p> |

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

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

- Dairy processing and value addition infrastructure
- Meat processing and value addition infrastructure
- Animal Feed plant

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

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

Agriculture Infrastructure Fund (AIF):

The role of infrastructure is crucial for agriculture development and for taking the production dynamics to the next level. It is only through the development of infrastructure, especially at the post harvest stage that the produce can be optimally utilized with opportunity for value addition and fair deal for the farmers. Development of such infrastructure shall also address the vagaries of nature, the regional disparities, development of human resource and realization of full potential of our limited land resource.

FEATURES:

- Convergence with all schemes of central or state government.
- Online single window facility in collaboration with participating lending institutions.
- Project Management Unit to provide handholding support for projects including project preparation.
- Size of the financing facility – Rs.1 lakh Crore.
- Credit Guarantee for loans up to Rs. 2 Crore.
- Interest subvention of 3% p.a., limited to Rs. 2 crore per project in one location, though loan amount can be higher.
- Cap on lending rate, so that benefit of interest subsidy reaches the beneficiary and services to farmers remain affordable.
- Multiple lending institutions including Commercial Banks, Cooperative Banks, RRBs, Small Finance Banks, NCDC, NBFCs etc.
- One eligible entity puts up projects in different locations then all such projects will be eligible under the scheme for loan up to Rs. 2 crore.

As per the portal data, Banks as on 03.06.2022, out of total 715 applications, have sanctioned 445 applications and disbursed 275 applications. Bank wise details are provided as annexure.

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

AIF DATA AS ON 03.06.2022

170TH SLBC MEETING

| Bank | Total | Sanctioned | Disbursed | Rejected | Submitted | Denied | Verified | Approved |
|------------------------------|------------|------------|------------|-----------|-----------|------------|-----------|------------|
| Bank Of Baroda | 7 | 3 | 1 | 1 | 0 | 1 | 2 | 2 |
| Bank Of India | 47 | 34 | 30 | 2 | 0 | 11 | 0 | 4 |
| Canara Bank | 47 | 23 | 19 | 13 | 0 | 11 | 0 | 4 |
| Central Bank Of India | 2 | 2 | 1 | 0 | 0 | 0 | 0 | 1 |
| Indien Bank | 12 | 2 | 2 | 3 | 0 | 6 | 1 | 0 |
| Indian Overseas Bank | 9 | 0 | 0 | 2 | 0 | 6 | 1 | 0 |
| Punjab National Bank | 12 | 2 | 1 | 1 | 0 | 2 | 7 | 1 |
| STATE BANK OF INDIA | 69 | 18 | 17 | 17 | 0 | 13 | 21 | 1 |
| UCO Bank | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 |
| Union Bank of India | 7 | 3 | 1 | 1 | 1 | 1 | 1 | 2 |
| Axis Bank | 6 | 0 | 0 | 2 | 0 | 1 | 3 | 0 |
| HDFC Bank | 4 | 1 | 1 | 0 | 0 | 1 | 2 | 0 |
| ICICI Bank | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| IDBI BANK LTD | 8 | 4 | 2 | 1 | 0 | 2 | 1 | 2 |
| Karur Vysya Bank | 55 | 12 | 10 | 8 | 2 | 12 | 21 | 2 |
| Kotak Mahindra Bank | 3 | 0 | 0 | 0 | 0 | 2 | 1 | 0 |
| South Indian Bank | 9 | 0 | 0 | 0 | 0 | 7 | 2 | 0 |
| Tamilnad Mercantile Bank Ltd | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 0 |
| YES BANK LTD | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 2 |
| Tamil Nadu Grama Bank | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| TNSC Bank | 2 | 0 | 0 | 0 | 0 | 2 | 0 | 0 |
| DCCBs with PACS | 409 | 338 | 189 | 4 | 0 | 46 | 21 | 149 |
| TOTAL | 715 | 445 | 275 | 55 | 3 | 126 | 86 | 170 |

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

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

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

The performance of the banks is being reviewed periodically by GOI, latest being on 30.05.2022 with Lead District Managers of select districts and Convenors of SLBC.

The Banks-wise, District-wise performance under the scheme as on 31.05.2022 from inception are provided in the annexure.

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

PMFME - 01.01.2021 -- 31.05.2022

170th SLBC MEETING

| Banks | Received Applicaions | Loan Sanctioned | Loan Rejected | Loan Under Process |
|--|---------------------------------|----------------------------|--------------------------|-----------------------------------|
| BANK OF BARODA | 33 | 12 | 13 | 8 |
| BANK OF INDIA | 44 | 15 | 22 | 7 |
| BANK OF MAHARASHTRA | 1 | | | 1 |
| CANARA BANK | 230 | 89 | 119 | 22 |
| CENTRAL BANK OF INDIA | 31 | 10 | 16 | 5 |
| INDIAN BANK | 418 | 78 | 206 | 134 |
| INDIAN OVERSEAS BANK | 160 | 18 | 57 | 85 |
| PUNJAB NATIONAL BANK | 23 | 1 | 9 | 13 |
| STATE BANK OF INDIA | 302 | 68 | 101 | 133 |
| UCO BANK | 11 | 1 | 7 | 3 |
| UNION BANK OF INDIA | 62 | 5 | 41 | 16 |
| AXIS BANK | 3 | | 1 | 2 |
| CITY UNION BANK LIMITED | 32 | 1 | 9 | 22 |
| CSB BANK LIMITED | 1 | | | 1 |
| EQUITAS SMALL FINANCE BANK LIMITED | 1 | | | 1 |
| ESAF SMALL FINANCE BANK LIMITED | 1 | | | 1 |
| FEDERAL BANK | 10 | 3 | 2 | 5 |
| HDFC BANK | 8 | | | 8 |
| ICICI BANK LIMITED | 14 | | | 14 |
| IDBI BANK | 10 | | | 10 |
| KARNATAKA BANK LIMITED | 3 | 1 | 1 | 1 |
| KARUR VYSYA BANK | 52 | 3 | 11 | 38 |
| LAXMI VILAS BANK | 6 | | 1 | 5 |
| SOUTH INDIAN BANK | 9 | | 3 | 6 |
| TAMILNAD MERCANTILE BANK LIMITED | 58 | 11 | 5 | 42 |
| TamilNadu Grama Bank | 54 | 1 | 10 | 43 |
| THE TAMIL NADU STATE APEX COOPERATIVE BA | 17 | | 3 | 14 |
| YES BANK | 19 | 1 | | 1 |
| Grand Total | 1595 | 317 | 637 | 641 |

| PMFME - 01.01.2021 -- 31.05.2022 | | | | 170th SLBC Meeting |
|----------------------------------|---------------------|-----------------|---------------|--------------------|
| District | Received Applcalons | Loan Sanctioned | Loan Rejected | Loan Under Process |
| Ariyalur | 43 | 5 | 23 | 15 |
| Chengalpattu | 85 | 20 | 40 | 25 |
| Chennai | 1 | | | 1 |
| Coimbatore | 29 | 7 | 9 | 13 |
| Cuddalore | 24 | 3 | 11 | 10 |
| Dharmapuri | 23 | 4 | 9 | 10 |
| Dindigul | 46 | 10 | 29 | 7 |
| Erode | 6 | 3 | 1 | 2 |
| Kallakurichi | 61 | 10 | 35 | 16 |
| Kanchipuram | 36 | 4 | 12 | 20 |
| Kanniyakumari | 13 | 3 | 2 | 8 |
| Karur | 9 | 3 | 3 | 3 |
| Krishnagiri | 75 | 4 | 38 | 33 |
| Madurai | 37 | 9 | 11 | 17 |
| Nagapattinam | 1 | 1 | | |
| Namakkal | 60 | 19 | 24 | 17 |
| Perambalur | 1 | 1 | | |
| Pudukkottai | 24 | 4 | 4 | 16 |
| Ramanathapuram | 20 | 5 | 4 | 11 |
| Ranipet | 60 | 14 | 27 | 19 |
| Salem | 42 | 8 | 13 | 21 |
| Sivaganga | 35 | 5 | 10 | 20 |
| Tenkasi | 51 | 10 | 12 | 29 |
| Thanjavur | 45 | 4 | 8 | 33 |
| The Nilgiris | 20 | 11 | 2 | 7 |
| Theni | 7 | 1 | 1 | 5 |
| Thiruvallur | 56 | 6 | 10 | 40 |
| Thiruvarur | 17 | 2 | 5 | 10 |
| Tiruchirappalli | 44 | 6 | 8 | 30 |
| Tirunelveli | 8 | 2 | 3 | 3 |
| Tirupathur | 63 | 13 | 29 | 21 |
| Tiruppur | 30 | 12 | 7 | 11 |
| Tiruvannamalai | 299 | 65 | 171 | 63 |
| Tuticorin | 28 | 5 | 5 | 18 |
| Vellore | 28 | 2 | 12 | 14 |
| Villupuram | 105 | 15 | 45 | 45 |
| Virudhunagar | 63 | 20 | 21 | 28 |
| Grand Total | 1595 | 317 | 637 | 641 |

90 days Antyodaya campaign for saturation of the 75 Districts identified by Ministry of Rural Development (MoRD)

Department of Financial Services, Ministry of Finance, Government of India vide their communication F.No.6/27/2022-Fi dated 09.05.2022 has informed about the launch of Antyodaya 90-days campaign and has identified 75 districts PAN INDIA for this purpose.

For our State, 3 districts viz., **Erode, Pudukottai and Thoothukudi** have been identified.

The Schemes/KPI identified by the DFS for the 90 days campaign from 28.04.2022 to 26.07.2022, Data Sheet for the identified KPIs and the steps to be undertaken by the LDMs in the district in order to achieve the targets, which was sent to LDMs and banks via email on 11.05.2022.

The LDMs of the identified districts are once again advised to go through the communication carefully on the Antyodaya campaign and take necessary steps as advised for achieving the targets. Further, LDMs need to sensitise the branches concerned and also set block level targets against KPIs, monitor achievements, organise camps and meetings to review the progress as enumerated in the communication.

As advised, the member banks to ensure the progress in these districts to enrol more number of customers under Suraksha schemes. The LDMs of the 3 identified districts are again advised to report the progress of opening of PMJDY accounts and enrolment under PMJJBY and PMSBY to SLBC on a fortnight basis.

90 days Antyodaya campaign for saturation of the 75 Districts identified by Ministry of Rural Development (MoRD) - Reg.

1 message

SLBC TAMILNADU <slbctn@gmail.com>

11 May 2022 at 15:49

To: LDM ERODE <lboerode@canarabank.com>, LDM ERODE <lboerode@canarabank.co>, LDM PUDUKKOTTAI1 <lbo.pdkt@gmail.com>, "LDM PUDUKKOTTAI lbo.pdkt@gmail.com" <pdktbr@karsco.iobnet.co.in>, LDM TUTICORIN <sbi.09900@sbi.co.in>, "Sridharan.M" <sridharan.manoharan@ujjivan.com>, Airtel Payment Bank <dhiraviyam.r@airtelbank.com>, AU Small Finance Bank <Antony.fredrickbj@aubank.in>, Axis Bank <ravikumar.chakravarthy@axisbank.com>, Bandhan Ltd Bank <ch.chennai@bandhanbank.com>, BANK OF BARODA 1 <fic.sz@bankofbaroda.co.in>, BANK OF BARODA-DGM <zm.sz@bankofbaroda.com>, BANK OF INDIA-DGM <Chennai.FI@bankofindia.co.in>, Bank of Maharashtra <bommtkche@gmail.com>, "BANK OF MAHARASTRA pln_che@mahabank.co.in" <pln_che@mahabank.co.in>, CANARA BANK <afcochn@canarabank.com>, Canara Bank-MSME <msmecochn@canarabank.com>, Central Bank of India - FGM <ZMCHENZO@centralbank.co.in>, CGM Secretariat-Canara Bank <chennaico@canarabank.com>, CITY UNION BANK GM Lakshminarayanan <lakshminarayanan@cityunionbank.in>, CITY UNION BANK LTD <microcredit@cityunionbank.in>, CITY UNION BANK LTD <mounissamy.m@cityunionbank.in>, CSB Bank Ltd <chennaizone@csb.co.in>, "Dhanalakshmi Bank ro.chennai@dhanbank.co.in" <ro.chennai@dhanbank.co.in>, Equitas Bank 1 <johnalexa@equitasbank.com>, Equitas Bank-AVP <manoharsk@equitasbank.com>, ESAF <esafleadbankcell@esafbank.com>, "FEDERAL BANK mdsr@federalbank.co.in" <mdsr@federalbank.co.in>, FI CELL-TNGB <ficell@tngb.co.in>, "HDFC Bank.balaji Krishnamachary.TN" <balaji.krishnamachary@hdfcbank.com>, HDFC- Ramesh Babu <ramesh.babu@hdfcbank.com>, "ICICI BANK - ZM v.lakshmi@icicibank.com" <v.lakshmi@icicibank.com>, IDBI <Phanjpavan.k@idbi.co.in>, IDFC FIRST BANK <SLBC.Reporting@idfcfirstbank.com>, India Post Payment Bank <divakara.nr@ippbonline.in>, Indian Bank <HARIPRASAD.VAYILA@indianbank.co.in>, INDUS BANK IND <creditmis@indusind.com>, Indusind Raja Varman MR <mriraja.varman@indusind.com>, "IOB -FINANCIAL INCLUSION DEPT finin@iobnet.co.in" <finin@iobnet.co.in>, JAMMU & KASHMIR BANK <madras@jkbmail.com>, JANA SFB <senthil.p@janabank.com>, Jio Payments Bank <Puviarasu.P@jiopaymentsbank.com>, Jonson Joseph UCO BANK <zochennai.psc@ucobank.co.in>, "KARNATAKA BANK LIMITED chennai.ro@ktkbank.com" <CHENNAI.RO@ktkbank.com>, Karur Vysya Bank <kvbabg@kvbmail.com>, Kotak Mahindra Bank <sevakumar.srinivasan@kotak.com>, LAKSHMI VILAS BANK <credit@lvbank.in>, M S Ravichandran AGM SBI <dgmoutreach.lhoche@sbi.co.in>, PUNJAB & SIND BANK <zo.chennai@psb.co.in>, PUNJAB NATIONAL BANK <cochnpnd@pnb.co.in>, PUNJAB NATIONAL BANK <zochennaipnd2@pnb.co.in>, PUNJAB NATIONAL BANK <zochnpnd2@pnb.co.in>, PUNJAB NATIONAL BANK-DGM <cochn@pnb.co.in>, Rajesh Muthusamy <rajesh.muthusamy@suryodaybank.com>, RAJKUMAR P <rajkumarp@kvbmail.com>, Ratnakar Bank Lead Bank cell <leadbankcell@rblbank.com>, "Ratnakar Bank Ltd Ganeshkumar.s@rblbank.com" <Ganeshkumar.s@rblbank.com>, Saradhambal V <saradhambalv@kvbmail.com>, SBI-AGM <agm2fifm.lhoche@sbi.co.in>, SBI-LHO-AGM <agmmfimm.lhoche@sbi.co.in>, Shobana <n.shobana@axisbank.com>, SOUTH INDIAN BANK 2 <ho2003fipcell@sib.co.in>, State Bank of India-DGM <dgmfimm.lhoche@sbi.co.in>, Suryoday Small Finance Bank Limited <robinson.edward@suryodaybank.com>, Tamil Nadu Grama Bank <credit@tngb.co.in>, Tamilnad Mercantile Bank Ltd-DGM <creditpriority@tmbank.in>, "TAMILNADU MERCANTILE BANK -RO-CHENNAI chennai_region@tmbonline.com" <chennai_region@tmbonline.com>, TNSC Bank <contact@tncsbank.com>, "UCO BANK-GM zochennai.psc@ucobank.co.in" <zo.chennai@ucobank.co.in>, Union Bank of India - GM <fgm.chennai@unionbankofindia.com>, "UNION BANK OF INDIA slbc.fgmochennai@unionbankofindia.com" <slbc.fgmochennai@unionbankofindia.com>, V Rajesh <rajeshv@kvbmail.com>, Yes Bank-1 <selvaraj.r1@yesbank.in>, "Yes Bank selvaraj.r1@yesbank.in" <gnanaskandan@yesbank.in>, IOB - Jansuraksha <jansuraksha@iob.in>

Cc: PRAKASH-AGM-SLBC-TN <sprakash@iobnet.co.in>, SUSIL CHANDRA MOHANTA - GENERAL MANAGER-CONVENOR-SLBC-TN <scmohanta@iobnet.co.in>

Dear Sir / Madam प्रिय महोदय/महोदया

Department of Financial Services, Ministry of Finance, Government of India vide their communication F.No.6/27/2022-Fi dated 09.05.2022 has informed about the launch of Antyodaya 90-days campaign and has identified 75 districts PAN INDIA for this purpose.

For our State, 3 districts viz., **Erode, Pudukottai and Thoothukudi** have been identified.

The Schemes/KPI identified by the DFS for the 90 days campaign, Data Sheet for the identified KPIs and the tentative steps to be undertaken by the LDMs in the district in order to achieve the targets are **attached** with this mail.

The LDMs of the identified districts are advised to go through the communication carefully on the Antyodaya campaign **the implementation being monitored by MoRD** Further, LDMs to sensitise the branches concerned **and also set block level targets against KPIs, monitor achievements, organise camps and meetings to review the progress as enumerated in the communication.**

Member Banks are requested to make necessary arrangements to educate their potential customers through SMS informing them about the campaign and utilize this opportunity to enroll more customers under suraksha schemes.

सादर Regards

S.PRAKASH

ASST.GENERAL MANAGER

राज्य स्तरीय बैंकर समिति, तमिलनाडु State Level Bankers' Committee, Tamil Nadu

संयोजक: इण्डियन ओवरसीज़ बैंक

Convenor: Indian Overseas Bank

केन्द्रीय कार्यालय

Central Office

763, अन्ना सालै, चेन्नै-600002

763, Anna Salai, Chennai-600002

फोन-044-2851 9582 / 7172 9769

Phone - 044-2851 9582 / 7172 9769

वेबसाइट: http://www.slbctn.com

Website: http://www.slbctn.com

"Print this mail only if absolutely necessary. Save Paper. Save Trees."

F.No.6/27/2022-FI
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevan Deep Building,
Sansad Marg, New Delhi
Dated: 09.05.2022

To,

Convenors, State Level Banker's Committee (SLBC)/ Union Territory Level Banker's Committee (UTLBC) (As per List at Annexure I)

Sub.: 90 days Antyodaya campaign for saturation of the 75 Districts identified by Ministry of Rural Development (MoRD) - Reg.

Madam/Sir,

Hon'ble Minister Rural Development & Panchayati Raj, Ministry of Rural Development (MoRD), Govt. of India has launched the Antyodaya 90-days campaign on 28.04.2022.

2. MoRD has identified 75 districts (spread across 28 States/UTs) (*Annexure I*), which have been shortlisted on the basis of Monthly Per Capita Expenditure (MPCE) and D5-D7 Socio Economic & Caste Census (SECC) deprivation data and have been aligned with the place of birth of Freedom Fighters (FF) who had participated in India's freedom struggle. The campaign is in relation to the saturation of the identified 75 districts with beneficiary schemes from 09 Ministries/Departments.

3. The Schemes/Key Performance Indicators (KPIs) identified by the Department of Financial Services (DFS) for the 90 days campaign are as under:

| S.No. | Schemes | KPIs |
|-------|--|-----------------------------|
| 1. | Pradhan Mantri Jan Dhan Yojana (PMJDY) | Number of PMJDY Accounts |
| 2. | Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) | Number of PMJJBY enrolments |
| 3. | Pradhan Mantri Suraksha Bima Yojana (PMSBY) | Number of PMSBY enrolments |

4. Data sheet for the identified three schemes viz. PMJDY, PMJJBY & PMSBY for the 75 Districts is as at *Annexure II*. The Baseline data for the identified three Schemes has been worked out by taking the data/enrolments figures as on 30.03.2022 and targets for the three Schemes have been provided by taking into the consideration the past performance of the 75 Districts under the Schemes.

5. Respective SLBC/UTLBC Convenors are requested to share the data sheet with the Lead District Managers (LDMs) under their respective States/UTs and sensitize the LDMs about the Antyodaya campaign run by MoRD. In order to achieve the targets against the KPI's by the end of 90 days campaign launched on 28.04.2022, following steps may be taken by the LDMs in consultation with SLBCs/UTLBCs and field functionaries of State/District administration:

- a) To set Block Level Targets against KPIs and to monitor achievements;
- b) To organize camps, meetings to review the progress;
- c) Public representatives and business/market associations may be suitably taken on board to mobilise wide scale support for this Programme after adhering to strict Covid protocols;
- d) Spreading awareness through foot soldiers like Self Help Group Members, Banking Correspondents (BC) and NGOs/Volunteers;
- e) Mobile sms to be sent by the banks to their potential customers informing them about the campaign and sensitizing them for enrolments under the identified Schemes; and
- f) To ensure quick disposal of the applications received under the identified Schemes during the Campaign.

6. Further, Department of Financial services has requested MoRD to source applications through local Administration & Field Functionaries of the concerned State/UT/Govt. & District Administration for making the campaign successful. Necessary coordination with State/District field functionaries may be carried out accordingly.

Yours faithfully,



(Sushil Kumar Singh)

Director-FI

Tel: 23362422

Copy to:

- i. Chairman, State Bank of India & MD/CEOs of all Public Sector Banks:- For Information and Necessary Action please.
- ii. Indian Banks' Association:- With a request to take necessary steps for participation of Private Sector Banks in the 75 districts during the campaign.
- iii. Joint Secretary (Shri Amit Kataria), Ministry of Rural Development: - For Information please.



(Sushil Kumar Singh)

Director-FI

Annexure I

| S.No. | States/ Union Territories (UTs) | Districts |
|-------|---------------------------------|--|
| 1 | ANDHRA PRADESH | NELLORE, SRIKAKULAM |
| 2 | ARUNACHAL PRADESH | EAST SIANG, WEST SIANG |
| 3 | ASSAM | BISWANATH, GOLAGHAT, KARIMGANJ, NAGAON, SONITPUR |
| 4 | BIHAR | BHOJPUR, KAIMUR (BHABUA), KATIHAR, NAWADA, SITAMARHI |
| 5 | CHHATTISGARH | DHAMDARI, UTTAR BASTAR KANKER, RAJNANDGAON |
| 6 | GOA | SOUTH GOA |
| 7 | GUJARAT | BHARUCH, BHAVNAGAR, KHEDA, RAJKOT |
| 8 | HARYANA | BHIWANI, PANIPAT, ROHTAK |
| 9 | HIMACHAL PRADESH | KANGRA |
| 10 | JHARKHAND | SAHIBGANJ, LOHARDAGA |
| 11 | KARNATAKA | BELAGAVI (BELGAUM), DAKSHINA KANNADDA |
| 12 | KERALA | KANNUR, KOZHIKODE, PALAKKAD |
| 13 | MADHYA PRADESH | ALIRAJPUR, KHANDWA, SAGAR, SATNA |
| 14 | MAHARASHTRA | NASHIK, RAIGAD, WARDHA |
| 15 | MANIPUR | IMPHAL WEST, TAMENGLONG |
| 16 | MEGHALAYA | EAST GARO HILLS, NORTH GARO HILLS |
| 17 | MIZORAM | LUNGLEI |
| 18 | ODISHA | KEONJHAR, KORAPUT, MAYURBHANJ, SAMBALPUR, SUNDARGARH |
| 19 | PUDUCHERRY | PUDUCHERRY |
| 20 | PUNJAB | GURDASPUR, HOSHIARPUR, JALANDHAR |
| 21 | RAJASTHAN | BANSWARA, BHILWARA, DUNGARPUR, JAISALMER, SIROHI |
| 22 | SIKKIM | PAKYONG (EAST DISTRICT) |
| 23 | TAMIL NADU | ERODE, PUDUKKOTTAI, THOOTHUKKUDI |
| 24 | TELANGANA | KUMURAMBHEEM ASIFABAD, SANGAREDDY, YADADRI BUVANGIRI |
| 25 | TRIPURA | WEST TRIPURA |
| 26 | UTTAR PRADESH | BALLIA, GHAZIABAD, SHAHJAHANPUR |
| 27 | UTTARAKHAND | CHAMPAWAT, HARDWAR |
| 28 | WEST BENGAL | BARDDHAMAN, PASHCHIM MIDNAPORE, PURBI MIDNAPORE |

Baseline data and tentative targets for PMJDY, PMJJBY & PMSBY for Antyodaya Campaign of MoRD in 75 backward districts

| S.No. | LGD_State_Code | LGD_State_Name | LGD_District_Code | LGD_District_Name | No. of PMJDY A/Cs | | | Enrollments under PMJJBY | | | Enrollments under PMSBY | | |
|-------|----------------|-------------------|-------------------|---------------------|------------------------------|--|--|---|--|--|---|--|---|
| | | | | | Baseline Data as on March'22 | Tentative Target to be achieved till the end of campaign | Total No. of PMJDY A/Cs to be added to the Baseline Data during the campaign | Baseline Data as on March'22 (Source:SLB C) | Tentative Target to be achieved till the end of campaign | Total No. of PMJJBY enrollments to be added to the Baseline Data during the campaign | Baseline Data as on March'22 (Source:SLB C) | Tentative Target to be achieved till the end of campaign | Total No. of PMSBY enrollments to be added to the Baseline Data during the campaign |
| 1 | 28 | ANDHRA PRADESH | 515 | Nellore | 6,59,256 | 6,72,441 | 13,185 | 3,60,601 | 3,78,631 | 18,030 | 7,98,770 | 8,30,721 | 31,951 |
| 2 | 28 | ANDHRA PRADESH | 519 | Srikakulam | 6,87,994 | 7,01,754 | 13,760 | 4,24,264 | 4,45,477 | 21,213 | 10,17,372 | 10,58,067 | 40,695 |
| 3 | 12 | ARUNACHAL PRADESH | 232 | East Siang | 58,068 | 59,229 | 1,161 | 14,340 | 15,057 | 717 | 33,749 | 35,099 | 1,350 |
| 4 | 12 | ARUNACHAL PRADESH | 243 | West Siang | 41,278 | 42,104 | 826 | 5,777 | 6,066 | 289 | 9,199 | 9,567 | 368 |
| 5 | 18 | ASSAM | 705 | Biswanath | 2,77,621 | 2,83,173 | 5,552 | 55,890 | 58,685 | 2,795 | 1,27,159 | 1,32,245 | 5,086 |
| 6 | 18 | ASSAM | 288 | Golaghat | 6,68,885 | 6,82,263 | 13,378 | 85,010 | 89,261 | 4,251 | 1,98,633 | 2,06,578 | 7,945 |
| 7 | 18 | ASSAM | 293 | Karimganj | 7,23,255 | 7,37,720 | 14,465 | 48,811 | 51,252 | 2,441 | 1,58,697 | 1,65,045 | 6,348 |
| 8 | 18 | ASSAM | 297 | Nagaon | 23,50,428 | 23,97,437 | 47,009 | 1,82,102 | 1,91,207 | 9,105 | 5,01,701 | 5,21,769 | 20,068 |
| 9 | 18 | ASSAM | 301 | Sonitpur | 11,14,815 | 11,37,111 | 22,296 | 1,55,483 | 1,63,257 | 7,774 | 3,01,702 | 3,13,770 | 12,068 |
| 10 | 10 | BIHAR | 193 | Bhojpur | 12,02,416 | 12,26,464 | 24,048 | 1,31,217 | 1,37,778 | 6,561 | 5,25,256 | 5,46,266 | 21,010 |
| 11 | 10 | BIHAR | 200 | Kaimur (Bhabua) | 8,51,688 | 8,68,722 | 17,034 | 84,547 | 88,774 | 4,227 | 2,78,241 | 2,89,371 | 11,130 |
| 12 | 10 | BIHAR | 201 | Katihar | 16,28,307 | 16,60,873 | 32,566 | 1,68,129 | 1,76,555 | 8,406 | 3,60,580 | 3,75,003 | 14,423 |
| 13 | 10 | BIHAR | 210 | Nawada | 11,33,992 | 11,56,672 | 22,680 | 1,21,093 | 1,27,148 | 6,055 | 4,87,016 | 5,06,497 | 19,481 |
| 14 | 10 | BIHAR | 221 | Sitamarhi | 17,11,697 | 17,45,931 | 34,234 | 1,80,863 | 1,89,906 | 9,043 | 3,96,882 | 4,12,757 | 15,875 |
| 15 | 22 | CHHATTISGARH | 377 | Dhamtari | 4,96,436 | 5,06,365 | 9,929 | 1,27,320 | 1,33,686 | 6,366 | 4,05,344 | 4,21,558 | 16,214 |
| 16 | 22 | CHHATTISGARH | 381 | Uttar Bastar Kanker | 4,37,291 | 4,46,037 | 8,746 | 92,430 | 97,052 | 4,622 | 2,53,112 | 2,63,236 | 10,124 |
| 17 | 22 | CHHATTISGARH | 388 | Rajnandgaon | 9,38,328 | 9,57,095 | 18,767 | 2,28,060 | 2,39,463 | 11,403 | 5,67,915 | 5,90,632 | 22,717 |
| 18 | 30 | GOA | 552 | South Goa | 75,269 | 76,774 | 1,505 | 69,398 | 72,868 | 3,470 | 1,60,291 | 1,66,703 | 6,412 |
| 19 | 24 | GUJARAT | 442 | Bharuch | 5,90,957 | 6,02,776 | 11,819 | 1,24,879 | 1,31,123 | 6,244 | 3,93,095 | 4,08,819 | 15,724 |
| 20 | 24 | GUJARAT | 443 | Bhavnagar | 6,48,449 | 6,61,418 | 12,969 | 1,51,546 | 1,59,123 | 7,577 | 4,24,855 | 4,41,849 | 16,994 |
| 21 | 24 | GUJARAT | 450 | Kheda | 6,19,408 | 6,31,796 | 12,388 | 1,65,189 | 1,73,448 | 8,259 | 3,70,603 | 3,85,427 | 14,824 |
| 22 | 24 | GUJARAT | 457 | Rajkot | 5,93,618 | 6,05,490 | 11,872 | 2,48,639 | 2,61,071 | 12,432 | 6,56,885 | 6,83,160 | 26,275 |
| 23 | 6 | HARYANA | 59 | Bhiwani | 4,33,782 | 4,42,458 | 8,676 | 1,34,589 | 1,41,318 | 6,729 | 3,66,956 | 3,81,634 | 14,678 |
| 24 | 6 | HARYANA | 71 | Panipat | 4,69,672 | 4,79,065 | 9,393 | 1,14,774 | 1,20,513 | 5,739 | 2,81,581 | 2,92,844 | 11,263 |
| 25 | 6 | HARYANA | 73 | Rohtak | 2,44,004 | 2,48,884 | 4,880 | 1,12,814 | 1,18,455 | 5,641 | 2,22,595 | 2,31,499 | 8,904 |

| | | | | | | | | | | | | | |
|----|----|------------------|-----|--------------------------|-----------|-----------|--------|----------|----------|--------|----------|----------|--------|
| 26 | 2 | HIMACHAL PRADESH | 18 | Kangra | 2,95,098 | 3,01,000 | 5,902 | 91,324 | 95,890 | 4,566 | 3,63,297 | 3,77,829 | 14,532 |
| 27 | 20 | JHARKHAND | 336 | Lohardaga | 2,59,581 | 2,64,773 | 5,192 | 44,812 | 47,053 | 2,241 | 1,05,085 | 1,09,288 | 4,203 |
| 28 | 20 | JHARKHAND | 340 | Sahibganj | 8,57,804 | 8,74,960 | 17,156 | 1,12,490 | 1,18,115 | 5,625 | 2,64,459 | 2,75,037 | 10,578 |
| 29 | 29 | KARNATAKA | 527 | Belagavi (Belgaum) | 1,66,826 | 1,70,163 | 33,365 | 41,130 | 4,31,949 | 20,569 | 794,599 | 8,26,383 | 31,784 |
| 30 | 29 | KARNATAKA | 534 | Dakshina Kannada | 4,27,620 | 4,36,172 | 8,552 | 2,14,633 | 2,25,365 | 10,732 | 5,48,144 | 5,70,070 | 21,926 |
| 31 | 32 | KERALA | 557 | Kannur | 4,17,570 | 4,25,921 | 8,351 | 72,362 | 75,980 | 3,618 | 3,95,310 | 4,11,122 | 15,812 |
| 32 | 32 | KERALA | 561 | Kozhikode | 4,36,652 | 4,45,385 | 8,733 | 98,087 | 1,02,991 | 4,904 | 5,29,057 | 5,50,219 | 21,162 |
| 33 | 32 | KERALA | 563 | Palakkad | 4,13,455 | 4,21,724 | 8,269 | 91,293 | 95,858 | 4,565 | 3,85,517 | 4,00,938 | 15,421 |
| 34 | 23 | MADHYA PRADESH | 639 | Allrajpur | 44,367 | 4,52,546 | 8,873 | 95,582 | 1,00,361 | 4,779 | 2,12,796 | 2,21,308 | 8,512 |
| 35 | 23 | MADHYA PRADESH | 405 | Khandwa | 62,064 | 6,33,060 | 12,413 | 1,09,789 | 1,15,278 | 5,489 | 3,65,189 | 3,79,797 | 14,608 |
| 36 | 23 | MADHYA PRADESH | 425 | Sagar | 13,85,891 | 14,13,609 | 27,718 | 1,29,909 | 1,36,404 | 6,495 | 5,48,552 | 5,70,494 | 21,942 |
| 37 | 23 | MADHYA PRADESH | 426 | Satna | 9,59,267 | 9,78,452 | 19,185 | 1,25,383 | 1,31,652 | 6,269 | 3,53,009 | 3,67,129 | 14,120 |
| 38 | 27 | MAHARASHTRA | 487 | Nashik | 20,64,521 | 21,05,811 | 41,290 | 4,06,581 | 4,26,910 | 20,329 | 8,65,810 | 9,00,442 | 34,632 |
| 39 | 27 | MAHARASHTRA | 491 | Raigad | 50,170 | 5,11,743 | 10,034 | 1,58,345 | 1,66,262 | 7,917 | 40,437 | 4,20,546 | 16,175 |
| 40 | 27 | MAHARASHTRA | 498 | Wardha | 3,34,941 | 3,41,640 | 6,699 | 1,12,771 | 1,18,410 | 5,639 | 2,82,272 | 2,93,563 | 11,291 |
| 41 | 14 | MANIPUR | 256 | Imphal West | 19,74,23 | 2,01,371 | 3,948 | 28,601 | 30,031 | 1,430 | 83,056 | 86,378 | 3,322 |
| 42 | 14 | MANIPUR | 258 | Tamenglong | 32,349 | 32,996 | 647 | 1,298 | 1,363 | 65 | 4,449 | 4,627 | 178 |
| 43 | 17 | MEGHALAYA | 273 | East Garo Hills | 20,574 | 20,985 | 411 | 5,109 | 5,364 | 255 | 17,546 | 18,248 | 702 |
| 44 | 17 | MEGHALAYA | 656 | North Garo Hills | 44,115 | 44,997 | 882 | 10,094 | 10,599 | 505 | 18,346 | 19,080 | 734 |
| 45 | 15 | MIZORAM | 265 | Lunglei | 57,861 | 59,018 | 1,157 | 15,755 | 16,543 | 788 | 26,626 | 27,691 | 1,065 |
| 46 | 21 | ODISHA | 361 | Keonjhar | 66,728 | 6,80,629 | 13,346 | 1,64,232 | 1,72,444 | 8,212 | 4,18,849 | 4,31,443 | 16,594 |
| 47 | 21 | ODISHA | 363 | Koraput | 6,67,211 | 6,80,555 | 13,344 | 1,02,264 | 1,07,377 | 5,113 | 2,41,759 | 2,51,429 | 9,670 |
| 48 | 21 | ODISHA | 365 | Mayurbhanj | 9,54,641 | 9,73,734 | 19,093 | 2,46,107 | 2,58,412 | 12,305 | 6,01,577 | 6,25,640 | 24,063 |
| 49 | 21 | ODISHA | 371 | Sambalpur | 4,10,920 | 4,19,138 | 8,218 | 1,23,821 | 1,30,012 | 6,191 | 3,34,395 | 3,47,771 | 13,376 |
| 50 | 21 | ODISHA | 373 | Sundargarh | 7,29,920 | 7,44,518 | 14,598 | 2,28,470 | 2,39,894 | 11,424 | 5,74,405 | 5,97,381 | 22,976 |
| 51 | 34 | PUDUCHERRY | 600 | Puducherry | 1,14,659 | 1,16,952 | 2,293 | 75,148 | 78,905 | 3,757 | 1,96,914 | 2,04,791 | 7,877 |
| 52 | 3 | PUNJAB | 32 | Gurdaspur | 4,22,863 | 4,31,320 | 8,457 | 1,36,403 | 1,43,223 | 6,820 | 3,50,410 | 3,64,426 | 14,016 |
| 53 | 3 | PUNJAB | 33 | Hoshiarpur | 3,29,170 | 3,35,793 | 6,583 | 1,38,857 | 1,40,550 | 6,693 | 45,152 | 4,69,589 | 18,061 |
| 54 | 3 | PUNJAB | 34 | Jalandhar | 6,23,160 | 6,35,623 | 12,463 | 1,59,176 | 1,67,135 | 7,959 | 6,73,907 | 7,00,863 | 26,956 |
| 55 | 8 | RAJASTHAN | 88 | Banswara | 12,00,092 | 12,24,094 | 24,002 | 1,15,965 | 1,21,763 | 5,798 | 3,57,170 | 3,71,457 | 14,287 |
| 56 | 8 | RAJASTHAN | 92 | Bhilwara | 14,04,764 | 14,32,859 | 28,095 | 3,04,587 | 3,19,816 | 15,229 | 6,60,189 | 6,86,597 | 26,408 |
| 57 | 8 | RAJASTHAN | 99 | Dungarpur | 8,42,199 | 8,59,043 | 16,844 | 1,13,138 | 1,18,795 | 5,657 | 2,74,182 | 2,85,149 | 10,967 |
| 58 | 8 | RAJASTHAN | 103 | Jaisalmer | 2,63,452 | 2,68,721 | 5,269 | 46,128 | 48,434 | 2,306 | 1,18,569 | 1,23,312 | 4,743 |
| 59 | 8 | RAJASTHAN | 115 | Sirohi | 4,98,010 | 5,07,970 | 9,960 | 97,010 | 1,01,861 | 4,851 | 2,11,889 | 2,20,365 | 8,476 |
| 60 | 11 | SIKKIM | 741 | Pakyong (East District)* | 45,457 | 46,366 | 909 | 35,825 | 37,616 | 1,791 | 81,466 | 84,725 | 3,259 |
| 61 | 33 | TAMIL NADU | 573 | Erode | 4,43,029 | 4,51,890 | 8,861 | 1,40,915 | 1,47,961 | 7,046 | 4,11,682 | 4,28,149 | 16,467 |
| 62 | 33 | TAMIL NADU | 582 | Pudukkottai | 2,29,778 | 2,34,374 | 4,596 | 75,014 | 78,765 | 3,751 | 2,33,972 | 2,43,331 | 9,359 |
| 63 | 33 | TAMIL NADU | 594 | Theocharukudi | 1,94,963 | 1,98,862 | 3,899 | 86,864 | 91,207 | 4,343 | 2,42,272 | 2,51,963 | 9,691 |
| 64 | 36 | Telangana | 699 | KumramBheemAsifabad | 1,96,991 | 2,00,931 | 3,940 | 24,216 | 25,427 | 1,211 | 54,948 | 57,146 | 2,198 |
| 65 | 36 | Telangana | 691 | Sangareddy | 3,11,111 | 3,17,333 | 6,222 | 68,212 | 71,623 | 3,411 | 1,03,725 | 1,07,874 | 4,149 |
| 66 | 36 | Telangana | 697 | Yadadri Buwangiri | 1,99,129 | 2,03,112 | 3,983 | 152,180 | 1,59,789 | 7,609 | 2,95,496 | 3,07,316 | 11,820 |

| | | | | | | | | | | | | | |
|----|----|---------------|-----|--------------------|--------------------|--------------------|------------------|--------------------|--------------------|-----------------|--------------------|--------------------|------------------|
| 67 | 16 | TRIPURA | 272 | West Tripura | 2,06,464 | 2,10,593 | 4,129 | 73,827 | 77,518 | 3,691 | 3,11,549 | 3,24,011 | 12,462 |
| 68 | 9 | UTTAR PRADESH | 126 | Ballia | 14,67,898 | 14,97,256 | 29,358 | 1,59,035 | 1,66,987 | 7,952 | 5,37,301 | 5,58,793 | 21,492 |
| 69 | 9 | UTTAR PRADESH | 145 | Ghaziabad | 9,04,202 | 9,22,286 | 18,084 | 2,16,103 | 2,26,908 | 10,805 | 5,49,171 | 5,71,138 | 21,967 |
| 70 | 9 | UTTAR PRADESH | 180 | Shahjahanpur | 1623928 | 16,56,407 | 32,479 | 139518 | 1,46,494 | 6,976 | 755880 | 7,86,115 | 30,235 |
| 71 | 5 | UTTARAKHAND | 48 | Champawat | 46944 | 47,883 | 939 | 14151 | 14,859 | 708 | 67979 | 70,698 | 2,719 |
| 72 | 5 | UTTARAKHAND | 50 | Hardwar | 735,292 | 7,49,998 | 14,706 | 1,07,756 | 1,13,144 | 5,388 | 4,48,160 | 4,66,086 | 17,926 |
| 73 | 19 | WEST BENGAL | 306 | Bardhaman | 33,08,246 | 33,74,411 | 66,165 | 4,34,854 | 4,56,597 | 21,743 | 12,69,900 | 13,20,696 | 50,796 |
| 74 | 19 | WEST BENGAL | 318 | Pashchim Midnapore | 2746800 | 28,01,736 | 54,936 | 293890 | 3,08,585 | 14,695 | 1024590 | 10,65,574 | 40,984 |
| 75 | 19 | WEST BENGAL | 317 | Purbi Midnapore | 2430528 | 24,79,139 | 48,611 | 235631 | 2,47,413 | 11,782 | 840199 | 8,73,807 | 33,608 |
| | | Total | | | 5,43,15,035 | 5,54,01,336 | 10,86,301 | 1,02,27,660 | 1,07,39,043 | 5,11,383 | 2,85,55,712 | 2,96,97,940 | 11,42,228 |

* As reported by SLBC-Sikkim(SBI), Pakyong hasn't been notified as a district yet and is a sub-division under East District, Sikkim. Hence the data is for the East District, Sikkim

Saturation of farmers under Kisan Credit Card (KCC) Scheme

For saturation of PM KISAN beneficiaries under KCC Scheme, Department of Financial Services along with Department of Agriculture, Co-operation and Farmers Welfare has instructed banks to cover the PM KISAN beneficiaries so far not covered under KCC.

