



State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

165th VC Meeting of State Level Bankers' Committee

Date: 05.03.2021

Time: 11.00 AM

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State Level Bankers' Committee, Tamil Nadu

Convener: Indian Overseas Bank

Minutes of the 164th Meeting of SLBC

Held on 01-12-2020 through Virtual Mode

The 164th meeting of SLBC, Tamil Nadu was held on 1st of December 2020 through virtual platform due to restrictions in place on account of COVID 19 pandemic.

Welcome Address:

Shri. S.C.Mohanta, GM – IOB and Convenor SLBC welcomed Shri. Krishnan, I.A.S, Additional Chief Secretary, Department of Finance, Government of Tamil Nadu, Shri.P.P.Sengupta, MD & CEO of IOB and Chairman, SLBC-TN; Shri. SMN.Swamy, Regional Director, RBI, Chennai, Mr. Baiju N Kurup, Officer-in charge/GM NABARD, Chennai and officials from State Government departments, RBI, NABARD and the fellow bankers. The following are the highlights of his welcome address:

Between the 163rd and 164th meeting, SLBC had conducted the 164th Sub Committee on Credit Flow and Financial inclusion on 11.11. 2020, meeting of the smaller committee on Crop Season and NPA norms on 11.11.2020, the Steering Sub-Committee of 164th SLBC on 19.11.2020.

He briefly touched upon the important issues that were discussed during the course of the meeting.

CHAIRMAN'S ADDRESS:

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

GLOBAL SCENARIO:

Emerging market economies have responded positively to the coronavirus disease (COVID-19) crisis. As a result of the sudden and unprecedented halt to economic activity, most governments have increased spending for emergency measures and transfers. Over 90 percent of central banks have cut policy rates since March— some to all-time lows—and many have taken measures to provide liquidity to the banking system. As a result of these measures and buoyant global risk appetite, financial conditions have eased considerably. – **Source: IMF**

National Scenario:

- States combined GFD (Gross Fiscal Deficit) is projected to widen beyond 4 per cent of GDP in the base line scenario, higher than the budgeted 2.8 per cent of GDP for 2020-21.
- Government expanded the production linked incentive PLI to 10 more sectors approving a spend of Rs.1.46 lakh crore over five years to boost manufacturing.
- Core sector Index of Industrial Production (IIP) contraction narrows to 0.8% in Sep 2020. IIP contracted by 7.3% in August, 8% in July & 12.4% in June. The improvement in Sep 2020 was due to sharp improvements in coal, refinery products and cement. IIP growth for October 2020 may be expected to be around 2.5%.
- Fiscal deficit in April-Sept soars to 115% of full year Budget Estimate. At the same stage last year, fiscal deficit as a proportion of budget estimate was 93 per cent.
- GST collection in October crossed Rs.1 trillion for the first time in eight months, indicating the results of the unlocking from September onwards.
- The commercial real estate market is coming back to life after the severe blow it received during the prolonged nationwide lockdown due to COVID 19 pandemic.
- Centre transfers 2nd tranche of Rs.6000 crore to states/UTs to meet the GST compensation shortfall under the special borrowing mechanism.
- India's goods exports declined 5.12 per cent (y-o-y) to \$24.89 billion in October.

Banking Environment in India:

- SBI raises Rs. 5,000 crore by issuing Basel III compliant non-convertible taxable debt instruments.
- Gold loan NBFCs are likely to see a 15-18% growth in their asset under management (AUM) this fiscal, helped by higher demand from gold loans from individuals and micro-enterprises.
- SBI has signed an agreement with Japan Bank for International Cooperation (JBIC) for a loan worth Rs.1 billion (around Rs.7,403 crore). The loan is intended to promote smooth flow of funds for the whole range of business operations of Japanese automobile manufacturers in India.
- Credit to agriculture and allied activities increased by 5.9 per cent in September 2020 as compared with a growth of 7.0 per cent in September 2019.
- Credit to industry recorded 'nil' growth in September 2020 as compared with 2.7 per cent growth in September 2019.
- Personal loans registered a growth of 9.2 per cent in September 2020 as compared with 16.6 per cent growth in September 2019.
- UPI transactions in value terms in the first half (H1) of FY21 rose 71.5 per cent y-o-y to Rs.15,49,240 crore vis-à-vis 12 per cent growth in IMPS transactions to Rs.12,07,067 crore.
- Credit growth to the services sector accelerated to 9.1 per cent in September 2020 from 7.3 per cent in September 2019. Within this sector, credit to 'computer software', 'trade' and 'tourism, hotels & restaurants' registered accelerated growth in September 2020 vis-à-vis the growth in the corresponding month of the previous year.

Banking Sector in Tamil Nadu:

- The State of Tamil Nadu has witnessed a satisfactory performance under various parameters during the Second quarter of FY 2020-21. The CD ratio reached 106.07%.
- Deposits of the Banks in Tamil Nadu have increased from Rs. 804271.88 crores as of Sept 2019 to Rs. 893668.92 crores as of Sept 2020, registering an increase of Rs. 89397.04 crores in absolute terms and 11.12 in percentage terms.
- The total advances increased from Rs. 905196.61 crores as of September 2019 to Rs. 947955.63 crores as of September 2020, registering an increase of 4.72% YoY.
- The achievement under Priority Sector and Non Priority sector to target stood at 86% & 106% respectively.
- Under Priority Sector, the disbursements from April 20 to September 2020 to Farm Sector is 92%, MSME 91%, Education 57% and Housing 72%.

The Chairman congratulated all the bankers for their active participation in Lead Bank Scheme and for their active role in Government sponsored schemes including Annual Credit Plan.

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

**Special Address by Shri. Krishnan, I.A.S- Addl Chief Secretary-Finance
Department- GoTN:**

- He congratulated the bankers for having supported the economy of the State during these difficult times when the entire country was reeling under the effect of COVID 19 pandemic.
- The State has performed well especially under disbursement of credit to Agriculture sector and to MSME sector through Emergency Credit Line Guarantee Scheme.
- Tamil Nadu is the first in the country to adopt 100% RTPCR tests for COVID 19 cases.
- Various measures taken by the Government of Tamil Nadu has kept the pandemic under control in the State significantly.
- Revenue realization for the State for September and October 2020 on GST has shown positive growth.
- Overall drop in Revenue expenditure has been contained at -6%.
- Drop in Capital expenditure when compared to last year is at -2%.
- He expressed his concern towards the performance of the State under the PM SVANidhi Scheme, which is far below then expected when compared at National Level. He requested Member Banks to speed up the process of sanctions and disbursements especially with regard to Private Sector Banks where the rate of disbursements are significantly low.
- He brought to the notice of the forum on the recent ban by Government of Tamil Nadu on Online Gaming and requested bankers to exercise caution with regard to electronic transfer of funds which is used for wagering, betting, distributing the winnings or price money is also an punishable offence.

Key Note Address by Shri.S.M.N Swamy, Regional Director, RBI, Chennai:

- There is signs of easing of contraction in various sectors of economy and emergence of impulses of growth.
- As per experts, though the pandemic has resulted in technical recession, the recovery from October has been quite impressive and faster than projected.
- The focus of Government of India through relief measures and RBI's regulatory action during the lockdown was to provide relief to the borrowers from the impact of COVID 19 pandemic through extension of moratorium and other measures and to facilitate resolution through resolution framework for the COVID 19 related stress.
- RBI has announced various relief measures recently like grant of exgratia payment to eligible borrowers by way of crediting the difference between the simple and compound interest for the period between 01.03.2020 to 31.08.2020.
- In order to increase the credit flow to small business segments the existing exposure limits to retail exposure of banks has been increased to Rs.7.5 Crs from Rs.5.00 Crs.
- In order to help the Real Estate Sector, the risk weight has been rationalized by linking it to Loan to Value Ratio for all fresh loans sanctioned up to 31.03.2022.
- Any Shipping bill remains outstanding against the exporters for more than two years, they will be blacklisted under the Export Data Processing and Monitoring System package.
- Recently comprehensive guidelines on Priority Sector Credit for Scheduled Commercial Banks, RRBs, Urban Cooperative Banks was announced in order to boost the credit to various strata of the economy particularly Agri and MSME sector.
- In order to improve the flow of credit to the unserved and underserved sector of the economy and make available funds to the ultimate beneficiary at an affordable cost, considering the lower cost of funds from banks and greater reach of the NBFCs Co-Lending Model Scheme has been introduced.

- He requested all the stakeholder banks to work in coordination in order to make Virudhunagar district 100% digitally enabled under the scheme of Expanding and Deepening of Digital Payment Ecosystem.

Key Note Address by Mr. Baiju N Kurup GM, NABARD, Chennai:

- He highlighted the performance of NABARD during the year till date which are briefed below:
- Loans to the tune of Rs.15,200 crores has been sanctioned to various stake holders in the State so far for the Year.
- For Infrastructure projects under RIDF sanction has been made to the tune of Rs.2000 crores and Rs.100 crores under Food Processing Fund.
- Sanction of new barrage across river Kaveri in Najapayanlur in Karur district, Modernization of structures under lower Bhavani irrigation project, Infrastructure related work under Supply chain management for fruits and vegetables, agro processing clusters etc. All these projects after completion are expected to bring major changes in the rural economy.
- The Central Sector schemes related to 10000 FPOs is being carried out with much thrust and focus in the State of Tamil Nadu.
- Initiated the process with State Government with regard to computerization of PACS in the State.
- He requested bankers to avail the grant under the NABARDS financial inclusion program for various projects and digital infrastructure program of the banks.
- NABARDs E-Sakthi portal aims at digitization of SHG data to improve Financial Inclusion/ Credit appraisal and has been launched in co-operation with TNCDW. As on date around 1.5 lakhs SHGs have been migrated from EMathi to E-Sakthi portal.
- Special refinance scheme for promoting micro food processing in order to create sustainable livelihood and employment opportunities to rural youths.
- Concessional long-term refinance is extended to all eligible banks/FIs at 4% interest.
- Refinance for Water, Sanitation and Hygiene activities for sustainable developmental goals.

REGULAR AGENDA of 164th SLBC

The forum confirmed the minutes of the 163rd SLBC meeting held on 30.09.2020.

Agenda No. 01

164th SLBC

Crop season and NPA norms – Prudential norms for Agricultural Advances – Season for Various crops

The Convenor informed the forum that SLBC last revised the Prudential Norms for Agriculture Advances and Crop Season in the 100th SLBC meeting held on 29.09.2004. The need to revisit the same was felt and a smaller committee was constituted to decide upon the same. The meeting held on 11.11.2020 decided on the classification of Short duration and Long duration crops for NPA for the State of Tamil Nadu. The Convenor briefed on the same in the forum for the benefit of the members and informed that the revised guidelines shall be applicable from the FY 2020-21.

Action: Banks

Agenda No: 02

164th SLBC

The Convenor reviewed the performance of banks under SHG-BLP as on 31.10.2020. He informed the forum that the proportionate target as on 31.10.2020 was Rs.12,000 Crores whereas the achievement of banks stood at Rs.10,596.79 Crores and there was a short fall of Rs.1403.21 Crores. He requested Member banks to speed up sanction expeditiously by clearing all the pending applications by following the latest amendments in the RBI guidelines vide RBI Master Circular dated 18.09.2020. Similarly, with regard to unutilized amount in Cash Credit Loan (CCL) he advised Member banks to instruct their branches to allow regular transactions in the CCL and enhance the DP limit on annual basis, to infuse more credit in the system. He also advised the Member Banks to upload the SHG related data in the NRLM portal within 5th of succeeding month so that the actual performance of our State will be reflected.

Shri. Ganesh Kanna, Addl. Director, TNSRLM:

He thanked the Convenor and all the bankers for extending their support for SHG-Bank Linkage Program and requested to continue their support so that the annual target shall be achieved. He informed that in the meeting with the Additional Secretary, Ministry of Rural Development, Government of India held recently, the amount of Rs.3600 crores lying with various banks in the State as undrawn portion in the CC account was viewed with concern and requested bankers to allow drawals in such accounts. He informed that all the pending claims for RSETIs are cleared.

Action: Banks

He requested the Lead Banks in the newly formed districts to set up RSETIs at the earliest.

Action: Lead Banks

Agenda No: 03

164th SLBC

PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) - Performance as on 17.11.2020

The district-wise and bank-wise progress under PM SVANidhi scheme was reviewed based on the data sent by TNULM, Chennai.

The Convenor informed the forum that DFS and the State Government are periodically reviewing the performance of the banks in the State. As per the performance report from PM SVANidhi portal, cumulative applications uploaded as on 17.11.2020 is 65,918 out of which 30,225 loans are sanctioned and 13208 no of loans are disbursed.

He advised the Member Banks to issue suitable instructions to their field level functionaries to sanction the pending applications on merit and immediately disburse without further delay for which sanction has already been made.

Joint Director-DAY-NULM:

She informed the forum that out of the 67933 applications sent to various banks only 18664 applications has been disbursed which is far from satisfactory. She appreciated the Seven Top performing banks under the scheme for their active role. The pendency of applications especially with major banks having lead bank responsibilities are on higher side and requested all bankers to dispose of the applications at the earliest.

Action Banks

National Strategy for Financial Education (NSFE) 2020-25

The Convenor informed the forum on the RBI letter dated 19.10.2020 informing about the Second National Strategy for Financial Education (NSFE) for the period 2020-25 prepared by National Centre for Financial Education (NCFE) in consultation with the various Financial Sector Regulators and various ministries.

He briefed on the purpose of the program and requested Member Banks to go through the Strategy documents placed in the RBI website and sought active participation / co-ordination among all the stakeholders to ensure timely implementation of Action plans.

Action: Banks

Pragati Meeting – Review of Social Security Schemes – PMJJBY & PMSBY

The forum was informed that as per the directions of RBI vide their letter dated 13.11.2020 the performance of banks under social security schemes are reviewed. The Convenor advised the member banks to submit the half-yearly progress report in the format prescribed by RBI to review the progress periodically.

The Convenor advised Member Banks to improve on the enrollments and streamline the process of lodgment and settlement of claims so that the benefits under the schemes reaches the claimants/beneficiaries without undue delay.

Mr. Mohit Yadav-PFRDA informed that the Bank-Wise, District-wise data on performance under APY, PMSBY, PMJJBY is being communicated on monthly basis and requested Member Banks to actively participate and enroll maximum eligible persons under the scheme.