Now, the scope has been extended to cover all eligible farmers under KCC Scheme. As per the portal data, the cumulative KCC applications received as on 27.05.2022 is 1481435, which includes applications received under KCC Crop, Dairy, Poultry, and Fisheries.

KISAN CREDIT CARD SCHEME (KCC)

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

Department of Financial Services, Ministry of Finance, Government of India had launched the Sprint campaign "Kisan Bhagidari Prathmikta Hamari Campaign" to provide KCC to the left over farmers including PM-KISAN beneficiaries within the ongoing saturation drive and LDMS had uploaded the KBPH campaign on ENSURE portal of NABARD.

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

As per the data available from the portal Banks in the State have, processed 1222715 applications up to 27.05.2022 and total KCC limit sanctioned amounts to Rs.12734.39 crore.

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

| 17th SLIC Meeting | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------------------|-----------------------|--------------------------------------|--|--------------|---------------|-------------|-------------|--------------------|----------------|---------------------------|---|-----------------------------|--------------|-------------|-------------|-------------|----------------|---------------------------|---|--------------|----------------|--------------------------------|---------------|----------------------|--------------|--|--|--|--|--|--|
| Bankwise performance as on 27/05/2022 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sl.No | Bank | Cumulative KCC Applications Received | | | | | | | | | | KCC APPLICATIONS SANCTIONED | | | | | | | | | | AMOUNT SANCTIONED (Rs. in Crs) | | | | | | | | | |
| | | Crop Loan with dairy | Crop Loan with other allied activities | Dairy | Poultry | Others | Fisheries | Total Applications | KCC(Crop Loan) | KCC(Crop Loan) with dairy | KCC(Crop Loan) with other allied activities | AH Dairy | AH Poultry | AH Others | Fisheries | Grand Total | KCC(Crop Loan) | KCC(Crop Loan) with dairy | KCC(Crop Loan) with other allied activities | KCC AH Dairy | KCC AH Poultry | KCC AH Others | KCC Fisheries | KCC Sanctioned Total | | | | | | | |
| 1 | Bank of Baroda | 2168 | 70 | 42 | 2967 | 3 | 11 | 115 | 5376 | 2168 | 70 | 42 | 747 | 3 | 11 | 39 | 3080 | 27.45 | 0.83 | 0.48 | 5.17 | 0.03 | 0.16 | 1.31 | 35.43 | | | | | | |
| 2 | Bank of India | 6066 | 0 | 0 | 4495 | 0 | 0 | 527 | 11088 | 6047 | 0 | 0 | 1508 | 0 | 0 | 409 | 7964 | 54.97 | 0 | 0 | 5.34 | 0 | 0 | 1.79 | 62.1 | | | | | | |
| 3 | Bank of Maharashtra | 263 | 0 | 0 | 3 | 0 | 0 | 266 | 251 | 0 | 0 | 3 | 0 | 0 | 0 | 254 | 4.33 | 0 | 0 | 0.05 | 0 | 0 | 0 | 4.38 | | | | | | | |
| 4 | Canara Bank | 119809 | 628 | 1 | 41759 | 18 | 109 | 343 | 162667 | 119809 | 628 | 1 | 19598 | 18 | 109 | 306 | 140469 | 1520.3 | 2.49 | 0.01 | 85.84 | 5.36 | 0.67 | 2.83 | 1617.5 | | | | | | |
| 5 | Central Bank of India | 4477 | 242 | 2 | 2318 | 4 | 71 | 275 | 7389 | 4477 | 242 | 2 | 1433 | 4 | 71 | 14 | 6243 | 40.96 | 0.09 | 0 | 3.54 | 0.32 | 0.06 | 0.08 | 45.05 | | | | | | |
| 6 | Cooperative Bank | 468618 | 5748 | 0 | 22308 | 0 | 54 | 1149 | 497877 | 463758 | 5748 | 0 | 19621 | 0 | 54 | 1148 | 490329 | 2895.9 | 31.5 | 0 | 81.82 | 0 | 0.21 | 13.81 | 3023.3 | | | | | | |
| 7 | Cooperative Bank | 30991 | 0 | 0 | 3025 | 1 | 4 | 462 | 34483 | 13114 | 0 | 0 | 3016 | 1 | 4 | 450 | 16585 | 233.55 | 0 | 0 | 50.3 | 0.01 | 0.11 | 3.58 | 287.55 | | | | | | |
| 8 | HDFC Bank Ltd | 343724 | 242 | 87815 | 0 | 1681 | 42 | 84 | 433588 | 257581 | 242 | 66437 | 0 | 1250 | 42 | 84 | 325636 | 4418.5 | 369.12 | 248.88 | 0 | 56.1 | 27.52 | 33.28 | 5153.5 | | | | | | |
| 9 | Indian Bank | 34933 | 1379 | 710 | 58185 | 9 | 0 | 11515 | 106731 | 34930 | 266 | 167 | 27509 | 3 | 0 | 3306 | 66181 | 281.53 | 2.29 | 1.63 | 77.97 | 0.04 | 0 | 14.08 | 377.54 | | | | | | |
| 10 | Indian Overseas Bank | 67319 | 1534 | 0 | 24143 | 23 | 148 | 11781 | 104948 | 57005 | 1534 | 0 | 5052 | 22 | 147 | 1502 | 65262 | 598.98 | 31.65 | 0 | 43.02 | 0.48 | 1.03 | 14.6 | 689.76 | | | | | | |
| 11 | Punjab & Sind Bank | 2 | 0 | 0 | 2 | 0 | 0 | 4 | 2 | 2 | 0 | 0 | 2 | 0 | 0 | 4 | 0.06 | 0 | 0 | 0.02 | 0 | 0 | 0 | 0.08 | | | | | | | |
| 12 | Punjab National Bank | 3881 | 342 | 0 | 1710 | 3 | 146 | 91 | 6173 | 3466 | 342 | 0 | 848 | 3 | 133 | 91 | 4883 | 46.21 | 2.02 | 0 | 4.27 | 0.6 | 2.85 | 1.27 | 57.22 | | | | | | |
| 13 | State Bank of India | 65222 | 2267 | 429 | 24 | 0 | 3013 | 99 | 71054 | 60018 | 1354 | 405 | 24 | 0 | 2819 | 1 | 64621 | 889 | 7 | 0 | 0 | 0 | 66 | 0 | 962 | | | | | | |
| 14 | UCO Bank | 1734 | 0 | 0 | 764 | 0 | 0 | 144 | 2642 | 1623 | 0 | 0 | 362 | 0 | 0 | 108 | 2093 | 21.86 | 0 | 0 | 2.35 | 0 | 0 | 0.62 | 24.83 | | | | | | |
| 15 | Union Bank of India | 26726 | 4 | 0 | 10382 | 0 | 0 | 37 | 37149 | 24648 | 4 | 0 | 4422 | 0 | 0 | 37 | 29111 | 362.57 | 0.04 | 0 | 31.3 | 0 | 0 | 0.29 | 394.2 | | | | | | |
| | Total | 1175933 | 12456 | 88999 | 172085 | 1742 | 3598 | 26622 | 1481435 | 1048897 | 10430 | 67054 | 84145 | 1304 | 3390 | 7495 | 1222715 | 11396 | 447.03 | 251 | 390.99 | 63 | 98.61 | 87.54 | 12734 | | | | | | |

Source: FI Plan portal

PMAY(U) – Housing Loans to the beneficiaries

“Pradhan Mantri Awas Yojana --- Housing for All (Urban)” is a comprehensive mission to achieve the goal of “Housing for All” in Urban India. In Tamil Nadu State Level Nodal Agency (SLNA) is Tamil Nadu Urban Habitat Development Board (TNUHDB). The components of the scheme include Credit Linked Subsidy Scheme (CLSS), Affordable Housing in Partnership (AHP) and Beneficiary Led Constructions (BLC)

1. Credit Linked Subsidy Scheme(CLSS):

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

2. Affordable Housing in Partnership (AHP):

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

3. Beneficiary Led Constructions (BLC):

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

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

Member Banks are requested to formulate strategies to improve the sanctioning of loans under all the schemes for the benefit EWS beneficiaries.



From
M.Govinda Rao, IAS.,
Managing Director,
Tamil Nadu Urban Habitat Development Board,
No.5, Kamarajar Salai,
Chennai-5.

To
Principal Secretary to Government,
Housing and Urban Development
Department,
Secretariat,
Chennai – 600 009.

Letter No. HFA/12676-1/2017

Dated: 23.05.2022

Sir,

Sub: TNUHDB – State Level Banker's Committee (SLBC) - Pradhan Mantri Awas Yojana (PMAY (Urban)) – Housing for All — Agenda Note submitted – Regarding.

Ref: Mail received from SLBC dated: 18.05.2022.

With reference to the above. It is requested to submit the details of agenda note for the 170th Steering Sub Committee of the SLBC is proposed to be held shortly and the Hon'ble Minister for Finance and Human Resources Management will be attending the meeting.

In this regard, Tamil Nadu Urban Habitat Development Board (TNUHDB) is the State Level Nodal Agency (SLNA) in Tamil Nadu for PMAY (U). The components of the scheme as given below;

- Credit Linked Subsidy Scheme (CLSS),
- Affordable Housing in Partnership (AHP) and
- Beneficiary Led Constructions (BLC).

The progress of the above components under HFA, is enclosed herewith for the SLBC meeting.

Yours faithfully,

Sd/-
Managing Director,
TNUHDB

//Forwarded by order//

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Executive Engineer,
TNUHDB

Note for SLBC Agenda

Tamil Nadu Urban Habitat Development Board (TNUHDB)

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

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

I. Credit Linked Subsidy Scheme (CLSS):

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

The overall demand assessed under CLSS vertical is 484,105. As on 20.05.2022, only 97,354 units have been granted subsidy by the Primary Lending Institutions (PLIs). Tamil Nadu is an urbanized state and Housing loans are being provided across all districts of the state. Several lakhs of loans have been granted by the PLIs in the last 6+ years of the mission period. The mission period for CLSS has been ended by March 2022.

II. Affordable Housing in Partnership (AHP):

A total of 165,347 dwelling units have been sanctioned under the AHP vertical out of which 124,302 houses have been grounded and 28,092 houses have been completed. In this scheme, Government of India share is Rs.1.5 lakh, Government of Tamil Nadu share is Rs.7.00 lakh and balance amount to be borne by the beneficiaries. Government of Tamil Nadu provides the highest amount of subsidy in the country in order to keep the beneficiary share to the minimum and make the house affordable for the EWS families. Beneficiaries share ranges from Rs.1.00 lakh to Rs.5.00 lakh depending the scheme. The EWS households have to mobilize funds through various sources to provide the beneficiary share in order to acquire the house under this scheme.

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

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

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

Action requested from Banks: The Banks are requested to formulate strategies to improve the sanctioning of loans to benefit EWS beneficiaries, so that beneficiaries can contribute their share. As of now only 0.165% of the beneficiaries have availed bank loan.

III. Beneficiary Led Constructions (BLC):

Similarly, under BLC vertical 406,044 houses have been sanctioned by the Government, 340,675 houses work commenced and out of that 242,910 houses have been completed. Under this scheme, beneficiaries have to construct house on his own land. In BLC, Government of India share is Rs.1.5 lakh, Government of Tamil Nadu share is Rs.0.60 lakh. Balance amount to be borne by the beneficiaries. One of the main challenges in achieving the completion targets is the inability of beneficiaries to mobilise their share of the construction cost. The role of PLIs is crucial in providing credit facilities to such eligible beneficiaries so that they can meet out their contribution to complete the house.

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

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

Action requested from Banks: The Banks are requested to formulate strategies to improve the off take of Board approved schemes under BLC to benefit EWS beneficiaries since only 0.0495% of the demand is met.

Annexure I:

(A) District wise dwelling Units Sanctioned under AHP:

| Sl.No. | District | AHP |
|--------------|-----------------|---------------|
| 1 | Ariyalur | 864 |
| 2 | Chengalpattu | 7368 |
| 3 | Chennai | 53656 |
| 4 | Coimbatore | 14552 |
| 5 | Cuddalore | 2092 |
| 6 | Dharmapuri | 3512 |
| 7 | Dindigul | 2400 |
| 8 | Erode | 13140 |
| 9 | Kallakurichi | 776 |
| 10 | Kancheepuram | 2864 |
| 11 | Kanniyakumari | 1500 |
| 12 | Karur | 1974 |
| 13 | Krishnagiri | 1008 |
| 14 | Madurai | 5200 |
| 15 | Mayiladuthurai | 0 |
| 16 | Nagapattinam | 1364 |
| 17 | Namakkal | 3224 |
| 18 | Nilgiris | 872 |
| 19 | Perambalur | 504 |
| 20 | Pudukkottai | 5740 |
| 21 | Ramanathapuram | 520 |
| 22 | Ranipettai | 0 |
| 23 | Salem | 4032 |
| 24 | Sivagangai | 1508 |
| 25 | Tenkasi | 480 |
| 26 | Thanjavur | 5009 |
| 27 | Theni | 4488 |
| 28 | Thiruvallur | 8384 |
| 29 | Thiruvannamalai | 192 |
| 30 | Thiruvarur | 120 |
| 31 | Thoothukkudi | 1472 |
| 32 | Tiruchirappalli | 2380 |
| 33 | Tirunelveli | 4564 |
| 34 | Tirupathur | 528 |
| 35 | Tiruppur | 6628 |
| 36 | Vellore | 1568 |
| 37 | Villupuram | 0 |
| 38 | Virudhunagar | 864 |
| Total | | 165347 |

(B) Loans Sanctioned under AHP Vertical:

| Sl.No | District | Name of Banks / PLIs | No of AHP Loans Disbursed | Scheme Name |
|-------|---|--------------------------------|---------------------------|--|
| 1 | Chennai, Salem, Coimbatore, Tiruppur, Madurai, Tirunelveli | Canara Bank | 140 | Veerapandi |
| 2 | | IIFL Home Finance | 77 | Kilkathirpur, South of Perur, Mecricar Road, Kottagoundampatti, Mecricar Road, South of Perur, Thirukumaran Nagar, Jaya Nagar, Bharathi Nagar, |
| 3 | | Mahindra Rural Housing Finance | 44 | Kannigapuram, Alanthalaigramam , Puliyadi, Thirukumaran Nagar, Jaya Nagar, Bharathi Nagar, JJ Nagar, |
| 4 | | Varashakthi Home Finance | 7 | LBS Phase -III & Nagarajapuram |
| 5 | | Svatantra Micro Finance | 3 | R3 Police Station |
| 6 | | Bandhan Bank | 2 | Kottagoundampatti |
| 7 | | | | 273 |
| | | TOTAL | | |
| | | Total Sanctioned Units | 165,347 | |
| | | % of Demand Met | 0.165% | |

Annexure II:

(A) District wise dwelling Units Sanctioned under BLC:

| Sl.No. | District | BLC |
|--------------|-----------------|----------------|
| 1 | Ariyalur | 1573 |
| 2 | Chengalpattu | 13665 |
| 3 | Chennai | 26881 |
| 4 | Coimbatore | 24523 |
| 5 | Cuddalore | 9587 |
| 6 | Dharmapuri | 5006 |
| 7 | Dindigul | 9283 |
| 8 | Erode | 13120 |
| 9 | Kallakurichi | 2489 |
| 10 | Kancheepuram | 13847 |
| 11 | Kanniyakumari | 24125 |
| 12 | Karur | 4188 |
| 13 | Krishnagiri | 3382 |
| 14 | Madurai | 24232 |
| 15 | Mayiladuthurai | 1563 |
| 16 | Nagapattinam | 2372 |
| 17 | Namakkal | 9326 |
| 18 | Nilgiris | 6867 |
| 19 | Perambalur | 1939 |
| 20 | Pudukkottai | 7747 |
| 21 | Ramanathapuram | 4577 |
| 22 | Ranipettai | 6305 |
| 23 | Salem | 29265 |
| 24 | Sivagangai | 3031 |
| 25 | Tenkasi | 9855 |
| 26 | Thanjavur | 9572 |
| 27 | Theni | 9239 |
| 28 | Thiruvallur | 6977 |
| 29 | Thiruvannamalai | 32496 |
| 30 | Thiruvarur | 6154 |
| 31 | Thoothukkudi | 3104 |
| 32 | Tiruchirappalli | 12889 |
| 33 | Tirunelveli | 14774 |
| 34 | Tirupathur | 20186 |
| 35 | Tiruppur | 13515 |
| 36 | Vellore | 8759 |
| 37 | Villupuram | 4804 |
| 38 | Virudhunagar | 4827 |
| Total | | 406,044 |

(B) Loans Sanctioned under BLC Vertical:

| Sl. No | District | List of PLIs | No of BLC Loans Disbursed |
|--------|--|--------------------------------------|---------------------------|
| 1 | | Bandhan Bank | 89 |
| 2 | Chennai, Salem, Coimbatore, Tiruppur, Madurai, Tirunelveli | Mahindra Rural Housing Finance | 84 |
| 3 | | ESAF Small Finance Bank | 9 |
| 4 | | Kotak Mahendira | 1 |
| 5 | | APTUS value Housing Finance India | 1 |
| 6 | | Indian Bank | 2 |
| 7 | | Indus Star Finance | 1 |
| 8 | | Canara Bank | 5 |
| 9 | | Vijaya Bank | 1 |
| 10 | | Andra Housing Finance | 1 |
| 11 | | Asphire Finance Pvt Ltd | 2 |
| 12 | | Repco Bank | 1 |
| 13 | | Tamilnadu Mercantile Bank | 2 |
| 14 | | Optex Bank | 1 |
| 15 | | State Bank | 1 |
| | | | TOTAL |
| | | Total Sanctioned Units | 406,044 |
| | | % of Demand Met | 0.0495% |

Revision of Premium Rates of Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY):

PMJJBY and PMSBY are the premier Jansuraksha scheme, which were launched in 2015. In view of the claim experience, the DFS, GOI has now changed the premium rates with effective from 01.06.2022.

| Schemes | Premium per annum per subscriber | |
|---------|----------------------------------|-----------|
| | Existing | Revised |
| PMJJBY | Rs.330.00 | Rs.436.00 |
| PMSBY | Rs.12.00 | Rs.20.00 |

If enrolment is fresh

| Scheme | Premium to be collected (eff. 1/6/22) | Premium to be paid to insurer | Commission to BC, agent, etc. | Admin. Exps. to bank |
|--------|---------------------------------------|-------------------------------|-------------------------------|----------------------|
| PMJJBY | 436 | 395 | 30 | 11 |
| PMSBY | 20 | 18 | 1 | 1 |

If enrolment is renewal

| Scheme | Premium to be collected (eff. 1/6/22) | Premium to be paid to insurer | Commission to BC, agent, etc. | Admin. Exps. to bank |
|--------|---------------------------------------|-------------------------------|-------------------------------|----------------------|
| PMJJBY | 436 | 425 | 0 | 11 |
| PMSBY | 20 | 19 | 0 | 1 |

Voluntary enrolment through electronic mode (fresh)

| Scheme | Premium to be collected (eff. 1/6/22) (first quarter) | Premium to be paid to insurer | Commission to BC, agent, etc. | Admin. Exps. to bank |
|--------|---|-------------------------------|-------------------------------|----------------------|
| PMJJBY | 406 | 395 | 0 | 11 |
| PMSBY | 19 | 18 | 0 | 1 |

Due to short time period available with subscribers for renewal of their policy expiring on 31.05.2022, now grace period of 30 days up to 30.06.2022 is allowed for renewal. Further changes made in the enrolment forms like complete address and KYC details to be obtained from subscribers for better service to the subscribers and claimants will be applicable with effect from 01.07.2022.

Member banks are requested to inform their branches about the changes and also incorporate in the system for auto debit of premium.

F. No. H-12011/2/2015-Ins.II
Government of India
Ministry of Finance
Department of Financial Services
Insurance-II

Jeevan Deep Building, 2nd floor
Parliament Street, New Delhi – 110 001
Dated 1st June, 2022

To:

1. Governor, Reserve Bank of India
2. Secretary, Department of Posts
3. Chairman, NABARD
4. Chairman, Life Insurance Corporation of India
5. Chief Executive, Indian Banks' Association
6. Chief Executive, General Insurance Public Sector Association
7. Secretary General, Life Insurance Council
8. Secretary General, General Insurance Council
9. CEOs of all insurance companies
(through the Life and General Insurance Councils and the General Insurance Public Sector Association)
10. CEOs of all implementing commercial banks
(through the Indian Banks' Association)
11. Chief Executives of all implementing urban co-operative banks
(through the Reserve Bank of India)
12. Chief Executives of all implementing rural co-operative banks
(through NABARD)

**Subject: i) Revision of premium rates of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)
ii) Revised enrolment and claim forms for PMJJBY and PMSBY**

Madam/Sir,


Please refer to this Department's letter dated 30.5.2022 on the captioned subject.

2. Based on the deliberations and suggestions received from banks and insurers, some changes in the appropriation of premium under the schemes towards administrative and operational cost to the Bank and acquisition costs for Business correspondents, agents, etc. have been made as under:

- i) Payment of administrative and operational cost to the Bank at Rs. 11 per annum per subscriber for PMJJBY and Re. 1 per annum per subscriber for PMSBY shall remain unchanged.
 - ii) Payment of acquisition cost of Rs. 30 per subscriber enrolled under PMJJBY and Re. 1 per subscriber enrolled under PMSBY shall be for new enrolments only as the renewals will work through automated account debit and digital mode only.
3. Further, some editorial corrections have also been made in the enrolment forms and rules of the schemes and the revised rules and enrolment forms for the schemes are annexed herewith.
 4. It may be noted that the revised rules of PMJJBY and PMSBY and revised enrolment and claim forms for the schemes are effective from 1.6.2022.
 5. The Indian Banks' Association, the General Insurance Public Sector Association and the Life and General Insurance Councils are requested to circulate this letter among their respective members and to advise them to take necessary steps in this regard on top priority.
 6. The Reserve Bank of India and NABARD are requested to transmit this letter to all urban and rural co-operative banks respectively.
 7. The Department of Posts is requested to suitably instruct all post offices participating in the said schemes.
 8. Participating banks, insurers and the Department of Posts are advised to initiate necessary action immediately to renew the existing insurance coverages / policies.

Encl.: as above

Yours faithfully,


(Joy Saxena) 5/6/22

Under Secretary to the Government of India

Tel. 011-23748789

Email: usins2-dfs@nic.in

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Copy, with enclosures, to:

1. Chairperson, Insurance Regulatory and Development Authority of India
2. Chief General Manager, Department of Regulation (Statutory Operations Group), Reserve Bank of India — with a request to transmit this letter to all urban co-operative banks

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3. Chief General Manager, Department of Refinance, NABARD — with a request to transmit this letter to all State Co-operative Banks and District Central Co-operative Banks
4. Secretaries General of Life Insurance Council and General Insurance Council — with a request to circulate this letter among their respective members and to advise them to take necessary steps in this regard on priority
5. Chief Executive, Indian Banks' Association — with a request to circulate this letter among their respective members and to advise them to take necessary steps in this regard on priority
6. Chief Executive, General Insurance Public Sector Association, for information
7. Joint Secretary in charge of Financial Inclusion side, Department of Financial Services
8. Lead Coordinator, Mission Office, Department of Financial Service — with a request to ensure that these instructions are communicated to all banks and insurers implementing Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana and the revised rules and forms of the schemes are updated on the DFS website.

Implementation of Pradhan Mantri Jeevan Jyoti Bima Yoiana and Pradhan Mantri Suraksha Bima Yojana - extension of validity of relaxations in respect of claims:

DFS vide their communication dated 11.06.2021 and 23.06.2021 had informed on the revised forms and claim procedure for PMJJBY and PMSBY. SLBC had placed the same as one of the Agenda item in its 166th meeting.

Department of Financial Services, Ministry of Finance, Government of India vide their communication F.No.H-12011/2/2015-Ins.II (E-300489360) dated 04.05.2022 (copy enclosed) has informed on extension of validity of relaxations in respect of forms and claim procedure in relation to PMJJBY and PMSBY.

With regard to continued validity of the said forms and claim procedures beyond 30.11.2021, DFS has now informed that the revised forms and claim procedure for PMJJBY and PMSBY shall be made part of the claim settlement procedure on an ongoing basis.

SLBC vide its communication date 04.05.2022 had informed all the Member Banks and LDMs in this regard.

SLBC once again request the member banks through this forum to take note of DFS communication.

F. No. H-12011/2/2015-Ins.II (E 300489360)

**Government of India
Ministry of Finance
Department of Financial Services**

Jeevan Deep Building, 2nd floor
Sansad Marg, New Delhi – 110 001

Dated 4th May 2022

To:

1. Secretary, Department of Posts
2. Chairman, Life Insurance Corporation of India (LIC)
3. Chairman and Managing Director (CMD), New India Assurance / Oriental Insurance / National Insurance / United India Insurance Company Limited
4. Chief executives of all insurers implementing Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) [through the Life and General Insurance Councils]
5. Chief executives of all commercial banks implementing PMJJBY and PMSBY [through the Indian Banks' Association (IBA)]
6. Chief executives of all urban co-operative banks implementing PMJJBY and PMSBY [through the Reserve Bank of India (RBI)]
7. Chief executives of all State Co-operative Banks and District Central Co-operative Banks implementing PMJJBY and PMSBY [through NABARD]

Subject: Implementation of Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana — extension of validity of relaxations in respect of claims

Madam/sir,

Please refer to this Department's letters of even number, dated 11.6.2021 and 23.6.2021, on the above subject, communicating the revised forms and claim procedure for PMJJBY and PMSBY.

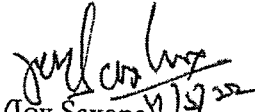
2. The said revision was pursuant to the agreement arrived at in the meeting chaired on 25.5.2021 by the Secretary, Department of Financial Services with chief executives / representatives of all public sector banks/insurers, select private insurers, the Life and General Insurance Councils and IBA, and attended by IRDAI's Whole-time Members in charge of Life and Non-Life, that revised forms and claim procedure would be finalised for issuance to all implementing partners by a group comprising chief executives / managing directors of a life insurer, a general insurer and two banks and the Joint Secretary concerned in this Department. It was also communicated that these revised forms and procedure would be valid up to 30.11.2021 or till further revision, whichever is earlier.

3. The matter regarding continued validity of the said forms and procedure beyond 30.11.2021 has since been considered by the said group. The group is of the view that the revised procedure has helped settle claims faster and has recommended that the same be made part of the claim settlement procedure on an ongoing basis.

4. The scheme implementing insurers and banks and the Department of Posts may take note of the group's recommendation and give effect to the same. Further, public sector banks with lead bank responsibilities are advised to bring the same to the notice of the

relevant authorities/officers of the State Government, district authorities and implementing banks at the State and district levels, through the State/ Union Territory Level Bankers Committee (SLBC/UTLBC) and District Level Coordination Committee (DLCC).

Yours faithfully,


(Joy Saxena) 1/4/22

Under Secretary

Tel: 011-23748742

Email: usins2-dfs@nic.in

Copy to:

1. Chairperson, Insurance Regulatory and Development Authority of India
2. Chief General Manager, Department of Regulation (Statutory Operations Group), Reserve Bank of India — with a request to transmit this letter to all urban co-operative banks
3. Chief General Manager, Department of Refinance, NABARD — with a request to transmit this letter to all State Co-operative Banks and District Central Co-operative Banks
4. Secretaries General of Life Insurance Council and General Insurance Council — with a request to circulate this letter among their respective members and to advise them to take necessary steps in this regard on priority
5. Chief Executive, Indian Banks' Association — with a request to circulate this letter among their respective members and to advise them to take necessary steps in this regard on priority
6. Chief Executive, General Insurance Public Sector Association, for information
7. Joint Secretary in charge of Financial Inclusion side, Department of Financial Services — with a request to communicate this to the State Level Bankers' Committee (SLBC) / Union Territory Level Bankers' Committee (UTLBC) convening banks for necessary action as per paragraph 4 above
8. Lead Coordinator, Mission Office, Department of Financial Services

EShakti- eMathi Integration Project:

The EShakti project was initiated by NABARD for digitization of SHG records to bring transparency and accuracy in SHGs transactions and the progress is tracked on a real time basis. The project has a dedicated website www.eshakti.nabard.org.

In Tamil Nadu, EShakti is being implemented by way of migration of SHG data from eMathi portal of TNCDW to EShakti portal of NABARD through an interface. The project is designed to capture the demographic and financial profiles including their identification class like Aadhar and EPIC (Electors Photo Identity card) of all SHG members. EShakti provides reliable and up-to-date financial and non-financial data of SHGs and their members on a real time basis, which can be accessed by bankers and other stakeholders like government agencies, NGOs and SHG members. The loan request raised by TNSRLM from their eMathi portal is migrated to EShakti portal and loan application along with automatic grading of SHGs is generated in the EShakti portal. Banks can access these loan applications for sanctioning in a shorter span of time thereby increasing the confidence and ease of the Banker in lending to SHGs.

As on 12.05.2022, profile data in respect of 2.20 lakh SHGs have been migrated from eMathi portal to EShakti portal out of the total 2.86 lakh SHGs in Tamil Nadu. The total number of SHGs credit linked is 0.52 lakh. The gap in credit linkage is 1.68 lakh. As per the loan application status of the EShakti portal on 12.05.2022, loan applications in respect of 413 SHGs with rating of more than 60% amounting to Rs. 2088.24 lakh is pending for approval by the Banks. Total loans approved in EShakti portal as on 12.05.2022 is 7915.50 lakh in respect of 1593 SHGs.

Banks may ensure processing/sanctioning of loans to TNSRLM SHGs only through E-Shakti portal. The loans processed/sanctioned physically to be uploaded in eMathi portal of TNCDW to be migrated of EShakti portal of NABARD.

Financial Inclusion Interventions:

A Sensitisation meeting for bankers on Financial Inclusion Interventions under Financial Inclusion Fund was conducted by NABARD last year. The support available to banks during the current year from the various schemes was discussed. For the Current FY 2022-23, total budget for Tamil Nadu is Rs. 1582 lakh for 18 schemes. List of Interventions, eligible institutions and amount for conducting the programmes for banks are given as Annexures.

Member Banks are requested to submit the proposals and avail grant support provided under the Fund and to achieve the various Financial Inclusion targets.

List of interventions, eligible criteria and support under FIF

| Name of the Scheme | Objective | Support (Maximum Amount and Unit) | Eligible banks |
|---|---|--|---|
| Financial and Digital Literacy Camps by branches of banks & FLCs | To create demand for Banking products & services - routed through banks | a. SFD: ₹6,000/camp b. Other districts: ₹5,000/camp Unit: Number of camps | Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs) and Rural Cooperative Banks (RCBs) |
| Reimbursement of Exam fee of BC/BF | To provide BC services effectively through accredited BCs who pass the exam | SFD and Other districts alike: ₹800/- per BC/ BF Unit: number of BCs/ BFs | SCBs and RRBs |
| Demonstration Van for Financial Literacy | To provide financial literacy through demonstration in assisted, hands-on mode in remote areas through audio visual media | SFD and other districts alike: ₹15 lakh per Demo van. Revised C'lar - Max of 5 demo vans per district – a. (incl the previous sanction/s based on the size of the district on a first come first serve basis) b. ceiling on number of vans to be sanctioned to a bank has been removed Unit: Demonstration Van | RRBs and RCBs |
| Support to Financial Literacy Centres (FLCs) and rural bank branches for purchase of Handheld Projector with Battery, Screen and Speakers | Handheld Projector with Battery, Screen and Speakers to be used for financial literacy activities | Max eligible support @ ₹30,000/- per Handheld Projector with Battery, Screen and Speakers (all put together) 90% of actual expenditure incurred or max | Rural bank branches and FLCs of SCBs, RRBs and RCB |

| Name of the Scheme | Objective | Support (Maximum Amount and Unit) | Eligible banks |
|--|---|--|--------------------------|
| | | eligible support, whichever is less. Unit: One Handheld projector with Battery, Screen & Speakers per FLC/rural branch | |
| Financial Literacy dissemination through Nukkad Nataks, street plays, audio and visual media, etc. | To create demand for banking products/services through other media | SFDs and Other districts alike: ₹15,000/per event Overall cap restricted to ₹5.00 lakh/per proposal Unit: Number of events/programs | SCBs, RRBs, RCBs, NABARD |
| microATM Deployment | To provide banking touch points through BCs and Societies | a. SFD: ₹22,500/device b. Other districts: i. SCB: ₹15,000/device ii. RRB: ₹20,000/device iii. RCB: ₹22,500/device Unit: Number of microATMs | SCBs, RRBs and RCBs |
| POS/ mPOS Deployment | To provide Point of Sale (PoS) machines at merchant establishments towards less cash transactions | SFD and Other districts alike: ₹6,000/- per device Unit: number of POS/ mPOS | SCBs, RRBs and RCBs |
| Dual Authentication Implementation – SCB and RRB | To allow joint operations of SHG accounts at Micro ATMs of BCs | SFDs and Other districts alike: a. SCBs: ₹7 lakh per TSP, for maximum of 3 microATM TSPs per bank b. RRBs: ₹7 lakh per TSPs, for maximum of 2 microATM TSPs per bank | SCBs and RRBs |

| Name of the Scheme | Objective | Support (Maximum Amount and Unit) | Eligible banks |
|--|--|--|----------------|
| | | Unit: Number of microATM TSPs | |
| Onboarding BHIM UPI - RRB and RCB | Software patch for CBS to facilitate mobile banking through BHIM app | SFDs and Other districts alike: ₹5 lakh per bank Unit: One per bank | RRB and RCBs |
| Onboarding Bharat Bill Payment System (BBPS) | To enable banks to provide facility of online utility payment services to their customers | One time cost reimbursement - ₹2.00 lakh per bank or 90% of the actual expenditure in case of Special Focus Districts (SFDs); 80% in case of RRBs and 90% for RCBs in case of other districts, whichever is lower. | RRBs and RCBs |
| Green PIN | One-time implementation and application development cost for enabling Green PIN facility at ATMs and/or microATMs of the Bank. | One time grant support is ₹4.00 lakh (Max) per bank for 02 makes of ATM and/or microATM or 90% of the actual expenditure in case of SFDs; 80% in case of RRBs and 90% for RCBs in case of other districts, whichever is lower. Maximum two makes of ATM and/or microATM are eligible for the support. The maximum support for one make of ATM or microATM is ₹2.00 lakh. | RRBs and RCBs |
| Positive Pay System | To enhance the safety of cheque based transactions | One time reimbursement – 90% of actual expenditure incurred, | StCBs and RCBs |

| Name of the Scheme | Objective | Support (Maximum Amount and Unit) | Eligible banks |
|--|---|--|---------------------|
| | of ₹50,000/- and above StCBs and DCCBs. | subject to the limit of ₹5.00 lakh per RCB. | |
| Onboarding CKYCR - RRB and RCB | To enable banks to link and upload data to CKYC Registry of CERSAI and operate it | SFDs and Other districts alike: a. RCB: ₹4 lakh/bank b. RRB: ₹3.60 lakh/bank Unit: One per bank | RRBs and RCBs |
| Solar Power/ UPS | To provide alternate power where power infrastructure is absent | CSPs/BCs and Bank Branches in SFDs and Other districts alike: Existing bank branches with Priority to new branches ₹1 lakh per unit Unit: No. of solar power / UPS units | SCBs, RRBs and RCBs |
| Capacity Building of BC/BF – Refresher Program | Conduct of One Day CB program | SFD and Other districts alike: ₹1,500/per candidate Unit: Number of BC/BF | SCBs and RRBs |

Financing to Self Help Groups (SHGs)

The Tamil Nadu Corporation for Development of Women has set the credit disbursement target for the Year 2022-23 at Rs. 25000 crores. The District-wise targets for SHG- BLP and PLF Bulk loan is provided by TNCDW and the same has been duly communicated to the Member Banks.

SHG BLP: Target Vis a Vis achievement as on 31.05.2022

| SI. NO | Particulars | Target | | Achievement | | % |
|--------|---------------|-------------|--------|-------------|---------|-----|
| | | No. of. SHG | Amount | No. of. SHG | Amount | |
| 1. | SHG BLP * | 390633 | 25000 | 22351 | 1009.40 | 4% |
| 2. | PLF Bulk Loan | 400 | 400 | 258 | 58.22 | 15% |
| 3. | CGFMU | 5000 | 750 | 69 | 8.30 | 1% |

❖ The Proportionate target for SHG BLP up to May 2022: Rs.4166.66 Crs.

TNSRLM appreciated the co-operation of SLBC and Member Banks for having extended their valuable support during the critical phase of the COVID Pandemic spread in the state.

Since there exists a good potential and scope for SHG lending, the Government has mandated that the target be revised to Rs.25000 crore for the State for the year 2022-23.

TNCDW provided the bank wise/district wise break-up for the revised target attached in the Annexure.

SLBC requests member banks to advise their bank branches to sanction eligible quantum of loans in time under the above schemes, help the rural economy to grow as per Government expectations.

| SHG Bank Linkage Programme | | | | | | |
|--|----------------------|----------------|--------------|---------------|-----------------|----------|
| Achievement for the Year 2022-23 :As on 31.05.2022 | | | | | | |
| Sl.No | Name of the District | (Rs.in crores) | | | | |
| | | Target | | Achievement | | % |
| | | No.of SHGs | Amount | No.of SHGs | Amount | |
| 1 | Ariyalur | 5469 | 350 | 284 | 11.84 | 3 |
| 2 | Chengalpattu | 11719 | 750 | 255 | 15.94 | 2 |
| 3 | Chennai | 14844 | 950 | 1,175 | 48.12 | 5 |
| 4 | Coimbatore | 11719 | 750 | 251 | 9.90 | 1 |
| 5 | Cuddalore | 16406 | 1050 | 510 | 20.83 | 2 |
| 6 | Dharmapuri | 7813 | 500 | 626 | 36.92 | 7 |
| 7 | Dindigul | 10938 | 700 | 497 | 19.38 | 3 |
| 8 | Erode | 11719 | 750 | 442 | 15.33 | 2 |
| 9 | Kallakurichi | 7813 | 500 | 2,956 | 63.44 | 13 |
| 10 | Kancheepuram | 7813 | 500 | 297 | 16.19 | 3 |
| 11 | Kanniyakumari | 8594 | 550 | 830 | 44.30 | 8 |
| 12 | Karur | 6250 | 400 | 347 | 10.40 | 3 |
| 13 | Krishnagiri | 7813 | 500 | 574 | 35.87 | 7 |
| 14 | Madurai | 13281 | 850 | 1,288 | 52.29 | 6 |
| 15 | Mayiladuthurai | 7813 | 500 | 209 | 6.51 | 1 |
| 16 | Nagapattinam | 7031 | 450 | 211 | 9.23 | 2 |
| 17 | Namakkal | 10156 | 650 | 539 | 27.20 | 4 |
| 18 | Perambalur | 4688 | 300 | 99 | 4.59 | 2 |
| 19 | Pudukkottai | 10938 | 700 | 721 | 27.27 | 4 |
| 20 | Ramanathapuram | 7813 | 500 | 696 | 27.36 | 5 |
| 21 | Ranipet | 8594 | 550 | 248 | 11.76 | 2 |
| 22 | Salem | 14844 | 950 | 590 | 29.31 | 3 |
| 23 | Sivagangai | 10156 | 650 | 587 | 25.61 | 4 |
| 24 | Tenkasi | 7813 | 500 | 535 | 22.40 | 4 |
| 25 | Thanjavur | 16406 | 1050 | 1,055 | 89.38 | 9 |
| 26 | The Nilgiris | 5469 | 350 | 241 | 14.04 | 4 |
| 27 | Theni | 8594 | 550 | 1,006 | 55.78 | 10 |
| 28 | Thoothukkudi | 11719 | 750 | 1,290 | 62.64 | 8 |
| 29 | Tiruchirappalli | 14844 | 950 | 460 | 21.26 | 2 |
| 30 | Tirunelveli | 7813 | 500 | 476 | 22.94 | 5 |
| 31 | Tirupathur | 7813 | 500 | 509 | 25.47 | 5 |
| 32 | Tiruppur | 8594 | 550 | 73 | 3.32 | 1 |
| 33 | Tiruvallur | 16406 | 1050 | 526 | 31.56 | 3 |
| 34 | Tiruvannamalai | 19531 | 1250 | 286 | 16.15 | 1 |
| 35 | Tiruvarur | 10938 | 700 | 324 | 10.89 | 2 |
| 36 | Vellore | 8594 | 550 | 355 | 19.49 | 4 |
| 37 | Vilupuram | 11719 | 750 | 569 | 31.25 | 4 |
| 38 | Virudhunagar | 10156 | 650 | 414 | 13.34 | 2 |
| | Grand Total | 390633 | 25000 | 22,351 | 1,009.46 | 4 |

**SHG BLP - PLF Bulk Loan for the year 2022-23 as on
31.05.2022**

| (Rs.in Crores) | | | | | | |
|--------------------|----------------------|------------|---------------|-------------|------------------|-----------|
| Sl.No | Name of the district | Target | | Total | | Amount % |
| | | No of PLF | Amount in Crs | No. of SHGs | Amount Disbursed | |
| 1 | Ariyalur | 6 | 6.00 | 0 | 0.00 | 0 |
| 2 | Chengalpattu | 8 | 8.00 | 0 | 0.00 | 0 |
| 3 | Chennai | 5 | 5.00 | 0 | 0.00 | 0 |
| 4 | Coimbatore | 14 | 14.00 | 0 | 0.00 | 0 |
| 5 | Cuddalore | 14 | 14.00 | 0 | 0.00 | 0 |
| 6 | Dharmapuri | 10 | 10.00 | 0 | 0.00 | 0 |
| 7 | Dindigul | 14 | 14.00 | 0 | 0.00 | 0 |
| 8 | Erode | 14 | 14.00 | 0 | 0.00 | 0 |
| 9 | Kallakurichi | 9 | 9.00 | 244 | 51.68 | 574 |
| 10 | Kancheepuram | 5 | 5.00 | 0 | 0.00 | 0 |
| 11 | Kanniyakumari | 9 | 9.00 | 0 | 0.00 | 0 |
| 12 | Karur | 8 | 8.00 | 0 | 0.00 | 0 |
| 13 | Krishnagiri | 10 | 10.00 | 0 | 0.00 | 0 |
| 14 | Madurai | 15 | 15.00 | 3 | 1.28 | 9 |
| 15 | Mayiladuthurai | 5 | 5.00 | 0 | 0.00 | 0 |
| 16 | Nagapattinam | 6 | 6.00 | 0 | 0.00 | 0 |
| 17 | Namakkal | 15 | 15.00 | 0 | 0.00 | 0 |
| 18 | Perambalur | 4 | 4.00 | 0 | 0.00 | 0 |
| 19 | Pudukkottai | 13 | 13.00 | 0 | 0.00 | 0 |
| 20 | Ramanathapuram | 11 | 11.00 | 0 | 0.00 | 0 |
| 21 | Ranipet | 7 | 7.00 | 0 | 0.00 | 0 |
| 22 | Salem | 20 | 20.00 | 1 | 1.30 | 7 |
| 23 | Sivagangai | 12 | 12.00 | 0 | 0.00 | 0 |
| 24 | Tenkasi | 10 | 10.00 | 1 | 0.51 | 5 |
| 25 | Thanjavur | 14 | 14.00 | 1 | 1.00 | 7 |
| 26 | The Nilgiris | 4 | 4.00 | 0 | 0.00 | 0 |
| 27 | Theni | 8 | 8.00 | 3 | 1.05 | 13 |
| 28 | Thoothukkudi | 12 | 12.00 | 0 | 0.00 | 0 |
| 29 | Tiruchirappalli | 17 | 17.00 | 1 | 0.36 | 2 |
| 30 | Tirunelveli | 9 | 9.00 | 1 | 0.50 | 6 |
| 31 | Tirupathur | 6 | 6.00 | 0 | 0.00 | 0 |
| 32 | Tiruppur | 13 | 13.00 | 0 | 0.00 | 0 |
| 33 | Tiruvallur | 14 | 14.00 | 0 | 0.00 | 0 |
| 34 | Tiruvannamalai | 18 | 18.00 | 0 | 0.00 | 0 |
| 35 | Tiruvarur | 10 | 10.00 | 0 | 0.00 | 0 |
| 36 | Vellore | 7 | 7.00 | 0 | 0.00 | 0 |
| 37 | Vilupuram | 13 | 13.00 | 3 | 0.55 | 4 |
| 38 | Virudhunagar | 11 | 11.00 | 0 | 0.00 | 0 |
| Grand Total | | 400 | 400.00 | 258 | 58.22 | 15 |

Credit Guarantee Fund for Micro Unit Details as on 31.05.2022

(Rs.in crores)

| Sl.No. | Name of the District | Target | | Achievement | | |
|--------|----------------------|-----------------------|--------------------------|-------------|-------------|----------|
| | | Target SHGs for CGFMU | Amount @15 lakhs per SHG | No.of SHGs | Amount | Amount % |
| 1 | Ariyalur | 83 | 13 | 4 | 0.59 | 5 |
| 2 | Chengalpattu | 125 | 19 | 0 | 0.00 | 0 |
| 3 | Chennai | 208 | 30 | 0 | 0.00 | 0 |
| 4 | Coimbatore | 167 | 24 | 0 | 0.00 | 0 |
| 5 | Cuddalore | 125 | 19 | 0 | 0.00 | 0 |
| 6 | Dharmapuri | 125 | 19 | 0 | 0.00 | 0 |
| 7 | Dindigul | 125 | 19 | 3 | 0.39 | 2 |
| 8 | Erode | 167 | 24 | 0 | 0.00 | 0 |
| 9 | Kallakurichi | 125 | 19 | 5 | 0.61 | 3 |
| 10 | Kancheepuram | 167 | 24 | 0 | 0.00 | 0 |
| 11 | Kanniyakumari | 125 | 19 | 9 | 0.97 | 5 |
| 12 | Karur | 83 | 13 | 2 | 0.20 | 2 |
| 13 | Krishnagiri | 125 | 19 | 6 | 0.87 | 5 |
| 14 | Madurai | 167 | 24 | 5 | 0.58 | 2 |
| 15 | Mayiladuthurai | 125 | 19 | 0 | 0.00 | 0 |
| 16 | Nagapattinam | 125 | 19 | 0 | 0.00 | 0 |
| 17 | Namakkal | 125 | 19 | 0 | 0.00 | 0 |
| 18 | Perambalur | 83 | 13 | 0 | 0.00 | 0 |
| 19 | Pudukkottai | 125 | 19 | 0 | 0.00 | 0 |
| 20 | Ramanathapuram | 125 | 19 | 0 | 0.00 | 0 |
| 21 | Ranipet | 125 | 19 | 0 | 0.00 | 0 |
| 22 | Salem | 167 | 24 | 3 | 0.54 | 2 |
| 23 | Sivagangai | 125 | 19 | 0 | 0.00 | 0 |
| 24 | Tenkasi | 125 | 19 | 0 | 0.00 | 0 |
| 25 | Thanjavur | 125 | 19 | 17 | 1.73 | 9 |
| 26 | The Nilgiris | 125 | 19 | 0 | 0.00 | 0 |
| 27 | Theni | 83 | 13 | 2 | 0.25 | 2 |
| 28 | Thoothukkudi | 167 | 24 | 0 | 0.00 | 0 |
| 29 | Tiruchirappalli | 167 | 25 | 0 | 0.00 | 0 |
| 30 | Tirunelveli | 167 | 24 | 8 | 1.18 | 5 |
| 31 | Tirupathur | 83 | 13 | 0 | 0.00 | 0 |
| 32 | Tiruppur | 166 | 25 | 0 | 0.00 | 0 |
| 33 | Tiruvallur | 125 | 19 | 0 | 0.00 | 0 |
| 34 | Tiruvannamalai | 125 | 19 | 0 | 0.00 | 0 |
| 35 | Tiruvarur | 83 | 13 | 5 | 0.39 | 3 |
| 36 | Vellore | 167 | 25 | 0 | 0.00 | 0 |
| 37 | Vilupuram | 125 | 19 | 0 | 0.00 | 0 |
| 38 | Virudhunagar | 125 | 19 | 0 | 0.00 | 0 |
| | Grand Total | 5000 | 750 | 69 | 8.30 | 1 |



TAMILNADU CORPORATION FOR DEVELOPMENT OF WOMEN LTD.,
(A GOVERNMENT OF TAMILNADU UNDERTAKING)
Annai Teresa Mahalir Valagam, 1st Floor, Valluvarkottam High Road,
Nungambakkam, Chennai - 600 034.

Roc.No.283/MC-I/2022

Dated:23.05.2022

To

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

Sir,

Sub: TNSRLM- SHG Bank Linkage Programme- Subject matter for the 170th Steering Sub Committee of the SLBC-Reg.

Ref: SLBC email dated:10.05.2022

With reference to the above, we request you to place the following as subject matter for the 170th Steering Sub Committee of the SLBC.

1. SHG –Bank Linkage Target and Achievement for the Year 2022-2023

TNCDW/TNSRLM, appreciate the co-operation of SLBC-TN and member banks for having extended their support during last year in achieving the target under SHG-BLP.

Target for 2022-23

No. of SHGs-390633 ; Amount: Rs.25000 Cr

Since there exists, a good potential and scope for SHG lending Banks have to put their best foot forward to achieve the target. Banks should strictly adhere to the RBI Norm of sanctioning loans to eligible SHGs @

- ❖ First Dose: 6 times of the existing corpus or minimum of Rs.1 lakh, whichever is higher

- ❖ Second-Dose: 8 times of the existing corpus or minimum of Rs.2 lakh, whichever is higher
- ❖ Third Dose: Minimum of Rs.6 lakh, based on the Micro credit plan prepared by the SHGs and appraised by the Federations /Support agency and the previous credit history.
- ❖ Fourth Dose onwards: Above Rs.6 lakh, based on the Micro credit plan prepared by the SHGs and appraised by the Federations /Support agency and the previous credit History.

But many bank branches are not adhering to the above RBI norm and sanction lesser quantum of loan. State Level Bankers Committee (SLBC) to advise member banks to adhere to the above RBI norm and sanction the eligible loan to SHGs /PLFs

The District wise and Bank wise target for SHG – BLP for 2022-23 is furnished as **Annexure -I & IV**

i) Cash Credit Loan (CCL):

CCL is a good system of lending to SHGs, whereas, majority of bank branches are treating CCL as Term loan are not allowing regular withdrawal/ transaction within the Drawing Power. SLBC-TN may advise member banks to issue suitable instruction to their bank branches to allow withdrawals in the CCL account up to the permitted drawing limit.

ii) Credit Guarantee Fund for Micro Units (CGFMU):

CGFMU loan scheme is introduced to encourage the matured SHGs to avail higher quantum of loans from Banks. The quantum of loan shall be above Rs. 10 lakh and up to Rs. 20 lakhs.

Banks have to collect a guarantee fee of 0.25% of the loan amount sanctioned in the first year and 0.50% on the outstanding amount in the subsequent years and remit to Credit Guarantee Trust Fund set up by Government of India to cover the loan amount under the CGFMU Guarantee scheme. Banks have the provision to claim 75% of the default amount in case of the loan become Non-Performing Asset (NPA).

Member Banks are requested to assign special attention and sanction CGFMU loans

Target for 2022-23:

No. of SHGs: 5000; Amount: Rs.750 Cr.

The District wise target for 2022-23 is furnished as **Annexure -III**

iii) Panchayat Level Federation (PLF- Bulk Loan)

PLF Bulk Loan scheme is introduced to encourage PLFs to act as financial intermediary by availing loan from Banks and on lend to SHGs with them to fill the shortfall in loan given by Bank against their actual requirement under direct Bank linkage programme. Sanctioning of Bulk Loan to PLFs for on lending to SHGs will help to save them from falling prey with Micro Finance Institutions (MFIs) / Private Money Lenders and availing loan at an exorbitant interest rate.

Target for 2022-23:

No. of PLFs: 400 PLFs Amount: Rs.750 Crs.

The District wise target for 2022-23 is furnished as **Annexure -II**

Banks are hesitant to sanction PLF Bulk Loan. Many PLF Bulk Loan applications are pending with banks for months together. Processing of PLF Bulk Loan applications definitely needs an improvement. TNSRLM urge SLBC to instruct member banks to pay adequate attention and care in disposing the PLF bulk loan.

2. Analysis of monthly performance under SHG-BLP _ Request for Disbursement details from Banks:

In order to analyze the monthly performance and formulate suitable strategies to achieve the monthly target under SHG-BLP for 2022-23, the details of loan disbursement made by banks to SHGs are required. SLBC to advise member banks to furnish such details to TNSRLM on month by month basis as per the format given as **Annexure V**

3. Block Level Bankers Meetings (BLBC):

Block level Bankers Committee meeting will be conducted in each block once in a quarter. Despite the best efforts taken by LDM and the convenor, very few banks only attend the meeting. Because of the poor attendance from banks, many important issues could not be discussed and the ultimate purpose of convening the meeting gets defeated.

SLBC is requested to issue instructions to the member banks to advise their branches to attend BLBC meetings without fail.

4. Individual loan and Housing loan assistance under Differential Rate Interest scheme

Under Differential Rate Interest (DRI) Scheme, banks are providing loans at a concessional rate of interest @ 4 percent per annum to the weaker sections of the community for productive / self-employment ventures and Housing.

SLBC to advise member banks to consider the loan applications sponsored by PLFs/SHGs for housing loan from eligible SHG members and individual loan under Differential Rate Interest scheme

5. SHG Data:

TNSRLM vide letter 11.04.2022 has requested the member banks to provide data on SHGs in the district. We solicit the support of SLBC to advise member banks to furnish the SHG details to the District Mission Management Unit of TNSRLM as per the **Annexure VI**.

6. NPA Recovery

The District Mission Management Units have supported the banks in recovering Rs.8.92 Cr from 1,423 SHG accounts during 2021-22. The Non-Performing asset in SHGs after introduction of NRLM is 6.34%. It is causing a concern and will have a cascading effect on fresh loans, since

bankers may not show interest in sanctioning of loans. In this connection, Project Directors are advised to adopt the following strategies.

- ❖ Collection of list of NPA accounts from Banks
- ❖ Organizing Joint recovery camps involving Bank officials SHGs, PLFs CBCs and District Officials
- ❖ Supervising and monitoring the functioning of CBRM Committee and their role in NPA recovery.
- ❖ Supporting banks for follow up of overdue / NPA accounts through DMMU, PLF and CBCs.

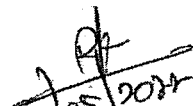
Member banks are requested to extend their cooperation and utilize the services of DMMU, PLF, SHGs and CBCs to maximise the recovery under SHG NPA.

7. Insurance: Renewal of Insurance under PMJJBY/PMSBY

Renewal of the existing policy takes place during 21st to 31st May of every year. In order to ensure 100% renewal of insurance for SHG members and their spouses, campaigns are to be aggressively organised in every nook and corner of the districts. The state has to achieve the target of renewing 21.31 lakhs proposals under accident insurance and 17.30 lakhs under life insurance.

Since the numbers of the SHG members whose policies need to be renewed and new members to be covered is large, SLBC to advise member banks to coordinate with District Mission Management Unit in conducting campaigns in all the blocks in the districts, involving LDM, RSETI, Block officials and BCs


23/5/2022
Chief Executive Officer


23/05/2022

Special scheme for saturation of enrolment of eligible operative PMJDY A/c holders under Social Security Schemes (SSS) in aspirational district:

Financial Inclusion is national priority and an enabler for inclusive growth. The implementation of national mission on Financial Inclusion- Pradhan Mantri Jan Dhan Yojana (PMJDY) has been transformational in the FI ecosystem.

It is reported that, there are around 7.2 crore PMJDY a/c in the aspirational districts, out of which about 6.2 crore a/c are operational. Considering age criteria, there are around 3.93 crore account holders eligible for enrolment under PMJJBY and 4.81 crore eligible for enrolment under PMSBY. However, actual enrolment under PMJJBY is 10% and under PMSBY is 26% only.

The low enrolment under SSS is due to lack of awareness among the people about the benefit of the schemes. Therefore, to increase the coverage of enrolment under both of these schemes in "aspirational districts", a special scheme was launched for saturation of enrolment of eligible operative PMJDY a/c holders under social security schemes (SSS) i.e. PMJJBY & PMSBY. The scheme implementation period was from 10 February 2022 to 31 May 2022.

NABARD provides financial Support under the Scheme: 1) For conduct of Financial and Digital Literacy camps (FDLCs) Rs. 6000/- or 90% of actual expenditure, whichever is less. 2) For enrolment of PMJJBY & PMSBY incentives of Rs. 10/- & Rs. 1/- respectively to BCs/ Branches.

Regional offices of the Banks to submit the proposals to NABARD for Ramanathapuram & Virudhunagar districts (Aspirational Districts).

SLBC address all the member banks to direct their Regional/Zonal offices covering Ramanathapuram and Virudhunagar districts to lodge claims with NABARD, if not done so far.

Progress on Economic Development Schemes implemented by TAHDCO

TAHDCO has provided details of applications sponsored under EDP and SEPY schemes, which are pending with Banks as on 31.05.2022. As per their report, 8870 applications for Rs.277.89 Crores are pending with various Bank branches for issue of Form III. Similarly, even after receipt of subsidy release orders for Rs.12.57 Crores issued by TAHDCO by the branches from the nodal bank cases are pending for release of the loan. Those banks are advised to disburse the loan at the earliest and submit the UC to TAHDCO.

Pendency of applications for sanction was reviewed in the 169th SLBC meeting dated 30.03.2022 chaired by the Hon'ble Finance Minister wherein the Principal Secretary, Adi Dravidar and Tribal Welfare Department urged the Member Banks to quickly sanction / disburse all the pending applications before March 2022, for which subsidy release orders had already been issued.

SLBC advises Indian Bank, State Bank of India, Canara Bank and Indian Overseas Bank having more pendency for sanction, to take suitable measures to bring down the number before the next review. The bank wise details of pending application for sanction / disbursement as on 31.05.2022 is furnished in the annexure.

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

2021-22 District Wise Performance Report

| Sl.No | District Name | Bank Sanctioned | | | Subsidy Released | | | Loan Disbursed | | |
|-------|--------------------|-----------------|-----------------------|-----------------------|------------------|---------------------|-----------------------|----------------|---------------------|---------------------|
| | | Phy | Subsidy | Bank Loan | Phy | Subsidy | Bank Loan | Phy | Subsidy | Bank Loan |
| 1 | Ariyalur | 191 | 1,45,76,459 | 3,01,98,652 | 123 | 83,99,776 | 1,81,92,527 | 89 | 60,19,487 | 1,30,57,611 |
| 2 | Chennai | 97 | 1,57,25,987 | 3,65,64,243 | 107 | 1,71,50,757 | 3,96,48,324 | 36 | 62,05,142 | 1,51,25,316 |
| 3 | Coimbatore | 112 | 1,99,15,856 | 3,42,41,476 | 108 | 1,92,09,599 | 3,27,92,711 | 38 | 59,74,239 | 1,19,08,129 |
| 4 | Cuddalore | 325 | 5,14,54,437 | 10,62,78,445 | 258 | 3,70,46,856 | 7,61,30,545 | 111 | 1,73,14,259 | 3,62,06,928 |
| 5 | Dharmapuri | 358 | 7,64,99,738 | 17,43,13,412 | 142 | 2,64,85,538 | 6,02,70,312 | 79 | 1,74,15,000 | 4,00,29,562 |
| 6 | Dindigul | 380 | 5,51,34,415 | 12,53,40,873 | 292 | 3,20,32,208 | 7,28,35,254 | 118 | 1,72,27,173 | 4,01,99,955 |
| 7 | Erode | 148 | 1,76,55,320 | 3,67,67,088 | 92 | 1,09,88,558 | 2,32,42,881 | 76 | 80,75,616 | 1,67,16,499 |
| 8 | Kancheepuram | 179 | 37991570 | 76193654 | 131 | 27958092 | 52899992 | 65 | 13965770 | 24772673 |
| 9 | Chengalpattu | 174 | 29565935 | 63502567 | 129 | 23282954 | 51475015 | 73 | 13698480 | 31145962 |
| 10 | Kanniyakumari | 37 | 39,29,238 | 91,36,360 | 28 | 31,14,037 | 73,95,683 | 23 | 27,84,037 | 67,02,683 |
| 11 | Karur | 191 | 3,14,00,949 | 5,62,57,290 | 186 | 3,06,02,595 | 5,46,10,644 | 76 | 1,37,78,696 | 2,11,12,065 |
| 12 | Krishnagiri | 88 | 1,36,40,547 | 3,04,68,503 | 86 | 1,31,90,547 | 2,94,93,503 | 17 | 20,17,000 | 41,37,975 |
| 13 | Madurai | 393 | 6,13,97,171 | 14,02,86,545 | 204 | 2,79,67,513 | 6,32,41,703 | 192 | 2,55,62,443 | 5,69,54,059 |
| 14 | Nagapattinam | 90 | 1,00,98,398 | 2,29,11,815 | 65 | 89,88,000 | 1,77,47,849 | 15 | 25,42,115 | 45,38,640 |
| 15 | Mayiladuthurai | 48 | 82,34,890 | 1,36,17,809 | 53 | 65,88,000 | 1,37,47,849 | 12 | 17,42,116 | 41,38,639 |
| 16 | Namakkal | 129 | 2,08,04,994 | 4,17,65,856 | 129 | 2,08,04,994 | 4,17,65,856 | 22 | 35,91,492 | 78,94,739 |
| 17 | Perambalur | 267 | 3,54,08,121 | 7,98,07,547 | 127 | 1,60,76,903 | 3,55,18,246 | 124 | 1,59,16,903 | 3,54,13,073 |
| 18 | Pudukkottai | 125 | 2,24,78,592 | 5,02,67,968 | 98 | 1,59,85,992 | 3,59,06,068 | 49 | 90,58,166 | 2,04,12,951 |
| 19 | Ramanathapuram | 181 | 3,42,20,929 | 5,26,84,058 | 61 | 1,01,02,291 | 1,73,87,301 | 18 | 21,33,923 | 43,48,445 |
| 20 | Salem | 246 | 4,73,88,547 | 10,58,42,746 | 220 | 4,17,29,694 | 9,11,67,993 | 58 | 1,14,46,624 | 2,34,76,411 |
| 21 | Sivagangai | 125 | 2,26,70,687 | 5,35,64,318 | 104 | 1,79,51,687 | 4,17,78,439 | 61 | 1,16,42,752 | 2,81,15,952 |
| 22 | Thanjavur | 138 | 1,37,33,800 | 2,90,78,189 | 98 | 95,56,439 | 1,94,46,081 | 33 | 34,16,144 | 71,17,263 |
| 23 | The Nilgiris | 89 | 1,20,28,490 | 2,86,08,821 | 47 | 60,91,868 | 1,47,05,060 | 40 | 52,96,868 | 1,26,70,060 |
| 24 | Theni | 317 | 5,38,36,319 | 12,29,22,448 | 173 | 2,17,31,819 | 4,66,15,515 | 38 | 71,01,390 | 1,50,86,070 |
| 25 | Thoothukkudi | 211 | 3,00,10,351 | 6,43,10,536 | 97 | 1,32,97,906 | 2,66,05,005 | 38 | 41,05,482 | 92,15,174 |
| 26 | Tiruchirappalli | 164 | 2,89,03,582 | 6,29,22,689 | 148 | 2,69,43,526 | 5,88,46,598 | 35 | 70,62,453 | 1,52,27,894 |
| 27 | Tirunelveli | 229 | 2,33,40,819 | 5,06,37,939 | 217 | 2,26,14,874 | 4,88,30,567 | 85 | 70,04,241 | 1,53,07,220 |
| 28 | Tenkasi | 91 | 93,36,327 | 2,02,55,176 | 87 | 90,45,949 | 1,95,32,227 | 34 | 28,01,697 | 61,22,888 |
| 29 | Tiruppur | 122 | 1,90,29,437 | 3,88,96,006 | 120 | 1,82,21,237 | 3,67,25,006 | 72 | 1,05,55,529 | 2,10,67,730 |
| 30 | Tiruvallur | 325 | 6,44,31,593 | 16,04,09,316 | 289 | 5,55,67,109 | 13,98,31,999 | 152 | 3,15,00,928 | 7,71,25,420 |
| 31 | Tiruvannamalai | 425 | 5,70,84,797 | 11,58,76,670 | 389 | 4,87,75,923 | 9,67,29,389 | 216 | 3,03,29,585 | 6,32,77,160 |
| 32 | Tiruvarur | 174 | 2,09,70,596 | 4,07,94,609 | 137 | 1,65,46,370 | 3,22,70,224 | 44 | 59,79,018 | 1,16,45,554 |
| 33 | Vellore | 102 | 3,02,58,542 | 2,35,42,535 | 78 | 1,38,82,484 | 2,49,83,860 | 33 | 79,94,792 | 1,49,86,980 |
| 34 | Ranipet | 98 | 1,12,54,842 | 3,93,91,947 | 76 | 1,23,90,887 | 2,22,99,760 | 24 | 61,29,948 | 1,03,24,870 |
| 35 | Tirupathur | 73 | 90,70,819 | 3,47,47,867 | 54 | 93,37,477 | 1,55,30,442 | 30 | 33,28,928 | 39,75,588 |
| 36 | Villupuram | 96 | 1,68,34,164 | 3,65,41,206 | 87 | 1,49,97,601 | 3,34,26,961 | 2 | 2,74,300 | 5,78,367 |
| 37 | Kallakurichi | 48 | 84,17,082 | 1,82,70,603 | 44 | 74,98,800 | 1,67,13,480 | 1 | 1,37,150 | 2,89,183 |
| 38 | Virudhunagar | 261 | 2,79,13,363 | 6,21,17,314 | 126 | 1,10,55,679 | 2,47,15,175 | 65 | 54,04,186 | 1,17,26,277 |
| | Grand Total | 6,847 | 1,06,66,47,703 | 2,28,93,35,096 | 5,010 | 73,32,12,549 | 1,55,50,56,038 | 2,294 | 34,65,34,162 | 74,21,51,965 |

Financial Advisor and Chief
Accounts Officer
(Signature)

2021-22 Bank Wise Performance Report

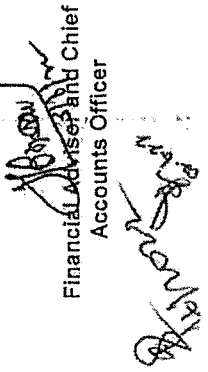
| Sl.No | Bank Name | Bank Sanctioned | | | | Subsidy Release | | | | Loan Disbursed | | | |
|-------|-------------------------------|-----------------|-----------------------|-----------------------|--------------|---------------------|-----------------------|--------------|---------------------|---------------------|-------------|-------------|-----------|
| | | Phy | Subsidy | Bank Loan | Phy | Subsidy | Bank Loan | Phy | Subsidy | Bank Loan | Phy | Subsidy | Bank Loan |
| | | 1 | Indian Bank | 1,187 | 15,21,95,841 | 30,52,75,624 | 1,082 | 13,81,05,485 | 27,60,41,901 | 393 | 5,37,29,464 | 9,95,97,374 | |
| 2 | Indian Overseas Bank | 642 | 7,70,81,401 | 16,10,10,263 | 479 | 6,24,41,000 | 12,84,97,673 | 190 | 2,31,85,307 | 4,70,14,430 | | | |
| 3 | Canara Bank | 1,050 | 12,59,40,718 | 28,47,07,019 | 881 | 10,38,25,496 | 23,45,50,835 | 379 | 4,34,96,033 | 9,86,39,367 | | | |
| 4 | State Bank of India | 474 | 6,15,71,411 | 13,24,44,446 | 400 | 5,25,09,670 | 11,26,25,415 | 152 | 1,82,77,468 | 4,08,56,410 | | | |
| 5 | Bank of Baroda | 80 | 1,39,00,423 | 3,04,18,339 | 74 | 1,30,23,403 | 2,83,38,876 | 21 | 39,07,066 | 81,46,809 | | | |
| 6 | Union Bank of India | 192 | 2,41,37,618 | 5,32,64,346 | 155 | 1,98,03,920 | 4,30,28,346 | 53 | 65,24,839 | 1,38,52,312 | | | |
| 7 | Bank of India | 116 | 1,34,28,364 | 2,73,91,981 | 93 | 1,07,62,067 | 2,23,95,454 | 43 | 59,67,992 | 1,16,52,197 | | | |
| 8 | Bank of Maharashtra | 2 | 1,61,564 | 3,18,284 | 1 | 70,064 | 1,54,784 | 1 | 70,064 | 1,54,784 | | | |
| 9 | Central Bank of India | 80 | 1,03,44,219 | 2,24,82,328 | 68 | 85,30,013 | 1,81,47,632 | 26 | 24,88,666 | 52,85,019 | | | |
| 10 | City Union Bank Ltd. | 15 | 18,74,123 | 42,83,049 | 14 | 16,49,123 | 34,98,049 | 9 | 9,36,635 | 19,73,487 | | | |
| 11 | District Central Co-Op Bank | 74 | 1,27,94,450 | 2,07,28,392 | 67 | 1,15,54,450 | 1,89,88,392 | 20 | 28,78,140 | 42,61,220 | | | |
| 12 | Axis Bank Ltd., | 324 | 7,27,38,134 | 16,89,15,473 | 191 | 4,28,94,134 | 10,04,62,133 | 149 | 3,34,57,849 | 7,87,89,478 | | | |
| 13 | Equitas Small Finance Bank | 2 | 4,50,000 | 9,72,508 | 2 | 4,50,000 | 9,72,508 | 1 | 2,25,000 | 5,04,260 | | | |
| 14 | Federal Bank Ltd. | 4 | 5,36,400 | 10,59,700 | 4 | 5,36,400 | 10,59,700 | 4 | 5,36,400 | 10,59,700 | | | |
| 15 | HDFC Bank Ltd | 773 | 17,30,35,886 | 37,97,30,486 | 291 | 6,49,19,064 | 14,42,53,600 | 182 | 4,06,32,840 | 9,26,46,023 | | | |
| 16 | ICICI Bank Ltd | 60 | 1,31,81,200 | 2,58,12,740 | 44 | 97,25,200 | 1,80,80,524 | 28 | 60,58,700 | 1,12,60,149 | | | |
| 17 | Industrial Bank Ltd | 437 | 9,38,23,224 | 20,45,69,162 | 256 | 5,36,86,426 | 11,70,04,042 | 152 | 3,17,93,525 | 6,99,19,068 | | | |
| 18 | Kotak Mahindra Bank Ltd | 596 | 13,32,01,087 | 30,38,28,645 | 292 | 6,52,54,071 | 14,83,30,322 | 217 | 4,85,89,123 | 11,23,81,513 | | | |
| 19 | PACS | 456 | 5,20,03,463 | 9,10,84,651 | 409 | 4,62,20,037 | 8,21,68,555 | 210 | 1,51,26,959 | 2,67,72,273 | | | |
| 20 | NDCC Bank | 2 | 5,00,000 | 6,00,000 | | | | | | | | | |
| 21 | Pallavan Grama Bank | 4 | 5,90,000 | 11,92,500 | 4 | 5,90,000 | 11,92,500 | 1 | 45,000 | 95,000 | | | |
| 23 | Punjab & Sindh Bank | 14 | 29,85,000 | 65,05,736 | 13 | 27,60,000 | 59,80,736 | | | | | | |
| 24 | Tamil Nadu Grama Bank | 168 | 1,62,86,370 | 3,12,28,921 | 117 | 1,22,94,019 | 2,28,27,975 | 41 | 49,71,074 | 86,75,025 | | | |
| 25 | IDBI Ltd - DBSBU | 3 | 6,59,517 | 19,99,690 | 3 | 6,59,517 | 19,99,690 | | | | | | |
| 26 | Karnataka Bank Ltd. | 3 | 6,60,250 | 16,45,284 | 3 | 6,60,250 | 16,45,284 | 2 | 4,50,000 | 11,89,741 | | | |
| 27 | Karur Vysya Bank Ltd. | 7 | 10,35,004 | 22,32,563 | 5 | 7,64,704 | 15,95,096 | 2 | 3,12,904 | 6,10,096 | | | |
| 28 | Punjab National Bank | 58 | 77,09,235 | 1,75,89,199 | 42 | 63,56,235 | 1,45,87,249 | 14 | 20,92,343 | 50,76,682 | | | |
| 29 | South Indian Bank Ltd. | 1 | 2,25,000 | 5,25,000 | | | | | | | | | |
| 30 | State Bank of Indore | 1 | 1,68,136 | 3,64,295 | 1 | 1,68,136 | 3,64,295 | 1 | 1,68,136 | 3,64,295 | | | |
| 31 | Tamilnadu Mercantile Bank Ltd | 7 | 11,80,089 | 24,38,243 | 7 | 11,80,089 | 24,38,243 | 1 | 2,03,205 | 4,40,281 | | | |
| 32 | U C O Bank | 15 | 22,49,576 | 47,16,229 | 12 | 18,19,576 | 38,26,229 | 2 | 4,09,500 | 9,34,972 | | | |
| | Grand Total | 6,847 | 1,06,66,47,703 | 2,28,93,35,096 | 5,010 | 73,32,12,549 | 1,55,50,56,038 | 2,294 | 34,65,34,162 | 74,21,51,965 | | | |