Action: Banks

NABARD – Banking plan under Special Refinance Scheme-Watershed and Tribal Development Projects

The Convenor informed on the Special Refinance Scheme of NABARD in Watershed and Wadi Project areas for the benefit of the Member Banks. NABARD vide their e-mail dated 13.11.2020 has advised about the banking plan in respect of TNGB, TNSC Bank, Major Commercial Banks district wise and activity wise for Watershed Development Programme (WDF) and Tribal Development Plan areas. As NABARD is providing refinance at concessional rate, the Convenor requested Member Banks to take advantage of concessional refinance and deepen the investment credit in Water Shed and Wadi project areas developed by NABARD. **GM NABARD** informed the forum that investments for 166 projects has been made by NABARD in the State and there are significant improvements in those areas in the form of better livelihood opportunities etc. In order to have a multiplier effect for the people living in these areas NABARD had formulated this scheme identifying banking plan also. She requested the bankers to come forward to extend investment credit in these identified watershed areas in order to improve the livelihood of the people.

Action: Banks

Agenda No: 07**IAHDCO pending applications & submission of Utilization Certificate:**

The Convenor informed the forum that the issue of pending applications in bank branches has been a long-standing one and has been one of the regular agenda in all the SLBC meetings. The Convenor shared the statistics on the number and amount of applications pending for sanction and disbursement with various bank branches and submission of Utilisation Certificates pending with bank branches. The forum was informed that the branch-wise, district-wise pending status of various banks were already sent by SLBC for appropriate action by the concerned banks.

SLBC once again advises the Member Banks to give suitable instructions to their field level functionaries to give immediate attention to this issue and clear all

backlogs at the earliest so that the pendency level is brought to the barest minimum.

Mrs. Vijaya Rani IAS - MD-TAHDCO informed the forum that around 13000 applications to the tune of Rs. 181 crores has been sent to various banks after it was scrutinized by the District Task Force Committee headed by concerned District Collectors. She requested the bankers to process these applications at the earliest. She further informed that for about 5420 applications for which sanctions are already made by various banks where subsidy to the tune of Rs.78 crores has also been released banks have not disbursed the loan yet. She requested the bank branches to disburse the loan at the earliest. She also informed that there are instances where the loans sanctioned for which subsidy is also released is now being rejected for some reasons. She requested the forum that the applications, which are sent after revalidation, shall be positively processed by banks.

Action: Banks

Agenda No: 08

164th SLBC

Expanding and Deepening of Digital Payment Eco systems- making Virudhunagar District 100% digitally enabled.

The Convenor informed the forum that Keeping in view of disruptions brought about by challenges because of COVID-19 pandemic, RBI has extended the timeline on Expanding and Deepening of Digital Payments Ecosystem up to March 2021. The forum was informed that there has been inordinate delay on part of some banks in submission of their individual progress reports to the nodal bank even though RBI has clearly advised that the report have to be submitted within seven days from the end of every month. Such belated submission hamper the consolidation process at the nodal bank level and result into significant delay in submission to RBI. The Convenor reviewed the performances of branches operating in the Virudhunagar district under the select parameters.

SLBC advises Member Banks to instruct their branches in strictly adhering to the period with regard to submission of data and participate actively in the project to make the district 100% digitally enabled within March 2021.

Action: Banks

Saturation of farmers under Kisan Credit Card (KCC) Scheme

The Convenor reviewed the performance of banks based on the data available from the PMJDY portal with regard to applications received, sanctioned, disbursed to farmers under KCC Crop, Dairy, Poultry, and Fisheries.

SLBC once again advises Member Banks to ensure that their branches enter the applications received data on cumulative basis, dispose of the pending applications at the earliest, and achieve the goal of saturation of all eligible farmers with KCC.

Action: Banks**Agenda No: 10****Fisheries and Aquaculture – Infrastructure Development Fund (FIDF)**

The Convenor informed the forum on allocation of Rs.10000 crores corpus in the Union Budget 2018 for setting up of Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for fisheries sector and an Animal Husbandry Infrastructure Development Fund (AHIDF) for financing infrastructure requirement of animal husbandry sector. He briefed the forum on the objectives of the scheme and requested Member Banks to take note of the scheme details and participate actively to help develop Marine Aquaculture Infrastructure.

Action: Banks**Agenda No: 11****Special Refinance Scheme for Promoting Micro Food Processing Enterprises**

The Convenor informed the forum on the NABARDs Special Refinance Scheme for promoting Micro Food Processing Enterprises. He briefed the forum on the features of the scheme especially with regard to concessional long-term refinance to all eligible banks / FIs at 4% interest rates to enable banks to accelerate capital formation in micro-food processing enterprises and requested Member Banks to widely publicise the scheme and take advantage of concessional refinance.

GM-NABARD elaborated the forum on the advantages of the scheme and requested bankers to take active participation and avail the benefits of refinance.

Action: Banks

Schematic Refinance for Water Sanitation and Hygiene (WASH) Activities – Scheme for FY 2020-21

The Convenor briefed the forum on the operational guidelines under Schematic Refinance for Water Sanitation and Hygiene (WASH) Activities- Scheme for FY 2020-21. Special Refinance Facility is provided to eligible Financial Institutions for financing WASH related activities such as construction of toilets etc. The Convenor further informed that financing of WASH activities is a thrust area and are eligible for 95% of eligible loan as refinance at a concessional rate of interest.

SLBC advised Member Banks to take note of the scheme details, provide timely, and hassle free credit to eligible beneficiaries/entrepreneurs to facilitate WASH activities.

GM-NABARD elaborated on the scheme, which was launched in two phases, for the benefit of the member banks.

Action: Banks

Targeted Financial Inclusion Intervention Programme (TFIIP)

The Convenor informed the forum on the guidelines for implementation of Targeted Financial Inclusion Intervention Programme (TFIIP) in 40 shortlisted Aspirational Districts within the overall Aspiration Districts Programme (ADP) of NITI Aayog. He reviewed the performance under various parameters stipulated under TFIIP for the two aspirational districts in the State and advised the member banks to issue suitable directions to their branches in the two aspirational districts for effective implementation of the TFIIP programme in the State and to achieve the targets.

Action: Banks

Timely submission of data by Banks for conduct of SLBC meetings

The Convenor informed the forum that strict adherence to the time line stipulated by RBI in conduct of main meeting is not possible because of not getting the data from member banks in time even after several communications from SLBC. RBI has viewed this with disfavor. The convenor advised Member Banks to submit the data to SLBC and also instruct their district coordinators to submit the reports to LDMs in a timely manner.

Regional Director-RBI adversely commented the act of such banks who are not submitting the data in time, which has delayed the conduct of SLBC meetings within the stipulated time. He requested the bankers to seriously take note of the same so that such kind of event do not occur in the future. **Action: Banks**

TABLE AGENDA No: 01**164th SLBC****Amalgamation of Lakshmi Vilas Bank with DBS Bank India Ltd.,**

The Convenor informed the forum that the Government of India has sanctioned the Scheme for the amalgamation of the Lakshmi Vilas Bank Ltd., with DBS Bank India Ltd., which came into force with effect from November 27, 2020. SLBC requested the Member Banks to make note of the same and advised Lead District Managers to invite DBS Bank India Ltd., henceforth for all their DCC/ DLRC meetings and collect the regular data from them. **Action: Banks/LDMs**

TABLE AGENDA No: 02**164th SLBC****DCC/DLRC meetings-participation by Member Banks:**

The Convenor briefed the forum on the importance of DCC and DLRC meetings and the necessity of members to participate and deliberate in these meetings. It was informed that even after necessary notice was given well in advance, many Member Banks abstained from attending such meetings and the same was brought to the notice of RBI/SLBC. The Convenor advised the Member Banks to give suitable instructions to their coordinators in all the districts including the newly formed districts to take active participation in all such meetings without fail.

Action: Banks

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

The Convenor informed the forum that NSFI 2019-24 report sets forth the vision and key objectives of the Financial Inclusion policies in India to help expand and sustain the financial inclusion process. One of the key recommendations is to achieve Universal Access to Financial Services by expanding the digital infrastructure through better networking of bank branches, BC outlets, Micro ATMs, PoS terminals and stable connectivity etc.,. The Convenor sought the co-ordination of all the concerned stakeholders in order to achieve the laid objectives and active participation in achieving Universal Access to Financial Services by strengthening and expanding their digital infrastructure.

Action: Banks

Sharing of Minutes of High- Level Committee held to decide the quantum of relief in case of severe natural calamities

The Convenor informed the forum on the meeting of the "High- Level Committee held to decide the quantum of relief in case of severe natural calamities" by Government of India. The Convenor requested the State Government to share a copy of the Minutes of the High-Level Committee constituted for deciding the quantum of relief in case of severe natural calamities with SLBC so that the same shall be communicated for necessary action by the banks.

Vote of Thanks

The meeting ended with Vote of thanks proposed by Shri. Gopalakrishnan, Deputy General Manager, Bank of Baroda.

B. CONFIRMATION OF THE MINUTES OF THE 164TH SLBC MEETING HELD ON 01.12.2020

The minutes of the 164th State Level Bankers' Committee Meeting convened on 01.12.2020 are already circulated to the members. The forum may confirm the same.

National Strategy for Financial Education (NSFE) 2020-25

RBI vide letter ref.FIDD(Che)/64/02.08.040/2020-21 dated 19.10.2020 (copy enclosed) has informed about the Second National Strategy for Financial Education (NSFE) for the period 2020-25, prepared by National Centre for Financial Education (NCFE) in consultation with the various Financial Sector Regulators and various ministries.

The NSFE 2020-25 intends to support the vision of the Government of India and Financial Sector Regulators by empowering the various sections of the population to develop adequate knowledge, skills, attitudes and behaviour which are needed to manage their money better and to plan for their future.

The Strategy document has been placed in the website of the RBI and readily accessible under the link provided below:

<https://rbidocs.rbi.org.in/rdocs/PublicationReport/Pdfs/NSFE202020251BD2A32E39F74D328239740D4C93980D.PDF>

SLBC requests all the concerned stakeholders for their active coordination in order to ensure timely implementation of Action plans as mentioned in the NSFE report.



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

Ref. FIDD(Che)/64/02.08.040/2020-21

October 19, 2020

Shri. S.C. Mohanta
General Manager
Convenor, State Level Bankers Committee
Indian Overseas Bank
763, Anna Salai
Chennai-600002

Dear Sir,

National Strategy for Financial Education (NSFE) 2020-25

As you are aware, the Second National Strategy for Financial Education (NSFE) for the period 2020-25 has been prepared by the National Centre for Financial Education (NCFE) in consultation with the Financial Sector Regulators (RBI, SEBI, IRDAI and PFRDA), DFS and other Ministries of Govt. of India and other stakeholders (Developmental Financial Institutions (DFIs), Self-Regulatory Organisations (SROs), Indian Banks' Association (IBA) and National Payments Corporation of India (NPCI), under the aegis of the Technical Group on Financial Inclusion and Financial Literacy (TGFIFL) chaired by Deputy Governor, RBI. The NSFE document was approved by the Sub-Committee of Financial Stability and Development Council (FSDC-SC) in its 24th Meeting on June 18, 2020.

2 The NSFE 2020-25 intends to support the vision of the Government of India and the Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitudes and behaviour which are needed to manage their money better and to plan for their future. The Strategy document has been placed on our website and is readily accessible under the link provided below:

<https://rbi docs.rbi.org.in/rdocs/PublicationReport/Pdfs/NSFE202020251BD2A32E39F74D328239740D4C93980D.PDF>

भारतीय रिज़र्व बैंक, वित्तीय समावेशन और विकास विभाग, फोर्ट ग्लेसिस, 16, राजाजी सालै, चेन्नई 600001
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3. In this regard, we advise you to include "discussion on NSFE 2020-25" as an agenda item in SLBC meetings to encourage deliberation and co-ordination among all the stakeholders to ensure timely implementation of Action Plans as mentioned in the NSFE Report.

Your faithfully,



(S B Suresh Kumar)
General Manager

Financial Literacy Week – Theme of FL week 2021- Credit Discipline and Credit from formal institutions:

Financial Inclusion is one of the important element in the developmental role played by RBI. The Financial Literacy Week is an initiative by RBI to promote awareness on key topics every year through a focused campaign. RBI has informed on the theme of FL Week 2021 viz., "Credit Discipline and Credit from formal institutions". The messages disseminated from the FLC Week 2021 focus on (i) Timely Repayment and Credit Score (ii) Borrowing from Formal institutions only and (iii) Responsible Borrowing which are of vital importance to the ordinary public should be popularised by each and every bank branch in the State.

In order to create awareness throughout the year special focus shall be given to the theme and Message by Bank branches.

Hence, SLBC advises Member Banks to disseminate the information to all their branches to make adequate publicity so that the theme and messages reaches the intended persons.

Expanding and Deepening of Digital Payment Eco systems- making
Virudhunagar District 100% digitally enabled.

As you are aware that Virudhunagar district has been identified for our State to make it 100% digitally enabled. Digi-tech Committee at the District level has already been formed with the District Collector as Chairperson. Reports are collected in the RBI specified formats and are being reviewed periodically by SLBC. The progress report for the quarter ended December 2020 is annexed. The extended timeline for completion of 100% digitally enabled programme is March 2021.

A Compendium of clarifications/ FAQ has been issued to Nodal Banks on January 19, 2021 to address queries received from stakeholders. The same was circulated to all the member banks and discussed during the review meeting conducted by FIDD, RBI, Mumbai.

RBI has advised the Monitorable Action points to attain desired results in the extended timeline viz.,

- Timely and accurate submission of data complete in all respects in the revised review formats
- Coordinated efforts with the banks in the district to ensure achievement of 100% digitization.
- Improvement in individual performance by Nodal Banks in the district.
- Special discussion in the ensuing SLBC/ DCC to achieve the target in the district.
- Close monitoring of banks' performance in the district.

RBI also advised that each bank operational in the identified district shall submit a consolidated report for all branches in the district to the nodal bank **within seven days from the end of every month.**

SLBC vide its letter dated 17.12.2020 addressed to MDs & CEOs of Banks had communicated on the slow progress in the implementation of Digital District Project and requested to instruct their Controlling Office to sensitise the nodal officers and Branches in the district to involve themselves actively to make the district 100% digitally enabled.

SLBC once again advises the Member Banks to instruct their branches to actively participate in the roadmap formulated for making Virudhunagar district 100% digitally enabled, as only less than 50 days are left for completion of the extended time line. Also, the Member Banks shall note that the success of this project in Virudhunagar district will be kept as a model for implementing the same in other districts of the State.

Expanding and Deepening of Digital Payments Ecosystem - Review Format

Director: VIRUPHUNAGAR
 REPORTING Month/ Quarter: DECEMBER2020

Bank Name	For Bank Customers										For non-customers				4. Digital Financial Literacy									
	1. Digital coverage for Individuals (Savings Accounts)					2. Digital coverage for business (Current Accounts)					3. Provision of Digital Infrastructure													
Total No. of Operative SB A/c.	No. of Debit cards/ RuPay cards issued in Operative SB A/c.	% Debit/RuPay coverage	No. of net banking based coverage	% Net banking coverage	Head Mobile Banking - UPI + USSD	% of MB USSD coverage	Total No. of Operative SB A/c covered with at least one of the facility - Debit RuPay card, net banking, USSD, UPI, USSD	% of each Accounts covered with at least one of the facility - Debit RuPay card, net banking, USSD, UPI, USSD	Total No. of Operative Current Accounts covered with at least one of digital modes of payments - Net Banking, P2P, QR etc.	% of each Accounts covered with at least one of digital modes of payments - Net Banking, P2P, QR etc.	A. POM QR issued to On/Off line CA providers	B. POM QR issued to Public Service providers	C. POM QR issued to On/Off line CA providers	Total POM QR issued to On/Off line CA providers	No. of FIC escape on digital FL	No. of people participated on digital FL								
AXIS	30427	21150	69.51	9305	30.58	11757	38.64	21150	69.51	5391	1405	26.06	1476	27.38	1476	27.38	249	0	0	249	10	142		
BANK OF BARODA	77952	43026	55.20	3676	4.72	4782	6.13	43278	55.52	19627	811	4.13	181	0.92	933	4.75	0	0	0	0	0	0	0	
BANK OF INDIA	116644	79615	68.25	14546	12.47	12738	10.92	79615	68.25	1417	608	42.91	24	1.69	608	42.91	0	0	0	0	0	0	0	
Bank of Maharashtra	4981	2091	41.98	296	5.94	514	10.32	2749	55.19	346	37	10.69	0	0.00	37	10.69	0	0	0	0	0	0	0	
CANARA BANK	213845	131060	61.29	37224	17.41	18695	8.74	138429	64.73	2703	882	32.63	1175	43.47	1352	50.02	0	0	0	0	0	0	0	
CENTRAL BANK	32376	21405	66.11	7226	22.32	1104	3.41	23650	73.05	447	326	72.93	0	0.00	326	72.93	0	0	0	0	0	0	0	
CATHOLIC SYRIAN	2046	1374	67.16	157	7.67	164	8.02	1374	67.16	249	89	35.74	9	3.61	89	35.74	0	0	0	0	0	0	0	
CITY UNION BANK	42546	34872	81.96	22702	53.36	11606	27.28	37025	87.02	2721	1399	51.41	49	1.80	1399	51.41	0	0	0	0	0	0	0	
FEDERAL BANK	34605	31442	90.86	3803	10.99	15848	45.80	31442	90.86	928	350	37.72	160	17.24	350	37.72	0	0	0	0	0	0	0	
IFCI	28316	27211	96.43	17042	59.14	17461	60.59	27336	94.86	1778	1022	57.48	247	13.89	1136	63.89	239	1	0	240	0	0		
INDIAN BANK	192146	131228	68.29	14700	7.65	34667	18.04	132536	68.98	5770	941	16.31	29	0.50	941	16.31	0	0	0	0	0	0	0	
ICICI	15104	15104	100.00	14993	99.27	9734	64.45	15104	100.00	1487	1055	70.95	439	29.52	1055	70.95	6	0	7	13	0	0		
IDBI	44089	35634	80.82	18986	43.06	16077	38.46	35634	80.82	1745	1185	67.91	7	0.40	1185	67.91	0	0	0	0	0	0	0	
INDUSIND	9063	6559	72.37	2789	30.77	1937	21.37	6559	72.37	426	241	56.57	35	8.22	241	56.57	0	0	0	0	0	0	0	
KARUR VYSYA	77026	74306	96.47	7152	9.29	12574	16.32	74306	96.47	6016	2376	39.49	265	4.40	2376	39.49	0	0	0	0	0	0	7	129
LAKSHMI VILAS BANK	32681	24264	74.24	2195	6.72	3020	9.24	24264	74.24	1536	464	30.21	42	2.73	464	30.21	0	0	0	0	0	0	0	
PUNJAB NATIONAL	12259	7950	64.85	6574	53.63	5861	47.81	9515	77.62	1483	1002	67.57	2	0.13	1002	67.57	0	0	0	0	0	0	0	
STATE BANK OF INDIA	637859	606824	95.13	109633	17.19	101534	15.92	606824	95.13	8280	5741	69.34	574	6.93	5741	69.34	0	0	0	0	0	0	0	
SOUTH INDIAN BANK	13490	10148	75.23	1032	7.65	1607	11.91	10148	75.23	1028	354	34.44	58	5.64	380	36.96	0	0	0	0	0	0	0	
TAMILNADU MERCANTILE	232161	160382	69.08	16488	7.10	45224	19.48	165532	71.30	8288	3633	43.83	127	1.53	3633	43.83	0	0	0	0	0	0	0	
TAMILNADU GRAMIN	199737	15267	7.64	0	0.00	0	0.00	15267	7.64	345	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	
UNION BANK OF INDIA	222073	67243	30.28	5436	2.45	8284	3.73	67243	30.28	3220	1228	38.14	34	1.06	1228	38.14	60	0	0	0	60	4	77	
UCO BANK	17389	10937	62.90	753	4.33	2595	14.92	10937	62.90	316	72	22.78	35	11.08	84	26.59	0	0	0	0	0	0	0	
Viruphunagar DCCB	130175	30326	23.30	0	0.00	278	0.21	30326	23.30	845	0	0.00	0	0.00	0	0.00	0	0	0	0	0	0	0	
INDIAN OVERSEAS	343669	121729	35.42	11474	3.34	14422	4.20	121729	35.42	3608	495	13.72	72	1.41	495	13.72	0	0	0	0	0	61	3054	
	2763159	1711145	61.93	328182	11.88	352483	12.76	1731972	62.48	80000	25716	32.15	5040	4.30	26531	33.16	554	1	7	562	82	3402		

PM Street Vendor's Atma Nirbhar Nidhi (PMSVA Nidhi)**Performance as on 01.02.2021**

Ministry of Housing and Urban Affairs has launched the PM Street Vendors Atma Nirbhar Nidhi (PM SVANidhi), a scheme for Special Micro-Credit facility to street vendors for providing affordable working capital loan to resume their livelihoods that have been adversely affected due to COVID-19 lockdown.

TNULM, Chennai in their e-mail communication dated 01.02.2021 has sent district-wise and bank-wise progress under PMSVANidhi scheme, copy is enclosed for ready reference.

As per the performance report from PMSVA Nidhi portal, cumulative applications uploaded as on 01.02.2021 is 2,27,806, out of which 62,242 loans are sanctioned and 36800 loans are disbursed.

Department of Financial Services, Ministry of Finance, Government of India vide their Letter F.No.27/08/2020-IF-II (Mission Mudra) dated 09.02.2021 had referred to the D.O letter from Hon'ble Chief Minister of Tamil Nadu to Hon'ble Minister of Finance and Corporate Affairs on the slow progress made by banks with regard to sanctioning and disbursement of loans under the Scheme.

As the time left for the close of this Financial Year is less, SLBC advises the member banks to issue suitable instructions to their field level functionaries to sanction and disburse all eligible applications immediately.

F.No.27/08/2020-IF-II (Mission Mudra)
Government of India
Ministry of Finance
Department of Financial Services

'Jeevan Deep' Building,
Parliament Street, New Delhi.

Dated 09 February 2021

To

1. SLBC, Convener, Tamil Nadu,
2. Chairman SBI, MDs & CEOs of concerned remaining Public Sector Banks, Private Sector Banks and Small Finance Banks.

Sir/ Madam,

Subject: Performance under PMSVANidhi Scheme in the State of Tamil Nadu – reg.


Please find enclosed copy of the letter dated 22nd January 2021 addressed to Smt. Nirmala Sitharaman, Hon'ble Minister of Finance and Corporate Affairs by Shri Edappadi K. PALANISWAMI, Hon'ble Chief Minister, Government of Tamil Nadu on progress of PM SVANidhi scheme in the state (copy enclosed).

2. It is stated in the D.O. letter that slow processing of applications by banks is pulling down the State's performance in the scheme. Out of 1,86,336 applications in the web portal the sanction of application and disbursement of loans to the beneficiaries by the banks are only 51,938 and 28,136 respectively.

3. A VC was held on 02.02.2021 under the chairmanship of Joint Secretary, DFS with SLBC convener and bankers. Issues raised in the ibid letter have been brought to the notice of all lending institutions. Necessary advice has also been given to SLBC with respect to remedial action on problems being faced by Banks in processing of applications.

3. In view of the above, participating lending institutions in the state may be requested to expedite the processing of applications received as per the scheme guidelines. Bank-wise status of applications received, sanctioned and disbursed in the State of Tamil Nadu is annexed.

Yours faithfully,



(Sushil Kumar Singh)
Director (FI)

email: sushilidas.dad@hub.nic.in
Tel: 23748718

Encl: As stated

Copy to:

Joint Secretary, MoHUA,

Chief Secretary, Government of Tamil Nadu w.r.t. D.O. letter No. Nil dated 22.01.2021.

Annexure

PM SVANidhi status bank-wise as on 31.01.2021 in Tamil Nadu

Bank Name	Total Applications	Total Sanctioned	Total Disbursed
Andhra Pragathi Grameena Bank	1	0	0
Annapurna Finance Pvt. Ltd.	1	0	0
Axis Bank	312	0	0
Bandhan Bank Ltd.	29	0	0
Bank of Baroda	4475	2252	1650
Bank of India	3295	2346	1845
Bank of Maharashtra	226	63	43
Canara Bank	24016	16353	10334
Central Bank of India	3366	1443	1175
CENTRAL COOPERATIVE BANK	2120	61	3
City Union Bank	2667	58	9
CSB BANK LTD	67	4	0
DCB Bank Ltd.	1	0	0
DHANLAXMI BANK LIMITED	103	0	0
THE TAMILNADU STATE APEX COOPERATIVE BANK LIMITED	128	0	0
Equitas Small Finance Bank	3	0	0
ESAF Small Finance Bank	26	1	1
Federal Bank	784	53	37
Growing Opportunity Finance (India) Private Limited	7	6	0
HDFC Bank	656	76	13
ICICI Bank	556	40	9
IDBI Bank	825	118	87
Indian Bank	52000	16646	9930
Indian Overseas Bank	29237	5746	3074
IndusInd Bank	38	0	0
Jammu & Kashmir Bank Ltd	1	1	1
Jana Small Finance Bank	3	0	0
Karnataka Bank Ltd	642	48	19
Karur Vysya Bank Ltd	5350	147	124
Kotak Mahindra Bank Limited	157	2	2
Lakshmi Vilas Bank	897	0	0
MSM Microfinance Limited	1	0	0
Muthoot Microfin Ltd	2	0	0
Punjab and Sind Bank	373	198	140
Punjab National Bank	2575	1252	684
RBL Bank Limited	5	0	0
RRB Tamil Nadu GB	1922	144	35
Shriram Transport Finance Co. Ltd.	1	0	0
SOUTH INDIAN BANK	935	41	4
Standard Chartered Bank	1	0	0
State Bank of India	31029	10522	4701

Tamilnad Mercantile Bank Ltd	5854	511	306
The Catholic Syrian Bank Ltd	11	0	0
The Dindigul District Central Coop. Bank Ltd.	11	5	0
The Kumbakonam Central Cooperative Bank Ltd	11	9	0
The Tirunelveli District Central Coop. Bank Ltd.	25	0	0
UCO Bank	1608	446	322
Ujjivan Small Finance Bank	228	4	3
Union Bank of India	12356	3646	2249
Yes Bank Ltd.	3	0	0
Not Interested/Marketplace PMS	38866	0	0
Total	227806	62242	36800

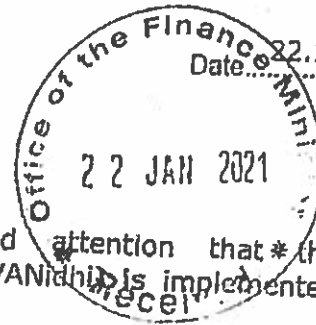
Edappadi K. PALANISWAMI

Chief Minister



SECRETARIAT
Chennai - 600 009

4593
FM/VIPI/2021
27-1-2021



Date: 22.1.2021

Dear Tmt Nirmala Sitharaman,

I would like to bring to your kind attention that the "PM-Street Vendors Atma Nirbhar Nidhi (PM-SVANidhi)" is implemented with full vigour in the State of Tamil Nadu.

To achieve the target of 2.62 lakh street vendors fixed by Government of India to the State of Tamil Nadu, we have geared up the Urban Local Bodies to upload the applications and other details in the Central Web Portal on a war footing basis. Though the above process is done quickly, the next step of providing sanctions and disbursements to the beneficiaries has to be done by the bankers. We had instructed all the bankers to speed up the process of sanction and disbursement in various meetings chaired by the Chief Secretary, Additional Chief Secretary of Municipal Administration, Rural Development etc.

Though the uploading of applications in the web portal is 1,86,336 as against the total target of 2.62 lakh, unfortunately the sanction of applications and disbursement of loans to the beneficiaries by the banks are only 51,938 and 28,136, respectively. This is pulling down the State's performance in the scheme.

I, therefore, request you to issue suitable instructions to the banks operating in Tamil Nadu to increase the sanctions and disbursements under this scheme so that we achieve the targets quickly benefiting lakhs of street vendors. Your kind intervention is requested in this regard.

20/1/21
With kind regards,

Yours sincerely,


K. PALANISWAMI

To
Tmt. Nirmala Sitharaman,
Hon'ble Minister of Finance & Corporate Affairs,
Government of India,
New Delhi.

TAHDCO pending applications & submission of Utilization Certificate

Review of progress on TAHDCO Schemes has been one of the agenda in every SLBC meetings. The Managing Director, TAHDCO vide her D.O.Letter No.G1/4177/2013 dated 10.02.2020 informs that up to 31.01.2021 13997 applications to the tune of Rs.1,95,86,99,266/- are pending with various Bank branches for issue of Form III recommendations.

Out of these 8835 applications for Rs.123,90,34,613/- amount is pending in the four major Nationalised Banks viz., Indian Bank, State Bank of India, Indian Overseas Bank and Canara Bank. SLBC had taken up with these banks to give suitable instructions to their branches to clear the pending applications without further delay and disburse loans immediately where Form III has been submitted and subsidy received.