Financial Adviser and Chief
Accounts Officer

(Signature)
20/12/2021

2022-23 District Wise Performance Details

| Sl.No | District Name | Application forwarded Bank | | | Bank Sanctioned | | | Bank Rejection | | | Application Pending with Bank | | |
|--------------------|-----------------|----------------------------|-----------------------|-----------------------|-----------------|---------------------|---------------------|----------------|--------------------|---------------------|-------------------------------|-----------------------|-----------------------|
| | | Phy | Subsidy | Bank Loan | Phy | Subsidy | Bank Loan | Phy | Subsidy | Bank Loan | Phy | Subsidy | Bank Loan |
| 1 | Ariyalur | 193 | 1,84,93,406 | 4,47,35,984 | 37 | 31,37,816 | 67,36,896 | 47 | 55,65,292 | 1,60,17,440 | 109 | 97,90,298 | 2,19,81,648 |
| 2 | Chennai | 242 | 3,91,35,886 | 9,12,85,283 | 24 | 33,60,989 | 74,23,945 | 1 | 2,25,000 | 5,03,090 | 217 | 3,55,49,897 | 8,33,58,248 |
| 3 | Coimbatore | 92 | 1,68,67,057 | 3,16,87,077 | 11 | 20,23,601 | 35,39,467 | 8 | 15,07,342 | 34,15,438 | 73 | 1,33,36,114 | 2,47,32,172 |
| 4 | Cuddalore | 430 | 5,44,29,218 | 11,79,51,173 | 18 | 28,12,879 | 58,00,035 | 38 | 41,31,764 | 89,88,253 | 374 | 4,74,84,575 | 10,21,62,885 |
| 5 | Dharmapuri | 330 | 5,86,41,948 | 13,74,37,677 | 15 | 30,17,040 | 69,00,560 | 13 | 9,69,750 | 23,49,425 | 302 | 5,46,55,158 | 12,81,27,692 |
| 6 | Dindigul | 470 | 6,81,22,895 | 15,39,64,999 | 18 | 37,51,213 | 92,76,552 | 14 | 18,51,653 | 41,50,828 | 438 | 6,25,20,029 | 14,05,37,619 |
| 7 | Erode | 87 | 1,20,83,088 | 2,60,09,342 | 11 | 10,63,488 | 23,08,224 | 12 | 16,45,969 | 33,57,126 | 64 | 93,73,631 | 2,03,43,992 |
| 8 | Kanchipuram | 332 | 4,82,11,337 | 11,23,66,352 | 12 | 1,56,7840 | 3,37,52,37 | 2 | 208,392 | 6,12,611 | 346 | 5,21,92,170 | 12,15,57,662 |
| 9 | Chengalpattu | 354 | 6,12,23,050 | 13,94,03,661 | 22 | 4,13,53,70 | 9,41,34,46 | 3 | 4,96,508 | 10,66,304 | 301 | 5,08,34,007 | 11,57,46,653 |
| 10 | Kanniyakumari | 18 | 13,96,007 | 31,86,088 | | | | 4 | 3,75,661 | 8,16,533 | 14 | 10,20,346 | 23,69,553 |
| 11 | Karur | 272 | 3,65,99,401 | 7,62,57,299 | 59 | 75,01,636 | 1,38,50,855 | 88 | 1,08,29,473 | 2,20,08,351 | 125 | 1,82,68,292 | 4,03,98,093 |
| 12 | Krishnagiri | 137 | 2,65,55,271 | 6,03,49,981 | 2 | 3,45,000 | 6,70,929 | 25 | 51,10,679 | 1,11,65,687 | 110 | 2,10,99,592 | 4,85,13,385 |
| 13 | Madurai | 510 | 5,98,99,318 | 13,57,31,189 | 32 | 54,15,848 | 1,20,60,597 | 32 | 38,27,799 | 89,80,003 | 446 | 5,06,55,671 | 11,46,90,588 |
| 14 | Nagapattinam | 151 | 1,83,73,448 | 4,43,50,402 | 18 | 27,99,207 | 61,45,250 | | | | 133 | 1,55,74,241 | 3,82,05,152 |
| 15 | Mayiladuthurai | 102 | 1,33,43,725 | 2,64,65,196 | 10 | 14,23,004 | 26,81,825 | | | | 92 | 1,19,20,721 | 2,37,63,371 |
| 16 | Namakkal | 212 | 3,14,99,679 | 6,60,87,940 | 19 | 34,33,656 | 64,94,850 | 6 | 7,53,000 | 16,21,500 | 187 | 2,73,13,023 | 5,79,71,590 |
| 17 | Perambalur | 347 | 4,97,79,177 | 10,93,28,591 | 79 | 1,30,55,142 | 2,92,88,494 | 3 | 5,80,834 | 12,82,576 | 265 | 3,61,43,201 | 7,87,57,521 |
| 18 | Pudukkottai | 155 | 2,39,03,175 | 5,24,75,650 | 6 | 8,25,495 | 19,44,660 | 4 | 4,80,900 | 10,42,100 | 145 | 2,25,96,780 | 4,94,88,890 |
| 19 | Ramanathapuram | 259 | 4,39,12,508 | 6,93,49,192 | 2 | 4,50,000 | 6,53,336 | 2 | 1,57,832 | 2,34,168 | 255 | 4,33,04,676 | 6,84,61,688 |
| 20 | Salem | 523 | 8,76,33,639 | 21,58,73,303 | 41 | 67,73,904 | 1,64,83,210 | 19 | 33,53,859 | 96,25,141 | 463 | 7,75,05,876 | 18,97,64,952 |
| 21 | Sivagangai | 254 | 3,28,83,259 | 7,91,61,358 | 20 | 33,59,048 | 79,91,101 | 4 | 4,41,000 | 11,43,000 | 230 | 2,90,83,211 | 7,00,27,257 |
| 22 | Thanjavur | 334 | 4,38,88,399 | 9,87,42,899 | 16 | 22,34,635 | 56,26,255 | 1 | 1,71,000 | 3,74,000 | 317 | 4,14,82,764 | 9,17,42,644 |
| 23 | The Nilgiris | 141 | 2,01,04,274 | 4,73,93,658 | 11 | 16,44,660 | 40,97,440 | 15 | 20,02,579 | 45,17,638 | 115 | 1,64,57,035 | 3,87,78,580 |
| 24 | Theni | 445 | 4,97,21,844 | 11,96,59,822 | 43 | 48,17,615 | 2,01,13,072 | 16 | 22,55,000 | 57,22,500 | 386 | 4,26,49,229 | 9,38,24,250 |
| 25 | Thoothukkudi | 402 | 5,47,32,881 | 12,32,79,163 | 33 | 42,27,217 | 1,01,43,654 | 1 | 2,50,000 | 8,10,400 | 368 | 5,02,55,664 | 11,23,25,109 |
| 26 | Tiruchirappalli | 125 | 1,95,99,311 | 4,29,03,626 | 7 | 13,30,545 | 26,30,174 | 2 | 3,75,000 | 9,75,700 | 116 | 1,78,93,766 | 3,92,97,752 |
| 27 | Tirunelveli | 173 | 1,75,67,912 | 3,99,65,537 | 36 | 35,34,345 | 74,88,794 | 4 | 2,47,976 | 4,97,929 | 134 | 1,37,85,591 | 3,19,78,814 |
| 28 | Tenkasi | 69 | 70,27,164 | 1,59,86,215 | 14 | 14,13,738 | 29,95,518 | 1 | 99,190 | 1,99,171 | 53 | 55,14,236 | 1,27,91,526 |
| 29 | Tiruppur | 100 | 1,49,63,046 | 3,48,22,024 | 9 | 16,78,074 | 41,29,400 | 3 | 5,11,010 | 10,92,358 | 88 | 1,27,73,962 | 2,96,00,266 |
| 30 | Tiruvallur | 548 | 9,20,09,912 | 23,02,25,680 | 38 | 59,65,828 | 1,34,49,726 | 30 | 29,61,987 | 64,28,339 | 480 | 8,30,82,097 | 21,03,47,615 |
| 31 | Tiruvannamalai | 421 | 4,53,53,995 | 10,09,43,412 | 25 | 23,71,020 | 47,68,343 | 2 | 1,20,000 | 2,60,000 | 394 | 4,28,62,975 | 9,59,15,069 |
| 32 | Tiruvatar | 357 | 4,14,05,292 | 8,82,13,225 | 51 | 62,97,663 | 1,16,67,182 | 25 | 24,67,059 | 51,94,318 | 281 | 3,26,40,570 | 7,13,51,725 |
| 33 | Vellore | 164 | 1,98,46,977 | 6,39,81,834 | 21 | 29,27,975 | 64,99,668 | 1 | 2,05,000 | 6,86,750 | 142 | 1,67,14,002 | 5,67,95,416 |
| 34 | Ranipet | 168 | 2,50,47,577 | 5,10,99,069 | 11 | 12,10,000 | 28,78,239 | 1 | 2,25,000 | 6,88,433 | 156 | 2,36,12,577 | 4,75,32,397 |
| 35 | Tirupathur | 164 | 2,50,41,650 | 4,02,88,403 | 13 | 22,04,730 | 37,07,386 | 1 | 1,85,057 | 6,19,941 | 150 | 2,26,51,863 | 3,59,61,076 |
| 36 | Viluppuram | 170 | 2,66,15,587 | 6,29,25,309 | 11 | 18,78,028 | 37,71,574 | 8 | 11,22,130 | 28,89,623 | 151 | 2,36,15,429 | 5,62,64,112 |
| 37 | Kallakurichi | 339 | 5,32,31,174 | 12,58,50,617 | 23 | 37,56,056 | 75,43,147 | 15 | 22,44,259 | 57,79,247 | 301 | 4,72,30,859 | 11,25,28,223 |
| 38 | Virudhunagar | 749 | 6,49,29,099 | 14,65,10,084 | 46 | 80,14,431 | 1,89,34,874 | 154 | 1,14,83,340 | 2,66,57,828 | 549 | 4,54,31,318 | 10,09,17,382 |
| Grand Total | | 10,339 | 1,42,40,72,576 | 3,22,82,48,312 | 864 | 12,57,58,736 | 28,55,43,915 | 605 | 6,94,38,394 | 16,17,73,729 | 8,870 | 1,22,88,75,446 | 2,77,89,30,668 |


 Financial Adviser and Chief
 Accounts Officer

2022-23 Bank Wise Performance Details

| Sl.No | Bank Name | Application Forwarded to Bank | | | Bank Sanctioned | | | Bank Rejection | | | Application pending with Bank | | |
|-------|-------------------------------|-------------------------------|-----------------------|-----------------------|-----------------|---------------------|---------------------|----------------|--------------------|---------------------|-------------------------------|-----------------------|-----------------------|
| | | Phy | Subsidy | Bank Loan | Phy | Subsidy | Bank Loan | Phy | Subsidy | Bank Loan | Phy | Subsidy | Bank Loan |
| 1 | Indian Bank | 2,288 | 30,66,83,070 | 71,36,71,271 | 148 | 1,62,46,726 | 3,36,87,597 | 92 | 1,30,55,952 | 3,47,50,819 | 2,048 | 27,73,80,392 | 64,52,32,855 |
| 2 | Indian Overseas Bank | 1,278 | 15,21,51,355 | 34,26,37,927 | 133 | 1,36,66,256 | 2,83,66,333 | 107 | 1,11,63,950 | 2,37,23,373 | 1,038 | 12,73,21,149 | 29,05,48,221 |
| 3 | State Bank of India | 1,284 | 17,16,41,737 | 41,12,42,045 | 75 | 1,11,92,708 | 3,48,47,872 | 122 | 1,48,43,883 | 3,61,44,287 | 1,087 | 14,56,05,146 | 34,02,49,886 |
| 4 | Canara Bank | 1,336 | 17,69,49,780 | 41,14,01,614 | 140 | 1,85,94,108 | 4,36,53,130 | 22 | 26,52,952 | 59,95,092 | 1,174 | 15,57,02,720 | 36,17,53,392 |
| 5 | Union Bank of India | 424 | 5,14,97,718 | 11,58,59,726 | 22 | 36,53,424 | 86,69,316 | 22 | 24,67,096 | 56,66,654 | 380 | 4,53,77,198 | 10,15,23,756 |
| 6 | Bank of Baroda | 156 | 2,23,27,599 | 4,97,63,446 | 15 | 22,06,476 | 45,22,035 | 1 | 37,800 | 78,200 | 140 | 2,00,83,323 | 4,51,63,211 |
| 7 | Bank of India | 197 | 2,42,05,169 | 5,34,98,155 | 9 | 12,81,751 | 27,69,831 | 8 | 12,74,877 | 24,15,669 | 180 | 2,16,48,541 | 4,83,12,655 |
| 8 | United Bank of India | 4 | 3,94,500 | 8,51,515 | | | | | | | 4 | 3,94,500 | 8,51,515 |
| 9 | Bank of Maharashtra | 3 | 5,51,400 | 14,32,371 | | | | | | | 3 | 5,51,400 | 14,32,371 |
| 10 | Central Bank of India | 231 | 2,78,81,701 | 6,77,09,407 | 19 | 23,97,681 | 54,15,144 | 37 | 37,30,120 | 83,44,521 | 175 | 2,17,53,900 | 5,39,49,742 |
| 11 | U C O Bank | 62 | 80,76,214 | 1,78,31,047 | 2 | 3,45,000 | 8,30,000 | 16 | 11,50,299 | 24,92,180 | 44 | 65,80,915 | 1,45,08,867 |
| 12 | City Union Bank Ltd. | 102 | 1,33,47,038 | 3,05,98,104 | 4 | 5,33,565 | 11,55,557 | 13 | 13,70,720 | 29,14,456 | 85 | 1,14,42,753 | 2,65,28,091 |
| 13 | PACS Co Operatives | 1,062 | 12,17,12,696 | 22,68,08,751 | 60 | 68,34,537 | 1,09,87,700 | 83 | 62,38,920 | 1,26,55,836 | 919 | 10,86,39,239 | 20,31,65,215 |
| 14 | Pallavas Grama Bank | 33 | 54,21,550 | 1,25,78,223 | 1 | 60,000 | 1,35,000 | 3 | 4,67,850 | 12,51,650 | 29 | 48,93,700 | 1,11,91,573 |
| 15 | Tamil Nadu Grama Bank | 282 | 2,84,57,431 | 6,41,82,284 | 16 | 21,24,230 | 56,07,808 | 29 | 22,54,971 | 48,90,303 | 237 | 2,40,78,230 | 5,36,84,173 |
| 16 | Tamilnadu Mercantile Bank Ltd | 97 | 1,16,12,938 | 2,62,66,006 | | | | | | | | | |
| 17 | Punjab & Sind Bank | 21 | 45,75,000 | 1,01,33,100 | | | | | | | | | |
| 18 | Punjab National Bank | 106 | 1,28,95,255 | 3,00,34,155 | 10 | 13,80,380 | 28,09,388 | 2 | 4,50,000 | 12,28,090 | 94 | 1,10,64,875 | 2,59,96,677 |
| 19 | Axis Bank Ltd., | 165 | 3,48,29,070 | 7,77,92,509 | 22 | 49,50,000 | 1,16,65,616 | 1 | 2,25,000 | 8,57,000 | 142 | 2,96,54,070 | 6,52,69,893 |
| 20 | Equitas Small Finance Bank | 5 | 7,58,784 | 16,79,969 | | | | | | | | | |
| 21 | Federal Bank Ltd. | 14 | 24,03,190 | 64,93,405 | 2 | 2,78,021 | 5,90,000 | 2 | 3,04,800 | 6,44,200 | 10 | 18,20,369 | 52,59,205 |
| 22 | HDFC Bank Ltd | 467 | 10,35,32,692 | 22,28,75,694 | 69 | 1,53,13,623 | 3,53,36,705 | 4 | 9,00,000 | 22,43,715 | 394 | 8,73,19,069 | 18,52,95,274 |
| 23 | CICI Bank Ltd | 60 | 1,10,67,656 | 2,84,85,118 | 21 | 43,01,700 | 96,62,700 | | | | 39 | 67,65,956 | 1,88,22,418 |
| 24 | Indus Ind Bank Ltd | 235 | 5,12,03,840 | 11,53,03,216 | 54 | 1,14,31,527 | 2,48,00,933 | 1 | 2,25,000 | 6,76,700 | 180 | 3,95,47,313 | 8,98,26,583 |
| 25 | Kotak Mahendra Bank Ltd | 236 | 5,26,70,802 | 11,57,93,730 | 36 | 80,05,200 | 1,82,85,865 | 3 | 6,75,000 | 15,12,850 | 197 | 4,39,90,602 | 9,59,95,015 |
| 26 | Lakshmi Vilas Bank Ltd. | 17 | 23,55,537 | 51,59,718 | | | | | | | 6 | 6,00,000 | 13,00,000 |
| 27 | TIC Bank | 1 | 1,67,877 | 3,62,993 | | | | | | | 1 | 17,55,537 | 38,59,718 |
| 28 | Ujivan Small Finance Bank | 2 | 1,20,000 | 2,60,000 | | | | | | | 2 | 1,67,877 | 3,62,993 |
| 29 | Catholic Syrian Bank Ltd. | 1 | 90,000 | 1,95,000 | | | | | | | 2 | 1,20,000 | 2,60,000 |
| 30 | Dhanalakshmi Bank Ltd. | 2 | 3,75,000 | 8,12,500 | | | | | | | 1 | 90,000 | 1,95,000 |
| 31 | IDBI Ltd - DBSBU | 17 | 27,70,095 | 64,34,269 | | | | | | | 2 | 3,75,000 | 8,12,500 |
| 32 | Karnataka Bank Ltd. | 5 | 10,49,460 | 23,36,053 | | | | | | | 17 | 27,70,095 | 64,34,269 |
| 33 | Karur Vysya Bank Ltd. | 100 | 1,42,06,308 | 3,63,87,074 | 5 | 8,41,823 | 15,45,385 | 7 | 11,26,200 | 33,88,885 | 5 | 10,49,460 | 23,36,053 |
| 34 | Oriental Bank of Commerce | 6 | 6,79,380 | 16,42,367 | | | | | | | 88 | 1,22,38,285 | 3,14,52,804 |
| 35 | South Indian Bank Ltd. | 35 | 47,36,274 | 1,63,35,739 | | | | | | | 6 | 6,79,380 | 16,42,367 |
| 36 | State Bank of Indore | 3 | 3,67,155 | 7,33,983 | 1 | 1,20,000 | 2,00,000 | | | | 27 | 35,76,274 | 1,44,08,739 |
| 37 | State Bank of Mysore | 1 | 82,305 | 1,78,328 | | | | | | | 1 | 1,19,475 | 2,58,863 |
| | Grand Total | 10,339 | 1,42,40,72,576 | 3,22,62,48,312 | 864 | 12,57,58,736 | 28,55,43,915 | 605 | 6,94,38,394 | 16,17,73,729 | 8,870 | 1,22,88,75,446 | 2,77,89,30,668 |

Financial Advisor & Chief Accounts Officer

Vaazhndhu Kaattuvom Project – Business Plan Financing-Matching Grant Program (MGP):

Vaazhndhu Kaattuvom Project (VKP) (erstwhile The Tamil Nadu Rural Transformation Project (TNRTP)) aims at promoting inclusive economic development for a transformative growth in Rural Tamil Nadu. This is envisaged through enterprise promotion, value chain development, skilling and employment generation in 3994 villages under 120 blocks in 31 districts of Tamil Nadu.

During the Special Meeting of the State Level Bankers Committee (SLBC) held on 25.10.2021 at Chennai, Hon'ble Chief Minister of Tamil Nadu announced the role the MGP will play for economic development of the rural society in Tamil Nadu.

Matching Grant Program (MGP) is a financial instrument that will be used to engage Partnering Financial Institutions (PFIs) to finance the enterprises nurtured by VKP.

The MGP will help to incentivize the entrepreneurs, who repay their loans promptly. It is proposed to implement the MGP in a smooth and effective manner by disbursing the entire matching grant of Rs.91.20 crores along with the eligible loan quantum from PFIs within a period of 12 months from the launch date i.e. 26.05.2022.

In view of the importance, focused attention is required for implementation of MGP with the support of all the Bankers in Tamil Nadu.

| | |
|---|---|
| From The Chief Executive Officer, Tamil Nadu Rural Transformation Project, 2nd floor, Annai Teresa Mahalir Valagam, Valluvar kottam High Road, Nungambakkam, Chennai - 600034. | To Convener, SLBC-Tamil Nadu General Manager, Indian Overseas Bank, Agriculture & Rural Initiatives Department, Central Office,763- Annasalai, Chennai-600002. |
|---|---|

Lr.No.381/BPF/2017, dated: 01.05.2022

Sir,

**Sub: VKP-Business Plan Financing- Matching Grant Program
(MGP) – Progress-Reg.**

Vaazhdhu Kaattuvom Project (VKP) (erstwhile The Tamil Nadu Rural Transformation Project (TNRTP)) aims at promoting inclusive economic development for a transformative growth in Rural Tamil Nadu. This is envisaged through enterprise promotion, value chain development, skilling and employment generation in 3994 villages under 120 blocks from 31 districts of Tamil Nadu.

During the Special Meeting of the State Level Bankers Committee (SLBC) held on 25.10.2021 at Chennai, Hon'ble Chief Minister of Tamil Nadu announced the role the MGP will play for economic development of the rural society in Tamilnadu and pointed out the vital role to be played by the Banks/FIs for effective implementation of the MGP scheme in order to achieve the project objective i.e. transformation of rural society.

Matching Grant Program (MGP) is a financial instrument that will be used to engage Partnering Financial Institutions (PFIs) to finance the enterprises nurtured by VKP.

The MGP will help to incentivise the entrepreneurs, who repay the loans taken from the Partnering Financial Institutions (PFIs) with the Matching Grant.

In partnership with banks, matching grant program aims to facilitate formal financing to rural, women-led nano, micro, small enterprises and group enterprises in rural areas.

An amount of Rs.91.20 Crores has been allocated under MGP program in the Project to support 6,620 Nano, Micro and small Enterprises, 500 Enterprise Groups (EGs), and 50 Producer Collectives with Matching grant to the extent of 30% of the project cost. Matching grant is available for both farm and non-farm activities.

A significant milestone was achieved on 26.05.2022, wherein the MoU between VKP and six banks in the presence of Thiru.K.R.Periakaruppan Hon'ble Minister for Rural Development and Panchayat Raj, Government of Tamil Nadu. Six Banks includes State Bank of India, Indian Overseas Bank, Indian Bank, Canara Bank, Tamilnadu Grama Bank, ESAF small finance Bank. Other Banks are also in the process of signing the MOU.

It is proposed to implement the MGP in a smooth and effective manner by disbursing the entire matching grant of Rs.91.20 crores along with the eligible loan quantum from PFIs within a period of 12 months from the launch date i.e. 26.05.2022.

In view of the importance and focused attention required for implementation of MGP with the support of all the Bankers in Tamil Nadu, we request the convenor of SLBC to add the MGP as a part of the agenda in the forthcoming SLBC meeting.


31/5
For Chief Executive Officer

Encl: MGP guidelines in brief


21/6/22

| | |
|---|--|
| From The Chief Executive Officer, Tamil Nadu Rural Transformation Project, 2nd floor, Annai Teresa Mahalir Valagam, Valluvar kottam High Road, Nungambakkam, Chennai - 600034. | To Convener, SLBC-Tamil Nadu General Manager, Indian Overseas Bank, Agriculture & Rural Initiatives Department, Central Office, 763- Annasalai, Chennai-600002. |
|---|--|

Lr.No.381/BPF/2017, dated; 01.06.2022

Sir,

Sub: Consent for The Chief Executive Officer, Vaazhdhu
Kaattuvom Project(VKP) to be part of in State Level
Bankers Committee(SLBC).

Vaazhdhu Kaattuvom Project (VKP) (erstwhile The Tamil Nadu Rural Transformation Project (TNRTP)) aims at promoting inclusive economic development for a transformative growth in Rural Tamil Nadu. This is envisaged through enterprise promotion, value chain development, skilling and employment generation in 3994 villages under 120 blocks from 31 districts of Tamil Nadu.

During the Special Meeting of the State Level Bankers Committee (SLBC) held on 25.10.2021 at Chennai, Hon'ble Chief Minister of Tamil Nadu announced the role the MGP will play for economic development of the rural society in Tamilnadu and pointed out the vital role to be played by the Banks/FIs for effective implementation of the MGP scheme in order to achieve the project objective i.e. transformation of rural society.

Matching Grant Program (MGP) is a financial instrument that will be used to engage Partnering Financial Institutions (PFIs) to finance the enterprises nurtured by VKP.

The MGP will help to incentivise the entrepreneurs, who repay the loans taken from the Partnering Financial Institutions (PFIs) with the Matching Grant.

In partnership with banks, matching grant program aims to facilitate formal financing to rural, women-led nano, micro, small enterprises and group enterprises in rural areas.

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It is proposed to implement the MGP in a smooth and effective manner by disbursing the entire matching grant of Rs.91.20 crores along with the eligible loan quantum from PFIs within a period of 12 months from the launch date i.e. 26.05.2022.

In order to expedite the disbursement process the State Level Bankers Committee should be the appropriate forum for discussion, suggestion and reviewing the progress of MGP.

For effective implementation of the MGP within the time-frame, it is suggested that, Chief Executive officer, Vaazhndhu Kaattuvom project, to be part of the SLBC Committee and the information about the regular meetings may kindly be informed to CEO, VKP. (email: tnrtstate@gmail.com)


3/15
For Chief Executive Officer
VKP


9/6/22

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

KVIC, Chennai vide their letter Ref No. SOT/PMEGP/SLBC/Vol-III/2021-22 dated 26.05.2022 has advised the Target and Achievement under PMEGP scheme from 1st April 2021 to 25th May 2022.

Program Year 2022-23

(Amt in Rs.Lakhs)

| Name of the Agency | Target | | | Achievement as on 31.12.2021 | | |
|--------------------|--------------------|--------------|--------------|------------------------------|----------------|-------------|
| | Project(In . Nos.) | Margin Money | EMP | Project(In. Nos.) | Margin Money | EMP |
| Coir board | | | | 4 | 35.00 | 28 |
| KVIC-SO | 1639 | 4749.73 | 13112 | 102 | 508.29 | 409 |
| KVIC-DO | 367 | 1065.00 | 2936 | 23 | 53.39 | 42 |
| KVIB | 1058 | 3068.87 | 8464 | 157 | 315.69 | 252 |
| DIC | 2506 | 7268.40 | 20048 | 439 | 1221.97 | 976 |
| Total | 5570 | 16152 | 44560 | 725 | 2134.34 | 1704 |
| | | | | | | |

Share of SC, ST and Women

(Amt in Rs.Lakhs)

| Category | Projects | Employment |
|----------|----------|------------|
| SC | 393 | 3144 |
| ST | 26 | 208 |
| Women | 1670 | 13360 |

The Bank wise and District wise target for the year 2022-23s has already been informed to Member Banks. Member Banks are requested to process the applications pending with them without further delay.

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



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

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

Date: 26.05.2022

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

Sub: - Target and Achievement under PMEGP Scheme from 1.04.2022 to 25.05.2022 –reg.

Sir,

The Target and Achievement under PMEGP Scheme from 1.04.2022 to 25.05.2022 is furnished here under. The bank wise details are enclosed herewith:-

(Rs. In Lakh)

| Name of the Agency | Target | | | Sanctioned by Bank as on 25.05.2022 | | |
|--------------------|-------------|-----------------|--------------|-------------------------------------|----------------|-------------|
| | Project | Margin Money | EMP | Project | Margin Money | EMP |
| COIR BOARD | | | | 4 | 35.00 | 28 |
| KVIC-SO | 1639 | 4749.73 | 13112 | 102 | 508.29 | 406 |
| KVIC-DO | 367 | 1065.00 | 2936 | 23 | 53.39 | 42 |
| KVIB | 1058 | 3068.87 | 8464 | 157 | 315.69 | 252 |
| DIC | 2506 | 7268.40 | 20048 | 439 | 1221.97 | 976 |
| Total | 5570 | 16152.00 | 44560 | 725 | 2134.34 | 1704 |

Share of SC, ST and Women:

| Category | Projects | Employment |
|----------|----------|------------|
| SC | 100 | 800 |
| ST | 5 | 40 |
| Women | 317 | 2536 |

This is for your kind information Please.

Yours faithfully,

Encl: As above.

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

21



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

74

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

| No | Name of the Bank | Forwarded to Bank | | Sanctioned by Bank | | Margin Money Claimed | | Returned by Bank | | Pending at bank | |
|----|--------------------------|-------------------|----------------------|--------------------|----------------------|----------------------|----------------------|------------------|--------------|-----------------|----------------------|
| | | No of Prj. | MM Involve (In Lakh) | No of Prj. | MM Involve (In Lakh) | No of Prj. | MM Involve (In Lakh) | No of Prj. | MM (In Lakh) | No of Prj. | MM Involve (In Lakh) |
| | | | | | | | | | | | |
| 1 | AXIS BANK LTD | 7 | 20.96 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 20.96 |
| 2 | BANK OF BARODA | 125 | 384.92 | 23 | 95.46 | 23 | 81.68 | 5 | 20.51 | 109 | 321.24 |
| 3 | BANK OF INDIA | 88 | 235.5 | 24 | 95.81 | 21 | 62.8 | 2 | 6 | 77 | 192.96 |
| 4 | BANK OF MAHARASHTRA | 3 | 15.18 | 0 | 0 | 1 | 2.34 | 1 | 1.75 | 2 | 13.43 |
| 5 | CANARA BANK | 758 | 2213.62 | 183 | 687.47 | 132 | 647.05 | 116 | 274.7 | 560 | 1671.5 |
| 6 | CATHOLIC SYRIAN BANK LTD | 1 | 8.75 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 8.75 |
| 7 | CENTRAL BANK OF INDIA | 67 | 187.14 | 18 | 52.16 | 20 | 63.07 | 3 | 11.38 | 52 | 144.67 |
| 8 | CITY UNION BANK LIMITED | 104 | 324.57 | 3 | 19.25 | 6 | 24.73 | 3 | 4.9 | 101 | 319.67 |
| 9 | DHANALAKSHMI BANK LTD | 1 | 0.75 | 0 | 0 | 1 | 0.64 | 0 | 0 | 1 | 0.75 |
| 10 | FEDERAL BANK | 29 | 80.12 | 2 | 3 | 4 | 12.46 | 1 | 8.75 | 28 | 71.37 |
| 11 | HDFC BANK | 13 | 46.58 | 3 | 5.07 | 2 | 3.26 | 1 | 3.75 | 11 | 39.14 |
| 12 | ICICI BANK LIMITED | 8 | 38.98 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 38.98 |
| 13 | IDBI BANK | 25 | 99.12 | 6 | 28.31 | 4 | 20.48 | 1 | 6.25 | 20 | 70.56 |
| 14 | INDIAN BANK | 1002 | 2382.03 | 112 | 327.67 | 113 | 270.03 | 42 | 113.3 | 928 | 2164.2 |
| 15 | INDIAN OVERSEAS BANK | 470 | 1056.62 | 137 | 252.23 | 58 | 117.34 | 36 | 77.01 | 405 | 902.42 |
| 16 | INDUSIND BANK | 1 | 8.75 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 8.75 |
| 17 | KARNATAKA BANK LTD | 2 | 5 | 2 | 6.98 | 0 | 0 | 0 | 0 | 2 | 5 |
| 18 | KARUR VYSYA BANK | 77 | 335.6 | 11 | 69.67 | 11 | 67.33 | 0 | 0 | 75 | 323.36 |
| 19 | LAXMI VILAS BANK | 1 | 1.05 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1.05 |
| 20 | PUDUVAI BHARATHIAR GRAM | 1 | 0.35 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0.35 |
| 21 | PUNJAB AND SIND BANK | 4 | 10.3 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 10.3 |
| 22 | PUNJAB NATIONAL BANK | 62 | 153.36 | 15 | 30.07 | 12 | 29.95 | 8 | 24.15 | 50 | 121.81 |
| 23 | SOUTH INDIAN BANK | 20 | 69.84 | 2 | 17.45 | 0 | 0 | 0 | 0 | 20 | 69.84 |
| 24 | STATE BANK OF INDIA | 624 | 1669.94 | 89 | 202.75 | 119 | 256.82 | 63 | 160.8 | 522 | 1438.8 |
| 25 | TAMIL NADU GRAMA BANK | 35 | 92.79 | 31 | 19.5 | 31 | 22.65 | 0 | 0 | 34 | 92.29 |
| 26 | TAMILNAD MERCANTILE BAN | 78 | 271.18 | 13 | 39.81 | 8 | 53.32 | 2 | 10 | 71 | 247.15 |
| 27 | UCO BANK | 14 | 31.77 | 4 | 5.54 | 1 | 1.47 | 1 | 0.85 | 12 | 29.67 |
| 28 | UNION BANK OF INDIA | 214 | 541.14 | 38 | 142.92 | 27 | 102.91 | 9 | 27.69 | 191 | 459.73 |
| | Total | 3834 | 10285.9 | 725 | 2134.3 | 594 | 1840.3 | 294 | 751.7 | 3294 | 8788.7 |

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

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

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

As per the data as on May 2022, out of 372978 eligible applications, banks in the State have sanctioned 195196 loans and 138895 applications are pending. The bank wise & district wise performance under the scheme is provided in the annexure.

PMSVANidhi loan applications status report as on May 2022

| | Total No. of Eligible Loan applications | Total No. of loan sanctioned | % of loan sanctioned | Disbursed | % of loan disbursement |
|--------------------|--|-------------------------------------|-----------------------------|------------------|-------------------------------|
| PM SVANidhi | 372978 | 195196 | 52.33 | 166151 | 44.54 |

As the main objective of the Scheme is to provide credit to meet the working capital needs of street vendors to cope with the stress caused by COVID-19 pandemic and resume their business, Member Banks has to improve the percentage of sanction and disbursement. Similarly, with regard to CIBIL report, Member Banks are once again requested to take a considerate view while processing loan applications of eligible beneficiaries.

PMSVANidhi (Prime Minister - Street Vendors Atma Nirbhar Nidhi)

About the Scheme:

Prime Minister – Street Vendors’ Atma Nirbhar Nidhi (PMSVANidhi), a special micro credit facility scheme aimed at providing affordable credit to street vendors to resume their livelihoods. The credit support is provided in 3 tranches, with the first tranche being Rs 10,000. On timely repayment of the loan, the street vendors are supported with Rs 20,000 as the second tranche loan and on prompt repayment, the third tranche of Rs 50,000 loan is provided.

The following is the summary of performance of the state under this scheme. Major bank/District-wise performance under the scheme is enclosed as **Annexure – Ia and Ib.**

| S.No | Details | As on 31.05. 2022 |
|-------------|---|---|
| 1 | PMSVANidhi Target for Tamil Nadu | 3,50,000 Nos |
| 2 | Number of Applications uploaded | 3,72,978 Nos (refers to only I tranche loans of Rs 10,000 each) |
| 3 | Number of Applications Sanctioned | 1,95,196 Nos |
| 4 | Number of Applications Disbursed | 1,66,151 Nos |
| 5 | Number of Applications Returned by Banks | 1,04,776 Nos |
| 6 | Number of Applications Rejected by Banks | 38,887 Nos |
| 7 | Number of Applications yet to be disbursed after Sanctioning by banks | 29,045 Nos |
| 8 | Total No. of Applications pending in PMSVANidhi Market Place | 1,38,895 Nos |

District Performance

1. Top 5 ranks based on loan achievement performance

- | | |
|-------------------|-------|
| a. Karur | : 60% |
| b. Trichirapalli | : 61% |
| c. Thirupathur | : 66% |
| d. Nagapattinam | : 75% |
| e. Mayiladuthurai | : 83% |

2. Last 5 ranks based on loan achievement performance

- | | |
|-------------------|-------|
| a. Kanchipuram | : 24% |
| b. Salem | : 29% |
| c. Tiruvannamalai | : 33% |
| d. Chengalpattu | : 36% |
| e. Kallakurichi | : 36% |

Bank - wise Performance in PMSVANidhi

Major Banks Performance

1. Top 5 ranks based on loan achievement performance

- | | |
|-------------------------|-------|
| a. State Bank of India | : 66% |
| b. Canara Bank | : 54% |
| c. Indian Bank | : 54% |
| d. Union Bank of India | : 45% |
| e. Indian Overseas Bank | : 44% |

2. Last 5 ranks based on loan achievement performance

- | | |
|--------------------------|-------|
| a. HDFC | : 11% |
| b. TMB | : 11% |
| c. Bank of Baroda | : 25% |
| d. Central Bank of India | : 30% |
| e. UCO Bank | : 39% |

1. Key Points:

- As per DFS instruction, banks should not insist on CIBIL Score for loan Processing
- 38,887 applications (10.42%) have been rejected due to low CIBIL Score
- 1,38,895 applications (37.23%) are pending in banks/marketplace awaiting clearance for approval
- Large banks such as Indian Bank, Indian Overseas Bank, State Bank of India and Canara Bank may increase their rate of approval of loans.

2. Major Issues in the process of PMSVANidhi Loan Sanctioning and

Disbursement

- Despite instructions from Directorate of Financial Services (DFS) not to consider CIBIL criteria for loan sanction and disbursement, many banks are still insisting on CIBIL score for the applicant as well as spouse.
- Many Banks branches are rejecting the applications citing the reason that the address of the applicant is in rural area (outside the service area of the concerned bank) and doing vending in the urban agglomeration.
- During the field verification by the bank representative, if the vendor is not found in the specified location, the application is rejected on the grounds that they are not traceable.
- In case of major banks in core cities where, the number of applications are excessively high, the returned/rejection case are more in number. There is no scope for applications to be transferred to other banks because the applicants are not willing to open separate savings bank account. This leads to applications getting stagnated in the market place.
- The performance of private sector banks Viz., Karur Vysya Bank, Tamil Nadu Mercantile Bank, City Union Bank, The South Indian Bank needs a special attention, in this component.

The reasons for the above are as follows,

- Applications which have been returned and rejected can be reconsidered based on the directions given by give directorate of Financial Services (DFS)
- Banks may be directed to fix target to their branches according to the number of applications received by them for sanctions and disbursement at the earliest.

PMSVANidhi – Second Tranche (Rs.20,000/-)

In PMSVANidhi the credit support is provided in 3 tranches, with the first tranche being Rs 10,000. On timely repayment of the loan, the street vendors are supported with Rs 20,000 as the second tranche loan and on prompt repayment.

The following is the summary of performance of the state under the second tranche of this scheme.

| S.No | Details | As on 31.05.2022 |
|-------------|---|-------------------------|
| 1 | PMSVANidhi – Ist Tranche Rs.10,000/- Closed/Eligible for Second Tranche | 64,935 Nos |
| 2 | Number of Applications Sanctioned | 3,645 Nos |
| 3 | Number of Applications Disbursed | 3,212 Nos |
| 4 | Total No. of Eligible Applications pending in PMSVANidhi Market Place | 61,723 Nos |

Banks to expedite processing of second tranche loans pending in market place and to provide necessary instructions to Sanction/disburse the first tranche closed loans.

-
PMSVANidhi – Bank Wise Progress As on 31.05.2022

| S.No. | Bank Name | Total No. of Eligible Applications | Rejected By Banks | Returned by Banks | No. of Applications Sanctioned | No. of Loan Disbursed | No. of Applications Sanctioned but Yet to be disbursed | % of Disbursement |
|-------|-----------------------|------------------------------------|-------------------|-------------------|--------------------------------|-----------------------|--|-------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 1 | Indian Bank | 95526 | 4798 | 21665 | 60488 | 51185 | 9303 | 54 |
| 2 | Indian Overseas Bank | 53026 | 3729 | 23896 | 23932 | 23536 | 396 | 44 |
| 3 | State Bank of India | 57551 | 1820 | 11889 | 38643 | 38148 | 495 | 66 |
| 4 | Canara Bank | 48885 | 3688 | 15352 | 27218 | 26628 | 590 | 54 |
| 5 | Union Bank of India | 20439 | 888 | 7404 | 9903 | 9114 | 789 | 45 |
| 7 | Bank of Baroda | 12860 | 847 | 4465 | 3621 | 3226 | 395 | 25 |
| 8 | Bank of India | 9732 | 1030 | 4862 | 4190 | 4063 | 127 | 42 |
| 9 | TMB | 8474 | 0 | 2596 | 1702 | 973 | 729 | 11 |
| 10 | Central Bank of India | 7824 | 512 | 2368 | 2596 | 2327 | 269 | 30 |
| 11 | Karur vysya Bank | 8225 | 62 | 212 | 710 | 456 | 254 | 6 |
| 12 | City Union Bank | 4405 | 18 | 242 | 479 | 266 | 213 | 6 |
| 13 | Punjab National Bank | 4759 | 376 | 1182 | 2003 | 1979 | 24 | 42 |
| 14 | UCO Bank | 3299 | 144 | 1134 | 1375 | 1292 | 83 | 39 |
| 17 | DCCB | 1615 | 15 | 199 | 836 | 322 | 514 | 20 |
| 18 | South Indian Bank | 2134 | 563 | 150 | 909 | 156 | 753 | 7 |
| 19 | IDBI Bank | 1336 | 94 | 649 | 747 | 223 | 524 | 17 |
| 20 | Federal Bank | 1387 | 58 | 137 | 604 | 137 | 467 | 10 |
| 22 | HDFC Bank | 1891 | 90 | 310 | 1532 | 208 | 1324 | 11 |
| 23 | Karnataka Bank | 1165 | 41 | 129 | 536 | 151 | 385 | 13 |

| S.No. | Bank Name | Total No. of Eligible Applications | Rejected By Banks | Returned by Banks | No. of Applications Sanctioned | No. of Laon Disbursed | No. of Applications Sanctioned but Yet to be disbursed | % of Disbursement |
|--------------------|---------------------|------------------------------------|-------------------|-------------------|--------------------------------|-----------------------|--|-------------------|
| 25 | ICICI Bank | 924 | 42 | 142 | 392 | 74 | 318 | 8 |
| 27 | P&S Bank | 581 | 28 | 218 | 416 | 319 | 97 | 55 |
| 28 | Axis Bank | 553 | 9 | 11 | 202 | 4 | 198 | 1 |
| 29 | RBL BANK LIMITED | 1268 | 26 | 102 | 619 | 26 | 593 | 2 |
| 32 | Bank of Maharashtra | 515 | 20 | 176 | 350 | 228 | 122 | 44 |
| 33 | KMB | 422 | 0 | 15 | 163 | 6 | 157 | 1 |
| 34 | USF Bank | 323 | 9 | 39 | 124 | 10 | 114 | 3 |
| 35 | CSB BANK | 215 | 5 | 75 | 81 | 7 | 74 | 3 |
| 36 | Dhanalakshmi Bank | 152 | 0 | 0 | 64 | 14 | 50 | 9 |
| 37 | Equitas Bank | 109 | 9 | 31 | 43 | 3 | 40 | 3 |
| 39 | RR TN GB | 3227 | 63 | 196 | 1499 | 161 | 1338 | 5 |
| 41 | Bandhan Bank | 919 | 0 | 276 | 575 | 313 | 262 | 34 |
| 42 | Indus Ind bank | 82 | 2 | 16 | 33 | 1 | 32 | 1 |
| 43 | All Other Banks | 13923 | 13807 | 32 | 4892 | 1125 | 3767 | 8 |
| Grand Total | | 372978 | 38887 | 104776 | 195196 | 166151 | 29045 | 45 |

Annexure-Ib

PMSVANidhi – District Wise Progress As on 31.05.2022

| Sl.No | District | Total No of SVs Loan Applications Applied in the PMSVANidhi Portal | Total No of Loan Sanctioned | Total No. of Loan Disbursed | No. of Applications yet to be disbursed after Sanctioning | % of Loan Disbursement |
|-------|----------------|--|-----------------------------|-----------------------------|---|------------------------|
| 1 | Ariyalur | 812 | 565 | 549 | 16 | 68 |
| 2 | Chengalpattu | 12452 | 5032 | 4596 | 436 | 37 |
| 3 | Chennai | 107681 | 57143 | 39986 | 17157 | 37 |
| 4 | Coimbatore | 24259 | 13876 | 12993 | 883 | 54 |
| 5 | Cuddalore | 11944 | 6921 | 5849 | 1072 | 49 |
| 6 | Dharmapuri | 2182 | 1004 | 791 | 213 | 36 |
| 7 | Dindigul | 14467 | 6050 | 5844 | 206 | 40 |
| 8 | Erode | 9699 | 4565 | 4222 | 343 | 44 |
| 9 | Kallakurichi | 3136 | 1172 | 1091 | 81 | 35 |
| 10 | Kancheepuram | 7294 | 2303 | 1949 | 354 | 27 |
| 11 | Kanniyakumari | 9305 | 4740 | 4419 | 321 | 47 |
| 12 | Karur | 3839 | 2191 | 2063 | 128 | 54 |
| 13 | Krishnagiri | 3938 | 1854 | 1547 | 307 | 39 |
| 14 | Madurai | 22464 | 10945 | 10697 | 248 | 48 |
| 15 | Mayiladuthurai | 1687 | 928 | 858 | 70 | 51 |
| 16 | Nagapattinam | 2895 | 2047 | 1792 | 255 | 62 |
| 17 | Namakkal | 4661 | 2266 | 2099 | 167 | 45 |
| 18 | Perambalur | 794 | 402 | 386 | 16 | 49 |
| 19 | Pudukkottai | 2599 | 1832 | 1557 | 275 | 60 |
| 20 | Ramanathapuram | 4100 | 2548 | 2388 | 160 | 58 |
| 21 | Ranipet | 2983 | 1159 | 1078 | 81 | 36 |
| 22 | Salem | 10789 | 4591 | 4049 | 542 | 38 |
| 23 | Sivagangai | 4020 | 2002 | 1577 | 425 | 39 |
| 24 | Tenkasi | 3792 | 2277 | 1884 | 393 | 50 |
| 25 | Thanjavur | 8085 | 83 4729 | 3969 | 760 | 49 |

| Sl.No | District | Total No of SVs Loan Applications Applied in the PMSVANidhi Portal | Total No of Loan Sanctioned | Total No. of Loan Disbursed | No. of Applications yet to be disbursed after Sanctioning | % of Loan Disbursement |
|--------------------|-----------------|--|-----------------------------|-----------------------------|---|------------------------|
| 26 | The Nilgiris | 3762 | 2208 | 2127 | 81 | 57 |
| 27 | Theni | 8425 | 4677 | 4415 | 262 | 52 |
| 28 | Thoothukkudi | 5081 | 3046 | 2499 | 547 | 49 |
| 29 | Tiruchirappalli | 12048 | 7252 | 6717 | 535 | 56 |
| 30 | Tirunelveli | 8031 | 4001 | 3607 | 394 | 45 |
| 31 | Tirupathur | 2487 | 1415 | 1332 | 83 | 54 |
| 32 | Tiruppur | 8289 | 4348 | 4116 | 232 | 50 |
| 33 | Tiruvallur | 12623 | 6633 | 5523 | 1110 | 44 |
| 34 | Tiruvannamalai | 8967 | 3754 | 2927 | 827 | 33 |
| 35 | Tiruvarur | 4299 | 2650 | 2450 | 200 | 57 |
| 36 | Vellore | 8523 | 5140 | 4675 | 465 | 55 |
| 37 | Vilupuram | 5133 | 3011 | 2534 | 477 | 49 |
| 38 | Virudhunagar | 8142 | 3919 | 3544 | 375 | 44 |
| Grand Total | | 372978 | 195196 | 166151 | 29045 | 45 |

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

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

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

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

SLBC has developed a new portal for monthly uploading of data by banks and monthly reports are made available. The new portal link has already been shared with all the banks.