Similarly, there are 5328 applications to the tune of Rs.76,71,33,345/- pending in various banks all over the state where subsidy has been received by Bank branches but loans are yet to be disbursed. This issue of high level of pendency is not tolerable and viewed very seriously by the department

Once again, SLBC advises the Member Banks to instruct their branches that wherever subsidy has been received to release the loan amount to the beneficiaries immediately as inordinate delay in disbursement of loan even after receiving the subsidy amount has been viewed very seriously by both the State Government and Government of India.

TAHDCO has provided login credentials for four lead district responsibility banks to access their portal to ascertain the latest status of pending applications with Banks. SLBC requests TAHDCO to provide login credentials for all banks so that they can monitor their progress periodically.

From
Tmt.Dr.J.VijayaRani,I.A.S.,
Managing Director,
Tamilnadu Adidraavidar Housing and
Development Corporation
No.31,Cenotaph Road, 2nd Lane ,
Teynampet,
Chennai-600 018.



To
Convenor
/The Assistant General Manager,
State Level Bankers Committee
(SLBC) – Tamil Nadu,
Indian Overseas Bank,
Central Office,
No.763, Anna salai,
Chennai-600002.

Letter No.G1/4177/2013

Date: 10.02.2021.

Sir,

Sub: TAHDCO – Special Central Assistance (SCA) – Scheme –Request to
conduct Special SLBC meeting with 4 Major Nationalized Bankers - Reg.

As you well aware TAHDCO is implementing various livelihood generation schemes under Special Central Assistance (SCA) scheme of Gol for the up-liftment of poor and downtrodden people of the SC/ST community. Components of SCA scheme are Entrepreneur Development Programme (EDP) and Self Employment Programme for Youth (SEPY) schemes. Under the scheme 30% of the Project Cost or Rs.2.25 lakh whichever is less is provided as front-end subsidy.

TAHDCO receives applications from targeted people through online portal. While submitting the applications necessary supporting documents also are uploaded by an applicant. These applications are scrutinized by the District Level Task Force Committee (DLTFC) which is chaired by the Collector, Lead Bank Manager, District Manager, TAHDCO, General Manager, District Industries Centre and Project Officer (Mahalir Thittam) of Rural Development Department and JD, Animal husbandry are members. The applications are scrutinized by the committee and recommended to the banks, in which the applicants are holding their SB account.

The banks, after checking the viability of the project and CIBIL score, approve the application and recommend it to the TAHDCO Head office, to the sanction of subsidy through the Regional bank of the Branch concerned. This recommendation, in form III is received in the TAHDCO Head office and the subsidy is being released to the Branch

concerned through regional bank total processing time for this, is allowed as maximum of 30 days, but the time stipulated is not being followed in practice.

The reports received from TAHDCO online Portal upto 31.01.2021 reveals that **13,997** no. of applications for the value of **Rs.1,95,86,99,266/-** (Rupees One hundred and ninety five crore eighty six lakh ninety nine thousand two hundred and sixty six only) is pending with various banks for issue of Form III recommendation (for the release of subsidy portion) is pending for months and years together in various banks. Out of these, **8835** no. of applications for the value of **Rs. 1,23,90,34,613/-** (Rupees One hundred and twenty three crore ninety lakh thirty four thousand six hundred and thirteen only) amount is pending in the four major Nationalized Banks.

Applications pending in banks for issuing Form-III by the bankers for release of subsidy by TAHDCO

Sl.No.	Bank Name	Form III pending in banks (nos.)	Amount (Rs.in lakh)
1.	Indian Bank	3,352	48,57,19,485
2.	State Bank of India	2,123	29,61,11,922
3.	Indian Overseas Bank	1,748	23,71,70,940
4.	Canara Bank	1,612	22,00,32,266
	Total	8,835	1,23,90,34,613

The more serious case is after Form III receipt in this office, subsidy is sanctioned, but after several months and years, without sanctioning the loan portion, **5328** cases has **Rs.76,71,33,345/-** (Rupees seventy six crore seventy one lakh thirty three thousand three hundred and forty five only) amount is pending in various banks all over the State. Out of these, **3125** cases for **Rs. 43,41,02,309/-** (Rupees Forty three crore Forty one lakh two thousand and three hundred nine only) amount is pending in major four Nationalized Banks.

Cases pending with bankers for actual release of loan even after the release of subsidy by TAHDCO

Sl.No.	Bank Name	pending sanction of loan by banks	Amount (Rs. in lakh)
1.	Indian Bank	1,116	15,60,37,043
2.	Canara Bank	802	10,99,11,606

3.	Indian Overseas Bank	714	9,19,42,660
4.	State Bank of India	493	7,62,11,000
	Total	3,125	43,41,02,309

Government of India (GOI) is conducting fortnightly review to produce the UC, unless the loan is sanctioned, it is difficult for TAHDCO to produce Utilisation Certificate, which is viewed very seriously by GOI.

Every fortnight, review meeting is conducted with District Managers and it is stated by the District Managers that whenever they visit the bank branches of the regional offices, the branch's response is very dismal. When the District Managers insist for sanction of loan, the branches are rejecting the applications to just show the disposal of the application without any apt due reason by just mentioning that it is pending for more than one or two years.

In view of the above pendency, a Special SLBC meeting with 4 Major Nationalized Bankers may be convened at your suitable date and time in TAHDCO Head office to discuss in detail. The expenditure of Special SLBC meeting will be reimbursed by TAHDCO, if any.

Encl: Bank wise pendency report upto 31.01.2021 through mail.


10/2/21
Managing Director

Saturation of PM KISAN beneficiaries under KISAN CREDIT CARD SCHEME (KCC)

As you are aware, a saturation drive is going on under the Atma Nirbhar Bharat to provide KCC to all eligible farmers including the PM-KISAN beneficiaries, animal husbandry and fisheries farmers. As a result, of concerted and sustained efforts by the line Departments/State agencies and banks, around 1.89 crore KCCs have been issued Pan India so far to the eligible farmers. However, the momentum of the drive has slowed recently, and there is still a long way to achieve the target of 2.5 crore KCC.

SLBC has issued various communications to Member Banks for speedy sanction of all eligible applications and issue of KCC Cards. The progress is also being reviewed in all the SLBC meetings. Similarly, LDMs are advised to review the progress in all the District/Block level meetings as a regular agenda.

As per the PMJDY-FI Plan portal data, the cumulative KCC applications received as on 12.02.2021 is 443250, which includes applications received under KCC Crop, Dairy, Poultry, and Fisheries. Bank wise performance is given in the annexure

In this regard, the Department of Agriculture, Co-operation and Farmers Welfare (DAC&FW), Government of India vide letter dated 09.02.2021 have requested the State Governments to initiate immediate necessary measures to source fresh KCC applications from eligible farmers and also monitor/assist the banks in clearing the pending applications.

SLBC once again advises Member Banks to actively associate with the State departments/state agencies/farmers, milk unions in sourcing of fresh applications in camp mode, and process the pending applications in a time bound manner. To achieve the desired level of saturation, banks are advised to focus on the left out PM-KISAN beneficiaries, with the following action points:

1. Associate with the local authorities in the village/Gram Panchayat level to identify and source applications from all eligible PM-KISAN beneficiaries not covered under the KCC scheme.
2. Process the applications, on receipt and issue KCC to landless/tenant/oral lessee farmers as per the extant guidelines.
3. Make adequate publicity of the benefits of KCC scheme spread awareness about the saturation Drive through the Financial Literacy and Credit Counselling Centres (FLCCs) of banks.

Data from PMJDY-FI portal as on 12.02.2020

SNO	Bank Name	Cumulative number of KCC applications Received										KCC Sanctioned						
		KCC-Crop	KCC crop with Dairy	KCC crop + allied activities	KCC Dairy	KCC-poultry	KCC-others	KCC-Fisheries	Total Applications received	Crop loan	Croploan+ Dairy	Crop loan+Allied	AH Dairy	AH Poultry	AH Others	Fishies	Grand Total	
1	Bank of Baroda	1203	39	44	2271	1	10	4	3572	1203	39	44	197	1	10	4	1498	
2	Bank of India	2219	0	0	3309	0	0	132	5660	1619	0	0	401	0	0	22	2042	
3	Bank of Maharashtra	166	0	0	0	0	0	0	166	154	0	0	0	0	0	0	154	
4	Canara Bank	42037	628	1	31885	11	84	99	74745	42037	628	1	12304	11	84	99	55164	
5	Central Bank of India	3030	242	2	2299	6	38	4	5621	3030	242	2	1449	6	38	4	4771	
6	RCOP	126262	169	0	459	0	36	3	126929	117042	169	0	343	0	36	2	117592	
7	RRB	21563	0	0	230	1	4	229	22027	3678	0	0	230	1	4	229	4142	
8	Indian Bank	18802	1157	690	32927	9	0	1762	55347	18763	44	147	4644	3	0	229	23830	
9	Indian Overseas Bank	57014	1534	0	22517	13	66	11528	92672	46700	1534	0	439	12	63	151	48899	
10	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11	Punjab National Bank	2112	342	0	1522	0	146	75	4197	1866	342	0	698	0	133	75	3114	
12	State Bank of India	26087	891	169	6	0	692	40	27885	24150	678	124	6	0	664	1	25623	
13	UCO Bank	1174	0	0	559	0	0	83	1816	1084	0	0	298	0	0	83	1465	
14	Union Bank of India	15127	4	0	7472	0	0	10	22613	13049	4	0	2079	0	0	10	15142	
15	Total	316796	5006	906	105456	41	1076	13969	443250	274375	3680	318	23088	34	1032	909	303436	

Data from PMJDY -FI portal as on 12.02.2020 (Rs. In Crores)

SNO	Bank Name	KCC Limit								No of Pending Applications Total
		Crop loan	Crop loan+ Dairy	Crop loan + Allied activities	KCC AH Dairy	KCC AH Poultry	KCC AH Others	KCC Fisheries	KCC Limit Sanctioned Grand Total	
1	Bank of Baroda	12.05	0.8	0.5	1.21	0.02	0.15	0	14.73	33
2	Bank of India	13.33	0	0	2.49	0	0	0.22	16.04	10
3	Bank of Maharashtra	2.63	0	0	0	0	0	0	2.63	7
4	Canara Bank	438.26	2.49	0.01	50.57	0.79	0.42	1.12	493.66	49
5	Central Bank of India	28.08	0.19	0	2.97	0.18	0.06	0.04	31.52	608
6	RCOP	841.22	0.51	0	1.42	0	0.06	0.03	843.24	6006
7	RRB	43.35	0	0	3.12	0.01	0.11	1.06	47.65	0
8	Indian Bank	97.13	0.33	1.43	4.22	0.04	0	1.61	104.76	620
9	Indian Overseas Bank	474.58	31.65	0	5.52	0.35	0.63	1.24	513.97	9266
10	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0
11	Punjab National Bank	23.22	2.02	0	2.9	0	2.85	1.01	32	325
12	State Bank of India	350.43	4.39	0	0	0	17.01	0	371.83	110
13	UCO Bank	13.15	0	0	1.32	0	0	0.36	14.83	9
14	Union Bank of India	172.83	0.04	0	19.6	0	0	0.04	192.51	0
15	Total	2510.26	42.42	1.94	95.34	1.39	21.29	6.73	2679.37	17043

Targeted Financial Inclusion Intervention Programme (TFIIP)

Department of Financial Services, Government of India vide their communication dated 11.08.2020, had issued the guidelines for implementation of Targeted Financial Inclusion Intervention Programme (TFIIP) in 40 shortlisted Aspirational Districts within the overall Aspiration Districts Programme (ADP) of NITI Aayog. Now, DFS vide their communication dated 10.02.2021 has informed that it has been decided to implement TFIIP in all the 112 Aspirational Districts spread across 26 States and one Union Territory (Jammu and Kashmir).

TFIIP has been launched with the key objectives of:

- (i) Ensuring availability of at least one banking touch point within 5 kms distance of every inhabited villages in the district,
- (ii) Enhancing coverage under the identified Key Performance Indicators (KPIs) for financial inclusion in camp/ mission mode. KPI relates to number of bank accounts and enrolments under PMJJBY, PMSBY and APY, per lakh of population (copy enclosed).

DFS vide its communication dt 07.01.2021 has advised to achieve 100% benchmark on all KPIs in Ramanathapuram and Virudhunagar district by the end of September 2021.

In view of above, SLBC advises member banks to issue suitable directions to their branches in the two aspirational districts to actively participate in camps and outreach programs organized by the District Administration and achieve 100% target well before the stipulated time line.

F. No. 6/5/2018-FI (Vol II) (C-300382286)

Government of India

Ministry of Finance

Department of Financial Services

3rd Floor, Jeevan Deep Building
Sansad Marg, New Delhi- 110 001

Dated: 07.01.2021

To

Convenor SLBCs for the 15 states of Aspirational Districts
District Collectors/District Magistrates of the 40 Aspirational
Districts
Lead District Managers of the 40 Aspirational Districts

**Subject: Targeted Financial Inclusion Intervention Programme (TFIIP)
for the shortlisted 40 Aspirational Districts (ADs) - 2nd Meeting
of the National Level Steering Committee (NLSC) held on
2.12.2020-Reg.**

Sir/Madam,

I am directed to invite your attention to this Department's letter of even No. dated 11.08.2020 regarding the TFIIP in 40 Aspirational Districts (ADs) within the overall Aspirational Districts Programme (ADP) of NITI Aayog. The Standard Operating Procedure (SOP)/guidelines along with the related Key Performance Indicators (KPIs) including prescribed targets for Phase- I and Phase-II was forwarded with the said letter. A three-tier implementation structure has been established for the programme including a National Level Steering Committee (NLSC), State Level Implementation Committees (SLIC) and District Level Implementation Committee (DLIC).

2. In this regard attention is also invited to this Department's letter of even No. dated 7.12.2020 through which minutes of the National Level Steering Committee (NLSC) meeting held on 2.12.2020 were circulated.

3. In the said NLSC meeting, discussions were held on recalibration of the timeline for Phase I & Phase II of TFIIP since the work as stipulated in TFIIP could start only in July/August, 2020 in view of Covid-19 pandemic. In this regard, it was decided to converge the timelines for the two Phases as to achieve 100% benchmark on all KPIs for selected 40 Aspirational Districts in Phase II by the end of September, 2021.

4. The undermentioned decisions were also taken in the said NLSC meeting:-

- To achieve the 100% target by all districts, State Government and District Administrations would be asked to organize camps and outreach programs at locations to be decided by the Distt. Administration.

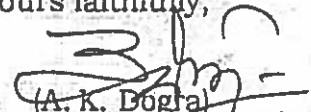
3/11

- The DLIC may be asked to consider using available resources and information to spread financial awareness in the district with the help of respective Panchayats.

5. In view of the above and the other decisions taken in the meeting, it is requested that immediate appropriate steps may be taken to ensure the following:

- Availability of at least one banking touch-point (Branch / BC/ Kiosk) within 5 km distance of every inhabited village in the identified Aspirational Districts.
- To achieve 100% target by 22 September, 2021. In this regard, it is requested to organize camps and outreach programs wherein locations may be decided by the District Administration. The DLICs may also consider using available resources and information to spread financial awareness in the district with the help of respective Gram Panchayats.

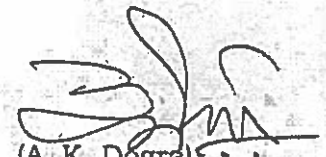
Yours faithfully,


(A. K. Dogra)
Director

Email I.D- dogra.ak@nic.in
Tel: 011-23340846

Copy to:

1. The Chief Secretaries of the 15 States- (List Attached).
2. Chairman, NABARD
3. Chairman, SBI,
4. MD& CEOs of PNB, UBI, BOB
5. CEO, NPCI
6. Director Microsave


(A. K. Dogra)
Director

Animal Husbandry Infrastructure Fund (AHIDF), Agriculture Infrastructure Fund (AIF) and PM Formalisation of Micro Food Enterprises Scheme (PM FME) and KCC Saturation drive

Department of Animal Husbandry & Dairying, Ministry of Fisheries, Animal Husbandry and Dairying, Govt has approved the **Animal Husbandry Infrastructure Development Fund (AHIDF)** for incentivizing investments by individual entrepreneurs, private companies, MSME, Farmers Producers Organizations (FPOs), Section 8 companies to establish

- The dairy processing and value addition infrastructure
- Meat processing and Value addition infrastructure
- Animal Feed plant.

Ministry of Food Processing Industries, Government of India has issued guidelines with regard to Implementation of **PM FME Scheme**. The Scheme aims at

- Enhancing the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector and
- Support Farmer Producer Organizations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their entire value chain.

Under **Agriculture Infrastructure Fund**, financing facility are provided for setting up and modernization of various Post Harvest Management Projects with the following assistances:

1. Interest Subvention cost of 3% per annum- up to Rs.2 Crores of loan component and for a maximum period of 7 years,
2. Credit Guarantee cost for a loan up to Rs.2 Crore.
3. Administrative cost for PMU for the services of knowledge partners for identification of potential clusters and preparation of viable DPR.

Department of Financial Services under the Chairmanship of Secretary (FS) held a meeting on 12.01.2021 to review the progress under the PM-FME, AHIDF, and AIF.

SLBC requests Member Banks to extend credit facilities to the targeted groups as per the Scheme guidelines.

In view of above, SLBC advises member banks to issue suitable directions to their branches in the two aspirational districts to actively participate in camps and outreach programs organized by the District Administration and achieve 100% target well before the stipulated time line.

F1 -3/21/2020-AC
Government of India
Ministry of Finance
Department of Financial Services

Jeevan Deep Building, Parliament Street
New Delhi – 110 001.
Dated .02.2021

1. All SLBCs convenor
2. CMDs/MDs/CEO of PSBs

Subject:- Operationalisation of financing facilities under the 'Animal Husbandry Infrastructure Fund (AHIDF), Agriculture Infrastructure Fund (AIF) and PM Formalisation of Micro Food Enterprises Scheme (PM FME) and KCC Saturation drive-reg

Sir,

Reference is invited to this Department's OM No. 3/05/2020-AC dated 20.01.2021 (copy enclosed) vide which Record of Discussions was circulated for meeting held on 12.01.2021 under the chairmanship of Secretary(FS) to review progress under PM-FME, AIF, AHIDF schemes and KCC Saturation drive.

2. During the meeting it was suggested that processing of application and progress under the above mentioned schemes may be periodically reviewed at the SLBC level to ensure its effective implementation.
3. It is, therefore requested that appropriate action may be taken by banks and SLBC Convenors to ensure periodic review of processing of application and monitoring of progress under the said schemes.

Yours faithfully,


(M.K. Mittal)

Under Secretary to Govt. of India
Phone No.23748762
e-mail : acsec-bkg@nic.in

Copy to:

1. Shri Manoj Joshi, Additional Secretary, Ministry of Food Processing Industries, Panchsheel Bhawan, August Kranti Marg, New Delhi.
2. Shri Vivek Aggarwal, Joint Secretary Department of Agriculture Cooperation and Farmers Welfare (DAC&FW), Krishi Bhawan, New Delhi.
3. Dr. O P Chaudhary, Joint Secretary, Department of Animal Husbandry and Dairying, Krishi Bhawan, New Delhi.

Tamil Nadu Rural Transformation Project – Matching Grant Program

The Chief Executive Officer, Tamil Nadu Rural Transformation Project, Chennai in his letter Lr.No.381/BPF/2017 dated 10.02.2021 has informed about TNRTP – Matching Grant Program to facilitate access to finance for business plans of individual and group enterprises through Matching Grant Program (MGP) and other financial services.

The project aims at Rural transformation by

- Promotion of rural enterprises
- Providing access to finance, and
- Creating employment opportunities

The project is committed to enabling access to finance for rural enterprises in the project area through the financial instrument called Matching Grant Program (MGP).

The Matching Grant will be available as a combined offer to the borrower, together with the loan sanctioned by the PFI (Partner Financial Institution). The matching grant will be released to PFI, by TNRTP as a grant up to 30% of the project cost, before disbursement of loan. This is to incentivize the repayment of borrowers and generate momentum amongst the financial institutions to lend more for the rural enterprises.



Tamil Nadu Rural Transformation Project

5th Floor, Tamilnadu Small Industrial Corporation Limited,
Thiru Vi Ka Industrial Estate, Chennai – 600 032.



From The Chief Executive Officer, 5 th floor, SIDCO building, Thiru Vi Ka Industrial Estate, SIDCO Industrial Estate, Guindy, Chennai - 600032. Email: tnrtstate@gmail.com	To General Manager & Convenor, SLBC, Tamil Nadu Indian Overseas Bank, Agriculture & Initiatives Department, Central Office, 763- Annasalai, Chennai-600002
--	---

Lr.No.381/BPF/2017, Dated:10/02/2021

Sir,

Sub: Tamil Nadu Rural Transformation Project – Business
Plan Financing-Matching Grant Program (MGP) – SLBC
Meeting-Inclusion of MGP Programme in upcoming SLBC
meeting Agenda – Reg

Ref: Bankers workshop, dated: 02-02-2021

We thank you for your active participation in Banker's workshop on the draft guidelines pertaining to Matching Grant Programme (MGP) held on 02.02.2021.

We further wish to state that the Project is committed to enabling access to finance for rural enterprises in the project area through the financial instrument called Matching Grant Program (MGP).

The Matching Grant will be available as a combined offer to the borrower, together with the loan sanctioned by the PFI (Partner Financial Institution). The matching grant will be released to PFI, by the project as a grant, up to 30% of the Project cost, before disbursement of loan. This is to incentivize the repayment of borrowers and generate momentum amongst the financial institutions to lend more for the rural enterprises.

The guidelines for MGP have been finalised after incorporating the suggestions given by the Bankers in the Workshop. We are enclosing a

copy of the final MGP guidelines and the PowerPoint for circulation among member banks for implementation of the MGP. Further, we request the SLBC Convenor to include TNRTP's MGP in the regular SLBC's meeting agenda, for the monitoring and review of the progress in implementation of the project.

**Sd/-
Chief Executive Officer
TNRTP**

//Forwarded by order//


**Associate chief operating officer
(BPF)**

Encl:

- 1) Presentation about TNRTP
- 2) MGP Operational & Credit Guidelines

High Level Committee (HLC) recommendations on Animal Husbandry, Dairying and Fisheries

The Director of Animal Husbandry and Veterinary Services, Chennai vide letter R.O.C. No.14020/PP1/2020-2 dated 08.02.2021 refers to the recommendations of the High Level Committee headed by Dr.C.Rangarajan, Former Governor of Reserve Bank of India on revival of Animal Husbandry Sector in the State, which has been affected by the COVID-19 pandemic.

The gist of recommendations given by the HLC are placed in the annexure. Banks have formulated schemes with their Board approval for MSME sector that were badly affected by the COVID 19 pandemic. As this recommendations involves Moratorium, Fresh loans without seeking additional security, interest subventions, increasing Ground Level Credit etc. SLBC advises Member banks to consider formulating board approved schemes for poultry sector to help them wade through the crises caused by COVID-19 pandemic.

AGM (SP) 2
18/02

R.O.C.No.14020/PP1/2020-2

Director of Animal Husbandry and
Veterinary Services,
No.571, Annasalai, Nandanam,
Chennai-35, Dated 08.02.2021

From
The Director of
Animal Husbandry & Veterinary Services
Chennai-35.



To
Assistant General Manager,
Indian Overseas Bank,
SLBC, Tamilnadu,
Central Office: 763, Anna Salai,
Chennai-600 002.

- Sub : Animal Husbandry, Dairying and Fisheries Department Tamil Nadu – High Level Committee (HLC) to advise the State Government on the Economic Impact of COVID – 19 on Tamil Nadu – High Level Committee Report received – Implementation of recommendation – Regarding.
- Ref 1 From the Chief Secretary to Government, D.O Letter No.15863/Resources-1/2020-21, Finance Department, dated 12.11.2020
- 2 This office Roc. No. 14020 / PP1 /2020 Dt. 26.12.2020

With reference to above, I wish to state that appropriate action needs to be taken in a timely manner on the recommendations of High Level Committee (HLC), headed Dr.C.Rangarajan, former Governor of Reserve Bank of India, so that the State economy is revived and the growth is sustained in the future by Animal Husbandry Department. In the HLC recommendations, the following items have been indicated for consideration:

1. To re-establish the collapsed poultry value chain, financial interventions like infusion of cash through provision of short term soft loans for immediate working capital with low interest rates can be the first step.
2. New loans may be sanctioned for existing borrowers having good credit rating, without seeking additional collateral since collateral has already been provided for the earlier loans.
3. Moratorium can be provided for the existing term loans availed by the farmers and entrepreneurs involved in dairy, egg and meat production atleast for 6 months.


4. Other financial incentives like interest subventions, spreading the EMIs of existing loan repayment (preferably for 3 years), additional limit for Cash-credit loans with interest subsidy for one year may be provided.
5. Increasing the Ground level credit for Animal husbandry sector – needs to be ramped up on par with agriculture / crop loans atleast to the level contemplated by the Government of India

In this regard, a letter has been sent vide ref. 2nd cited above for considering the committee recommendations and to issue appropriate instructions to the member bankers to facilitate the commercial poultry farmers access to cash.

Hence I request you to kindly provide us the action taken report in this regard at the earliest.

Sd/-A.Gnanasekaran,
Director,
Animal Husbandry and Veterinary Services,
Chennai-35

// true copy forwarded //


Assistant Director,
Animal Husbandry and Veterinary Services,
Chennai-35


11/2/2014

Digitalisation of Land Records – Creation of Online Charge by Banks

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

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

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

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

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

SLBC vide e-mail dated 21.01.2021 has requested the Director of Survey and Settlement (FAC), Government of Tamil Nadu to provide the status on digitisation of land record. The same shall be communicated to the Member Banks once the process is completed.

F. No. 19/13/2020-RRB
GOVERNMENT OF INDIA
Ministry of Finance
Department of Financial Services

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated: 20 January, 2021

To,

1. The CEOs & MDs of all PSBs
2. All the SLBC Conveners
3. The Chairman NABARD

Subject:- Digitisation of Land Records - Creation of Online Charge by Banks-reg.

Sir /Madam,

I am directed to refer to the subject cited above and to say that Department of Land Resources (DoLR) vide their letter dated 7th October 2020, *inter-alia*, have requested the State/UT Governments (i) to create standardized Open APIs with relevant safeguards to enable access of real time digital land records and (ii) finalize the modalities for entry of loan/charges against parcel of land in consultation with banking institutions in your state /UT to facilitate linking of land record database with banks and financial institutions. A copy of the said communication is enclosed for reference.

2. Digitization of land records and linking the digital land record data base with banks and financial institutions will result in creation of online charges in digital land records and facilitate quick processing and sanction of agricultural loans by the banks.
3. It is, therefore, requested that the matter may be taken up with the concerned revenue authorities in the State Government to complete the process of digitization of land records and giving access of the digital land records data base to the banks enabling them to create online charge for sanction of loans.
4. NABARD and SLBCs are requested to provide a status report in the matter by 29th January 2021.

Yours faithfully,


(A.K. Das)

Deputy Secretary

Email: cmsec-bkg@nic.in

Ph.No : 23748736

Encls: As above

Copy to: Director, Department of Land Resources, Ministry of Rural Development, G-wing N.B.O Building, Nirman Bhawan, New Delhi, w.r.t their letter. no.28012 /14/2020-LRD dt. 07/10/2020.



भारत सरकार
Government of India
ग्रामीण विकास मंत्रालय
Ministry of Rural Development
भूमि संसाधन विभाग
Department of Land Resources
Dated the 7th October, 2020

F.No. 280012/14/2020-LRD (e-10280)

To

The Principal Secretary / Secretary
Revenue Department (all States/UT's)

Sub: Digitisation of Land Records - Creation of Online Charge by Banks - regarding.

Sir,

I am directed to say that agriculture is a key sector of Indian economy in view of its contribution to employment and GDP. Agriculture Credit plays a vital role in farm sector development and facilitates adoption of new technologies. Digitisation of land records has the potential to address various issues relating to agriculture credit and will help in reducing the instances of double or multiple financing on the same piece of land.

2. 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.

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

4. State governments may enable access of real time digital land records by creating standardized Open APIs with relevant safeguards. The modalities for entry of loan/charges against parcel of land may be finalised by the Revenue Department of the State in consultation with banking institutions of the State.

5. It is requested that appropriate action may be taken by 30th Nov, 2020 and an Action Taken Report may be furnished to the Department by 5th Dec, 2020.

6. This issues with the approval of the Competent Authority.

Yours faithfully,

(Sushil Kumar Datta)
Director to the Government of India
011-23063271

Copy to:

1. Shri Ashok Kumar Das, Deputy Secretary, Department of Financial Services, Ministry of Finance with the request to issue suitable advisory to the banks and FIs.
2. Shri Pawan Kumar, Director, Department of Economic Affairs, Ministry of Finance.

Copy for information to: Sr. PPS to Secretary (LR) / PPS to JS (WM) / DS (LR).