Member Banks are advised to upload the data in the portal in the prescribed format on monthly basis. The banks shall start to upload the data on monthly basis **starting from April 2022** and data is to be uploaded on or before **10th of the following month.**

Digitalisation of Land Records – Creation of Online Charge by Banks

Government of India vide letter dated 07.10.2020 had advised that agriculture Credit plays a vital role in farm sector development and facilitates adoption of new technologies. Digitization of land records has the potential to address various issues relating to agriculture credit and will help in reducing the instances of double or multiple financing on the same piece of land.

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

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

State Government has been requested to enable access of real time digital land records by creating Standardized Application Programming Interface (APIs) with relevant safeguards. The modalities for entry of loan/charges against parcel of land is to be finalized by the Revenue Department, in consultation with banking institutions in the State.

With regard to the subject, the Department of Financial Services, Ministry of Finance, Government of India vide Letter F.No.19/13/2020-RRB dated 20.01.2021 addressed to MDs & CEOs of PSBs and all SLBC Convenors informed on digitization of land records and linking the digital record database with banks and financial institutions which in turn will facilitate creation of online charges in the land records.

Commissioner of Survey and Settlement conducted a VC meeting along with the State Govt. official on 2nd September 2021 regarding Digitisation of Land Record (Agricultural). During the meeting SLBC requested that creation of charges digitally to be facilitated to bank branches without any further delay. The Department assured to do the needful.

SLBC once again requests the concerned department to do the process at the earliest.

Atal Pension Yojana (APY)

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

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

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

SLBC advises all the Member Banks to take note of the targets and strive hard to achieve the same allotted against each category. As of March 2022, Banks in the State have opened 591041 accounts against the target of 636410, marginally falling short of the target by 45369 accounts. Nevertheless, SLBC takes the opportunity to congratulate all the banks who have contributed for achieving this number and once again requests the Member Banks to make their fullest efforts so that for this FY 2022-23 our State not only achieves but also surpasses the given target.

As per the data provided by PFRDA as on 30.04.2022, Banks have enrolled 17331 APY accounts in the FY 2022-23 till April 2022.

The District-Wise and Bank-Wise details of APY accounts opened up to 30th April 2022 is placed in the Annexure.

| BANK WISE PERFORMANCE AS ON 30.04.2022 | | | | | 170TH AGM Meeting |
|--|--------------------------------|---------------------------------------|---|--|---|
| S.N | Bank | No. of Branches as on 1st April, 2022 | APY accounts opened in FY 2022-23 till 30th April, 2022 | AAPB Achievement as on 30th April 2022 | APY accounts opened since inception till 30th April, 2022 |
| 1 | AXIS BANK LTD | 350 | 372 | 1 | 101910 |
| 2 | BANDHAN BANK LIMITED | 18 | 0 | 0 | 1195 |
| 3 | BANK OF BARODA (Including De | 311 | 122 | 0 | 82399 |
| 4 | BANK OF INDIA | 212 | 662 | 3 | 63251 |
| 5 | BANK OF MAHARASHTRA | 44 | 41 | 1 | 3750 |
| 6 | CANARA BANK (Including eSYND | 1058 | 887 | 1 | 382484 |
| 7 | CENTRAL BANK OF INDIA | 203 | 925 | 5 | 73512 |
| 8 | CITY UNION BANK LTD | 495 | 167 | 0 | 35279 |
| 9 | DCB BANK LIMITED | 14 | 0 | 0 | 31 |
| 10 | DHANLAXMI BANK LIMITED | 34 | 22 | 1 | 917 |
| 11 | HDFC BANK LTD | 357 | 185 | 1 | 58411 |
| 12 | ICICI BANK LIMITED | 440 | 85 | 0 | 17271 |
| 13 | IDBI BANK LTD | 111 | 135 | 1 | 26046 |
| 14 | IDFC BANK LIMITED | 11 | 0 | 0 | 17 |
| 15 | INDIAN BANK (Including eALLAH | 1059 | 1803 | 2 | 749653 |
| 16 | INDIAN OVERSEAS BANK | 1100 | 4791 | 4 | 402158 |
| 17 | INDUSIND BANK LIMITED | 39 | 2 | 0 | 52 |
| 18 | KARNATAKA BANK LIMITED | 50 | 20 | 0 | 6133 |
| 19 | KOTAK MAHINDRA BANK | 94 | 73 | 1 | 1335 |
| 20 | PUNJAB AND SIND BANK | 16 | 11 | 1 | 2195 |
| 21 | PUNJAB NATIONAL BANK (Includi | 280 | 148 | 1 | 25387 |
| 22 | RBL BANK LIMITED | 21 | 0 | 0 | 75 |
| 23 | STANDARD CHARTERED BANK | 7 | 0 | 0 | 2 |
| 24 | STATE BANK OF INDIA | 1184 | 4455 | 4 | 392147 |
| 25 | TAMIL NADU GRAMA BANK | 644 | 1040 | 2 | 110226 |
| 26 | TAMILNAD MERCANTILE BANK LTD | 369 | 808 | 2 | 98379 |
| 27 | THE CATHOLIC SYRIAN BANK LIMI | 101 | 0 | 0 | 1717 |
| 28 | THE FEDERAL BANK LTD | 155 | 21 | 0 | 2715 |
| 29 | THE JAMMU AND KASHMIR BANK | 4 | 0 | 0 | 70 |
| 30 | THE KARUR VYSYA BANK LTD | 431 | 28 | 0 | 9793 |
| 31 | THE LAKSHMI VILAS BANK LTD | 291 | 0 | 0 | 1240 |
| 32 | THE SOUTH INDIAN BANK LTD MA | 150 | 81 | 1 | 16384 |
| 33 | UCO BANK | 117 | 229 | 2 | 17529 |
| 34 | UNION BANK OF INDIA (Including | 579 | 218 | 0 | 84571 |
| 35 | YES BANK LIMITED | 20 | 0 | 0 | 49 |
| | TOTAL | 10369 | 17331 | 2 | 2768283 |

| DISTRICT WISE APY DATA AS ON 30.04.2022 | | | | | 170th SLBC Meeting |
|---|-----------------|---------------------------------------|---|---|---|
| S.No | DISTRICT | No. of Branches as on 1st April, 2022 | APY accounts opened in FY 2022-23 till 30th April, 2022 | AAPB Achievement as on 30th April, 2022 | APY accounts opened since inception till 30th April, 2022 |
| 1 | ARIYALUR | 81 | 130 | 4 | 38007 |
| 2 | CHENGALPATTU | 22 | 29 | 5 | 5060 |
| 3 | CHENNAI | 1372 | 1019 | 1 | 198469 |
| 4 | COIMBATORE | 785 | 633 | 4 | 131824 |
| 5 | CUDDALORE | 270 | 531 | 6 | 101179 |
| 6 | DHARMAPURI | 132 | 380 | 5 | 48821 |
| 7 | DINDIGUL | 270 | 323 | 2 | 75479 |
| 8 | ERODE | 374 | 744 | 5 | 100620 |
| 9 | KALLAKURICHI | 20 | 107 | 11 | 5296 |
| 10 | KANCHIPURAM | 721 | 2427 | 6 | 163642 |
| 11 | KANNIYAKUMARI | 297 | 410 | 5 | 72609 |
| 12 | KARUR | 144 | 370 | 5 | 43629 |
| 13 | KRISHNAGIRI | 214 | 339 | 5 | 67728 |
| 14 | MADURAI | 456 | 491 | 2 | 118372 |
| 15 | MAYILADUTHURAI | 5 | 1 | 0 | 165 |
| 16 | NAGAPATTINAM | 184 | 373 | 4 | 52294 |
| 17 | NAMAKKAL | 257 | 280 | 3 | 64377 |
| 18 | PERAMBALUR | 74 | 149 | 4 | 20837 |
| 19 | PUDUKKOTTAI | 187 | 351 | 5 | 55974 |
| 20 | RAMANATHAPURAM | 145 | 450 | 7 | 36034 |
| 21 | RANIPET | 5 | 1 | 1 | 392 |
| 22 | SALEM | 397 | 804 | 5 | 127531 |
| 23 | SIVAGANGA | 245 | 407 | 6 | 60467 |
| 24 | TENKASI | 34 | 30 | 2 | 6746 |
| 25 | THANJAVUR | 327 | 360 | 3 | 100660 |
| 26 | THE NILGIRIS | 102 | 92 | 2 | 16796 |
| 27 | THENI | 166 | 463 | 6 | 46144 |
| 28 | THIRUVALLUR | 456 | 521 | 3 | 114700 |
| 29 | THIRUVARUR | 163 | 259 | 4 | 50557 |
| 30 | TIRUCHIRAPPALLI | 399 | 798 | 4 | 122049 |
| 31 | TIRUNELVELI | 383 | 770 | 4 | 138678 |
| 32 | TIRUPATHUR | 7 | 26 | 10 | 7315 |
| 33 | TIRUPPUR | 348 | 280 | 4 | 80560 |
| 34 | TIRUVANNAMALAI | 214 | 219 | 2 | 81827 |
| 35 | TUTICORIN | 232 | 508 | 4 | 57757 |
| 36 | VELLORE | 374 | 629 | 3 | 132563 |
| 37 | VILLUPURAM | 274 | 576 | 4 | 145756 |
| 38 | VIRUDHUNAGAR | 233 | 1051 | 9 | 77409 |
| | TOTAL | 10369 | 17331 | 2 | 2768323 |

BANKING DEVELOPMENTS IN TAMIL NADU IN KEY PARAMETERS AS OF March 2022

| KEY PARAMATERS | Amount – Rs. In Crores | | | |
|---|------------------------|------------|----------|---------------------------------------|
| | Parameters | DEC-21 | MAR-22 | Variation & % of growth over Dec 2021 |
| No. of Branches | 11436 | 11779 | 343 | 2.91 |
| Deposits | 1007671.27 | 1038298.99 | 30627.72 | 2.94 |
| Advances | 1076603.18 | 1134444.51 | 57841.33 | 9.09 |
| CD Ratio | 106.84% | 109.45 | 0 | |
| Priority Sector Advances | 513981.82 | 562359.48 | 48377.66 | 8.60 |
| % of Priority Sector Advances to Total Advances | 47.74% | 49.51% | 0 | |
| Agricultura Advances | 245867.82 | 276997.32 | 31129.5 | 11.24 |
| % of Agricultural Advances to Total Advances | 22.83% | 24.41 | 0 | |
| Micro & Small Enterprises (MSME) | 203930.03 | 212544.01 | 8613.98 | 4.05 |
| Of which Micro enterprises | 77865.14 | 80624.48 | 2759.34 | 3.42 |
| Export Credit | 1086.8 | 864.44 | -222.36 | -25.72 |
| Education | 13880.35 | 13221.00 | -659.35 | -4.99 |
| Housing | 43314.23 | 45526.55 | 2212.32 | 4.86 |
| Renewable Energy | 237.47 | 338.67 | 101.2 | 29.88 |
| Social Infrastructure | 231.70 | 1427.75 | 1196.05 | 83.77 |
| Others | 5433.42 | 11439.74 | 6006.32 | 52.50 |
| Adv. to Weaker Sections | 172778.86 | 195464.19 | 22685.33 | 11.61 |
| % of Weaker Section Advances to Total Advances | 16.05% | 17.22 | 0 | 0 |

BRANCH NETWORK

As at the end of Mar 2022, the total number of Bank Branches in Tamil Nadu increased to 11779 from 11436 in Dec 2021. Group wise spread of Bank branches in Tamil Nadu as of Dec 2021 and Mar 22 is given below:

| Name of the Group | Dec 2021 | Mar 2022 | Variation |
|----------------------|----------|----------|-----------|
| State Bank Group | 1235 | 1268 | 33 |
| Nationalised Banks | 4970 | 5030 | 60 |
| Private Sector Banks | 3804 | 4016 | 212 |
| RRBs | 641 | 644 | 3 |
| Small Finance Banks | 786 | 786 | 0 |
| Payment Banks | - | 35 | 35 |
| TOTAL | 11436 | 11779 | 343 |

DEPOSIT GROWTH

Deposits of the Banks in Tamil Nadu have increased from Rs. 1007671.27 crores as of Dec 2021 to Rs. 1038298.99 crores as of Mar 2022, registering an increase of Rs. 30627.72 crores. The QoQ incremental deposit growth is 2.91 %.

CREDIT EXPANSION

The total advances increased from Rs. 1076603.18 crores as of Dec 2021 to Rs. 1134444.51 crores as of Mar 2022, registering an increase of Rs 57841.33 crores in absolute terms and 2.94 % in percentage terms.

CD RATIO

The Credit Deposit Ratio of the Banks in Tamil Nadu though continues to be above 100%, registered an increase from 106.84 % as of Dec 2021 to 109.25% as of Mar 2022.

PRIORITY SECTOR ADVANCES

The percentage of priority sector advances stood at 49.51 % as of Mar 2022 as against the national norm of 40%.

AGRICULTURAL ADVANCES

The aggregate of agricultural advances extended by Banks in Tamil Nadu have increased from Rs. 245867.82 crores as of Dec 2021 to Rs. 276997.32 crores as of Mar 2022, thus registering an increase of Rs. 31129.50 crores in absolute terms and 11.24% in percentage terms. The percentage of Agricultural sector advances to total advances is 24.41 % as of Mar 2022 [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. 8613.98 Crores from Rs. 203930.03 Crores as at Dec 2021 to Rs.212544.01 Crores as at Mar 2022.

EXPORT CREDIT

Advances to export credit decreased from Rs. 1086.80 Crores as of Dec 2021 to Rs.864.44 Crores as of Mar 2022.

EDUCATION LOAN

The outstanding under Educational Loans has decreased from Rs. 13880.35 Crores in Dec 2021 to Rs. 13221.00 Crores as of Mar 2022.

HOUSING LOAN

The outstanding under Housing Loans has increased from Rs. 43314.23 Crores as of Dec 2021 to Rs. 45526.55 Crores in Mar 2022.

RENEWABLE ENERGY

The advances to Renewable Energy witnessed increased from Rs. 237.47 Crores in Dec 2021 to Rs. 338.67 Crores in Mar 2022 .

SOCIAL INFRASTRUCTURE

The outstanding under Social Infrastructure increased from Rs. 231.70 Crores as of Dec 2021 to Rs. 1427.75 Crores as of Mar 2022.

ADVANCES TO WEAKER SECTIONS

The advances to Weaker Sections increased from Rs. 172778.86 Crores as of Dec 2021 to Rs.195464.19 Crores as at the end of Mar 2022, registering a growth of Rs. 22685.33 Crores. At this level, advances to Weaker Sections constitute 17.22% of the total credit.

REVIEW OF OPERATIONS OF CO-OPERATIVE BANKS IN TAMILNADU

AS AT THE END OF March 2022

As at the end of March 2022, there are 928 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 | Mar 2022 |
|-----------------------------------|-----------------|
| Rural | 266 |
| Semi-Urban | 253 |
| Urban | 409 |
| TOTAL | 928 |

(Amt. in Crores)

| Particulars | DEC 2021 | MAR 2022 |
|--------------------|-----------------|-----------------|
| Deposits | 39206.11 | 45621.90 |
| Advances | 48366.94 | 51871.68 |
| CD Ratio | 123.37 | 113.70 |

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

| S.No. | Particulars | DEC 2021 | MAR 2022 |
|--------------|---------------------------------------|-----------------|-----------------|
| 1 | Agricultural Advances | 7930.04 | 10888.99 |
| | Of which, Small & Marginal farmers | | |
| 2 | MSME | 3.65 | 11.61 |
| 3 | Export Credit | 0 | 0 |
| 4 | Education | 0 | 0 |
| 5 | Housing | 128.34 | 88.97 |
| 6 | Renewable Energy | 0 | 0 |
| 7 | Social Infrastructure | 0 | 0 |
| 8 | Others | 8476.71 | 3497.19 |
| | TOTAL PRIORITY SECTOR ADVANCES | 16538.74 | 14486.76 |

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

| Particulars | DEC 2021 | Mar 2022 |
|-----------------------------------|-----------------|-----------------|
| Total Advances to Weaker Sections | 3427.96 | 5480.76 |
| Of which, | | |
| (i) Advances under SC/ST | 1071.07 | 1204.08 |

NPA POSITION IN PRIORITY SECTOR ADVANCES – CO-OPERATIVE BANKS –**As on Mar 2022****(Amount in crores)**

| Particulars | NPA Amount | % of NPA to Total PS |
|--|-------------------|-----------------------------|
| i) NPA in Housing loans | 92.67 | 0.64 |
| ii) NPA in Education loans | .94 | 0.01 |
| iii) NPA in Agriculture Loans | 238.97 | 1.65 |
| iv) NPA in Loans to MSME | 2.28 | 0.02 |
| v) NPA in Loans to Export Credit | 0 | 0.00 |
| v) NPA in Loans to Renewable Energy | 0 | 0.00 |
| v) NPA in Loans to Social Infrastructure | 0 | 0.00 |
| v) NPA in Loans to Others | 470.16 | 3.25 |
| vi) NPA in overall Priority Sector Lending | 805.02 | 5.56 |

BANK WISE CD RATIO AS ON MARCH 2022

17th SLBC Meeting
Reports in Crore

| SR. | Name of Bank | Branch | Deposit | | | Total | Advance | | | Total | CD Ratio |
|-----|------------------------------|--------------|-----------------|------------------|-----------------|-------------------|------------------|------------------|------------------|-------------------|---------------|
| | | | Rural | Semi-Urban | Urban | | Rural | Semi-Urban | Urban | | |
| | PUBLIC BANK | | | | | | | | | | |
| 1 | INDIAN OVERSEAS BANK | 1103 | 14586.41 | 22530.21 | 48758.25 | 86874.87 | 15584.54 | 16874.32 | 25340.83 | 57799.69 | 66.53 |
| 2 | BANK OF BARODA | 327 | 1504.75 | 5119.93 | 21964.08 | 28887.73 | 1967.47 | 6282.13 | 37466.17 | 45725.77 | 159.95 |
| 3 | BANK OF INDIA | 218 | 1497.59 | 3573.52 | 10446.43 | 15173.64 | 2173.64 | 3580.17 | 15290.19 | 21024 | 135.49 |
| 4 | BANK OF MAHRASHTRA | 46 | 11.73 | 63.35 | 1544.58 | 1619.66 | 38.31 | 186.44 | 5642.59 | 5867.34 | 362.26 |
| 5 | CANARA BANK | 1117 | 11769.74 | 21952.53 | 56925.74 | 89648.01 | 22610.08 | 37436.38 | 55691.72 | 115638.18 | 128.99 |
| 6 | CENTRAL BANK OF INDIA | 204 | 1773.07 | 2030.43 | 8224.2 | 12027.7 | 2293.44 | 2893.16 | 8413.24 | 13539.84 | 112.57 |
| 7 | INDIAN BANK | 1056 | 16910.45 | 31109.02 | 65923.41 | 113943.41 | 23558.56 | 29913.63 | 43090.24 | 96562.43 | 84.75 |
| 8 | PUNJAB NATIONAL BANK | 225 | 330.44 | 1518.54 | 14446.12 | 16295.1 | 517.38 | 2077.16 | 30377.68 | 32972.22 | 202.34 |
| 9 | PUNJAB AND SIND BANK | 14 | 30.74 | 0 | 331.76 | 362.5 | 16.87 | 0 | 728.83 | 745.7 | 205.71 |
| 10 | UNION BANK OF INDIA | 611 | 3290.63 | 6726.46 | 27687.47 | 37704.96 | 4132.19 | 8201.08 | 29675.29 | 42006.56 | 111.41 |
| 11 | UCO BANK | 109 | 449.97 | 620.28 | 3430.21 | 4500.46 | 599.35 | 957.45 | 5363.45 | 6920.25 | 153.77 |
| 12 | STATE BANK OF INDIA | 1268 | 13228.42 | 50786.69 | 138240.1 | 202255.25 | 16743.95 | 49473.38 | 136074.07 | 202291.4 | 100.02 |
| | Sub Total | 6298 | 65383.94 | 146029.93 | 397921.9 | 609335.79 | 90235.78 | 157805.3 | 393052.3 | 641093.38 | 105.21 |
| | PRIVATE BANKS | | | | | | | | | | |
| 13 | AXIS BANK | 371 | 974.24 | 6234.18 | 35010.06 | 42218.48 | 529.59 | 7142.49 | 54406.24 | 62078.32 | 147.04 |
| 14 | BANDHAN BANK | 106 | 6.83 | 21.47 | 3404.78 | 3433.08 | 65.71 | 250.13 | 1827.54 | 2143.38 | 62.43 |
| 15 | FEDERAL BANK | 162 | 631.33 | 1788.4 | 6550.56 | 8970.29 | 1666.36 | 4227.49 | 14947.02 | 20840.87 | 232.33 |
| 16 | HDFC BANK | 413 | 1384.15 | 10230.34 | 86879.17 | 97563.66 | 1989.25 | 23741.83 | 100342.25 | 126073.33 | 129.23 |
| 17 | ICICI BANK | 529 | 2184.23 | 12040.14 | 53652.48 | 67656.85 | 2746.32 | 14122.06 | 41084.9 | 57953.28 | 85.41 |
| 18 | IDBI BANK | 116 | 382.41 | 2284.88 | 9711.82 | 12379.11 | 862.5 | 2888.77 | 8607.26 | 12358.53 | 99.83 |
| 19 | INDUSIND BANK | 132 | 0 | 1.04 | 14.45 | 15.49 | 0.89 | 2121.59 | 18204.26 | 20326.74 | 131224.92 |
| 20 | J & K BANK | 5 | 0 | 0 | 97.8 | 97.8 | 0 | 0 | 219.74 | 219.74 | 224.68 |
| 21 | KARNATAKA BANK | 50 | 0 | 262.88 | 3885.79 | 4148.67 | 0 | 0 | 0 | 0 | 0 |
| 22 | CSB BANK LIMITED | 114 | 59.64 | 392.97 | 2522.72 | 2975.33 | 146.88 | 1301.22 | 3204.27 | 4652.37 | 156.36 |
| 23 | CITY UNION BANK | 486 | 2971.11 | 11601.93 | 23639.51 | 38412.55 | 3142.35 | 12093.06 | 11349.97 | 26585.38 | 69.21 |
| 24 | DHANI AXMI BANK | 34 | 141.47 | 313.19 | 868.68 | 1323.34 | 52.15 | 329.92 | 860.79 | 1242.86 | 93.92 |
| 25 | IDFC FIRST BANK | 62 | 96.85 | 45.06 | 574.76 | 5918.67 | 610.45 | 3409.75 | 10003.04 | 14023.24 | 237.01 |
| 26 | KARUR VYASYA BANK | 26 | 3386.81 | 13893.38 | 21113.1 | 38993.29 | 2880.15 | 10798.61 | 12477.74 | 26156.5 | 68.13 |
| 27 | KOTAK MAHINDRA BANK | 92 | 139.21 | 795.19 | 11680.5 | 12614.9 | 271.42 | 1309.27 | 15203.96 | 16784.65 | 133.05 |
| 28 | LAXSHMI VILAS BANK | 298 | 1312.43 | 3828.25 | 5499.65 | 10640.33 | 871.09 | 2307.89 | 1997.56 | 5176.54 | 48.65 |
| 29 | IRBL BANK | 56 | 202.42 | 146.76 | 6736.86 | 7086.04 | 412.11 | 178.13 | 3162.49 | 3752.73 | 52.96 |
| 30 | SOUTH INDIAN BANK | 149 | 1027.22 | 2251.36 | 5980.38 | 8858.96 | 1220.63 | 2926.79 | 8862.58 | 13010 | 146.86 |
| 31 | TAMILNADU MERCANTILE BANK | 369 | 5211.71 | 13354.82 | 14721.67 | 33288.2 | 5135.1 | 12747.51 | 7840.28 | 25722.9 | 77.27 |
| 32 | YES BANK | 45 | 2092.06 | 79584.39 | 303599.2 | 403275.68 | 22602.96 | 101802.1 | 329237.4 | 453742.46 | 112.51 |
| | REGIONAL RURAL BANKS | | | | | | | | | | |
| 33 | TAMILNADU GRAMA BANK | 644 | 4479.09 | 5382.65 | 4994.42 | 14856.16 | 8304.51 | 7814.44 | 1505.36 | 17624.31 | 118.63 |
| | Sub Total | 644 | 4479.09 | 5382.65 | 4994.42 | 14856.16 | 8304.51 | 7814.44 | 1505.36 | 17624.31 | 118.63 |
| | COOPERATIVE BANK | | | | | | | | | | |
| 34 | TAMILNADU STATE APEX CO-OP B | 928 | 6502.05 | 8754.52 | 30365.33 | 45621.9 | 11822.83 | 11637.35 | 28411.5 | 51871.68 | 113.7 |
| | Sub Total | 928 | 6502.05 | 8754.52 | 30365.33 | 45621.9 | 11822.83 | 11637.35 | 28411.5 | 51871.68 | 113.7 |
| | Small Financial Bank | | | | | | | | | | |
| 35 | EQUITAS SMALL FINANCE BANK | 332 | 1412.15 | 298.13 | 3947.61 | 5657.89 | 667.72 | 4026.8 | 6322.26 | 11016.78 | 194.72 |
| 36 | JANA SMALL FINANCE BANK LTD. | 81 | 1.99 | 62.38 | 1295.04 | 1359.41 | 47.46 | 437.14 | 2118.98 | 2603.58 | 191.52 |
| 37 | SURYODAY SMALL FINANCE BANK | 96 | 2 | 19.83 | 864.49 | 886.32 | 51.05 | 364.61 | 672.37 | 1088.03 | 122.76 |
| 38 | UJJVAN SMALL FINANCE BANK | 74 | 18.52 | 444.28 | 1225.85 | 1688.65 | 159.02 | 1430.49 | 1232.25 | 2821.76 | 167.1 |
| 39 | ESAF BANK | 93 | 48.07 | 136.34 | 184.51 | 378.92 | 217.45 | 1811.73 | 796.14 | 2825.32 | 745.62 |
| 40 | FINCARE SMALL FINANCE BANK L | 110 | 5.22 | 125.34 | 562.6 | 693.16 | 125.11 | 999.32 | 504.46 | 1628.89 | 234.99 |
| | Sub Total | 786 | 1487.95 | 1086.3 | 8090.1 | 10684.35 | 1267.81 | 9070.09 | 11646.46 | 21984.36 | 206.15 |
| | OTHER BANK | | | | | | | | | | |
| 41 | SIDBI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | TDDC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | TIIC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | TNSARD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | PAYMENT BANKS | | | | | | | | | | |
| 45 | INDIA POST PAYMENTS BANK | 35 | 0 | 0 | 158.78 | 158.78 | 0 | 0 | 0 | 0 | 0 |
| 46 | AIRTEL PAYMENTS BANK | 0 | 2.14 | 3.19 | 2.9 | 8.23 | 0 | 0 | 0 | 0 | 0 |
| | Sub Total | 35 | 2.14 | 3.19 | 161.68 | 167.01 | 0 | 0 | 0 | 0 | 0 |
| | GRAND TOTAL | 12707 | 97947.23 | 240840.98 | 745732.7 | 1083920.89 | 134233.89 | 288228.28 | 763853.02 | 1186316.19 | 109.45 |
| | WITH OUT CCB | 11779 | 91445.18 | 232086.46 | 714767.4 | 1038298.99 | 122411.06 | 276591.93 | 735444.51 | 1134444.51 | -4.26 |

| TAMIL NADU | | | | | | |
|---|-------------------------------|-------------|-------------|-------------|--------------------|--------------------|
| BANK WISE BRANCH NETWORK AS ON MARCH 2022 | | | | | 170th SLBC Meeting | |
| Reports in Actual | | | | | | |
| SR. | Name of Bank | Rural | Semi-Urban | Urban | Total | Previous Qty Total |
| PUBLIC BANK | | | | | | |
| 1 | INDIAN OVERSEAS BANK | 436 | 388 | 279 | 1103 | 1103 |
| 2 | BANK OF BARODA | 51 | 109 | 167 | 327 | 328 |
| 3 | BANK OF INDIA | 60 | 76 | 82 | 218 | 218 |
| 4 | BANK OF MAHRASHTRA | 2 | 12 | 32 | 46 | 46 |
| 5 | CANARA BANK | 378 | 372 | 367 | 1117 | 1115 |
| 6 | CENTRAL BANK OF INDIA | 62 | 58 | 84 | 204 | 204 |
| 7 | INDIAN BANK | 384 | 362 | 310 | 1056 | 1056 |
| 8 | PUNJAB NATIONAL BANK | 23 | 51 | 151 | 225 | 275 |
| 9 | PUNJAB AND SIND BANK | 1 | 0 | 13 | 14 | 14 |
| 10 | UNION BANK OF INDIA | 140 | 213 | 258 | 611 | 611 |
| 11 | UCO BANK | 19 | 31 | 59 | 109 | 0 |
| 12 | STATE BANK OF INDIA | 308 | 473 | 487 | 1268 | 1235 |
| | Sub Total | 1864 | 2145 | 2289 | 6298 | 6205 |
| PRIVATE BANKS | | | | | | |
| 13 | AXIS BANK | 53 | 132 | 186 | 371 | 367 |
| 14 | BANDHAN BANK | 12 | 33 | 61 | 106 | 106 |
| 15 | FEDERAL BANK | 47 | 66 | 49 | 162 | 157 |
| 16 | HDFC BANK | 28 | 145 | 240 | 413 | 365 |
| 17 | ICICI BANK | 154 | 191 | 184 | 529 | 514 |
| 18 | IDBI BANK | 15 | 48 | 53 | 116 | 116 |
| 19 | INDUSIND BANK | 1 | 31 | 100 | 132 | 123 |
| 20 | J & K BANK | 0 | 0 | 5 | 5 | 5 |
| 21 | KARNATAKA BANK | 0 | 10 | 40 | 50 | 50 |
| 22 | CSB BANK LIMITED | 5 | 59 | 50 | 114 | 100 |
| 23 | CITY UNION BANK | 120 | 239 | 127 | 486 | 381 |
| 24 | DHANLAXMI BANK | 4 | 9 | 21 | 34 | 34 |
| 25 | IDFC FIRST BANK | 1 | 9 | 52 | 62 | 62 |
| 26 | KARUR VYASYA BANK | 104 | 200 | 123 | 427 | 427 |
| 27 | KOTAK MAHINDRA BANK | 7 | 17 | 68 | 92 | 89 |
| 28 | LAXSHMI VILAS BANK | 81 | 118 | 99 | 298 | 298 |
| 29 | RBL BANK | 7 | 6 | 43 | 56 | 50 |
| 30 | SOUTH INDIAN BANK | 40 | 51 | 58 | 149 | 148 |
| 31 | TAMILNAD MERCANTILE BANK | 104 | 193 | 72 | 369 | 369 |
| 32 | YES BANK | 0 | 7 | 38 | 45 | 43 |
| | Sub Total | 783 | 1564 | 1669 | 4016 | 3804 |
| REGIONAL RURAL BANKS | | | | | | |
| 33 | TAMILNADU GRAMA BANK | 338 | 270 | 36 | 644 | 641 |
| | Sub Total | 338 | 270 | 36 | 644 | 641 |
| COOPERATIVE BANK | | | | | | |
| 34 | TAMILNADU STATE APEX CO-OP B | 266 | 253 | 409 | 928 | 914 |
| | Sub Total | 266 | 253 | 409 | 928 | 914 |
| Small Financial Bank | | | | | | |
| 35 | EQUITAS SMALL FINANCE BANK | 56 | 162 | 114 | 332 | 334 |
| 36 | JANA SMALL FINANCE BANK LTD. | 9 | 17 | 55 | 81 | 81 |
| 37 | SURYODAY SMALL FINANCE BANK | 21 | 35 | 40 | 96 | 96 |
| 38 | UJJIVAN SMALL FINANCE BANK | 17 | 35 | 22 | 74 | 74 |
| 39 | ESAF BANK | 19 | 53 | 21 | 93 | 91 |
| 40 | FINCARE SMALL FINANCE BANK LI | 11 | 73 | 26 | 110 | 110 |
| | Sub Total | 133 | 375 | 278 | 786 | 786 |
| OTHER BANK | | | | | | |
| 41 | SIDBI | 0 | 0 | 0 | 0 | 0 |
| 42 | TDDC | 0 | 0 | 0 | 0 | 0 |
| 43 | TIIC | 0 | 0 | 0 | 0 | 0 |
| 44 | TNSARD | 0 | 0 | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 0 | 0 | 0 |
| PAYMENT BANKS | | | | | | |
| 45 | INDIA POST PAYMENTS BANK | 0 | 0 | 35 | 35 | 0 |
| 46 | AIRTEL PAYMENTS BANK | 0 | 0 | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 35 | 35 | 0 |
| | GRAND TOTAL | 3385 | 4607 | 4716 | 12707 | 12350 |
| | WITH OUT CCB | 3118 | 4354 | 4307 | 11779 | 11436 |

PERFORMANCE UNDER ANNUAL CREDIT PLAN 2021-22 for the period - April 2021 to March 2022

As per the information available, Banks in Tamil Nadu have disbursed Priority credit of Rs. 398116.23 crores as against the target of Rs.81203.00 Crores representing 490.27% achievement under ACP for the period from April 2021 to March 2022 of FY 2021-22. The consolidated sector-wise achievement is given below.