जी. विंग, एन.बी.ओ. बिल्डिंग, निर्माण भवन, नई दिल्ली-110 011
G-Wing, N.B.O. Building, Nirman Bhawan, New Delhi-110 011

Implementation of Rural Housing Interest Subsidy Scheme (RHISS)

Ministry of Rural Development (MoRD) is implementing Rural Housing Interest Subsidy Scheme (RHISS) with the objective to provide interest subvention on housing loans for construction/upgradation of houses for those beneficiaries which do not figure in the Permanent Waiting List (PWL) of PMAY-G. The progress under the scheme will be monitored by SLBC in addition to the State Government

Beneficiaries seeking housing loans from PLIs for modification/construction of pucca houses in rural areas, would be eligible for an interest subsidy with the following features:

Particulars	RHISS
Interest Subsidy (% p.a)	3.00%
Maximum Housing Loan Tenure (in years)	20
Eligible Housing Loan amount for interest subsidy (Rs.)	2,00,000
Discount Rate of NPV calculation of interest subsidy (%)	9.00%

The process flow chart for submission of claims by PLI to CNA and approval of claims and release of funds by CNA is provided in the Annexures.

F. No. 21(23)/2014-FI (Mission Office)
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building
Sansad Marg, New Delhi - 110001
Dated: 1st Jan, 2021

To,
All SLBC/UTLBC convenors

Reg. inclusion of review of progress on implementation of Rural Housing Interest Subsidy Scheme (RHSS) in SLBC meetings' agenda

Ministry of Rural Development (MoRD) is implementing Rural Housing Interest Subsidy Scheme (RHSS) with the objective to provide interest subvention on housing loans for construction / upgradation of houses for those beneficiaries which do not figure in the Permanent Waiting List (PWL) of PMAY-G. Clause 6.2 of RHSS guidelines state, "In addition to the state Government, the state level Bankers Committee (SLBC) will monitor the scheme".

2. In view of above, it is requested to include "Review of progress on implementation of Rural Housing Interest Subsidy Scheme (RHSS)" in SLBC/UTLBC meetings' agenda

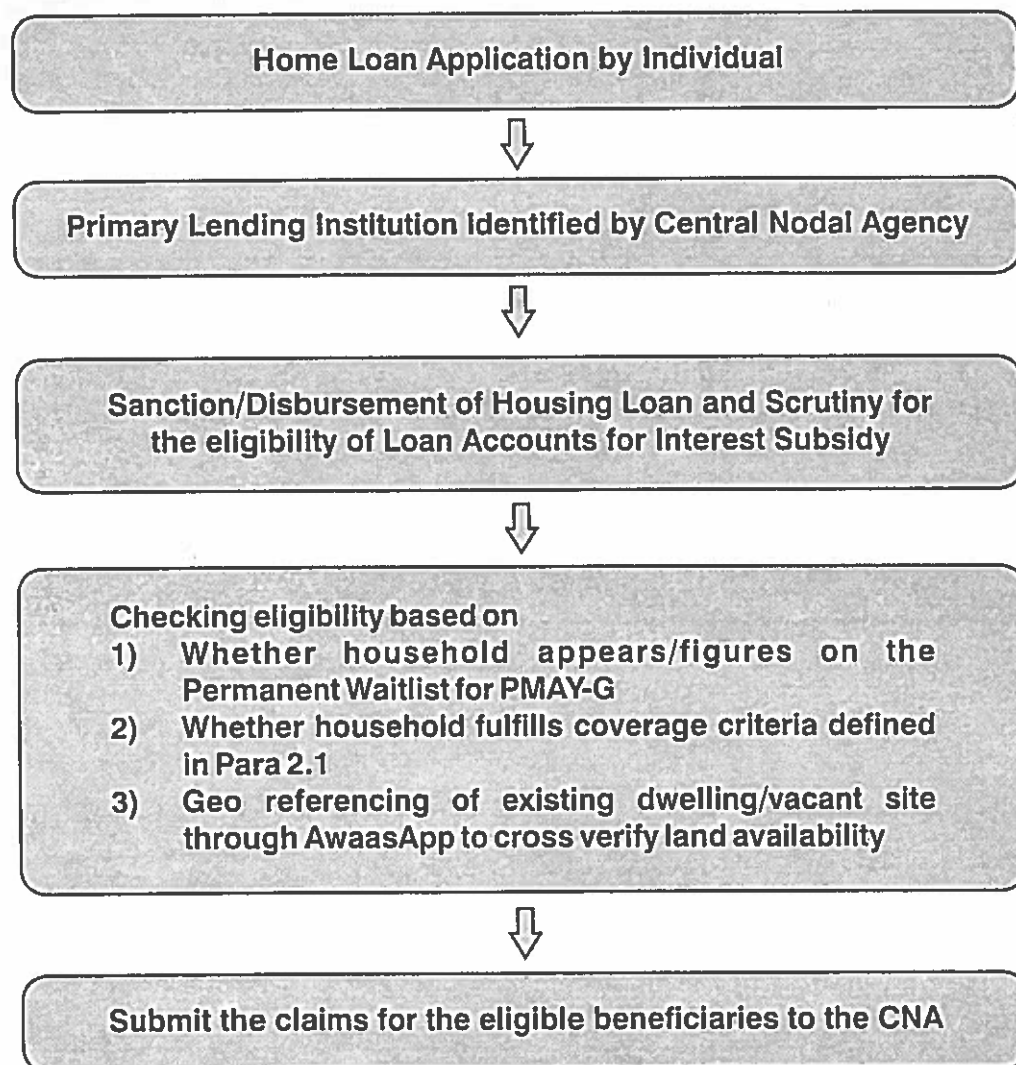

Sushil Kumar Singh
Director (FI)

Copy to: Secretary, Ministry of Rural Development for information wrt DO letter no J-11014/4/2016-RH (eoff:353622) dated 16.12.2020.



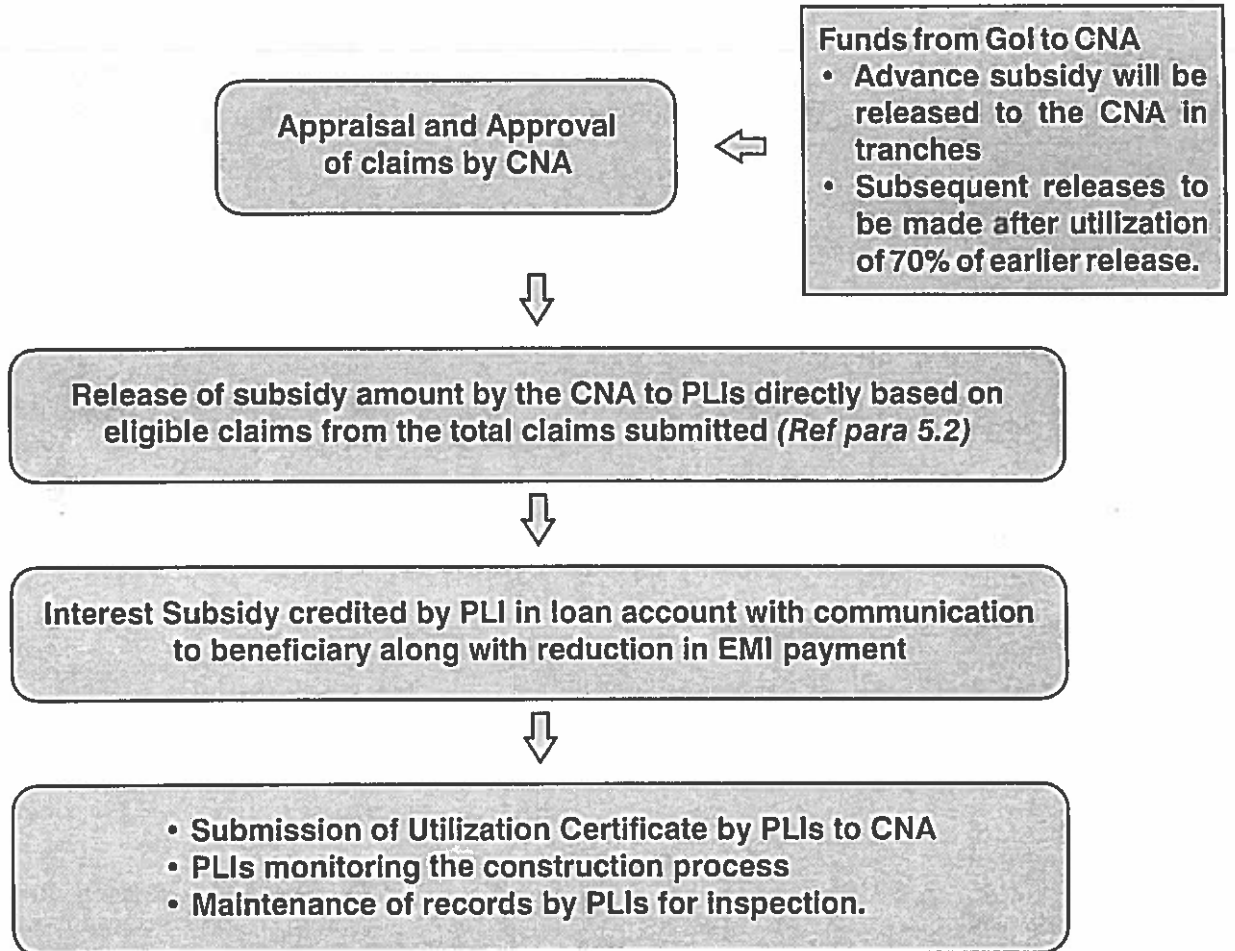
Annexure-I

**Fig. 1: Steps in Rural Housing Interest Subsidy Scheme (RHISS)
Process Flow Chart 1: Submission of claims by PLI to CNA**





Process Flow Chart 2: Approval of claims and release of funds by CNA



F.No.24/10/2020-IF-II
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building
Parliament Street, New Delhi
Dated: the 30 December, 2020

To,

All SLBC Convenors
(As per list Attached)

Subject: Review Meeting on the process of implantation of Rural Housing Interest Subsidy Scheme (RHISS)

Sir/ Madam

I am directed to refer to a meeting held under the Chairmanship of Secretary, Ministry of Rural Development (Mo/Rd) on 10.12.2020 on the subject mentioned above.

The performance review of RHISS was one of the agenda of the meeting. It was deliberated in the meeting that inclusion of RHISS in the agenda item of Quarterly performance review meetings of SLBCs which can improve the progress in implementation of RHISS.

Therefore, it is suggested that aforementioned scheme may also be included in the agenda items of SLBCs.

Yours faithfully,



(Neha Chauhan)
Deputy Director
Tel No. 011-23748775

Copy to:

The Secretary
Ministry of Rural development
Krishi Bhawan, New Delhi

Developing a Standardized system for Data flow

RBI vide their communication dated 09.10.2020 had informed the action points for SLBC Convenors/Lead Banks on Developing a standardised System for Data flow and management on SLBC website.

As per the circular on Lead Bank Scheme- Action points for SLBC Convenor Banks/Lead Banks, RBI had advised to develop a standardised system on its website to enable uploading and downloading of the data pertaining to Block, District as well as State by the Member Banks/SLBC/RBI separately.

According, SLBC had created block codes for each district and circulated it among the Member Banks with an advice to map their bank branches with the block codes so that the data shall be made available up to block level.

SLBC had created a portal and provided login-credentials separately for individual Banks and LDMs to upload their quarterly data as per the format provided by Reserve Bank of India. From Quarter ending June 2020, Banks have started to upload the data's in the portal as per the prescribed format. A separate WhatsApp group for Banks and LDMs has been created and the service provider on immediate basis attends to any issues faced by them.

Out of 38 banks, 17 banks as on 26.02.2021 (list enclosed) have not even started the process of uploading of data even after several mails/reminders and phone calls.

Hence, SLBC advises these Banks to start the process of uploading the data immediately, check for the accuracy of the uploaded data with the data manually submitted for any variations.

LBS DATA UPLOAD - STATUS OF BANKS AS ON 26.02.2021		
S. No.	Name Of The Banks	STATUS
1	Bank of India	NOT STARTED
2	Bank of Maharashtra	NOT STARTED
3	Punjab National Bank	NOT STARTED
4	Punjab & Sind Bank	NOT STARTED
5	IDBI Bank Ltd.	NOT STARTED
6	Axis Bank Ltd.	NOT STARTED
7	Catholic Syrian Bank	NOT STARTED
8	Dhanalakshmi Bank Ltd	NOT STARTED
9	Federal Bank Ltd	NOT STARTED
10	ICICI Bank Ltd	NOT STARTED
11	Kotak Mahindra Ltd	NOT STARTED
12	IDFC Bank	NOT STARTED
13	Tamilnadu Grama Bank	PARTIALLY COMPLETED
14	Equitas Small Finance Bank	NOT STARTED
15	Jana Small Finance Bank	NOT STARTED
16	Suryoday Small Finance Bank	NOT STARTED
17	Ujjivan Small Finance Bank	NOT STARTED
18	TN State Apex COOP Bank Ltd	NOT STARTED

BANKING DEVELOPMENTS IN TAMIL NADU IN KEY PARAMETERS AS OF DEC 2020

KEY PARAMATERS	Amount – Rs. In Crores			
	Parameters	Dec 2019	Dec 2020	Variation & % of growth over Dec 2019
No. of Branches *	11140	11492	352	3.16
Deposits	817858.28	915516.36	97658.08	11.94
Advances	921916.62	973453.98	51537.36	5.59
CD Ratio	112.72%	106.33%		
Investments	28016.66	18489.00	-9527.66	
Credit + Investment to Deposit Ratio	116.15%	108.35%		
Priority Sector Advances	417293.67	464823.15	47529.47	11.39
% of Priority Sector Advances to Total Advances	47.76	50.03		
Agricultural Advances	185886.86	222720.45	36833.60	19.82
% of Agricultural Advances to Total Advances	21.28	23.97		
Micro & Small Enterprises (MSME)	164758.91	180014.05	15255.14	9.26
Of which Micro Enterprises	69102.02	76432.99	7330.98	10.61
Export Credit	6176.05	2576.79	-3599.26	-58.28
Education	16182.32	15129.33	-1052.99	-6.51
Housing	33539.35	41368.78	7829.43	23.34
Renewable Energy	313.17	300.56	-12.61	-4.03
Social Infrastructure	277.36	315.14	37.78	13.62
Others	3877.71	2398.04	-1479.68	-38.16
Adv. to Weaker Sections	139632.11	125010.64	-14621.47	-10.47
% of Weaker Section Advances to Total Advances	15.98	13.46		
DRI Advances	315.19	133.78	-181.41	-57.56
% of DRI Adv. to Total Advances	0.04	0.01		

*Excludes Foreign Bank branches

BRANCH NETWORK

As at the end of Dec 2020, the total number of Bank Branches in Tamil Nadu increased to 11492 from 11140 in Dec 2019. Group wise spread of Bank branches in Tamil Nadu as of Dec '19 and Dec '20 is given below:

Name of the Group	Dec 2019	Dec 2020	Variation
State Bank Group	1189	1232	43
Nationalised Banks	5234	5474	240
Private Sector Banks	3689	3662	-27
RRBs	402	492	90
Small Finance Banks	626	632	6
TOTAL	11140	11492	352

DEPOSIT GROWTH

Deposits of the Banks in Tamil Nadu have increased from Rs.817858.28 crores as of Dec 2019 to Rs.915516.36 crores as of Dec 2020, registering an increase of Rs. 97658.08 crores. The YoY incremental deposit growth is 11.94%.

CREDIT EXPANSION

The total advances increased from Rs. 921916.62 crores as of Dec 2019 to Rs.973453.98 crores as of Dec 2020, registering an increase of Rs. 51537.36 crores in absolute terms and 5.59% in percentage terms.

CD RATIO

The Credit Deposit Ratio of the Banks in Tamil Nadu though continues to be above 100%, registered a decrease from 112.72% as of Dec 2019 to 106.33% as of Dec 2020.

PRIORITY SECTOR ADVANCES

The percentage of priority sector advances is 50.03% as of Dec 2020 as against the national norm of 40%.

AGRICULTURAL ADVANCES

The aggregate of agricultural advances extended by Banks in Tamil Nadu have increased from Rs. 185886.86 crores as of Dec 2019 to Rs. 222720.45 crores as of Dec 2020, thus registering an increase of Rs. 36833.60 crores in absolute terms and 19.82 in percentage terms. The percentage of Agricultural sector advances to total advances is 23.97% as of December 2020 [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. 15255.14 Crores from Rs 164758.91 Crores as at Dec 2019 to Rs.180014.05 Crores as at Dec 2020.

EXPORT CREDIT

Advances to export credit witnessed a decrease from Rs. 6176.05 Crores as of Dec 2019 to Rs.2576.79 Crores as of Dec 2020.

EDUCATION LOAN

The outstanding under Educational Loans has reduced from Rs. 16182.32 Crores in Dec 2019 to Rs. 15129.33 Crores as of Dec 2020.

HOUSING LOAN

The outstanding under Housing Loans has increased from Rs.33539.35 Crores as of Dec 2019 to Rs.41368.78 Crores in Dec 2020 registering a growth of 23.34%.

RENEWABLE ENERGY

The advances to Renewable Energy decreased from Rs 313.17 Crores in Dec 2019 to Rs. 300.56 Crores in Dec 2020 registering a negative growth of -4.03%.

SOCIAL INFRASTRUCTURE

The outstanding under Social Infrastructure increased from Rs.277.36 Crores as of Dec 2019 to Rs.315.14 Crores as of Dec 2020.

ADVANCES TO WEAKER SECTIONS

The advances to Weaker Sections decreased from Rs.139632.11 Crores as of Dec 2019 to Rs. 125010.64 Crores as at the end of Dec 2020, registering a negative growth of Rs. 14621.47 Crores. At this level, advances to Weaker Sections constitute 10.47% of the total credit against the national norm of 10%.

DRI ADVANCES

The outstanding advances under DRI decreased from Rs. 315.19 Crores as of Dec 2019 to Rs. 133.78 Crores as of Dec 2020 registering a negative growth of 57.56%.

PERFORMANCE OF COMMERCIAL BANKS UNDER THE STIPULATED NATIONAL NORMS ARE AS UNDER:

Particulars	National Norms for Dec 2019 (Amount in Crores)		Achievement for Dec 2020 (Amount in Crores)	
	%	Amount	%	Amount
Priority Sector Advances to Total Advances	40.00	371603.75	50.03%	464823.15
Agricultural Advances to Total Advances	18.00	167221.69	23.97%	222720.45
Weaker Section Advances to Total Advances	10.00	92900.94	13.46%	125010.64
DRI Advances to Total Advances of previous year	1.00	9290.09	0.01%	133.78

REVIEW OF OPERATIONS OF CO-OPERATIVE BANKS IN TAMILNADU

AS AT THE END OF DECEMBER 2020

As at the end of Dec 2020, there are 943 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	DECEMBER 2020
Rural	294
Semi-Urban	242
Urban	245
Metro	162
TOTAL	943

(Amt. in Crores)

Particulars	Dec 2019	Dec 2020
Deposits	40237.79	40796.62
Advances	38075.98	43253.75
Investments	16459.71	14844.70
CD Ratio	94.63%	106.02%
Credit + Investment to Deposit Ratio	135.53%	142.41%

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

S.No.	Particulars	Dec 2019	Dec 2020
1	Agricultural Advances	9640.15	10347.00
	Of which, Small & Marginal farmers	4649.34	3988.33
2	MSME	0.00	0.00
3	Export Credit	0	0
4	Education	1.14	1.08
5	Housing	376.10	589.92
6	Renewable Energy	0.00	0.00
7	Social Infrastructure	465.45	480.83
8	Others	5695.68	5846.07
	TOTAL PRIORITY SECTOR ADVANCES	16178.52	17264.90

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

	Dec 2019	Dec 2020
Total Advances to Weaker Sections	7655.67	9303.52
Of which,		
(i) Advances under SC/ST	1745.82	1586.49
(ii) Advances under DRI	21.33	23.97
Of (ii), Adv. to SC/ST (Outstanding)	3.26	3.68

**NPA POSITION IN PRIORITY SECTOR ADVANCES – CO-OPERATIVE BANKS –
As on Dec 2020**

(Amount in crores)

Particulars	NPA Amount	% of NPA
i) NPA in Housing loans	65.39	11.08%
ii) NPA in Education loans	1.08	100.00%
iii) NPA in Agriculture Loans	475.46	4.60%
iv) NPA in Loans to MSME	0.00	0.00%
v) NPA in Loans to Export Credit	0.00	0.00%
v) NPA in Loans to Renewable Energy	0.00	0.00%
v) NPA in Loans to Social Infrastructure	0.00	0.00%
v) NPA in Loans to Others	428.52	7.33%
vi) NPA in overall Priority Sector Lending	970.45	5.62%

DISTRICTWISE STATISTICAL DATA ON THE OPERATION OF COMMERCIAL BANKS - OUTSTANDING AS AT THE END OF DEC 2020

(Rs. in Crores)

Sl. No.	Name of the District	No. of Branches						Total	Deposits	Advances	C/Dt	Total P/A	% of P/A	Appl. Adv.	% of Appl. Adv.	ASMA	Event Credit	Education	Housing	Renewable Energy	Social Infrastructure	Others	WE Adv.	DRI	SC/ST
		R	SU	U	M	A	Total																		
1	CHEERAN	0	0	0	1583	1583	365785.02	410100.19	106.30	84980.10	20.53	10045.81	2.43	71592.13	201.62	730.22	1701.55	21.89	65.34	38071.90	10.58	14590.17			
2	ARTIKUL	52	37	0	0	89	2241.44	4552.91	203.12	3671.37	92.32	2707.72	68.09	349.49	0.00	298.61	236.48	0.00	0.00	79.07	1351.13	4.55	588.60		
3	CHENNAIPATTI	69	189	69	14	341	6415.66	3714.91	57.90	1431.83	0.00	610.02	0.00	418.91	0.00	92.15	221.87	0.00	0.00	88.88	453.15	0.97	51.20		
4	COMBATORE	152	295	452	0	899	80294.12	80419.20	100.16	40729.12	54.58	13779.79	18.47	21316.98	24.91	502.94	5060.33	9.97	5.71	28.49	5077.49	3.05	911.26		
5	CHUDALORE	108	115	58	0	281	13385.61	13481.55	100.72	9569.20	73.51	5791.74	44.49	1903.64	6.63	681.00	1115.23	4.30	1.94	64.72	2883.36	2.38	506.60		
6	DHARMAPURI	64	75	0	0	139	4292.13	8142.51	189.71	6445.51	91.76	4711.15	67.07	952.82	0.50	340.00	341.73	1.20	11.86	86.25	3162.79	4.77	745.81		
7	DINDIGUL	98	139	55	0	292	11254.58	14567.16	129.43	10476.30	80.88	6282.34	48.35	2651.90	0.26	495.19	947.63	6.32	28.86	83.80	3305.08	3.65	1193.11		
8	ERODE	124	196	95	0	415	22237.18	23478.24	105.58	15332.26	67.89	8191.10	36.27	5014.75	7.97	544.43	1526.40	11.68	10.72	25.21	2019.64	1.55	454.82		
9	GALLURPETA	51	50	2	0	103	14196.89	13390.20	94.32	11201.59	0.00	9723.88	0.00	714.50	6.55	390.65	310.59	6.04	26.83	22.55	1492.65	7.70	277.94		
10	GANCHIPPRAM	103	197	99	93	492	16695.30	12908.82	77.32	10727.44	47.09	4638.52	20.36	2363.53	1.85	527.66	3156.93	6.77	2.96	49.22	1927.98	7.90	227.45		
11	GANTAMBAUR	99	144	63	0	306	15213.44	16147.12	106.14	12339.11	1144.57	8520.17	790.33	1851.90	9.78	888.29	1001.97	12.18	12.55	42.27	6053.34	3.78	2057.69		
12	KARUR	51	109	5	0	165	6359.63	9188.23	144.48	6340.91	75.00	3246.12	38.39	2170.97	5.32	236.08	563.79	47.45	6.28	64.90	1028.37	1.24	408.52		
13	KERLA	88	90	52	0	230	10679.50	15159.93	141.95	8960.35	76.40	4704.60	40.11	1691.14	9.15	693.63	1786.38	0.96	8.58	65.91	3235.06	0.09	367.80		
14	KADAPPAL	107	108	299	0	514	30919.33	30691.08	99.26	18811.19	66.45	9469.12	33.45	6431.59	3.50	119.86	2753.84	10.84	2.79	19.65	2201.15	2.08	3449.92		
15	KADAPPAL	104	75	25	0	204	8391.71	6330.83	75.44	5182.87	84.17	3875.40	62.94	698.13	1.54	227.34	350.48	0.00	1.57	28.41	410.06	7.02	147.77		
16	KANNIYAKUMARI	106	172	1	0	279	12026.88	16059.03	133.53	12273.75	79.81	6446.69	41.92	4384.65	1.34	451.75	908.30	31.28	20.73	29.01	2386.80	2.29	839.02		
17	KANNIYAKUMARI	19	76	1	0	96	5790.22	4370.95	75.49	3314.26	81.00	1733.64	42.37	468.59	0.00	498.11	600.08	0.17	0.29	13.38	736.77	1.69	259.18		
18	KANNIYAKUMARI	59	42	4	0	105	2432.31	4343.00	178.55	4043.01	104.59	2833.77	73.31	684.50	0.00	208.93	286.86	0.00	12.86	16.09	1372.72	1.65	275.67		
19	KANNIYAKUMARI	105	48	30	0	183	6814.37	9434.44	138.45	6903.13	86.84	4858.56	61.12	1031.41	0.13	384.91	585.30	3.85	6.05	32.92	1557.66	2.23	205.35		
20	KANNIYAKUMARI	61	80	2	0	143	5146.10	6420.32	124.76	5269.89	92.84	3912.46	68.93	748.67	0.01	172.78	422.73	0.00	0.36	12.88	1735.09	0.53	367.10		
21	KANNIYAKUMARI	44	77	26	0	147	5034.19	5258.06	104.45	3998.34	0.00	2203.20	0.00	1140.58	1.14	118.28	444.32	1.33	3.13	86.36	839.93	1.01	57.03		
22	KANNIYAKUMARI	102	165	155	0	422	24988.94	24384.86	97.58	15998.15	42.27	7619.44	20.13	6777.61	0.77	542.20	977.83	23.09	24.07	33.14	3940.60	4.09	1851.63		
23	KANNIYAKUMARI	108	95	29	0	232	9397.92	8573.80	91.23	7270.17	90.07	5436.64	67.35	765.46	0.44	210.47	818.84	6.29	18.08	13.95	293.76	8.21	157.63		
24	KANNIYAKUMARI	142	107	116	0	365	20337.28	26782.10	131.69	25257.28	90.74	17698.70	63.58	5085.61	4.17	853.27	1589.50	15.69	1.92	8.42	10102.22	3.28	1498.38		
25	KANNIYAKUMARI	24	147	0	0	171	6390.50	9836.88	153.93	7297.79	87.32	5314.32	63.59	951.64	0.00	366.84	653.36	4.93	2.64	4.06	2647.66	4.40	1003.28		
26	KANNIYAKUMARI	49	108	5	0	162	10551.90	8410.88	79.71	3422.82	0.00	2798.94	0.00	194.28	0.40	241.30	173.29	4.62	3.00	6.99	3496.49	7.33	1387.31		
27	KANNIYAKUMARI	52	52	15	11	130	3755.96	4392.87	116.96	3279.15	0.00	2447.82	0.00	473.59	0.00	131.00	216.54	0.00	0.71	9.49	1303.48	0.33	863.57		
28	KANNIYAKUMARI	94	88	40	0	222	7729.90	9628.68	124.56	7919.30	89.74	5505.22	62.38	1114.14	0.00	246.59	1042.46	0.50	6.32	4.07	2477.97	2.46	320.14		
29	KANNIYAKUMARI	124	119	181	0	424	31183.20	27115.73	86.96	17455.89	92.81	8997.23	27.22	6050.39	0.33	737.95	1648.79	10.41	1.48	9.31	3375.77	2.46	468.80		
30	KANNIYAKUMARI	86	126	104	0	316	17596.05	27517.14	156.38	21004.38	86.65	13970.10	57.63	3325.44	1.75	654.21	3048.66	0.18	1.14	2.91	1689.33	7.28	1214.09		
31	KANNIYAKUMARI	80	157	102	0	339	23918.40	34897.68	145.90	23949.62	116.43	7575.42	36.83	12492.00	1965.58	519.76	1327.62	55.22	3.71	10.31	3597.10	1.18	468.53		
32	KANNIYAKUMARI	109	231	64	112	516	61638.73	35623.69	85.55	16071.77	59.20	7508.36	27.66	5169.98	0.00	664.59	2468.57	0.00	1.86	258.41	4075.68	1.19	722.02		
33	KANNIYAKUMARI	88	94	11	0	193	4640.03	6236.66	103.26	4986.63	91.78	3566.41	65.64	738.29	0.00	191.10	448.96	2.05	3.53	36.29	2088.28	1.03	493.68		
34	KANNIYAKUMARI	89	93	82	0	264	13875.78	13871.20	99.97	9105.06	67.45	4644.89	34.41	2941.30	0.00	358.17	741.37	0.97	1.82	185.36	1646.84	6.71	188.32		
35	KANNIYAKUMARI	74	93	76	0	243	11804.37	8830.86	74.81	6038.67	67.49	2893.03	32.33	1722.03	0.43	251.59	1050.47	0.00	9.44	111.68	1005.25	9.05	101.19		
36	KANNIYAKUMARI	122	106	2	0	230	6274.52	8210.07	130.85	7186.70	55.38	5519.27	42.53	1002.83	30.64	263.88	305.93	0.39	2.12	61.64	956.41	3.90	239.92		
37	KANNIYAKUMARI	83	144	30	0	257	14427.27	10982.20	76.12	6578.24	50.31	2958.87	22.63	2628.68	58.90	293.59	553.81	0.00	3.89	80.50	1011.69	1.27	435.31		
TOTAL		3090	4239	2350	1813	11492	915516.36	773453.98	106.33	464823.15	50.03	222720.45	23.97	180014.05	2574.79	15129.31	41388.79	300.57	315.14	2398.04	128010.64	133.78	39365.80		