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

| Sr No | Sub-Sector | Target from April 2021 to March 2022 | | Achievement from April 2021 to March 2022 | | % of achievement | |
|-----------------|-----------------------|--------------------------------------|--------------|---|------------------|------------------|---------------|
| | | Number | Amount | Number | Amount | No | Amt |
| Priority | | | | | | | |
| 1 | Agriculture & allied | 14618410 | 38272 | 32119916 | 239161.05 | 219.72 | 624.90 |
| 2 | MSME | 1321126 | 29729 | 1304121 | 140508.93 | 98.71 | 472.63 |
| 3 | Education | 217511 | 1666 | 68405 | 1047.33 | 31.45 | 62.86 |
| 4 | Housing | 213382 | 6032 | 277409 | 7264.79 | 130.01 | 120.44 |
| 5 | Export Credit | 15504 | 1410 | 1584 | 1283.29 | 10.22 | 91.01 |
| 6 | Renewable Energy | 46161 | 110 | 131 | 236.28 | 0.28 | 214.80 |
| 7 | Social Infrastructure | 38210 | 650 | 31063 | 284.12 | 81.30 | 43.71 |
| 8 | Others | 679470 | 3334 | 1236575 | 8330.44 | 181.99 | 249.86 |
| | Priority Total | 17149774 | 81203 | 35038844 | 398116.23 | 204.31 | 490.27 |

2021 - 22 (01.04.2021 To 31.3.2022)

State Name : TAMIL NADU

Bank Consolidated Report : Amount in (Crore)

| SR. No. | Name of the Bank | Rural Branches | | Semi-Urban Branches | | Urban Branches | | CROP | | AGRI TERM | | SUB TOTAL | |
|---------|------------------------------------|----------------|-------------|---------------------|-------------------|----------------|----------------|----------------|---------------|-----------------|------------------|-----------|-------------|
| | | Count | Amount | Count | Amount | Count | Amount | Target | Achievement | Target | Achievement | Target | Achievement |
| 1 | INDIAN OVERSEAS BANK | 436 | 388 | 279 | 5.62 | 1993.67 | 1663.90 | 5592.18 | 20200.34 | | | | |
| 2 | BANK OF BARODA | 51 | 109 | 2842.99 | 484.88 | 159.94 | 2191.11 | 1369.96 | 746.27 | 5034.1 | | | |
| 3 | BANK OF INDIA | 60 | 76 | 375.36 | 299.93 | 143.23 | 1152.32 | 518.59 | 2776.3 | | | | |
| 4 | BANK OF MAHARASHTRA | 2 | 12 | 14.22 | 0.00 | 10.93 | 0.00 | 25.15 | 0 | | | | |
| 5 | CANARA BANK | 378 | 372 | 3004.14 | 29345.03 | 976.82 | 1065.81 | 17764.52 | 1666.76 | 4069.95 | 47109.55 | | |
| 6 | CENTRAL BANK OF INDIA | 62 | 58 | 486.46 | 2884.45 | 592.95 | 192.4 | 2987.49 | 1552.75 | 678.86 | 5871.94 | | |
| 7 | INDIAN BANK | 385 | 366 | 4586.24 | 35500 | 774.05 | 1631.97 | 1517.44 | 6218.21 | 37017.44 | | | |
| 8 | PUNJAB NATIONAL BANK | 23 | 51 | 271.31 | 76.05 | 28.03 | 10.36 | 349.11 | 86.41 | | | | |
| 9 | PUNJAB AND SIND BANK | 1 | 0 | 4.15 | 0.00 | 0.22 | 0.99 | 4.37 | 0.99 | | | | |
| 10 | UNION BANK OF INDIA | 140 | 213 | 695.62 | 3798.04 | 597.53 | 190 | 1961.91 | 1032.58 | 825.62 | 5759.95 | | |
| 11 | UCO BANK | 19 | 31 | 188.13 | 30.29 | 58.4 | 58.4 | 579.49 | 246.53 | 609.78 | | | |
| 12 | STATE BANK OF INDIA | 308 | 473 | 3364.93 | 16710.94 | 496.62 | 1229.07 | 3070.66 | 249.84 | 4594 | 19781.6 | | |
| 13 | AXIS BANK | 53 | 132 | 259.72 | 400.23 | 154.10 | 90.53 | 1314.2 | 350.25 | 1714.43 | | | |
| 14 | BANDHAN BANK | 12 | 33 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 15 | FEDERAL BANK | 47 | 66 | 46.86 | 5071.08 | 21.08 | 32.89 | 156.02 | 67.94 | 5103.97 | | | |
| 16 | HDFC BANK | 28 | 240 | 152.83 | 794.74 | 570.02 | 794.74 | 2773.53 | 3915.20 | 223.67 | 3568.27 | | |
| 17 | ICICI BANK | 154 | 191 | 871.62 | 958.75 | 110.00 | 298.38 | 899.72 | 301.53 | 1170 | 1858.47 | | |
| 18 | IDBI BANK | 15 | 48 | 136.14 | 2891.75 | 2174.10 | 40.2 | 570.89 | 1420.12 | 176.34 | 3462.64 | | |
| 19 | INDUSIND BANK | 1 | 33 | 23.39 | 0.09 | 0.38 | 547.41 | 8145.98 | 30.11 | 547.5 | | | |
| 20 | J & K BANK | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 21 | KARNATAKA BANK | 0 | 10 | 5.32 | 47.16 | 886.47 | 2.01 | 4.91 | 244.28 | 7.33 | 52.07 | | |
| 22 | CSB BANK LIMITED | 5 | 60 | 7.03 | 748.14 | 10642.11 | 3.49 | 1628.9 | 46673.35 | 10.52 | 2377.04 | | |
| 23 | CITY UNION BANK | 120 | 239 | 768.6 | 5991.78 | 779.57 | 213.35 | 17.28 | 8.10 | 981.95 | 6009.06 | | |
| 24 | DHANLAXMI BANK | 4 | 9 | 7.79 | 0 | 0.00 | 3.31 | 306.02 | 9245.32 | 11.1 | 306.02 | | |
| 25 | IDFC FIRST BANK | 1 | 9 | 0.38 | 26.06 | 6857.89 | 0.7 | 4402.17 | 628881.43 | 1.08 | 4428.23 | | |
| 26 | KARUR VYASA BANK | 104 | 200 | 580.38 | 7576.64 | 1305.46 | 56.19 | 56.19 | 39.91 | 721.18 | 7632.83 | | |
| 27 | KOTAK MAHINDRA BANK | 7 | 17 | 18.38 | 7.49 | 40.75 | 6.94 | 594.05 | 8559.80 | 25.32 | 601.54 | | |
| 28 | LAXSHMI VILAS BANK | 81 | 118 | 366.9 | 1593.32 | 434.27 | 95.52 | 264.45 | 276.85 | 462.42 | 1857.77 | | |
| 29 | RBL BANK | 7 | 6 | 14.03 | 76.72 | 546.83 | 5.35 | 331.94 | 6704.49 | 19.38 | 408.66 | | |
| 30 | SOUTH INDIAN BANK | 40 | 51 | 101.51 | 6258.66 | 6165.56 | 26.21 | 11.22 | 42.81 | 127.72 | 6269.88 | | |
| 31 | TAMILNAD MERCANTILE BANK | 104 | 194 | 957.76 | 2767.08 | 295.07 | 503.45 | 261.24 | 51.89 | 1441.21 | 3028.32 | | |
| 32 | YES BANK | 0 | 7 | 0.27 | 0 | 0.00 | 0.01 | 190.21 | 1902100.00 | 0.28 | 190.21 | | |
| 33 | TAMILNADU GRAMA BANK | 338 | 270 | 1270.06 | 11080.4 | 872.43 | 692.97 | 1306.39 | 188.52 | 1963.03 | 12386.79 | | |
| 34 | EQUITAS SMALL FINANCE BANK | 56 | 162 | 94.49 | 0 | 0.00 | 65.69 | 1753.3 | 2669.05 | 160.18 | 1753.3 | | |
| 35 | JANA SMALL FINANCE BANK LTD. | 9 | 17 | 5.96 | 0 | 0.00 | 0.23 | 156.73 | 119591.30 | 0 | 156.73 | | |
| 36 | SURYODAY SMALL FINANCE BANK | 22 | 36 | 19.64 | 2.74 | 13.95 | 17.15 | 275.06 | 119591.30 | 6.19 | 275.06 | | |
| 37 | LUJIVAN SMALL FINANCE BANK | 17 | 35 | 19.64 | 2.74 | 13.95 | 17.15 | 275.06 | 119591.30 | 6.19 | 275.06 | | |
| 38 | ESAF BANK | 19 | 53 | 0.5 | 13.12 | 2624.00 | 0.04 | 1447.91 | 3619775.00 | 0.54 | 1461.03 | | |
| 39 | PINCARE SMALL FINANCE BANK LIMITED | 11 | 73 | 0.75 | 0 | 0.00 | 0.06 | 175.89 | 293150.00 | 0.81 | 175.89 | | |
| 40 | TAMILNADU STATE APEX CO-OP BANK | 266 | 253 | 385.53 | 10613.37 | 2752.93 | 25.12 | 225.43 | 897.41 | 410.65 | 10838.8 | | |
| 41 | SIBBI | 0 | 0 | 0 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | | |
| 42 | TDDC | 0 | 0 | 719.16 | 0 | 0.00 | 347.06 | 0 | 1066.22 | 0 | 0 | | |
| 43 | TTIC | 0 | 0 | 0.06 | 0 | 0.00 | 0 | 0 | 0 | 0.06 | 0 | | |
| 44 | TNSARD | 0 | 0 | 47.62 | 0 | 0.00 | 33.62 | 0 | 81.24 | 0 | 0 | | |
| 45 | INDIA POST PAYMENTS BANK | 0 | 0 | 0 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | | |
| 46 | AIRTEL PAYMENTS BANK | 0 | 0 | 0 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | | |
| | GRAND TOTAL | 3386 | 4616 | 24752.11 | 1494979.61 | 603.91 | 8670.24 | 71666.2 | 826.58 | 35422.35 | 221145.81 | | |

| % | AGRI INFRA | | | ANCILLARY ACTIVITIES | | | CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI) | | | MSME | | |
|-----------|------------|-------------|---------|----------------------|-------------|----------|---|-------------|-----------|----------|-------------|---------|
| | Target | Achievement | % | Target | Achievement | % | Target | Achievement | % | Target | Achievement | % |
| 361.22 | 424.18 | 3.99 | 0.94 | 335.72 | 161.08 | 47.98 | 652.08 | 20865.41 | 320.61 | 2216.01 | 4929.87 | 222.47 |
| 674.57 | 181.45 | 5.89 | 3.25 | 146.98 | 622.18 | 425.04 | 1074.1 | 5662.17 | 527.15 | 3174.74 | 4056.87 | 127.79 |
| 535.36 | 56.33 | 0.18 | 0.32 | 83.04 | 277.73 | 334.45 | 657.96 | 3054.21 | 464.19 | 518.34 | 3158.11 | 609.27 |
| 0.00 | 7.99 | 0 | 0.00 | 3.97 | 0 | 0.00 | 37.11 | 0 | 0.00 | 101.6 | 0 | 0.00 |
| 1157.50 | 185.95 | 24.53 | 13.19 | 142.15 | 1195.05 | 840.70 | 4998.05 | 48329.13 | 1098.88 | 1421.9 | 6746.07 | 474.44 |
| 864.97 | 57.01 | 0.67 | 1.18 | 41.47 | 58.13 | 140.17 | 771.34 | 5930.74 | 762.95 | 675.37 | 1203.35 | 178.18 |
| 595.31 | 337.33 | 9.04 | 2.68 | 308.99 | 1819.95 | 589.00 | 6884.63 | 38846.43 | 565.90 | 3172.03 | 16593.36 | 523.11 |
| 247.75 | 60 | 8.42 | 14.03 | 29.92 | 650.59 | 2174.43 | 439.03 | 745.42 | 169.79 | 1714.56 | 1548.5 | 90.31 |
| 22.65 | 1.99 | 0 | 0.00 | 0.35 | 0 | 0.00 | 6.71 | 0.99 | 14.75 | 123.3 | 5.21 | 4.23 |
| 697.65 | 76.27 | 67.59 | 88.62 | 76.76 | 847.63 | 1104.26 | 978.65 | 6675.17 | 682.08 | 1207.96 | 6552.35 | 542.43 |
| 247.35 | 109.69 | 1.02 | 0.93 | 7.2 | 3.61 | 50.14 | 363.42 | 614.41 | 169.06 | 1063.12 | 314.24 | 29.56 |
| 430.60 | 194.58 | 1.72 | 0.88 | 307.91 | 2394.7 | 758.24 | 5096.49 | 22118.02 | 433.99 | 2662.97 | 15293.43 | 574.30 |
| 489.49 | 57.19 | 0 | 0.00 | 19.45 | 2303.76 | 11844.52 | 426.89 | 4018.19 | 941.27 | 603.4 | 7558.82 | 1252.70 |
| #DIV/0! | 13.13 | 0 | 0.00 | 0 | 0 | #DIV/0! | 13.13 | 0 | 0.00 | 266.17 | 0 | 0.00 |
| 7512.47 | 23.17 | 6.09 | 26.28 | 7.25 | 306.54 | 4228.14 | 98.36 | 5416.6 | 5506.91 | 49.45 | 3485.08 | 7047.68 |
| 1595.33 | 22.53 | 83.99 | 372.79 | 307.73 | 883.11 | 286.98 | 553.93 | 4535.37 | 818.76 | 481.83 | 15598.54 | 3237.35 |
| 158.84 | 172.48 | 0 | 0.00 | 72.51 | 853.31 | 1176.82 | 1414.99 | 2711.78 | 191.65 | 1646.16 | 10478.54 | 636.54 |
| 1963.62 | 9.18 | 16.07 | 175.05 | 12.39 | 278.77 | 2249.96 | 197.91 | 3757.48 | 1898.58 | 83.57 | 1304 | 1560.37 |
| 1818.33 | 6.62 | 0 | 0.00 | 7.27 | 63.65 | 878.27 | 44 | 611.35 | 1389.43 | 802.46 | 6551.94 | 816.48 |
| #DIV/0! | 0 | 0 | #DIV/0! | 0 | 0 | #DIV/0! | 0 | 0 | 23.48 | 8.64 | 36.80 | 0.00 |
| 710.37 | 0.69 | 0.16 | 23.19 | 16.18 | 334.74 | 2068.85 | 24.2 | 386.97 | 1599.05 | 76.85 | 621.03 | 808.11 |
| 22595.44 | 1.78 | 0.05 | 2.81 | 0.41 | 13.67 | 3334.15 | 12.71 | 2390.76 | 18810.07 | 31.54 | 872.98 | 2767.85 |
| 611.95 | 141.25 | 0.71 | 0.50 | 92.59 | 91.06 | 98.35 | 1215.79 | 6100.83 | 501.80 | 1244.46 | 2655.94 | 213.42 |
| 2756.94 | 9.16 | 0 | 0.00 | 8.11 | 0 | 0 | 28.37 | 306.02 | 1078.67 | 347.96 | 27.05 | 7.77 |
| 410021.30 | 0 | 0 | 0.00 | 0 | 0 | #DIV/0! | 0 | 4464.2 | 108354.37 | 138.71 | 685.48 | 494.18 |
| 1058.38 | 28.95 | 6.64 | 22.94 | 36.32 | 2.83 | 7.79 | 786.45 | 7642.3 | 971.75 | 208.35 | 1407.83 | 675.70 |
| 2375.75 | 2.88 | 18.49 | 642.01 | 4.97 | 260.77 | 5246.88 | 33.17 | 880.8 | 2655.41 | 165.07 | 3704.07 | 2243.94 |
| 401.75 | 56.78 | 3.57 | 5.94 | 42.16 | 292.96 | 694.88 | 561.36 | 2154.1 | 383.73 | 478.99 | 567.28 | 118.43 |
| 2108.67 | 19.36 | 0 | 0.00 | 4.27 | 300.67 | 7041.45 | 43.01 | 709.33 | 1649.22 | 310.2 | 781.26 | 251.86 |
| 4909.08 | 13.55 | 6.31 | 46.57 | 14.43 | 34.95 | 242.20 | 155.7 | 6311.14 | 4053.40 | 324 | 412.31 | 127.26 |
| 210.12 | 27.07 | 8.13 | 30.03 | 12.51 | 2276.96 | 18201.12 | 1480.79 | 5313.41 | 358.82 | 2200.66 | 11243.96 | 510.94 |
| 67932.14 | 1.65 | 0 | 0.00 | 18.96 | 1142.81 | 6027.48 | 20.89 | 1333.02 | 6381.14 | 848.03 | 10099.67 | 1190.96 |
| 631.00 | 91.9 | 0 | 0.00 | 125.59 | 0 | 0.00 | 2180.52 | 12386.79 | 568.07 | 251.75 | 808.93 | 321.32 |
| 1094.58 | 3.64 | 0.12 | 3.30 | 3.8 | 211.73 | 5571.84 | 167.62 | 1965.15 | 1172.38 | 379.29 | 268.84 | 70.88 |
| #DIV/0! | 0 | 0 | #DIV/0! | 0 | 0 | #DIV/0! | 0 | 156.73 | #DIV/0! | 25.83 | 252.82 | 978.78 |
| 4443.62 | 0 | 0.12 | #DIV/0! | 3.07 | 32.64 | 1063.19 | 9.26 | 307.82 | 3324.19 | 31.21 | 0 | 0.00 |
| 1176.68 | 2.14 | 0 | 0.00 | 0.48 | 0 | 0.00 | 39.41 | 432.9 | 1098.45 | 61.77 | 126.24 | 204.37 |
| 270561.11 | 1.58 | 0 | 0.00 | 0 | 0 | #DIV/0! | 2.12 | 1461.03 | 68916.51 | 276.91 | 566.92 | 204.73 |
| 21174.81 | 0 | 0 | #DIV/0! | 0 | 0 | #DIV/0! | 0.81 | 175.89 | 21714.81 | 23.16 | 7.79 | 33.64 |
| 2639.43 | 0.23 | 0.26 | 113.04 | 1.3 | 49.93 | 3840.77 | 412.18 | 10888.99 | 2641.80 | 29.92 | 11.61 | 38.80 |
| #DIV/0! | 0 | 0 | #DIV/0! | 0 | 0 | #DIV/0! | 0 | 0 | #DIV/0! | 0.03 | 0 | 0.00 |
| 0.00 | 34.18 | 0 | 0.00 | 98.95 | 0 | 0.00 | 1199.35 | 0 | 0.00 | 205.61 | 0 | 0.00 |
| 0.00 | 0.01 | 0 | 0.00 | 0 | 0 | #DIV/0! | 0.07 | 0 | 0.00 | 55.03 | 0 | 0.00 |
| 0.00 | 2.99 | 0 | 0.00 | 2.45 | 0 | 0.00 | 86.68 | 0 | 0.00 | 3.31 | 0 | 0.00 |
| #DIV/0! | 0 | 0 | #DIV/0! | 0 | 0 | #DIV/0! | 0 | 0 | #DIV/0! | 0 | 0 | 0.00 |
| #DIV/0! | 0 | 0 | #DIV/0! | 0 | 0 | #DIV/0! | 0 | 0 | #DIV/0! | 0 | 0 | 0.00 |
| 661.67 | 2439.9 | 273.56 | 11.21 | 2397.01 | 17741.68 | 740.16 | 38259.26 | 239161.05 | 625.11 | 29727.06 | 140508.93 | 472.65 |

| EXPORT CREDIT | | | | EDUCATION | | | | HOUSING | | | | SOCIAL INFRASTRUCTURE | | | |
|---------------|-------------|----------|---------|-----------|-------------|---------|----------|---------|-------------|----------|---------|-----------------------|-------------|---------|--------|
| Target | Achievement | % | | Target | Achievement | % | | Target | Achievement | % | | Target | Achievement | % | |
| 96.27 | 0 | 47.98 | 61.84 | 243.26 | 589.63 | 25.42 | 81.63 | 73.2 | 481.32 | 0 | 0 | 73.2 | 0 | 0.00 | 21.65 |
| 289.94 | 0 | 425.04 | 38.91 | 145.52 | 899.07 | 26.74 | 19.20 | 24 | 172.64 | 0 | 0 | 24 | 1.61 | 6.71 | 0.58 |
| 22.68 | 1.49 | 334.45 | 15.37 | 46.79 | 124.5 | 32.85 | 107.78 | 15.89 | 134.19 | 0.5 | 0 | 15.89 | 0.5 | 3.15 | 8.9 |
| 0.72 | 0 | 0.00 | 0 | 19.59 | 7.03 | 0 | 0.00 | 7.03 | 0 | 0 | 0.00 | 2 | 0 | 0.00 | 2.99 |
| 384.05 | 0 | 840.70 | 286.76 | 218.79 | 639.17 | 135.64 | 183.72 | 72.42 | 1174.29 | 0 | 0 | 72.42 | 1.69 | 2.33 | 6.33 |
| 37.44 | 0 | 140.17 | 10.08 | 26.4 | 68.48 | 38.18 | 127.15 | 9.15 | 185.67 | 0.15 | 0 | 9.15 | 0.15 | 1.64 | 1.74 |
| 150.1 | 16.59 | 589.00 | 161.74 | 246.01 | 642.71 | 65.75 | 247.1 | 108.75 | 247.1 | 9.25 | 8.51 | 108.75 | 9.25 | 8.51 | 12.71 |
| 25.67 | 10.21 | 2174.43 | 29.8 | 28.51 | 90.61 | 104.52 | 30.42 | 27.16 | 63.54 | 0 | 0 | 27.16 | 0 | 0.00 | 5.52 |
| 0 | 0 | 0.00 | 1.87 | 0.11 | 5.77 | 0.11 | 5.88 | 0.79 | 0.79 | 0 | 0 | 0.09 | 0 | 0.00 | 0.13 |
| 12.34 | 0 | 1104.26 | 37.78 | 81.23 | 630.58 | 46.51 | 41.21 | 15.84 | 259.88 | 0 | 0 | 15.84 | 10.15 | 64.08 | 1.24 |
| 3.16 | 0 | 50.14 | 4.96 | 54.23 | 165.38 | 9.15 | 62.62 | 6.67 | 37.86 | 0 | 0 | 6.67 | 0 | 0.00 | 0.08 |
| 202.74 | 141.33 | 758.24 | 267.49 | 204.76 | 687.84 | 130.64 | 1453.22 | 187.66 | 1453.22 | 12.2 | 6.50 | 187.66 | 12.2 | 6.50 | 27.72 |
| 1.87 | 235.45 | 11844.52 | 28.71 | 46.4 | 107.86 | 61.88 | 399.22 | 8.57 | 399.22 | 0 | 0 | 8.57 | 0 | 0.00 | 0.77 |
| 0 | 0 | #DIV/0! | 0 | 8.32 | 77.55 | 0 | 0.00 | 0.00 | 0 | 0 | #DIV/0! | 0 | 0 | 0.00 | 0 |
| 1.39 | 0 | 4228.14 | 2.17 | 10.12 | 12.21 | 93.13 | 509.17 | 0.3 | 62.17 | 0.3 | 0.00 | 0.3 | 0 | 0.00 | 0.06 |
| 3.75 | 0 | 286.98 | 5.13 | 20.9 | 245.28 | 50.69 | 1173.59 | 3.61 | 245.28 | 0 | 0.00 | 3.61 | 0 | 0.00 | 0.06 |
| 33.81 | 107.51 | 1176.82 | 34.94 | 46.89 | 314.68 | 74.51 | 184.13 | 6.12 | 184.13 | 0 | 0.00 | 6.12 | 0 | 0.00 | 2.94 |
| 3.6 | 0 | 2249.96 | 7.6 | 5.06 | 43.74 | 150.20 | 505.33 | 6.79 | 221.03 | 16.34 | 240.65 | 6.79 | 16.34 | 240.65 | 0.02 |
| 0 | 129.87 | 878.27 | 0.11 | 0.11 | 0.22 | 0.00 | 23295.45 | 0.07 | 51.25 | 0 | 0.00 | 0.07 | 0 | 0.00 | 0.15 |
| 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 0 | 0 | 0 | 0 | #DIV/0! | 0 | 0 | 0.00 | 0 |
| 5.4 | 0 | 2068.85 | 3.43 | 2.94 | 15.26 | 116.67 | 119.38 | 0 | 15.83 | 0 | #DIV/0! | 0 | 0 | #DIV/0! | 0 |
| 0.06 | 0 | 3334.15 | 3.97 | 0.53 | 8.51 | 749.06 | 186.02 | 0.1 | 15.83 | 0.1 | 1.74 | 186.02 | 0.1 | 1740.00 | 0.06 |
| 1.76 | 0 | 98.35 | 2.61 | 24.96 | 75.09 | 10.46 | 35.95 | 16.43 | 75.09 | 47.88 | 86.21 | 16.43 | 86.21 | 524.71 | 12.01 |
| 60.55 | 0 | 0.00 | 0.8 | 79.95 | 244.77 | 1.00 | 32.84 | 0.07 | 244.77 | 13.42 | 0 | 0.07 | 0 | 0.00 | 0.01 |
| 0 | 0 | #DIV/0! | 0.87 | 0 | 4.89 | 0.00 | 844.55 | 0 | 4.89 | 17270.96 | 0 | 0 | 129.33 | #DIV/0! | 0 |
| 43.83 | 0 | 7.79 | 4.91 | 16.96 | 39.2 | 28.95 | 78.51 | 9.94 | 39.2 | 200.28 | 5.94 | 9.94 | 59.76 | 0 | 0 |
| 0 | 0 | 5246.88 | 0.19 | 0.19 | 7.17 | 0.00 | 5.72 | 0.07 | 7.17 | 79.78 | 0.07 | 0.07 | 0 | 0.00 | 0.11 |
| 5.03 | 0.29 | 694.88 | 12.81 | 12.81 | 56.78 | 0.23 | 0.1 | 8.22 | 17.49 | 0.18 | 0 | 8.22 | 0 | 0.00 | 0.01 |
| 0 | 0.07 | 7041.45 | 0.44 | 1 | 36.87 | 44.00 | 210.81 | 0 | 36.87 | 210.81 | 0 | 0 | 0 | #DIV/0! | 0 |
| 0.34 | 0 | 242.20 | 2.23 | 2.23 | 21.12 | 257.85 | 20.42 | 1.51 | 21.12 | 96.69 | 2.03 | 1.51 | 2.03 | 134.44 | 0.03 |
| 0.28 | 0 | 18201.12 | 5.75 | 9.72 | 72.34 | 61.32 | 343.86 | 11.77 | 72.34 | 475.34 | 6.98 | 11.77 | 6.98 | 59.30 | 2.09 |
| 21.43 | 640.48 | 6027.48 | 0 | 0.01 | 25.94 | 0 | 160.69 | 0 | 25.94 | 619.47 | 0 | 0 | 0 | #DIV/0! | 0 |
| 1.66 | 0 | 0.00 | 0 | 17.52 | 44.84 | 0.00 | 44.84 | 21.52 | 44.84 | 44.84 | 0 | 21.52 | 0 | 0.00 | 0.47 |
| 0 | 0 | 5571.84 | 0 | 55.27 | 162.83 | 0.00 | 41.46 | 0 | 162.83 | 25.46 | 0 | 0 | 0 | #DIV/0! | 0 |
| 0 | 0 | #DIV/0! | 0.93 | 0.93 | 0 | 0.00 | 69.07 | 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 0 |
| 0 | 0 | 1063.19 | 0 | 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 0 |
| 0 | 0 | 0.00 | 0 | 0 | 0 | #DIV/0! | 589.33 | 1 | 0.01 | 589.33 | 0 | 1 | 0 | 0.00 | 0 |
| 0 | 0 | #DIV/0! | 15.55 | 11.24 | 11.24 | #DIV/0! | 100.44 | 0 | 16.4 | 100.44 | 0 | 0 | 0 | #DIV/0! | 0.61 |
| 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 6.04 | 0 | 11.29 | 6.04 | 0 | 0 | 0 | #DIV/0! | 0 |
| 0.06 | 0 | 3840.77 | 0.02 | 0.02 | 0.25 | 0.00 | 35588.00 | 0.01 | 0.25 | 35588.00 | 0 | 0.01 | 0 | #DIV/0! | 0 |
| 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 0 | 0 | 88.97 | 0 | 0 | 0.01 | 0 | 0.00 | 0.03 |
| 0 | 0 | 0.00 | 0 | 3.06 | 80.44 | 0.00 | 0 | 5.46 | 0 | 0 | 0 | 5.46 | 0 | 0.00 | 0 |
| 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 0 | 0 | 0 | 0.00 | 0.4 |
| 0 | 0 | 0.00 | 0 | 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 0 | 0 | 0 | 0.00 | 0 |
| 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 0 |
| 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 0 | 0 | 0 | #DIV/0! | 0 |
| 1409.93 | 1283.29 | 91.02 | 1047.33 | 1665.16 | 6030.94 | 62.90 | 7264.79 | 650.39 | 1047.33 | 120.46 | 284.12 | 650.39 | 284.12 | 43.68 | 110.22 |

| RENEWABLE ENERGY | | | | OTHERS | | | | TOTAL (CREDIT POTENTIAL+MSME+EXPORT | | | |
|------------------|-----------|---------|-------------|----------|----------|-------------|---------|-------------------------------------|-------------|---------|--|
| Achievement | % | Target | Achievement | % | Target | Achievement | % | Target | Achievement | % | |
| 0.03 | 0.14 | 266.6 | 0 | 0.00 | 9858.7 | 25838.47 | 262.09 | 9858.7 | 25838.47 | 262.09 | |
| 0.25 | 43.10 | 410.01 | 16.39 | 4.00 | 6017.96 | 9948.84 | 165.32 | 6017.96 | 9948.84 | 165.32 | |
| 5.59 | 62.81 | 32.64 | 78.75 | 241.27 | 1427.7 | 6448.21 | 451.65 | 1427.7 | 6448.21 | 451.65 | |
| 0 | 0.00 | 121.36 | 0 | 0.00 | 292.4 | 0 | 0.00 | 292.4 | 0 | 0.00 | |
| 0.14 | 2.21 | 95.49 | 364.69 | 381.91 | 7236.2 | 56912.77 | 786.50 | 7236.2 | 56912.77 | 786.50 | |
| 0 | 0.00 | 29.2 | 0.26 | 0.89 | 1625.12 | 7271.73 | 447.46 | 1625.12 | 7271.73 | 447.46 | |
| 0.89 | 7.00 | 395.64 | 0 | 0.00 | 11592.48 | 55875.36 | 482.00 | 11592.48 | 55875.36 | 482.00 | |
| 0 | 0.00 | 40.18 | 1.06 | 2.64 | 2371.24 | 2398.53 | 101.15 | 2371.24 | 2398.53 | 101.15 | |
| 0 | 0.00 | 3.23 | 0 | 0.00 | 141.1 | 7.1 | 5.03 | 141.1 | 7.1 | 5.03 | |
| 9.39 | 757.26 | 330.07 | 0 | 0.00 | 3257.91 | 13544.72 | 415.75 | 3257.91 | 13544.72 | 415.75 | |
| 0 | 0.00 | 6.48 | 567.86 | 8763.27 | 1662.54 | 1564.09 | 94.08 | 1662.54 | 1564.09 | 94.08 | |
| 12.29 | 44.34 | 133.83 | 0 | 0.00 | 9204.01 | 39297.98 | 426.97 | 9204.01 | 39297.98 | 426.97 | |
| 46.89 | 6089.61 | 28.79 | 202.28 | 702.61 | 1224.55 | 12489.56 | 1019.93 | 1224.55 | 12489.56 | 1019.93 | |
| 0 | #DIV/0! | 0.01 | 0 | 0.00 | 365.18 | 0 | 0.00 | 365.18 | 0 | 0.00 | |
| 18.5 | 30833.33 | 11.63 | 7.47 | 64.23 | 175.73 | 8991.99 | 5116.94 | 175.73 | 8991.99 | 5116.94 | |
| 0 | 0.00 | 96.9 | 563.97 | 582.01 | 1171.1 | 20948.29 | 1788.77 | 1171.1 | 20948.29 | 1788.77 | |
| 21.89 | 744.56 | 137.9 | 288.04 | 208.88 | 3603.49 | 13826.83 | 383.71 | 3603.49 | 13826.83 | 383.71 | |
| 0.08 | 400.00 | 11.39 | 0 | 0.00 | 352.08 | 5306.53 | 1507.19 | 352.08 | 5306.53 | 1507.19 | |
| 0 | 0.00 | 63.03 | 0.01 | 0.02 | 910.04 | 7344.42 | 807.04 | 910.04 | 7344.42 | 807.04 | |
| 0 | #DIV/0! | 0 | 0.16 | #DIV/0! | 23.48 | 9.29 | 39.57 | 23.48 | 9.29 | 39.57 | |
| 8.1 | 13500.00 | 3.08 | 0.51 | 16.56 | 125.79 | 1035.87 | 823.49 | 125.79 | 1035.87 | 823.49 | |
| 24.58 | 245800.00 | 1.01 | 9.69 | 959.41 | 54.47 | 3319.55 | 6094.27 | 54.47 | 3319.55 | 6094.27 | |
| 3.19 | 26.56 | 35.86 | 0.96 | 2.68 | 2626.36 | 8885.69 | 338.33 | 2626.36 | 8885.69 | 338.33 | |
| 0 | 0.00 | 2.22 | 0 | 0.00 | 763.9 | 366.71 | 48.00 | 763.9 | 366.71 | 48.00 | |
| 0 | #DIV/0! | 0 | 0.51 | 0 | 0.00 | 149.1 | 6123.56 | 0.00 | 149.1 | 6123.56 | |
| 47.45 | 43136.36 | 32.59 | 0.89 | 2.73 | 1137.43 | 9187.83 | 807.77 | 1137.43 | 9187.83 | 807.77 | |
| 0 | 0.00 | 4.51 | 59.26 | 1313.97 | 210.19 | 4649.85 | 2212.21 | 210.19 | 4649.85 | 2212.21 | |
| 0 | 0.00 | 237.28 | 0 | 0.00 | 1360.54 | 2721.8 | 200.05 | 1360.54 | 2721.8 | 200.05 | |
| 0 | #DIV/0! | 8.96 | 249.77 | 2787.61 | 380.66 | 1777.74 | 467.02 | 380.66 | 1777.74 | 467.02 | |
| 1.93 | 6433.33 | 32.67 | 29.1 | 89.07 | 537.6 | 6782.68 | 1261.66 | 537.6 | 6782.68 | 1261.66 | |
| 0.06 | 2.87 | 34.46 | 3.91 | 11.35 | 3812.11 | 16918.14 | 443.80 | 3812.11 | 16918.14 | 443.80 | |
| 35.03 | 4865.28 | 15.42 | 53.99 | 350.13 | 932.44 | 12322.88 | 1321.57 | 932.44 | 12322.88 | 1321.57 | |
| 0 | 0.00 | 182.33 | 1.77 | 0.97 | 2701.06 | 13217.8 | 489.36 | 2701.06 | 13217.8 | 489.36 | |
| 0 | #DIV/0! | 6.94 | 757.03 | 10908.21 | 771.95 | 3032.48 | 392.83 | 771.95 | 3032.48 | 392.83 | |
| 0 | #DIV/0! | 0 | 719.39 | #DIV/0! | 26.76 | 1198.01 | 4476.87 | 26.76 | 1198.01 | 4476.87 | |
| 0 | #DIV/0! | 1.5 | 207.74 | 13849.33 | 41.97 | 515.57 | 1228.43 | 41.97 | 515.57 | 1228.43 | |
| 0 | 0.00 | 0.86 | 337.34 | 39225.58 | 120.05 | 993.13 | 827.26 | 120.05 | 993.13 | 827.26 | |
| 0 | #DIV/0! | 3.02 | 240.56 | 7965.56 | 293.29 | 2295.35 | 782.62 | 293.29 | 2295.35 | 782.62 | |
| 0 | #DIV/0! | 4.5 | 70.4 | 1564.44 | 28.47 | 260.12 | 913.66 | 28.47 | 260.12 | 913.66 | |
| 0 | 0.00 | 84.25 | 3497.19 | 4150.97 | 526.72 | 14486.76 | 2750.37 | 526.72 | 14486.76 | 2750.37 | |
| 0 | #DIV/0! | 0 | 0 | #DIV/0! | 0.03 | 0 | 0.00 | 0.03 | 0 | 0.00 | |
| 0 | 0.00 | 421.98 | 0 | 0.00 | 1916.3 | 0 | 0.00 | 1916.3 | 0 | 0.00 | |
| 0 | #DIV/0! | 0.06 | 0 | 0.00 | 61.16 | 0 | 0.00 | 61.16 | 0 | 0.00 | |
| 0 | #DIV/0! | 3.84 | 0 | 0.00 | 93.83 | 0 | 0.00 | 93.83 | 0 | 0.00 | |
| 0 | #DIV/0! | 0 | 0 | #DIV/0! | 0 | 0 | 0 | 0 | 0 | 0 | |
| 0 | #DIV/0! | 0 | 0 | #DIV/0! | 0 | 0 | 0 | 0 | 0 | 0 | |
| 236.28 | 214.37 | 3332.23 | 8330.44 | 250.00 | 81185.19 | 398116.23 | 490.38 | 81185.19 | 398116.23 | 490.38 | |

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

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

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

| S No. | Particulars | NPA Amount | | Variance (+/-) |
|-------|--|------------|------------|-------------------|
| | | Dec 2021 | March 2022 | |
| 1 | NPA in Housing loans | 1656.51 | 1456.98 | -199.53 |
| 2 | NPA in Education loans | 4040.60 | 3920.34 | -120.26 |
| 3 | NPA in Agriculture Loans | 12795.63 | 14332.38 | 1536.75 |
| 4 | NPA in Loans to MSME | 22640.04 | 24424.31 | 1784.27 |
| 5 | NPA in Export Credit | 68.09 | 101.73 | 33.64 |
| 6 | NPA in Renewable Energy | 182.96 | 13.96 | -169 |
| 7 | NPA in Social Infra Structure | 902.70 | 897.71 | -4.99 |
| 8 | NPA in other Priority Sector Loans | 960.50 | 957.84 | -2.66 |
| | NPA in overall Priority Sector Lending | 43247.03 | 46105.25 | 2858.22 |

TAMIL NADU

BANK WISE TOTAL ACP NPA Outstanding AS ON MARCH 2022

| Sr. No. | Name of Bank | Total Agriculture (PS) | | Total MSMEs (PS) | | Export Credit | | Education (PS) | | Housing (PS) | | Social Infrastructure | | Renewable Energy | | Other Priority | | Total Priority Sector | | |
|---------|-----------------------------|------------------------|----------------|------------------|-----------------|---------------|--------------|----------------|----------------|--------------|---------------|-----------------------|---------------|------------------|-------------|----------------|---------------|-----------------------|-----------------|--|
| | | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | |
| | | | | | | | | | | | | | | | | | | | | |
| | PUBLIC BANK | | | | | | | | | | | | | | | | | | | |
| 1 | INDIAN OVERSEAS BANK | 167179 | 2201.83 | 50326 | 2070.07 | 0 | 0 | 20385 | 499.59 | 1316 | 124.45 | 0 | 0 | 5 | 0.01 | 0 | 0 | 239211 | 4895.95 | |
| 2 | BANK OF BARODA | 9325 | 302.64 | 13482 | 821.76 | 0 | 0 | 7616 | 125.59 | 842 | 49.36 | 0 | 0 | 1 | 0 | 67 | 1.31 | 31333 | 1300.66 | |
| 3 | BANK OF INDIA | 30725 | 411.69 | 13267 | 686.18 | 6 | 8.33 | 10045 | 154.17 | 643 | 28.2 | 0 | 0 | 2 | 6.12 | 66 | 0.05 | 54754 | 1294.74 | |
| 4 | BANK OF MAHARASHTRA | 141 | 1.97 | 1333 | 85.91 | 0 | 0 | 92 | 2.15 | 12 | 0.84 | 0 | 0 | 0 | 0 | 310 | 0.04 | 1888 | 90.91 | |
| 5 | CANARA BANK | 103542 | 2415.82 | 82453 | 3441.36 | 0 | 0 | 39433 | 1010.41 | 1743 | 105.04 | 12 | 0.69 | 2 | 0 | 510 | 12.49 | 227695 | 6985.81 | |
| 6 | CENTRAL BANK OF INDIA | 44005 | 370.46 | 9959 | 508.31 | 0 | 0 | 13341 | 262.4 | 566 | 32.39 | 2 | 8.84 | 2 | 0.02 | 407 | 0.56 | 68282 | 1182.98 | |
| 7 | INDIAN BANK | 63745 | 725.06 | 57477 | 1809.3 | 0 | 0 | 41332 | 906.12 | 1184 | 98.48 | 29 | 4.32 | 9 | 3.17 | 0 | 0 | 163776 | 3546.45 | |
| 8 | PUNJAB NATIONAL BANK | 13114 | 293.82 | 16488 | 2124.08 | 0 | 0 | 8204 | 173.78 | 843 | 55.84 | 0 | 0 | 0 | 0 | 268 | 0.74 | 38917 | 2648.26 | |
| 9 | PUNJAB AND SIND BANK | 9 | 2.09 | 591 | 22.07 | 0 | 0 | 88 | 1.97 | 51 | 6.01 | 0 | 0 | 1 | 0.01 | 18 | 0.29 | 758 | 32.44 | |
| 10 | UNION BANK OF INDIA | 49762 | 955.35 | 36646 | 2225.04 | 0 | 0 | 19554 | 354.43 | 2710 | 142.21 | 107 | 15.16 | 4 | 0.19 | 3558 | 0.43 | 112341 | 3692.81 | |
| 11 | UCO BANK | 7376 | 99.64 | 6309 | 171.51 | 104 | 2.9 | 6105 | 112.41 | 268 | 13.83 | 15 | 862.69 | 0 | 0 | 1542 | 49.54 | 21719 | 1312.52 | |
| 12 | STATE BANK OF INDIA | 59418 | 942.04 | 24375 | 1620.39 | 1 | 6.74 | 6587 | 136.33 | 1475 | 117.59 | 26 | 1.06 | 1 | 0.08 | 0 | 0 | 91883 | 2824.23 | |
| | Sub Total | 548341 | 8722.41 | 312706 | 15585.98 | 111 | 17.97 | 172782 | 3739.35 | 11653 | 774.24 | 191 | 892.76 | 27 | 9.6 | 6746 | 65.45 | 1052557 | 29807.76 | |
| | PRIVATE BANKS | | | | | | | | | | | | | | | | | | | |
| 13 | AXIS BANK | 4689 | 368.38 | 637 | 247.12 | 3 | 47.06 | 58 | 2.34 | 137 | 12.76 | 0 | 0 | 0 | 0 | 38477 | 26.8 | 44113 | 722.12 | |
| 14 | BANDHAN BANK | 2187 | 6.9 | 2 | 0.02 | 0 | 0 | 0 | 0 | 249 | 30.42 | 0 | 0 | 0 | 0 | 6389 | 20.14 | 8715 | 39.82 | |
| 15 | FEDERAL BANK | 1456 | 75.18 | 108 | 65.92 | 0 | 0 | 846 | 17.35 | 111 | 10.11 | 0 | 0 | 0 | 0 | 425 | 0.82 | 2946 | 169.38 | |
| 16 | HDFC BANK | 38118 | 151.83 | 28892 | 182.89 | 0 | 0 | 220 | 4.52 | 455 | 37.09 | 0 | 0 | 0 | 0 | 10138 | 12.43 | 77823 | 388.76 | |
| 17 | ICICI BANK | 10510 | 102.16 | 1925 | 247.38 | 0 | 0 | 60 | 1.24 | 374 | 35.3 | 0 | 0 | 0 | 0 | 4531 | 10.77 | 17400 | 396.85 | |
| 18 | IDBI BANK | 3253 | 138 | 1126 | 160.91 | 22 | 36.7 | 179 | 4.35 | 99 | 10.44 | 2 | 0 | 0 | 0 | 1 | 0 | 4660 | 313.7 | |
| 19 | INDUSIND BANK | 64902 | 2073.05 | 59138 | 6184.74 | 22 | 36.7 | 0 | 0 | 3061 | 306.14 | 0 | 0 | 0 | 0 | 257483 | 0 | 384606 | 8600.63 | |
| 20 | J & K BANK | 0 | 0 | 55 | 6.3 | 0 | 0 | 4 | 0.16 | 8 | 0.99 | 0 | 0 | 0 | 0 | 9 | 3.37 | 76 | 10.82 | |
| 21 | KARNATAKA BANK | 92 | 87.58 | 417 | 149.44 | 0 | 0 | 238 | 3.89 | 30 | 2.8 | 0 | 0 | 4 | 3.46 | 3 | 0.02 | 784 | 247.19 | |
| 22 | CSB BANK LIMITED | 1774 | 6.98 | 204 | 11.91 | 0 | 0 | 137 | 2.66 | 15 | 1.18 | 0 | 0 | 0 | 0 | 263 | 0.21 | 2393 | 22.94 | |
| 23 | CITY UNION BANK | 5954 | 351.54 | 320 | 204.36 | 0 | 0 | 3314 | 61.59 | 280 | 16.94 | 0 | 0 | 1 | 0.82 | 24 | 0.11 | 9893 | 635.36 | |
| 24 | DHANLAXMI BANK | 139 | 0.81 | 9 | 0.42 | 0 | 0 | 151 | 2.51 | 11 | 1.76 | 0 | 0 | 2 | 0.03 | 1 | 0 | 313 | 5.53 | |
| 25 | IDFC FIRST BANK | 56501 | 124.6 | 13755 | 63.83 | 0 | 0 | 0 | 0 | 15888 | 46.23 | 2085 | 4.95 | 0 | 0 | 0 | 0 | 88229 | 239.61 | |
| 26 | KARUR VYASYA BANK | 3440 | 82.69 | 146 | 79.3 | 0 | 0 | 2713 | 42.02 | 157 | 13.1 | 0 | 0 | 0 | 0 | 290 | 3.42 | 6746 | 220.53 | |
| 27 | KOTAK MAHINDRA BANK | 3045 | 57.05 | 756 | 91.04 | 0 | 0 | 172 | 2.8 | 0 | 0 | 0 | 0 | 0 | 0 | 670 | 0.58 | 4643 | 151.47 | |
| 28 | LAXSHMI VILAS BANK | 1703 | 100.51 | 312 | 111.48 | 0 | 0 | 133 | 0.42 | 44 | 3.34 | 0 | 0 | 0 | 0 | 3 | 1.25 | 2195 | 217 | |
| 29 | RBL BANK | 49402 | 78.27 | 597 | 18.65 | 0 | 0 | 22 | 0.02 | 181 | 0.79 | 0 | 0 | 0 | 0 | 4212 | 5.23 | 54414 | 102.96 | |
| 30 | SOUTH INDIAN BANK | 418 | 70.15 | 557 | 381.93 | 0 | 0 | 729 | 5.11 | 119 | 8.1 | 0 | 0 | 0 | 0 | 73 | 1.41 | 1896 | 466.7 | |
| 31 | TAMILNADU MERCANTILE BANK | 1165 | 35.94 | 2537 | 213.36 | 0 | 0 | 1563 | 23.27 | 93 | 5.36 | 0 | 0 | 0 | 0 | 106 | 0.18 | 5464 | 278.11 | |
| 32 | YES BANK | 5 | 26.29 | 297 | 70.08 | 0 | 0 | 0 | 0 | 67 | 11.5 | 0 | 0 | 0 | 0 | 34 | 0.05 | 403 | 107.92 | |
| | Sub Total | 248753 | 3937.91 | 111790 | 8491.08 | 25 | 83.76 | 10539 | 174.25 | 21379 | 554.35 | 2087 | 4.95 | 7 | 4.31 | 323132 | 86.79 | 717712 | 13337.4 | |
| | REGIONAL RURAL BANKS | | | | | | | | | | | | | | | | | | | |
| 33 | TAMILNADU GRAMA BANK | 20459 | 575.75 | 11194 | 35.76 | 0 | 0 | 256 | 4.55 | 102 | 0.08 | 0 | 0 | 0 | 0 | 16 | 0.05 | 1935 | 622.09 | |
| | Sub Total | 20459 | 575.75 | 11194 | 35.76 | 0 | 0 | 256 | 4.55 | 102 | 0.08 | 0 | 0 | 0 | 0 | 16 | 0.05 | 1935 | 622.09 | |
| | COOPERATIVE BANK | | | | | | | | | | | | | | | | | | | |
| 34 | TAMILNADU STATE APEX CO-O | 18224 | 238.97 | 450 | 2.28 | 0 | 0 | 532 | 0.94 | 3570 | 92.67 | 0 | 0 | 0 | 0 | 81023 | 470.16 | 103799 | 805.02 | |
| | Sub Total | 18224 | 238.97 | 450 | 2.28 | 0 | 0 | 532 | 0.94 | 3570 | 92.67 | 0 | 0 | 0 | 0 | 81023 | 470.16 | 103799 | 805.02 | |
| | Small Financial Bank | | | | | | | | | | | | | | | | | | | |
| 35 | EQUITAS SMALL FINANCE BAN | 144935 | 457.06 | 2317 | 116.24 | 0 | 0 | 0 | 0 | 489 | 20.92 | 0 | 0 | 0 | 0 | 0 | 0 | 147741 | 594.22 | |

TAMIL NADU

BANK WISE TOTAL ACP NPA Outstanding AS ON MARCH 2022

| Sr. No. | Name of Bank | Total Agriculture (PS) | | Total MSMEs (PS) | | Export Credit | | Education (PS) | | Housing (PS) | | Social Infrastructure | | Renewable Energy | | Other Priority | | Total Priority Sector | |
|---------|---------------------------|------------------------|----------|------------------|----------|---------------|--------|----------------|---------|--------------|---------|-----------------------|--------|------------------|-------|----------------|--------|-----------------------|----------|
| | | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt |
| | | | | | | | | | | | | | | | | | | | |
| 36 | JANA SMALL FINANCE BANK L | 7923 | 26.26 | 817 | 6.48 | 0 | 0 | 0 | 0 | 586 | 3.36 | 0 | 0 | 0 | 0 | 44203 | 115.71 | 53529 | 151.81 |
| 37 | SURYODAY SMALL FINANCE B | 43233 | 59.8 | 589 | 4.2 | 0 | 0 | 0 | 0 | 6 | 0.34 | 0 | 0 | 0 | 0 | 73929 | 100.55 | 117757 | 164.89 |
| 38 | UJIVAN SMALL FINANCE BAN | 37899 | 44.37 | 40500 | 51.97 | 0 | 0 | 0 | 0 | 3159 | 10.01 | 0 | 0 | 0 | 0 | 9290 | 10.36 | 90848 | 116.71 |
| 39 | ESAF BANK | 72185 | 137.04 | 55685 | 122.53 | 0 | 0 | 774 | 1.25 | 152 | 0.43 | 0 | 0 | 0 | 0 | 23469 | 44.25 | 152265 | 305.5 |
| 40 | FINCARE SMALL FINANCE BAN | 90432 | 132.81 | 79 | 7.79 | 0 | 0 | 0 | 0 | 7 | 0.58 | 0 | 0 | 0 | 0 | 42827 | 58.67 | 133345 | 199.85 |
| | Sub Total | 396607 | 857.34 | 99987 | 309.21 | 0 | 0 | 774 | 1.25 | 4399 | 35.64 | 0 | 0 | 0 | 0 | 193718 | 329.54 | 695485 | 1532.98 |
| | OTHER BANK | | | | | | | | | | | | | | | | | | |
| 41 | SIDBI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | TDDC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | TIIC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | TNSARD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | PAYMENT BANKS | | | | | | | | | | | | | | | | | | |
| 45 | INDIA POST PAYMENTS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 46 | AIRTEL PAYMENTS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | GRAND TOTAL | 1232384 | 14332.38 | 536127 | 24424.31 | 136 | 101.73 | 184883 | 3920.34 | 41103 | 1456.98 | 2278 | 897.71 | 50 | 13.96 | 606554 | 957.84 | 2603515 | 46105.25 |

MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) SECTOR

Credit flow to MSME Sector from April 2021 to March 2022 stands at Rs.140463.75 crores. The share of Micro, Small and Medium Enterprises in credit flow to MSME is furnished in the Annexure (Bank-Wise).

Out of the total MSME disbursements made during the period ended March 2022, share of Micro sector stands at Rs.51529.20 Crores (38.68%). 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.

TAMIL NADU

BANK WISE TOTAL ACP - MSME Disbursement AS ON MARCH 2022

| Reports in Crore | | MSME | | | | | | | | | | | |
|------------------|--------------------------------|-------------------|----------|-------------------|----------|--------------------|----------|------------------------------|-------|--------------------|--------|------------------|----------|
| Sr. No. | Name of Bank | Micro Enterprises | | Small Enterprises | | Medium Enterprises | | Khadi and Village Industries | | Others under MSMEs | | Total MSMEs (PS) | |
| | | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt |
| | PUBLIC BANK | | | | | | | | | | | | |
| 1 | INDIAN OVERSEAS BANK | 297922 | 4128.09 | 470 | 347.35 | 209 | 454.43 | 0 | 0 | 0 | 0 | 298601 | 4929.87 |
| 2 | BANK OF BARODA | 16431 | 1929.92 | 871 | 1043.07 | 151 | 1070.93 | 148 | 11.9 | 1 | 1.05 | 17602 | 4056.87 |
| 3 | BANK OF INDIA | 24984 | 1661.77 | 781 | 1211.93 | 49 | 284.41 | 0 | 0 | 0 | 0 | 25814 | 3158.11 |
| 4 | BANK OF MAHARASHTRA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5 | CANARA BANK | 77188 | 2748.07 | 6353 | 2319.4 | 1679 | 1464.11 | 0 | 0 | 8074 | 214.49 | 93294 | 6746.07 |
| 6 | CENTRAL BANK OF INDIA | 6922 | 376.64 | 1198 | 664.75 | 43 | 91.11 | 459 | 16.32 | 104 | 54.53 | 8726 | 1208.35 |
| 7 | INDIAN BANK | 160889 | 4918.46 | 137765 | 9291.7 | 908 | 2349.97 | 0 | 0 | 0 | 0 | 299562 | 16560.13 |
| 8 | PUNJAB NATIONAL BANK | 3207 | 566.45 | 999 | 617.5 | 249 | 352.89 | 8 | 11.66 | 0 | 0 | 4463 | 1548.5 |
| 9 | PUNJAB AND SIND BANK | 63 | 1.78 | 6 | 1.22 | 47 | 2.21 | 0 | 0 | 0 | 0 | 116 | 5.21 |
| 10 | UNION BANK OF INDIA | 63850 | 2712.13 | 2543 | 2405.67 | 433 | 1431.77 | 47 | 2.78 | 0 | 0 | 66873 | 6552.35 |
| 11 | UCO BANK | 3467 | 65.56 | 543 | 244.77 | 4 | 3.91 | 1 | 0 | 0 | 0 | 4015 | 314.24 |
| 12 | STATE BANK OF INDIA | 35748 | 5533.29 | 9455 | 6216.02 | 805 | 3544.12 | 0 | 0 | 0 | 0 | 46008 | 15293.43 |
| | Sub Total | 690671 | 24642.16 | 160984 | 24363.38 | 4577 | 11049.86 | 663 | 42.66 | 8179 | 270.07 | 865074 | 60368.13 |
| | PRIVATE BANKS | | | | | | | | | | | | |
| 13 | AXIS BANK | 2540 | 1156.62 | 2041 | 3997.19 | 586 | 2405.01 | 0 | 0 | 0 | 0 | 5167 | 7558.82 |
| 14 | BANDHAN BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | FEDERAL BANK | 3342 | 1139.61 | 1568 | 1265.76 | 535 | 1079.71 | 0 | 0 | 0 | 0 | 5445 | 3485.08 |
| 16 | HDFC BANK | 37067 | 3760.85 | 5821 | 3843.48 | 5805 | 8004.21 | 0 | 0 | 0 | 0 | 48693 | 15598.54 |
| 17 | IICICI BANK | 7027 | 3550.04 | 4245 | 4678.53 | 1185 | 2249.97 | 0 | 0 | 0 | 0 | 12457 | 10478.54 |
| 18 | IDBI BANK | 8617 | 576.28 | 820 | 467.44 | 105 | 207.64 | 59 | 52.64 | 0 | 0 | 9601 | 1304 |
| 19 | INDUSIND BANK | 16065 | 2074.83 | 4813 | 2857.4 | 840 | 1615.07 | 0 | 0 | 0 | 0 | 21718 | 6547.3 |
| 20 | J & K BANK | 19 | 8.64 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 19 | 8.64 |
| 21 | KARNATAKA BANK | 378 | 101.89 | 179 | 255.82 | 51 | 263.32 | 0 | 0 | 0 | 0 | 608 | 621.03 |
| 22 | CSB BANK LIMITED | 2227 | 191.18 | 330 | 333.92 | 111 | 347.88 | 0 | 0 | 0 | 0 | 2668 | 872.98 |
| 23 | CITY UNION BANK | 2770 | 699.51 | 1915 | 1370.16 | 332 | 586.27 | 0 | 0 | 0 | 0 | 5017 | 2655.94 |
| 24 | DHANLAXMI BANK | 287 | 27.05 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 287 | 27.05 |
| 25 | IDFC FIRST BANK | 1975 | 299.71 | 521 | 324.89 | 60 | 55.6 | 274 | 2.64 | 274 | 2.64 | 3104 | 685.48 |
| 26 | KARUR VYASYA BANK | 2478 | 531.44 | 1377 | 528.32 | 2145 | 348.07 | 0 | 0 | 0 | 0 | 6000 | 1407.83 |
| 27 | KOTAK MAHINDRA BANK | 4735 | 851.35 | 3688 | 1417.25 | 4015 | 1435.47 | 0 | 0 | 0 | 0 | 12438 | 3704.07 |
| 28 | LAXSHMI VILAS BANK | 802 | 200.78 | 361 | 294.11 | 19 | 72.19 | 1 | 0.2 | 0 | 0 | 1183 | 567.28 |
| 29 | RBL BANK | 13804 | 261.98 | 66 | 196.49 | 17 | 322.79 | 0 | 0 | 0 | 0 | 13887 | 781.26 |
| 30 | SOUTH INDIAN BANK | 4820 | 72.64 | 2995 | 201.95 | 492 | 138.05 | 19 | 0.27 | 0 | 0 | 7726 | 412.31 |
| 31 | TAMILNAD MERCANTILE BANK | 37427 | 7579.99 | 2732 | 2296.22 | 858 | 1359.94 | 2 | 0.5 | 0 | 0 | 41019 | 11236.65 |
| 32 | YES BANK | 4516 | 1893.78 | 4870 | 3585.16 | 3012 | 4620.73 | 0 | 0 | 0 | 0 | 12398 | 10099.67 |
| | Sub Total | 150896 | 24968.17 | 37742 | 27913.49 | 20168 | 25111.92 | 355 | 56.25 | 274 | 2.64 | 209435 | 78052.47 |
| | REGIONAL RURAL BANKS | | | | | | | | | | | | |
| 33 | TAMILNADU GRAMA BANK | 82970 | 775.24 | 1654 | 33.69 | 0 | 0 | 0 | 0 | 0 | 0 | 84624 | 808.93 |
| | Sub Total | 82970 | 775.24 | 1654 | 33.69 | 0 | 0 | 0 | 0 | 0 | 0 | 84624 | 808.93 |
| | COOPERATIVE BANK | | | | | | | | | | | | |
| 34 | TAMILNADU STATE APEX CO-OP BAN | 287 | 1.41 | 203 | 4.74 | 0 | 0 | 2 | 0.15 | 969 | 5.31 | 1461 | 11.61 |
| | Sub Total | 287 | 1.41 | 203 | 4.74 | 0 | 0 | 2 | 0.15 | 969 | 5.31 | 1461 | 11.61 |
| | Small Financial Bank | | | | | | | | | | | | |
| 35 | EQUITAS SMALL FINANCE BANK | 3414 | 239.64 | 378 | 26.76 | 16 | 2.44 | 0 | 0 | 0 | 0 | 3808 | 268.84 |

TAMIL NADU

BANK WISE TOTAL ACP - MSME Disbursement AS ON MARCH 2022

| Reports in Crore | | MSME | | | | | | | | | | | |
|------------------|----------------------------------|-------------------|----------------|-------------------|-----------------|--------------------|-----------------|------------------------------|--------------|--------------------|---------------|------------------|------------------|
| Sr. No. | Name of Bank | Micro Enterprises | | Small Enterprises | | Medium Enterprises | | Khadi and Village Industries | | Others under MSMEs | | Total MSMEs (PS) | |
| | | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt |
| 36 | JANA SMALL FINANCE BANK LTD. | 3979 | 218.3 | 31 | 27.56 | 10 | 6.96 | 0 | 0 | 0 | 0 | 4020 | 252.82 |
| 37 | SURYODAY SMALL FINANCE BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 38 | LUJIVAN SMALL FINANCE BANK | 15051 | 109.57 | 53 | 16.52 | 2 | 0.15 | 0 | 0 | 0 | 0 | 15106 | 126.24 |
| 39 | ESAF BANK | 119504 | 566.92 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 119504 | 566.92 |
| 40 | FINCARE SMALL FINANCE BANK LIMIT | 79 | 7.79 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 79 | 7.79 |
| | Sub Total | 142027 | 1142.22 | 462 | 70.84 | 28 | 9.55 | 0 | 0 | 0 | 0 | 142517 | 1222.61 |
| | OTHER BANK | | | | | | | | | | | | |
| 41 | SIDBI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | TDDC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | TIIC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | 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 | | | | | | | | | | | | |
| 45 | INDIA POST PAYMENTS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 46 | 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 | 1066851 | 51529.2 | 201045 | 52386.14 | 24773 | 36171.33 | 1020 | 99.06 | 9422 | 278.02 | 1303111 | 140463.75 |

TAMIL NADU

BANK WISE TOTAL ACP - MSME Outstanding AS ON MARCH 2022

MSME

Reports in Crore

| Sr. No. | Name of Bank | Micro Enterprises | | Small Enterprises | | Medium Enterprises | | Khadi and Village Industries | | Others under MSMEs | | Total MSMEs (PS) | |
|---------|---------------------------------|-------------------|-----------------|-------------------|-----------------|--------------------|-----------------|------------------------------|----------------|--------------------|-------------|------------------|------------------|
| | | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt |
| | | | | | | | | | | | | | |
| | PUBLIC BANK | | | | | | | | | | | | |
| 1 | INDIAN OVERSEAS BANK | 7210 | 1180.43 | 422151 | 7791.61 | 2462 | 2115.63 | 469 | 1128.59 | 0 | 0 | 432292 | 12216.26 |
| 2 | BANK OF BARODA | 48903 | 3249.55 | 2591 | 1842.78 | 366 | 1149.47 | 804 | 12.87 | 0 | 0 | 52664 | 6254.67 |
| 3 | BANK OF INDIA | 56782 | 1985.48 | 1621 | 1147.51 | 67 | 171.53 | 0 | 0 | 0 | 0 | 58470 | 3304.52 |
| 4 | BANK OF MAHRASHTRA | 4070 | 1555.04 | 385 | 268.43 | 11 | 38.49 | 2 | 0.01 | 0 | 0 | 4468 | 1861.97 |
| 5 | CANARA BANK | 288305 | 9571.64 | 23842 | 9067.58 | 2280 | 3279.97 | 5 | 0.45 | 14486 | 246.71 | 328918 | 22166.35 |
| 6 | CENTRAL BANK OF INDIA | 23212 | 705.76 | 2450 | 977.59 | 106 | 191.44 | 1720 | 38.89 | 184 | 91.67 | 27672 | 2005.35 |
| 7 | INDIAN BANK | 386868 | 6263.96 | 141068 | 10294.05 | 1254 | 2343.92 | 0 | 0 | 0 | 0 | 529190 | 18901.93 |
| 8 | PUNJAB NATIONAL BANK | 38046 | 3327.28 | 5076 | 2134.05 | 637 | 1624.56 | 15 | 6.71 | 0 | 0 | 43774 | 7092.6 |
| 9 | PUNJAB AND SIND BANK | 1518 | 82.1 | 86 | 46.74 | 8 | 9.42 | 10 | 0.08 | 0 | 0 | 1622 | 138.34 |
| 10 | UNION BANK OF INDIA | 141077 | 3926.13 | 5846 | 3616.54 | 1037 | 1920.65 | 129 | 5.39 | 0 | 0 | 148089 | 9468.71 |
| 11 | UCO BANK | 17823 | 220.39 | 1886 | 687.17 | 20 | 43.65 | 9 | 0.16 | 0 | 0 | 19738 | 951.37 |
| 12 | STATE BANK OF INDIA | 66097 | 9627.42 | 13936 | 8241.26 | 1547 | 5248.98 | 0 | 0 | 1472 | 370.62 | 83052 | 23488.28 |
| | Sub Total | 1079911 | 41695.18 | 620938 | 46115.31 | 9795 | 18137.71 | 3163 | 1193.15 | 16142 | 709 | 1729949 | 107850.35 |
| | PRIVATE BANKS | | | | | | | | | | | | |
| 13 | AXIS BANK | 10555 | 3042.21 | 7306 | 7771.32 | 2407 | 5184.98 | 3 | 1.49 | 0 | 0 | 20271 | 16000 |
| 14 | BANDHAN BANK | 50 | 2.33 | 5 | 24.61 | 0 | 0 | 0 | 0 | 0 | 0 | 55 | 26.94 |
| 15 | FEDERAL BANK | 4454 | 1217.79 | 2415 | 1403.61 | 847 | 978.49 | 0 | 0 | 0 | 0 | 7716 | 3599.89 |
| 16 | HDFC BANK | 321460 | 5547.86 | 21825 | 6428.4 | 6037 | 6373.95 | 0 | 0 | 0 | 0 | 349322 | 18350.21 |
| 17 | IICI BANK | 20063 | 3920.53 | 14833 | 5273.83 | 3505 | 2136.61 | 0 | 0 | 0 | 0 | 38401 | 11330.97 |
| 18 | IDBI BANK | 9932 | 884.02 | 562 | 608.55 | 135 | 368.99 | 143 | 120.98 | 0 | 0 | 10772 | 1982.54 |
| 19 | INDUSIND BANK | 35028 | 2015.35 | 16189 | 2269.28 | 1491 | 831.58 | 0 | 0 | 0 | 0 | 52708 | 5116.21 |
| 20 | J & K BANK | 167 | 15.09 | 40 | 13.14 | 4 | 0.66 | 0 | 0 | 0 | 0 | 211 | 28.89 |
| 21 | KARNATAKA BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22 | CSB BANK LIMITED | 2227 | 191.18 | 330 | 333.92 | 111 | 347.88 | 0 | 0 | 0 | 0 | 2668 | 872.98 |
| 23 | CITY UNION BANK | 14748 | 2876.26 | 5729 | 4724.8 | 834 | 2402.59 | 0 | 0 | 0 | 0 | 21311 | 10003.65 |
| 24 | DHANLAXMI BANK | 464 | 81.25 | 49 | 71.23 | 13 | 85.9 | 0 | 0 | 0 | 0 | 526 | 238.38 |
| 25 | IDFC FIRST BANK | 64571 | 621.74 | 1652 | 465.06 | 239 | 70.7 | 2838 | 6.25 | 0 | 0 | 69300 | 1163.75 |
| 26 | KARUR VYASA BANK | 10179 | 2286.23 | 4330 | 2814.49 | 1534 | 1901.33 | 0 | 0 | 0 | 0 | 16043 | 7002.05 |
| 27 | KOTAK MAHINDRA BANK | 11495 | 1818.44 | 5758 | 1985.25 | 2446 | 1190.36 | 0 | 0 | 0 | 0 | 19699 | 4994.05 |
| 28 | LAXSHMI VILAS BANK | 1766 | 280.8 | 646 | 365.29 | 34 | 108.3 | 2 | 0.16 | 0 | 0 | 2448 | 754.55 |
| 29 | RBL BANK | 15986 | 367.84 | 460 | 154.62 | 50 | 24.46 | 0 | 0 | 0 | 0 | 16496 | 546.92 |
| 30 | SOUTH INDIAN BANK | 4135 | 782.9 | 2084 | 1971.02 | 412 | 1154.64 | 16 | 3.58 | 0 | 0 | 6647 | 3912.14 |
| 31 | TAMILNAD MERCANTILE BANK | 50896 | 7620.63 | 3881 | 1911.72 | 229 | 516.29 | 10 | 2.66 | 0 | 0 | 55016 | 10051.3 |
| 32 | YES BANK | 6252 | 1075.82 | 4342 | 1496.9 | 2089 | 1472.34 | 0 | 0 | 0 | 0 | 12683 | 4045.06 |
| | Sub Total | 584428 | 34648.27 | 92436 | 40087.04 | 22417 | 25150.05 | 3012 | 135.12 | 0 | 0 | 702293 | 100020.48 |
| | REGIONAL RURAL BANKS | | | | | | | | | | | | |
| 33 | TAMILNADU GRAMA BANK | 164633 | 1428.05 | 10277 | 96.77 | 0 | 0 | 0 | 0 | 0 | 0 | 174910 | 1524.82 |
| | Sub Total | 164633 | 1428.05 | 10277 | 96.77 | 0 | 0 | 0 | 0 | 0 | 0 | 174910 | 1524.82 |
| | COOPERATIVE BANK | | | | | | | | | | | | |
| 34 | TAMILNADU STATE APEX CO-OP BANK | 354 | 2.47 | 0 | 0 | 0 | 0 | 0 | 0 | 2227 | 9.63 | 2581 | 12.1 |
| | Sub Total | 354 | 2.47 | 0 | 0 | 0 | 0 | 0 | 0 | 2227 | 9.63 | 2581 | 12.1 |
| | Small Financial Bank | | | | | | | | | | | | |
| 35 | EQUITAS SMALL FINANCE BANK | 27653 | 1457.67 | 1138 | 70.9 | 76 | 8.39 | 0 | 0 | 0 | 0 | 28867 | 1536.96 |

TAMIL NADU

BANK WISE TOTAL ACP - MSME Outstanding AS ON MARCH 2022

| Reports in Crore | | MSME | | | | | | | | | | | |
|------------------|-----------------------------------|-------------------|----------|-------------------|----------|--------------------|----------|------------------------------|---------|--------------------|--------|------------------|-----------|
| Sr. No. | Name of Bank | Micro Enterprises | | Small Enterprises | | Medium Enterprises | | Khadi and Village Industries | | Others under MSMEs | | Total MSMEs (PS) | |
| | | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt | A/c | Amt |
| 36 | IANA SMALL FINANCE BANK LTD. | 7623 | 441.83 | 78 | 53.61 | 14 | 7.64 | 0 | 0 | 0 | 0 | 7715 | 503.08 |
| 37 | SURJODAY SMALL FINANCE BANK | 1365 | 5.52 | 19 | 1.55 | 6 | 0.57 | 0 | 0 | 0 | 0 | 1390 | 7.64 |
| 38 | UJIVAN SMALL FINANCE BANK | 85314 | 203.42 | 310 | 81.67 | 10 | 6.17 | 0 | 0 | 0 | 0 | 85634 | 291.26 |
| 39 | ESAF BANK | 236798 | 742.07 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 236798 | 742.07 |
| 40 | FINCARE SMALL FINANCE BANK LIMITT | 0 | 0 | 0 | 0 | 478 | 55.25 | 0 | 0 | 0 | 0 | 478 | 55.25 |
| | Sub Total | 358753 | 2850.51 | 1545 | 207.73 | 584 | 78.02 | 0 | 0 | 0 | 0 | 360882 | 3136.26 |
| | OTHER BANK | | | | | | | | | | | | |
| 41 | SIDBI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | TDDC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | TTC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | 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 | | | | | | | | | | | | |
| 45 | INDIA POST PAYMENTS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 46 | 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 | 2188079 | 80624.48 | 725196 | 86506.85 | 32796 | 43365.78 | 6175 | 1328.27 | 18369 | 718.63 | 2970615 | 212544.01 |

Details of Educational Loans disbursed from April 2021 to March 2022

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

As per the reports received from member Banks, Educational loans to the tune of Rs. 1321.37 crore have been sanctioned during the period from April 2021 to March 2022 and disbursed loans to the tune of 2288.80 crore.

Out of total loans disbursed Rs.861.69 Cr, were granted to girl students.

(Amount in Rs. Crores)

| Fresh Sanctions during the quarter | | Disbursed during the quarter | | Of which girl Student | |
|---|----------------|-------------------------------------|----------------|------------------------------|---------------|
| No. | Amount | No. | Amount | No. | Amount |
| 28174 | 1321.37 | 68506 | 2288.80 | 35371 | 861.69 |

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

BANK WISE TOTAL Progress under Education Loan AS ON MARCH 2022

170th SLBC Meeting
Reports 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 | 2564 | 112.1 | 1074 | 45.28 | 7463 | 97.3 | 3137 | 39.75 | 186706 | 3033.67 | 50514 | 823.38 |
| 2 | BANK OF BARODA | 1306 | 189.96 | 440 | 61.08 | 2927 | 133.71 | 1058 | 41.95 | 17725 | 649.32 | 6559 | 223.27 |
| 3 | BANK OF INDIA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 18733 | 382.96 | 7074 | 146.41 |
| 4 | BANK OF MAHARASHTRA | 58 | 2.43 | 22 | 0.8 | 57 | 2.42 | 22 | 0.8 | 1064 | 45.04 | 379 | 16.8 |
| 5 | CANARA BANK | 5476 | 185.81 | 2241 | 74.37 | 13203 | 312.68 | 5564 | 127.12 | 136312 | 3721.74 | 52001 | 1460.5 |
| 6 | CENTRAL BANK OF INDIA | 188 | 10.99 | 76 | 4.32 | 171 | 4.9 | 5894 | 4.89 | 20061 | 491.07 | 5478 | 138.32 |
| 7 | INDIAN BANK | 2656 | 215.29 | 1061 | 86.77 | 6243 | 159.61 | 2411 | 61.95 | 81473 | 2025.16 | 28229 | 781.27 |
| 8 | PUNJAB NATIONAL BANK | 575 | 71.43 | 213 | 26.48 | 1772 | 59.76 | 661 | 21.17 | 17511 | 641.4 | 6660 | 235.54 |
| 9 | PUNJAB AND SIND BANK | 6 | 0.17 | 5 | 0.15 | 16 | 0.08 | 16 | 0.07 | 241 | 9.49 | 110 | 4.32 |
| 10 | UNION BANK OF INDIA | 1499 | 110.13 | 627 | 42.41 | 1484 | 47.56 | 621 | 17.68 | 39204 | 1025.63 | 14972 | 397.54 |
| 11 | UCO BANK | 60 | 5.25 | 22 | 1.94 | 454 | 12.11 | 192 | 4.8 | 8832 | 195.23 | 3606 | 76.21 |
| 12 | STATE BANK OF INDIA | 6314 | 139.87 | 2527 | 53.04 | 26481 | 1216.21 | 9927 | 429 | 54551 | 2137.43 | 19919 | 746.66 |
| | Sub Total | 20702 | 1043.43 | 8308 | 396.64 | 60271 | 2046.34 | 29498 | 749.18 | 582413 | 14637.54 | 195521 | 5054.22 |
| | PRIVATE BANKS | | | | | | | | | | | | |
| 13 | AXIS BANK | 957 | 58.63 | 305 | 22.6 | 1024 | 102.45 | 329 | 41.2 | 2861 | 218.53 | 1028 | 75.67 |
| 14 | BANDHAN BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | FEDERAL BANK | 0 | 0 | 0 | 0 | 111 | 5.43 | 55 | 2.92 | 1571 | 45.48 | 697 | 20.59 |
| 16 | HDFC BANK | 387 | 4.31 | 118 | 1.16 | 367 | 4.31 | 118 | 1.16 | 4822 | 88.35 | 1734 | 30.18 |
| 17 | ICICI BANK | 310 | 72.82 | 189 | 46.78 | 310 | 34.94 | 189 | 22.56 | 910 | 55.49 | 513 | 36.2 |
| 18 | IDBI BANK | 188 | 23.56 | 75 | 11.36 | 362 | 14.24 | 144 | 5.7 | 1465 | 48.73 | 570 | 18.24 |
| 19 | INDUSIND BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 20 | J & K BANK | 4 | 0.29 | 2 | 0.13 | 7 | 0.49 | 3 | 0.1 | 18 | 0.83 | 8 | 0.36 |
| 21 | KARNATAKA BANK | 0 | 0 | 0 | 0 | 70 | 3.43 | 35 | 2.24 | 550 | 23.41 | 232 | 10.57 |
| 22 | CSB BANK LIMITED | 5 | 1.23 | 0 | 0 | 5 | 1.23 | 0 | 0 | 648 | 5.38 | 266 | 2.53 |
| 23 | CITY UNION BANK | 83 | 17.17 | 28 | 6.92 | 361 | 15.21 | 139 | 5.81 | 4640 | 160.49 | 1629 | 59.82 |
| 24 | DHANI BANK | 25 | 1.84 | 10 | 0.52 | 77 | 1.9 | 40 | 0.61 | 340 | 8.57 | 112 | 2.24 |
| 25 | IDFC FIRST BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 26 | KARUR VYASA BANK | 0 | 0 | 0 | 0 | 0 | 13.43 | 0 | 5.14 | 4915 | 116.37 | 1872 | 42.23 |
| 27 | KOTAK MAHINDRA BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 184 | 2.93 | 85 | 1.4 |
| 28 | LAKSHMI VILAS BANK | 0 | 0 | 0 | 0 | 7 | 0.31 | 1 | 0.11 | 563 | 24.99 | 186 | 3.88 |
| 29 | RBL BANK | 180 | 0.44 | 87 | 0.23 | 180 | 0.44 | 87 | 0.23 | 339 | 0.47 | 339 | 0.47 |
| 30 | SOUTH INDIAN BANK | 83 | 4.43 | 28 | 1.36 | 84 | 2.84 | 28 | 0.85 | 1409 | 29.84 | 442 | 11.59 |
| 31 | TAMILNADU MERCANTILE BANK | 745 | 77.67 | 200 | 25.08 | 745 | 26.26 | 200 | 8.33 | 5699 | 149.29 | 1657 | 44.8 |
| 32 | YES BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Sub Total | 2967 | 262.39 | 1042 | 116.15 | 3730 | 226.91 | 1368 | 96.96 | 30924 | 979.15 | 11370 | 360.77 |
| | REGIONAL RURAL BANKS | | | | | | | | | | | | |
| 33 | TAMILNADU GRAMA BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 317 | 6.36 | 238 | 4.7 |
| | Sub Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 317 | 6.36 | 238 | 4.7 |
| | COOPERATIVE BANK | | | | | | | | | | | | |
| 34 | TAMILNADU STATE APEX CO-OP BA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 539 | 1.05 | 246 | 0.51 |
| | Sub Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 539 | 1.05 | 246 | 0.51 |
| | Small Financial Bank | | | | | | | | | | | | |
| 35 | EQUITAS SMALL FINANCE BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 36 | JANA SMALL FINANCE BANK LTD. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 37 | SURYODAY SMALL FINANCE BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 38 | UJJWAN SMALL FINANCE BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 39 | ESAF BANK | 4505 | 15.55 | 4505 | 15.55 | 4505 | 15.55 | 4505 | 15.55 | 5849 | 15.47 | 5849 | 15.47 |
| 40 | FINCARE SMALL FINANCE BANK LI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Sub Total | 4505 | 15.55 | 4505 | 15.55 | 4505 | 15.55 | 4505 | 15.55 | 5849 | 15.47 | 5849 | 15.47 |
| | OTHER BANK | | | | | | | | | | | | |
| 41 | SIDBI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | TDDC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | TIIC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | 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 | | | | | | | | | | | | |
| 45 | INDIA POST PAYMENTS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 46 | 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 | 28174 | 1321.37 | 13855 | 528.34 | 66506 | 2288.8 | 35371 | 861.69 | 620042 | 15639.57 | 213224 | 5435.67 |

Bank Finance under Housing Scheme (under priority sector)

As per the data provided by the member banks, disbursement to the tune of Rs.7257.37 crores have been made to the housing sector from April 2021 to March 2022.

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

(Amount in Rs. Crores)

| Disbursement made from April 2021 to March 2022 | | |
|--|----------------|----------------|
| Particulars | Numbers | Amount |
| Total | 96153 | 7257.37 |

The Bank-Wise disbursement details from April 2021 to March 2022 are furnished in the Annexure

TAMIL NADU
BANK WISE TOTAL ACP Disbursement AS ON MARCH 2022

Reports in Crore

| Sr. No. | Name of Bank | Housing (PS) | |
|---------|-----------------------------|--------------|----------------|
| | | A/c | Amt |
| | PUBLIC BANK | | |
| 1 | INDIAN OVERSEAS BANK | 4334 | 481.32 |
| 2 | BANK OF BARODA | 1347 | 172.64 |
| 3 | BANK OF INDIA | 1315 | 134.19 |
| 4 | BANK OF MAHRASHTRA | 0 | 0 |
| 5 | CANARA BANK | 10898 | 1174.29 |
| 6 | CENTRAL BANK OF INDIA | 1720 | 127.15 |
| 7 | INDIAN BANK | 3251 | 246.07 |
| 8 | PUNJAB NATIONAL BANK | 660 | 63.54 |
| 9 | PUNJAB AND SIND BANK | 6 | 0.79 |
| 10 | UNION BANK OF INDIA | 2314 | 259.88 |
| 11 | UCO BANK | 621 | 62.62 |
| 12 | STATE BANK OF INDIA | 26040 | 1453.22 |
| | Sub Total | 52506 | 4175.71 |
| | PRIVATE BANKS | | |
| 13 | AXIS BANK | 4884 | 399.22 |
| 14 | BANDHAN BANK | 0 | 0 |
| 15 | FEDERAL BANK | 484 | 62.17 |
| 16 | HDFC BANK | 11313 | 245.28 |
| 17 | ICICI BANK | 954 | 184.13 |
| 18 | IDBI BANK | 1490 | 221.03 |
| 19 | INDUSIND BANK | 1102 | 50.67 |
| 20 | J & K BANK | 0 | 0 |
| 21 | KARNATAKA BANK | 137 | 15.83 |
| 22 | CSB BANK LIMITED | 206 | 15.83 |
| 23 | CITY UNION BANK | 380 | 35.95 |
| 24 | DHANLAXMI BANK | 161 | 32.84 |
| 25 | IDFC FIRST BANK | 1 | 839.19 |
| 26 | KARUR VYASYA BANK | 536 | 78.51 |
| 27 | KOTAK MAHINDRA BANK | 49 | 5.72 |
| 28 | LAXSHMI VILAS BANK | 2 | 0.1 |
| 29 | RBL BANK | 899 | 36.87 |
| 30 | SOUTH INDIAN BANK | 2940 | 20.42 |
| 31 | TAMILNAD MERCANTILE BANK | 4506 | 343.41 |
| 32 | YES BANK | 1466 | 160.69 |
| | Sub Total | 31509 | 2747.86 |
| | REGIONAL RURAL BANKS | | |
| 33 | TAMILNADU GRAMA BANK | 187 | 20.31 |
| | Sub Total | 187 | 20.31 |

TAMIL NADU
BANK WISE TOTAL ACP Disbursement AS ON MARCH 2022

Reports in Crore

| Sr. No. | Name of Bank | Housing (PS) | |
|---------|------------------------------------|--------------|----------------|
| | | A/c | Amt |
| | COOPERATIVE BANK | | |
| 34 | TAMILNADU STATE APEX CO-OP BANK | 1198 | 88.97 |
| | Sub Total | 1198 | 88.97 |
| | Small Financial Bank | | |
| 35 | EQUITAS SMALL FINANCE BANK | 668 | 41.46 |
| 36 | JANA SMALL FINANCE BANK LTD. | 2504 | 69.07 |
| 37 | SURYODAY SMALL FINANCE BANK | 2 | 0.01 |
| 38 | UJJIVAN SMALL FINANCE BANK | 7182 | 96.65 |
| 39 | ESAF BANK | 280 | 11.29 |
| 40 | FINCARE SMALL FINANCE BANK LIMITED | 117 | 6.04 |
| | Sub Total | 10753 | 224.52 |
| | OTHER BANK | | |
| 41 | SIDBI | 0 | 0 |
| 42 | TDDC | 0 | 0 |
| 43 | TIIC | 0 | 0 |
| 44 | TNSARD | 0 | 0 |
| | Sub Total | 0 | 0 |
| | PAYMENT BANKS | | |
| 45 | INDIA POST PAYMENTS BANK | 0 | 0 |
| 46 | AIRTEL PAYMENTS BANK | 0 | 0 |
| | Sub Total | 0 | 0 |
| | GRAND TOTAL | 96154 | 7257.37 |

TAMIL NADU
DISTRICT WISE ACP Disbursement AS ON MARCH 2022

Reports in Crore

| Sr. No. | Name of Bank | Housing (PS) | |
|---------|-----------------|--------------|---------|
| | | A/c | Amt |
| 1 | ARIYALUR | 1676 | 33.47 |
| 2 | CHENGALPATTU | 5885 | 247.75 |
| 3 | CHENNAI | 21027 | 1779.26 |
| 4 | COIMBATORE | 19889 | 747.15 |
| 5 | CUDDALORE | 14777 | 159.19 |
| 6 | DHARMAPURI | 821 | 38.25 |
| 7 | DINDIGUL | 10760 | 176.89 |
| 8 | ERODE | 10283 | 202.99 |
| 9 | KALLAKURICHI | 1944 | 30.17 |
| 10 | KANCHIPURAM | 5109 | 156.76 |
| 11 | KANNIYAKUMARI | 7037 | 218.06 |
| 12 | KARUR | 3268 | 75.44 |
| 13 | KRISHNAGIRI | 1188 | 58.73 |
| 14 | MADURAI | 16936 | 503.06 |
| 15 | MAYILADUTHURAI | 6512 | 48.4 |
| 16 | NAGAPATTINAM | 4982 | 39.28 |
| 17 | NAMAKKAL | 8948 | 138.57 |
| 18 | PERAMBALUR | 761 | 33.15 |
| 19 | PUDUKKOTTAI | 4365 | 66.94 |
| 20 | RAMANATHAPURAM | 5163 | 70.7 |
| 21 | RANIPET | 1545 | 38.11 |
| 22 | SALEM | 11234 | 193.53 |
| 23 | SIVAGANGA | 4972 | 110.9 |
| 24 | TENKASI | 4820 | 112.91 |
| 25 | THANJAVUR | 14314 | 171.15 |
| 26 | THE NILGIRIS | 1360 | 35.63 |
| 27 | THENI | 7803 | 122.89 |
| 28 | THIRUVALLUR | 9230 | 227.62 |
| 29 | THIRUVARUR | 11733 | 96.38 |
| 30 | TIRUCHIRAPPALLI | 10499 | 322.76 |
| 31 | TIRUNELVELI | 9092 | 187.48 |
| 32 | TIRUPATTUR | 1871 | 25.72 |
| 33 | TIRUPPUR | 8102 | 222.57 |
| 34 | TIRUVANNAMALAI | 4555 | 62.31 |
| 35 | TOOTHUKUDI | 8455 | 193.81 |
| 36 | VELLORE | 2947 | 77.1 |
| 37 | VILLUPURAM | 2726 | 47.58 |
| 38 | VIRUDHUNAGAR | 9474 | 184.71 |
| | 114 | | |

CREDIT FLOW TO WOMEN:

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

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

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

(Amount in Rs. Crores)

| S.No | BANKS | Disbursement made during the quarter ended March 2022 | | Outstanding position as of March 2022 | |
|------|----------------------|---|-----------|---------------------------------------|-----------|
| | | Accounts | Amount | Accounts | Amount |
| 1 | PUBLIC SECTOR BANKS | 6891477 | 94306.91 | 8317690 | 135734.96 |
| 2 | PRIVATE SECTOR BANKS | 3133709 | 34322.71 | 5272725 | 59127.44 |
| 3 | REGIONAL RURAL BANKS | 404912 | 2367.61 | 566534 | 5151.36 |
| 4 | SMALL FINANCE BANK | 1775861 | 7775.53 | 4176459 | 11664.69 |
| 5 | COOPERATIVE BANK | 279063 | 1926.16 | 480573 | 3446.08 |
| | TOTAL | 12485022 | 140698.92 | 18813981 | 215124.53 |

| TAMIL NADU | | | | | |
|-------------------------------|-------------------------------|----------------------------|------------------|--|------------------|
| DISBURSEMENT AS ON MARCH 2022 | | | | | |
| Reports in Crore | | | | | |
| SR. | NAME OF BANK | OUTSTANDING LOANS TO WOMEN | | LOANS DISBURSED TO WOMEN FROM 01 APRIL TO END OF CURRENT QUARTER | |
| | | A/C | AMT. | A/C | AMT. |
| | PUBLIC BANK | | | | |
| 1 | INDIAN OVERSEAS BANK | 1461345 | 17005.37 | 1199210 | 13565.03 |
| 2 | BANK OF BARODA | 249417 | 4690.73 | 205082 | 2999.34 |
| 3 | BANK OF INDIA | 203470 | 3062.17 | 0 | 0 |
| 4 | BANK OF MAHRASHTRA | 6294 | 216.36 | 1878 | 48.08 |
| 5 | CANARA BANK | 2139896 | 33154.09 | 2122812 | 27825.65 |
| 6 | CENTRAL BANK OF INDIA | 199619 | 2893.58 | 172706 | 2090.32 |
| 7 | INDIAN BANK | 2295110 | 26252.94 | 1901865 | 20235.62 |
| 8 | PUNJAB NATIONAL BANK | 64167 | 3134.81 | 29080 | 941.38 |
| 9 | PUNJAB AND SIND BANK | 1325 | 65.51 | 237 | 6.65 |
| 10 | UNION BANK OF INDIA | 403944 | 5936.99 | 299458 | 3720.4 |
| 11 | UCO BANK | 67148 | 1181.38 | 50585 | 752.81 |
| 12 | STATE BANK OF INDIA | 1225955 | 38141.03 | 908564 | 22121.63 |
| | Sub Total | 8317690 | 135734.96 | 6891477 | 94306.91 |
| | PRIVATE BANKS | | | | |
| 13 | AXIS BANK | 253503 | 4664.05 | 47809 | 1711.42 |
| 14 | BANDHAN BANK | 173050 | 722.89 | 148893 | 747.92 |
| 15 | FEDERAL BANK | 94804 | 2378.46 | 81515 | 1611.7 |
| 16 | HDFC BANK | 830395 | 6925.5 | 421184 | 4610.44 |
| 17 | ICICI BANK | 276337 | 20065.48 | 215304 | 5527.76 |
| 18 | IDBI BANK | 77736 | 2128.32 | 73949 | 1674.89 |
| 19 | INDUSIND BANK | 47580 | 835.79 | 4539 | 114.17 |
| 20 | J & K BANK | 202 | 13.2 | 31 | 1.79 |
| 21 | KARNATAKA BANK | 4326 | 207.23 | 3022 | 86.3 |
| 22 | CSB BANK LIMITED | 72573 | 838.32 | 91651 | 1058.79 |
| 23 | CITY UNION BANK | 73042 | 411.97 | 140721 | 1217.83 |
| 24 | DHANLAXMI BANK | 9801 | 285.32 | 8554 | 212.65 |
| 25 | IDFC FIRST BANK | 2108614 | 6702 | 1343783 | 6237.19 |
| 26 | KARUR VYASYA BANK | 231774 | 4600.11 | 0 | 3567.23 |
| 27 | KOTAK MAHINDRA BANK | 0 | 0 | 0 | 0 |
| 28 | LAXMI VILAS BANK | 68712 | 758.84 | 66056 | 709.57 |
| 29 | RBL BANK | 368160 | 617.32 | 24235 | 87.87 |
| 30 | SOUTH INDIAN BANK | 106251 | 1847.1 | 0 | 0 |
| 31 | TAMILNAD MERCANTILE BANK | 337764 | 4747.27 | 417684 | 4841.7 |
| 32 | YES BANK | 138101 | 378.27 | 44779 | 303.49 |
| | Sub Total | 5272725 | 59127.44 | 3133709 | 34322.71 |
| | REGIONAL RURAL BANKS | | | | |
| 33 | TAMILNADU GRAMA BANK | 566534 | 5151.36 | 404912 | 2367.61 |
| | Sub Total | 566534 | 5151.36 | 404912 | 2367.61 |
| | COOPERATIVE BANK | | | | |
| 34 | TAMILNADU STATE APEX CO-OP B | 480573 | 3446.08 | 279063 | 1926.16 |
| | Sub Total | 480573 | 3446.08 | 279063 | 1926.16 |
| | Small Financial Bank | | | | |
| 35 | EQUITAS SMALL FINANCE BANK | 1477271 | 4270.74 | 701505 | 2731.2 |
| 36 | JANA SMALL FINANCE BANK LTD. | 380832 | 1225.19 | 154709 | 800.19 |
| 37 | SURYODAY SMALL FINANCE BANK | 418455 | 798.08 | 130335 | 491.26 |
| 38 | UJJIVAN SMALL FINANCE BANK | 577746 | 1906.06 | 270886 | 1507.5 |
| 39 | ESAF BANK | 790933 | 2415.36 | 484548 | 2088.93 |
| 40 | FINCARE SMALL FINANCE BANK LI | 531222 | 1049.26 | 33878 | 156.45 |
| | Sub Total | 4176459 | 11664.69 | 1775861 | 7775.53 |
| | OTHER BANK | | | | |
| 41 | SIDBI | 0 | 0 | 0 | 0 |
| 42 | TDDC | 0 | 0 | 0 | 0 |
| 43 | TIC | 0 | 0 | 0 | 0 |
| 44 | TNSARD | 0 | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 0 | 0 |
| | PAYMENT BANKS | | | | |
| 45 | INDIA POST PAYMENTS BANK | 0 | 0 | 0 | 0 |
| 46 | AIRTEL PAYMENTS BANK | 0 | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 0 | 0 |
| | GRAND TOTAL | 18813981 | 215124.53 | 12485022 | 140698.92 |

Credit Flow to Minority Communities:

As per the data received from the member banks, 1953584 loans amounting to Rs.66643.26 crore were disbursed to Minority Communities up to the quarter ended March 2022. Out of all banks, Public Sector Banks disbursed 1032760 loans amounting to Rs. 16732.24 Crore. The details are furnished below:

(Amount in Rs. Crores)

| Sl. No. | Name of the Community | Disbursement during the quarter ended | | | |
|---------|-----------------------|---------------------------------------|-----------------|---------------------|-----------------|
| | | March 2022 | | | |
| | | All Banks | | Public Sector Banks | |
| | | Account | Amount | Account | Amount |
| 1 | Christian | 1093382 | 16114.08 | 556579 | 9699.67 |
| 2 | Muslim | 802361 | 49005 | 439764 | 6458.18 |
| 3 | Sikh | 4647 | 50.81 | 3140 | 37.10 |
| 4 | Zorastrian | 3802 | 41.78 | 3158 | 34.75 |
| 5 | Buddist | 36716 | 371.50 | 26613 | 280.40 |
| 6 | Jains | 12676 | 1060.09 | 3506 | 222.14 |
| | Total | 1953584 | 66643.26 | 1032760 | 16732.24 |

Total outstanding advances to Minority Communities by all banks stood at Rs. 44164.91crores as of March 2022 out of which Public Sector Banks o/s amounts to Rs.26772.76 crores. The details are furnished below.

(Amount in Rs. Crores)

| Sl. No. | Name of the Community | Outstanding Position as of | | | |
|---------|-----------------------|----------------------------|-----------------|---------------------|-----------------|
| | | March 2022 | | | |
| | | All Banks | | Public Sector Banks | |
| | | Account | Amount | Account | Amount |
| 1 | Christian | 1337501 | 24356.89 | 612979 | 15658.74 |
| 2 | Muslim | 1011312 | 15828.19 | 490361 | 10256.47 |
| 3 | Sikh | 5133 | 110.07 | 3056 | 60.11 |
| 4 | Zorastrian | 5931 | 87.44 | 4633 | 79.33 |
| 5 | Buddist | 45069 | 503.99 | 18965 | 387.00 |
| 6 | Jains | 13724 | 778.33 | 4070 | 331.11 |
| | Total | 2418670 | 41664.91 | 1134064 | 26772.76 |

ANNEXURE -

TAMIL NADU

BANK WISE TOTAL LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON MARCH 2022

| SR. | NAME OF BANK | CHRISTIANS | | MUSLIMS | | BUDDHISTS | | SIKHS | | ZORASTRIANS | | JAINS | | TOTAL | |
|-----|-------------------------------|------------------|-----------------|------------------|-----------------|------------------|---------------|------------------|---------------|------------------|--------------|------------------|---------------|------------------|-----------------|
| | | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. |
| | | Reports in Crore | | Reports in Crore | | Reports in Crore | | Reports in Crore | | Reports in Crore | | Reports in Crore | | Reports in Crore | |
| | PUBLIC BANK | | | | | | | | | | | | | | |
| 1 | BANK OVERSEAS BANK | 112240 | 1688.42 | 93976 | 1125.59 | 48 | 0.7 | 233 | 3.86 | 5 | 0.01 | 83 | 4.16 | 206585 | 2802.74 |
| 2 | BANK OF BARODA | 4942 | 159.92 | 22492 | 480.1 | 281 | 6.39 | 201 | 4.28 | 17 | 0.17 | 667 | 30.67 | 28600 | 681.53 |
| 3 | BANK OF INDIA | 7705 | 177.25 | 13571 | 230 | 0 | 0.01 | 41 | 0.68 | 3 | 0.03 | 43 | 10.42 | 21363 | 418.38 |
| 4 | BANK OF MAHARASHTRA | 1037 | 59.37 | 1013 | 72.47 | 2 | 0.01 | 20 | 0.17 | 6 | 1.48 | 45 | 10.52 | 2123 | 144 |
| 5 | CANARA BANK | 158396 | 3427.22 | 110515 | 2137.56 | 18401 | 374.76 | 1838 | 25.34 | 4544 | 75.11 | 2324 | 77.66 | 286018 | 6117.65 |
| 6 | CENTRAL BANK OF INDIA | 1638 | 21.79 | 17179 | 399.48 | 48 | 0.56 | 80 | 1.73 | 7 | 0.11 | 94 | 6.22 | 19046 | 429.89 |
| 7 | INDIAN BANK | 142246 | 3644.09 | 125579 | 1964.18 | 75 | 1.03 | 133 | 2.9 | 9 | 0.07 | 135 | 16.42 | 288177 | 5628.69 |
| 8 | PUNJAB NATIONAL BANK | 5279 | 239.89 | 2189 | 105.29 | 2 | 0.05 | 21 | 0.85 | 0 | 0 | 104 | 18.64 | 8605 | 364.72 |
| 9 | PUNJAB AND SIND BANK | 14 | 0.23 | 13 | 0.27 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 30 | 0.5 |
| 10 | UNION BANK OF INDIA | 28931 | 707.31 | 33225 | 764.09 | 46 | 1.08 | 44 | 3.36 | 27 | 1.88 | 398 | 124.96 | 62971 | 1592.28 |
| 11 | UCO BANK | 6137 | 153.98 | 5886 | 118.55 | 6 | 0.04 | 2 | 0.06 | 0 | 0 | 20 | 2.16 | 12051 | 274.37 |
| 12 | STATE BANK OF INDIA | 144414 | 5399.69 | 63413 | 2868.89 | 56 | 2.38 | 440 | 16.88 | 15 | 0.48 | 157 | 29.68 | 208485 | 8318.01 |
| | Sub Total | 612979 | 15688.74 | 490381 | 10266.47 | 18965 | 387 | 3066 | 60.11 | 4633 | 79.33 | 4070 | 331.11 | 1134064 | 28772.76 |
| | PRIVATE BANKS | | | | | | | | | | | | | | |
| 13 | AXIS BANK | 14469 | 876 | 14566 | 560.58 | 8 | 0.75 | 32 | 1.88 | 76 | 2.5 | 378 | 68.42 | 28529 | 1510.14 |
| 14 | BANDHAN BANK | 3749 | 16.98 | 15851 | 65.46 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 19801 | 92.44 |
| 15 | FEDERAL BANK | 29135 | 671.14 | 10094 | 290.57 | 2 | 0.01 | 33 | 0.85 | 2 | 0.06 | 136 | 8.25 | 39402 | 970.88 |
| 16 | HDFC BANK | 31503 | 242.65 | 19809 | 139.49 | 3 | 0.42 | 13 | 0.38 | 0 | 0 | 27 | 6.59 | 51355 | 389.53 |
| 17 | ICICI BANK | 10688 | 538.48 | 18842 | 689.99 | 83 | 2.97 | 47 | 1.54 | 26 | 2.39 | 124 | 78.55 | 29790 | 1291.03 |
| 18 | IDBI BANK | 8508 | 321.88 | 9248 | 235.58 | 7 | 0.12 | 31 | 1.8 | 1 | 0.01 | 146 | 9.75 | 17942 | 569.14 |
| 19 | INDUSIND BANK | 7032 | 96.19 | 6326 | 107.54 | 8 | 0.28 | 0 | 0 | 1 | 0.01 | 32 | 2.5 | 13399 | 206.52 |
| 20 | J & K BANK | 19 | 0.75 | 365 | 59.98 | 0 | 0 | 8 | 1.07 | 0 | 0 | 4 | 0.19 | 396 | 61.99 |
| 21 | KARNATAKA BANK | 601 | 119.81 | 234 | 20.28 | 2 | 0.02 | 0 | 0 | 0 | 0 | 10 | 146.3 | 847 | 146.3 |
| 22 | CSB BANK LIMITED | 15624 | 230.85 | 7577 | 137.07 | 15 | 0.06 | 2 | 0.03 | 2 | 0.21 | 6787 | 57.04 | 30097 | 425.26 |
| 23 | CITY UNION BANK | 21433 | 378.27 | 29034 | 494.04 | 0 | 0 | 52 | 0.28 | 0 | 0 | 114 | 4.37 | 50533 | 878.96 |
| 24 | DHANLAXMI BANK | 146 | 3.89 | 473 | 8.79 | 115 | 3.15 | 6 | 0 | 0 | 0 | 29 | 0.83 | 769 | 16.86 |
| 25 | DFC FIRST BANK | 43086 | 125.32 | 55361 | 195.51 | 15 | 0.02 | 754 | 2.15 | 40 | 0.07 | 37 | 1.29 | 99293 | 288.36 |
| 26 | KARUR VYASVA BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 27 | KOTAK MAHINDRA BANK | 1266 | 70.54 | 851 | 131.52 | 37 | 17.21 | 66 | 33.39 | 0 | 0 | 175 | 99.97 | 2395 | 352.63 |
| 28 | LAXMI VILAS BANK | 4652 | 52.98 | 7733 | 108.21 | 11 | 0.09 | 19 | 0.4 | 19 | 0.4 | 288 | 3.5 | 12708 | 165.27 |
| 29 | RBL BANK | 6078 | 13.6 | 5446 | 20.68 | 100 | 0.18 | 12 | 0.01 | 0 | 0 | 0 | 0 | 11689 | 35.15 |
| 30 | SOUTH INDIAN BANK | 3273 | 92.35 | 2694 | 78.19 | 14 | 0.22 | 27 | 0.3 | 3 | 0.14 | 48 | 0.65 | 6059 | 172.85 |
| 31 | TAMILNAD MERCANTILE BANK | 76441 | 1692.37 | 33637 | 679.3 | 17 | 0.52 | 223 | 4.09 | 3 | 0.05 | 137 | 6.23 | 110458 | 2362.66 |
| 32 | YES BANK | 3958 | 44.67 | 1958 | 54.41 | 5 | 1.44 | 14 | 0.14 | 0 | 0 | 119 | 93.25 | 6064 | 193.91 |
| | Sub Total | 281652 | 5588.73 | 240099 | 4022.2 | 443 | 27.56 | 1326 | 48 | 198 | 6.52 | 8591 | 444.67 | 532307 | 10137.68 |
| 33 | TAMILNADU GRAMA BANK | 170057 | 1520.2 | 63026 | 585.35 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 233083 | 2109.55 |
| | Sub Total | 170057 | 1520.2 | 63026 | 585.35 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 233083 | 2109.55 |
| | COOPERATIVE BANK | | | | | | | | | | | | | | |
| 34 | TAMILNADU STATE APEX CO-OP B | 185588 | 1211.22 | 97925 | 557.63 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 286513 | 1768.85 |
| | Sub Total | 185588 | 1211.22 | 97925 | 557.63 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 286513 | 1768.85 |
| | Small Financial Bank | | | | | | | | | | | | | | |
| 35 | EQUITAS SMALL FINANCE BANK | 30698 | 169.88 | 48983 | 179.85 | 3460 | 5.98 | 347 | 0.6 | 1047 | 1.51 | 789 | 1.27 | 86303 | 359.07 |
| 36 | JANA SMALL FINANCE BANK LTD. | 13341 | 57.22 | 13150 | 51.43 | 22102 | 83.08 | 48 | 0.13 | 0 | 0 | 247 | 0.74 | 48888 | 192.6 |
| 37 | SURYODAY SMALL FINANCE BANK | 10202 | 21.91 | 15972 | 31.17 | 11 | 0.02 | 32 | 0.02 | 46 | 0.08 | 15 | 0.02 | 26278 | 53.27 |
| 38 | LUJUAN SMALL FINANCE BANK | 15055 | 46.77 | 35102 | 102.89 | 36 | 0.11 | 119 | 0.32 | 9 | 0 | 10 | 0.06 | 50351 | 150.15 |
| 39 | USAF BANK | 6305 | 49.3 | 1789 | 17.89 | 52 | 0.26 | 115 | 0.47 | 0 | 0 | 23 | 0.46 | 8738 | 68.38 |
| 40 | FINCARE SMALL FINANCE BANK LI | 8624 | 32.92 | 3451 | 25.31 | 0 | 0 | 90 | 0.37 | 0 | 0 | 0 | 0 | 12165 | 56.6 |
| | Sub Total | 84225 | 378 | 119901 | 406.64 | 25661 | 89.43 | 751 | 1.96 | 1102 | 1.59 | 1063 | 2.55 | 232703 | 880.07 |
| | OTHER BANK | | | | | | | | | | | | | | |
| 41 | SIDBI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | TDC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | TIIC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | INSARD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | PAYMENT BANKS | | | | | | | | | | | | | | |
| 45 | INDIA POST PAYMENTS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 46 | AIRTEL PAYMENTS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | GRAND TOTAL | 1337501 | 24358.89 | 1011312 | 16828.19 | 45069 | 503.99 | 5133 | 110.07 | 6931 | 87.44 | 13724 | 778.33 | 2418670 | 41864.91 |

ANNEXURE -
TAMIL NADU

BANK WISE TOTAL LOANS DISBURSEMENT TO MINORITY COMMUNITIES AS ON MARCH 2022

Reports in Crore

| SR. | NAME OF BANK | CHRISTIANS | | MUSLIMS | | BUDDHISTS | | SIKHS | | ZORASTRIANS | | JAINS | | TOTAL | |
|-----|-------------------------------|------------|----------|---------|----------|-----------|--------|-------|-------|-------------|-------|-------|---------|---------|----------|
| | | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. | No. | Amt. |
| | PUBLIC BANK | | | | | | | | | | | | | | |
| 1 | INDIAN OVERSEAS BANK | 64098 | 1172.27 | 73621 | 845.38 | 13 | 0.2 | 149 | 2.15 | 2 | 0.02 | 67 | 7.27 | 157950 | 2027.29 |
| 2 | BANK OF BARODA | 3105 | 17477 | 17477 | 260.39 | 213 | 4.26 | 143 | 1.89 | 13 | 0.17 | 444 | 10.81 | 21395 | 341.63 |
| 3 | BANK OF INDIA | 5110 | 80.29 | 10624 | 138.83 | 8 | 0.08 | 26 | 0.48 | 2 | 0.03 | 19 | 6.08 | 15781 | 225.71 |
| 4 | BANK OF MAHARASHTRA | 709 | 35.33 | 729 | 53.6 | 2 | 0.01 | 8 | 0.08 | 3 | 0.03 | 21 | 5.76 | 1472 | 95.18 |
| 5 | CANARA BANK | 172583 | 2395.2 | 126121 | 1498.97 | 26214 | 272.89 | 2190 | 19.42 | 3096 | 33.17 | 2373 | 41.89 | 332577 | 4261.54 |
| 6 | CENTRAL BANK OF INDIA | 11400 | 17.87 | 15357 | 254.12 | 31 | 0.42 | 48 | 0.56 | 7 | 0.07 | 81 | 7.05 | 16964 | 280.09 |
| 7 | INDIAN BANK | 118043 | 2568.97 | 103029 | 1387.6 | 60 | 0.6 | 109 | 2.89 | 4 | 0.03 | 79 | 9.14 | 221324 | 3969.19 |
| 8 | PUNJAB NATIONAL BANK | 2203 | 52.19 | 1409 | 24.94 | 2 | 0.11 | 3 | 0.02 | 0 | 0 | 21 | 1.11 | 3636 | 78.37 |
| 9 | PUNJAB AND SIND BANK | 14 | 0.23 | 13 | 0.27 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 30 | 0.5 |
| 10 | UNION BANK OF INDIA | 20586 | 387.84 | 23623 | 598.85 | 21 | 0.66 | 23 | 0.85 | 16 | 0.6 | 229 | 111.62 | 44488 | 1100.62 |
| 11 | UCO BANK | 4274 | 77.73 | 4348 | 69.15 | 1 | 0.01 | 0 | 0 | 0 | 0 | 15 | 0.88 | 8638 | 147.77 |
| 12 | STATE BANK OF INDIA | 144414 | 2847.64 | 63413 | 1326.08 | 56 | 1.04 | 440 | 8.8 | 15 | 0.26 | 157 | 20.53 | 208495 | 4204.35 |
| | Sub Total | 556579 | 9699.67 | 439784 | 6458.18 | 26613 | 280.4 | 3140 | 37.1 | 3168 | 34.75 | 3566 | 222.14 | 1032760 | 16732.24 |
| | PRIVATE BANKS | | | | | | | | | | | | | | |
| 13 | AXIS BANK | 3366 | 260.7 | 3582 | 195.04 | 1 | 0 | 14 | 0.65 | 7 | 2.22 | 82 | 32.86 | 7052 | 492.47 |
| 14 | BANDHAN BANK | 3199 | 18.84 | 13964 | 75.23 | 1 | 0.01 | 0 | 0 | 0 | 0 | 0 | 0 | 17064 | 94.08 |
| 15 | FEDERAL BANK | 25535 | 396.98 | 8616 | 176.83 | 1 | 0.01 | 27 | 0.77 | 1 | 0.04 | 116 | 3.94 | 34298 | 578.55 |
| 16 | HDFC BANK | 17109 | 126.49 | 7680 | 57.78 | 8 | 0.25 | 8 | 0.14 | 0 | 0 | 7 | 1.44 | 24805 | 186.1 |
| 17 | ICICI BANK | 10668 | 536.49 | 18842 | 669.99 | 83 | 2.97 | 47 | 1.54 | 26 | 2.39 | 124 | 75.65 | 29790 | 1291.03 |
| 18 | IDBI BANK | 7019 | 189.83 | 8117 | 199.01 | 10 | 0.11 | 24 | 0.84 | 0 | 0.01 | 146 | 5.57 | 15317 | 385.37 |
| 19 | INDUSIND BANK | 5521 | 62.91 | 4459 | 75.98 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 1.62 | 9983 | 140.49 |
| 20 | J & K BANK | 6 | 0.34 | 110 | 14.18 | 0 | 0 | 2 | 0.08 | 0 | 0 | 2 | 0.16 | 120 | 14.74 |
| 21 | KARNATAKA BANK | 499 | 63.33 | 140 | 5.55 | 2 | 0.02 | 0 | 0 | 0 | 0 | 4 | 5.77 | 645 | 80.67 |
| 22 | CSB BANK LIMITED | 14189 | 193.73 | 6434 | 111.43 | 13 | 0.08 | 1 | 0.02 | 0 | 0 | 6320 | 50.44 | 26957 | 355.7 |
| 23 | CITY UNION BANK | 17955 | 220.71 | 24947 | 286.25 | 0 | 0 | 52 | 0.24 | 0 | 0 | 190 | 3.09 | 43144 | 510.29 |
| 24 | DHANLAXMI BANK | 127 | 3.19 | 428 | 7.07 | 31 | 0.42 | 0 | 0 | 0 | 0 | 10 | 0.28 | 596 | 10.96 |
| 25 | IDFC FIRST BANK | 24565 | 112.5 | 33227 | 150.28 | 12 | 0.03 | 418 | 1.73 | 20 | 0.05 | 17 | 0.02 | 56259 | 264.61 |
| 26 | KARUR VASAYA BANK | 16030 | 290.8 | 28023 | 476.95 | 161 | 24.44 | 15 | 0.22 | 0 | 0 | 305 | 21.26 | 44534 | 613.67 |
| 27 | KOTAK MAHINDRA BANK | 672 | 27.51 | 331 | 30.71 | 2 | 0.21 | 5 | 1.09 | 0 | 0 | 54 | 26.82 | 1064 | 86.44 |
| 28 | LAXSHMI VILAS BANK | 4521 | 50.58 | 7376 | 93.18 | 6 | 0.09 | 6 | 0.09 | 17 | 0.3 | 283 | 3.34 | 12219 | 147.58 |
| 29 | RBL BANK | 1300 | 5.72 | 1744 | 7.57 | 39 | 0.14 | 0 | 0.01 | 7 | 0 | 0 | 0 | 3094 | 13.97 |
| 30 | SOUTH INDIAN BANK | 12896 | 42.08 | 10708 | 28.43 | 34 | 0.08 | 99 | 0.17 | 18 | 0.03 | 182 | 18.64 | 23935 | 71.14 |
| 31 | TAMILNAD MERCANTILE BANK | 93489 | 1605.67 | 41340 | 626.78 | 17 | 0.63 | 282 | 3.97 | 2 | 0.03 | 165 | 18.64 | 135295 | 2255.72 |
| 32 | YES BANK | 1442 | 35.4 | 1039 | 110.3 | 19 | 6.55 | 4 | 0.02 | 0 | 0 | 512 | 583.92 | 3016 | 735.79 |
| | Sub Total | 260114 | 4251.78 | 221005 | 3389.52 | 437 | 36.02 | 1008 | 11.56 | 99 | 6.17 | 8552 | 834.92 | 491195 | 8528.97 |
| | REGIONAL RURAL BANKS | | | | | | | | | | | | | | |
| 33 | TAMILNADU GRAMA BANK | 114220 | 1059.57 | 47399 | 436.49 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 161619 | 1495.06 |
| | Sub Total | 114220 | 1059.57 | 47399 | 436.49 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 161619 | 1495.06 |
| | COOPERATIVE BANK | | | | | | | | | | | | | | |
| 34 | TAMILNADU STATE APEX CO-OP B | 111657 | 831.17 | 32545 | 38444.11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 144202 | 39275.28 |
| | Sub Total | 111657 | 831.17 | 32545 | 38444.11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 144202 | 39275.28 |
| | Small Financial Bank | | | | | | | | | | | | | | |
| 35 | EQUITAS SMALL FINANCE BANK | 13840 | 59.14 | 23367 | 87.48 | 1496 | 5.55 | 174 | 0.58 | 523 | 1.75 | 481 | 1.53 | 39891 | 156.03 |
| 36 | JANA SMALL FINANCE BANK LTD. | 6084 | 36.56 | 5947 | 31.02 | 7985 | 48.53 | 22 | 0.13 | 0 | 0 | 95 | 0.51 | 20113 | 116.55 |
| 37 | SURYODAY SMALL FINANCE BANK | 3487 | 14.49 | 5465 | 20.72 | 1 | 0.01 | 21 | 0.08 | 18 | 0.08 | 8 | 0.02 | 8996 | 35.4 |
| 38 | LUJUAN SMALL FINANCE BANK | 6950 | 36.52 | 17291 | 84.38 | 18 | 0.15 | 55 | 0.27 | 3 | 0.02 | 8 | 0.06 | 24235 | 121.7 |
| 39 | ESAF BANK | 19987 | 118.42 | 9436 | 49.32 | 168 | 0.84 | 226 | 0.99 | 1 | 0.01 | 40 | 0.91 | 29856 | 170.48 |
| 40 | FINCARE SMALL FINANCE BANK LI | 484 | 6.66 | 232 | 3.78 | 0 | 0 | 1 | 0.1 | 0 | 0 | 0 | 0 | 717 | 10.54 |
| | Sub Total | 50812 | 271.89 | 61648 | 276.7 | 9866 | 55.08 | 499 | 2.16 | 545 | 1.88 | 638 | 3.03 | 123808 | 610.71 |
| | OTHER BANK | | | | | | | | | | | | | | |
| 41 | SIDBI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 42 | TIDC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 43 | TIC | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 44 | TNSARD | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | PAYMENT BANKS | | | | | | | | | | | | | | |
| 45 | INDIA POST PAYMENTS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 46 | AIRTEL PAYMENTS BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Sub Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | GRAND TOTAL | 1093382 | 16114.08 | 802361 | 49005 | 36716 | 371.5 | 4647 | 60.81 | 3802 | 41.78 | 12876 | 1060.09 | 1963684 | 66643.26 |

INDIAN OVERSEAS BANK, RSETI-KARUR

SUCCESS STORY

Mr. Deepan.A S/o Arjunan, aged 23 living in Aandankoil East, Karur district, Tamilnadu. He was studied ITI. Her childhood days were not so good as he has lot of pains in her earlier life. He just earned negligible amount of earnings from the work he was doing. That was not an easy task for him to take any decision on further studies as he was not able to meeting out his basic needs.

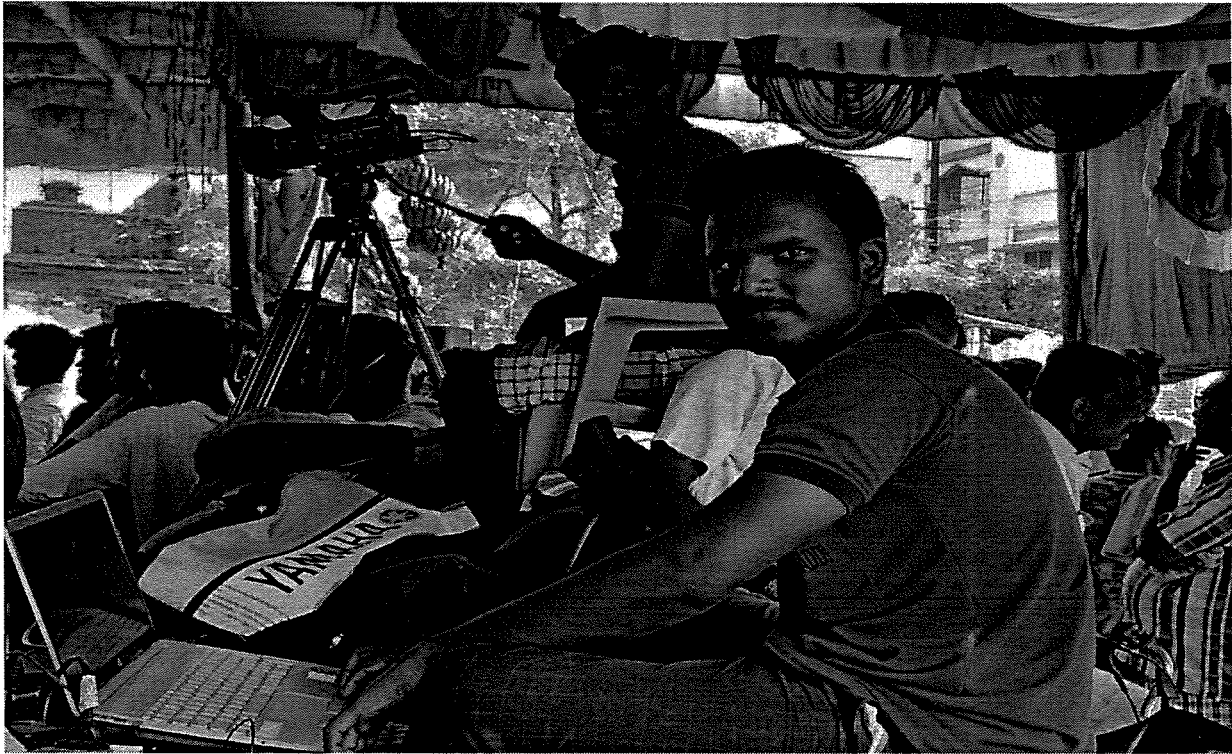
Then he started working for mere wages at local shops and some temporary wage works. He also runs a YouTube channel also. Even though he was worked hard to running the channel for years, he just left without any earnings. he was totally discouraged and exhausted.

In this scenario through a Newspaper Advertisement he came to know about the self-employment trainings and other handholding supports offered by IOB RSETI, Karur. He approached our institute for counseling. The Director of the institute counseled him and explained about government schemes which are promoting entrepreneurship. The Director also encouraged him and let him to apply for the Photography and Videography training for 30 (16.08.2021 to 24.09.2021) days.

During the training period he learnt the various soft skills like time management, effective communication, marketing management etc. After the training he got motivation and confidence. During the training he learnt how to run his Youtube Channel commercially, how to monetize to get income through YouTube channel etc. Then he applies the techniques he learnt from the training on his Channel UYIR KABADI and got monetized.

Then he has purchased a Camera. Along with the Youtube Channel He is rendering Photography and Videography services in the city. Initiation persuasion, Problem solving, Assertiveness, and systematic planning are the competencies found in her during the training period, and he has developed few more entrepreneurial competencies.

Now he is running her shop successfully by following the marketing management techniques taught to him during the training period. Now he is earning Rs.30,000/- per month and thanking our RSETI, KARUR.



← → G <https://www.youtube.com/channel/UCYY9zsUvZk2bE-xXVgDgQA/videos>

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SUBSCRIPTIONS

- Music
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(Youtube Link: <https://www.youtube.com/channel/UCYY9zsUvZk2bE-xXVgDgQA/videos>)



Indian Bank Rural Self Employment Training Institute,
No.143/73, 1ST Floor, Ramalinganar Main Road,
Tiruvannamalai-606 601. Phone: 04175 – 220310.



SUCCESS STORY FROM INDRSETI TIRUVANNAMALAI

Name of the Trainee : V. Thenmozhi
Cell Number : 8807202653
Name of the Village : Kadagaman Village,
Name of RSETI : INDRSETI Tiruvannamalai, TN
Name of sponsor Bank : Indian Bank
Training Participated : Vastra Chitra Kala Udyami
Training Period : From 16.09.2021 To 25.10.2021



Tmt V. Thenmozhi is from Kadagaman village of Kilpennathur taluk in Tiruvannamalai district. She worked as a agri labour after completing the 10 standard. But even after working morning 9 am to evening 6 pm she was paid only Rs 200/day, which is not at all sufficient to meet out his family requirements. At this time she was guided by one of his well wisher to attend the EAP awareness programme conducted by INDRSETI Tiruvannamalai. Within a week time she was selected and attended the EDP training on Vastra Chitra Kala Udyami training from 16.09.2021 to 25.10.2021. After completing the training, starting the own business because of his quality service and reasonable service charges she has gained good reputation among his customer, and his monthly income is around Rs 20000 to Rs 25000/pm. She is remembering that the motivation gained during the training at INDSETI is the reason for his success.