BANKWISE STATISTICAL DATA ON THE PERFORMANCE OF COMMERCIAL BANKS IN TAMIL NADU AS AT THE END OF DECEMBER 2020

Annexure III to the Report

Sl. No.	Bank	Hoard Branches			Advances	Deposits	Capital	Cr. Invest.	PSA	M of PSA	Apl. Ldr.	% of Apl. Adv.	MSME from Banks	Export Credit	Education	Housing	Renewable Energy	Social Infra Structure	Others	W.S.J.A.D	DNU	S.C./ST UNDER DNU	S.C./ST			
		Rural	S. Urban	Urban Metro																				Total	Dep.	Ratio
	Groupwise Consolidation																									
	State Bank Group	306	459	257	210	1232	174749.00	178057.00	0.00	101.89	101.89	63143.06	35.73	37073.69	20.98	13775.30	0.00	1985.18	10271.81	29.58	27.30	0.00	18479.88	2.48	0.00	678.75
	Nationalised Banks	1625	1860	1148	841	5474	369653.23	392960.00	14418.09	106.60	110.51	232015.14	61.87	118331.45	31.60	81182.26	1535.47	12306.69	16245.89	87.64	145.13	180.61	57731.61	131.00	27.13	8683.98
	Private Sector Banks	739	1421	780	712	3662	352893.58	378102.26	3142.97	106.57	107.46	148564.47	41.96	52931.80	14.95	80481.58	1041.32	847.22	12164.04	183.22	134.03	801.27	38559.20	0.30	0.06	23266.58
	Small Finance Banks	89	232	121	50	492	5047.72	12089.73	95.00	239.11	240.99	7568.19	65.82	3195.00	27.79	2443.46	0.00	0.00	529.41	0.00	8.68	1391.64	3142.16	0.00	0.00	2202.69
	Regional Rural Banks	331	267	34	0	632	14072.83	14154.99	832.94	100.65	106.57	13532.29	109.92	11188.31	90.88	2151.46	0.00	10.04	157.84	0.12	0.00	24.52	7128.78	0.00	0.00	4532.80
	GRAND TOTAL	3090	4239	2380	1813	11492	918516.38	972453.96	18489.00	108.33	108.35	464823.15	50.03	222720.45	23.97	180014.05	2576.78	15129.33	41368.78	300.56	315.14	2398.04	125010.64	133.78	27.19	39365.80
	State Bank of India	306	459	257	210	1232	174749.00	178057.00	0.00	101.89	101.89	63143.06	35.73	37073.69	20.98	13775.30	0.00	1985.18	10271.81	29.58	27.30	0.00	18479.88	2.48	0.00	678.75
	Nationalised Banks	51	110	86	72	319	26697.74	42178.72	0.00	157.99	157.99	13472.16	34.32	5777.80	14.72	5605.97	0.00	345.54	1731.88	11.17	0.00	0.00	3263.85	50.99	0.85	400.80
	Bank of Baroda	68	73	46	33	220	13429.00	11888.00	0.00	89.27	89.27	7410.22	65.29	2774.99	24.45	3282.14	15.64	619.20	730.96	0.11	0.00	0.00	2081.50	1.06	1.06	87.00
	Bank of India	51	110	86	72	319	1828.61	3333.09	0.00	182.27	182.27	1904.76	93.18	88.28	4.32	1520.32	0.00	36.99	258.87	0.00	0.50	0.00	41.05	0.00	0.00	3.95
	Bank of Maharashtra	380	408	238	147	1174	82836.95	109459.85	0.00	132.14	132.14	72907.64	75.73	45190.47	48.94	20820.56	1.54	3271.51	3565.18	0.13	0.91	57.34	18177.15	22.71	13.37	5162.82
	Canara Bank	62	58	51	31	202	11582.52	12609.41	0.00	109.64	109.64	6540.70	55.21	3212.46	27.12	2105.93	42.48	440.89	739.39	0.00	0.00	0.57	1531.49	6.27	4.63	318.45
	Central Bank of India	398	375	191	143	1097	100874.20	93977.15	2599.76	93.05	95.64	56459.64	65.55	33533.49	38.94	17381.73	0.00	2152.25	3203.47	52.02	123.86	12.83	17305.28	1.68	0.12	1311.48
	Indian Bank	438	388	157	122	1103	76053.64	51749.26	3236.41	69.04	72.30	37046.86	76.15	17281.41	38.46	11627.22	0.00	3758.36	4322.30	0.17	0.00	57.38	12392.14	9.48	7.10	1026.50
	Indian Overseas Bank	32	84	98	72	266	18946.00	23181.00	0.00	122.35	122.35	11737.90	32.68	2384.79	6.63	7551.16	29.34	588.53	1112.59	21.40	5.79	44.31	1263.06	0.00	0.00	247.73
	Punjab National Bank	0	1	7	7	15	365.22	1103.03	0.00	279.09	279.09	351.89	29.96	2.67	0.23	228.53	4.65	11.13	103.86	0.00	0.65	0.29	10.57	0.00	0.00	1.31
	Punjab & Sind Bank	20	30	31	28	109	4474.96	6497.22	0.00	145.18	145.18	3155.89	52.49	842.19	14.01	1731.38	0.00	203.06	379.26	0.00	0.00	0.00	1302.01	38.50	0.00	122.56
	UCO Bank	137	223	156	114	630	31534.37	36913.17	8581.92	117.06	144.27	21027.48	56.84	7242.91	19.58	9347.32	1441.64	878.41	2098.24	2.64	13.41	0.71	363.51	0.32	0.00	1.50
	Union Bank of India	1625	1860	1148	841	5474	368653.23	392960.00	14418.09	106.60	110.51	232016.14	61.87	118331.45	31.60	81182.26	1535.47	12306.69	16245.89	87.64	145.13	180.61	57731.61	131.00	27.13	8683.98

BANKWISE STATISTICAL DATA ON THE PERFORMANCE OF COMMERCIAL BANKS IN TAMIL NADU AS AT THE END OF DECEMBER 2020

Annexure to R.R. 2020

Sl. No.	Bank	New/ Branches			Deposits	Advances	Capital	PSA	% of PSA	Agt./Adv.	% of Agt. Adv.	MSME from Banks	Export Credit	Education	Housing	Renewable Energy	Social Infr. Structure	Others	W.S.Ad	DRI	S/C/T UNDER DRI	S/C/T
		Rural	S.Urban	Urban																		
	Private Sector Banks																					
13	Axis Bank Ltd.	52	130	72	98	33014.70	471.69	148.82	150.25	14206.72	28.82	5342.45	10.88	171.02	1890.35	0.00	0.00	321.20	2345.48	0.00	0.00	81.01
14	Bandhan Bank Ltd.	0	0	10	8	428.48	0.00	291.06	291.06	658.32	51.05	22.14	1.72	0.00	468.46	0.00	0.00	0.00	172.74	0.00	0.00	0.47
15	Catholic Syrian Bank Ltd.	3	23	20	11	2296.33	0.00	148.53	148.53	1514.50	47.37	705.52	22.07	33.18	83.11	0.00	0.00	0.80	731.16	0.05	0.01	3.14
16	City Union Bank Ltd.	119	236	77	56	34309.44	0.00	67.97	67.97	11493.14	53.88	3077.46	14.43	317.56	514.49	98.45	23.88	1.13	2291.90	0.01	0.01	56.57
17	Dhanalakshmi Bank Ltd.	3	11	9	9	1081.00	0.00	77.55	77.55	354.40	45.58	187.34	25.37	6.03	40.06	0.02	0.20	0.07	33.44	0.00	0.00	4.91
18	Federal Bank Ltd.	41	61	29	19	6659.00	0.00	247.66	247.66	5537.42	34.35	2990.24	18.55	40.90	269.99	4.36	1.79	116.18	2289.56	0.00	0.00	60.34
19	HDFC Bank Ltd.	19	109	90	101	81880.24	0.00	122.88	122.88	26038.74	27.83	5089.21	5.42	105.77	3254.24	13.07	0.00	38.93	2392.68	0.00	0.00	118.51
20	ICICI Bank Ltd.	143	182	92	94	57510.44	0.00	81.19	81.19	14887.31	32.05	5644.50	37.71	23.66	989.10	14.18	0.00	100.83	4268.70	0.00	0.00	19944.21
21	IDBI Bank Ltd.	15	48	29	19	10098.00	0.00	107.57	107.57	6775.00	64.57	2756.00	28.27	75.00	1141.00	0.00	7.00	0.00	2322.00	0.00	0.00	98.00
22	IDFC Bank	1	1	15	30	4283.57	0.00	232.22	232.22	5849.54	59.25	3174.00	32.15	0.00	609.41	0.00	73.38	0.00	4877.72	0.00	0.00	1554.17
23	Indus Ind Bank Ltd.	1	32	39	37	11960.86	0.00	128.46	128.46	5287.60	38.86	502.43	3.69	4482.33	269.35	0.00	0.00	0.12	452.72	0.00	0.00	128.47
24	Jammu & Kashmir Bank Ltd.	0	0	1	3	186.19	0.00	558.87	558.87	53.49	6.40	0.00	0.00	0.72	8.81	0.00	0.00	14.46	14.45	0.01	0.00	0.18
25	Jamatika Bank Ltd.	0	10	21	19	3894.92	0.00	84.82	84.82	1854.54	53.23	678.54	19.50	178.05	116.31	6.42	0.00	0.51	42.23	0.00	0.00	1.24
26	Karur Vysya Bank Ltd.	104	182	87	52	36012.13	0.00	68.65	68.65	13072.94	57.28	7188.30	31.41	4774.20	616.81	17.72	9.79	3.53	4174.82	0.00	0.00	102.34
27	Kotak Mahindra Bank Ltd.	6	18	25	39	11623.49	0.00	113.08	113.08	4599.49	32.09	1288.24	8.43	3298.91	6.88	0.00	0.00	84.24	935.16	0.00	0.00	189.43
28	Lakshmi Vistas Bank Ltd.	76	117	69	37	11350.84	0.00	60.24	60.24	4914.86	68.27	2604.88	36.18	2102.41	92.54	0.00	0.00	81.44	1948.83	0.02	0.01	8.31
29	Ramabar Bank Ltd.	7	6	6	23	5121.76	0.00	87.81	87.81	2270.87	52.82	1128.98	28.28	1077.75	41.83	0.00	0.00	20.37	1149.68	0.00	0.00	178.11
30	South Indian Bank Ltd.	40	52	36	18	8392.03	0.00	148.49	148.49	7843.27	63.34	3151.66	25.45	4371.18	274.15	12.12	9.43	2.32	2948.12	0.01	0.00	23.48
31	Tamilnad Mercantile Bk Ltd.	109	191	48	21	28958.14	0.00	80.01	80.24	17595.41	82.01	6814.71	31.78	9353.22	1304.15	5.88	8.56	2.13	5507.02	0.20	0.03	181.69
32	Yes Bank	0	2	15	23	3953.00	0.00	229.70	229.70	3679.00	46.59	674.00	8.54	170.00	183.00	11.00	0.00	2.00	0.00	0.00	0.00	523.00
	Sub total	739	1421	790	712	352993.58	3142.87	106.87	107.46	148564.47	41.96	52931.80	14.85	847.22	12164.04	183.22	134.03	801.27	38536.20	0.30	0.06	23268.58
	Small Finance Banks																					
33	Equitas Small Finance Bank	52	167	73	35	3435.70	95.00	259.88	261.66	4890.90	59.41	2159.37	26.23	0.00	258.67	0.00	8.68	747.46	2450.78	0.00	0.00	639.51
34	ESAF Small Finance Bank	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Jana Small Finance Bank	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	Suryodaya Small Finance Bank	20	30	29	12	679.64	0.00	135.54	135.54	803.01	78.16	360.12	35.05	0.00	18.46	0.00	0.00	0.04	391.55	0.00	0.00	72.47
37	Ujjivan Small Finance Bank	17	35	19	3	922.38	0.00	241.71	241.71	1874.28	63.71	675.51	30.17	302.35	252.28	0.00	0.00	644.14	318.85	0.00	0.00	1480.71
	Sub total	89	232	121	50	5047.72	95.00	238.11	240.98	7568.19	65.82	3195.00	27.78	2443.46	829.41	0.00	8.68	1381.64	3142.16	0.00	0.00	2202.89
	Regional Rural Banks	331	287	34	0	14072.83	832.94	100.65	106.57	13532.29	109.92	11188.31	90.88	10.04	157.94	0.12	0.00	24.52	7120.78	0.00	0.00	4532.80
38	Tamilnadu Grama Bank	331	287	34	0	14072.83	832.94	100.65	106.57	13532.29	109.92	11188.31	90.88	10.04	157.94	0.12	0.00	24.52	7120.78	0.00	0.00	4532.80

PERFORMANCE UNDER ANNUAL CREDIT PLAN 2020-21 For the period April 2020 to December 2020

As per the information obtained from the Lead District Managers, Banks in Tamil Nadu have disbursed credit of **Rs.471327.52** crores (both priority and non-priority) as against the target of **Rs.514502.66** Crores representing 102% achievement under ACP for the period from April 2020 to December 2020 of FY 2020-21. 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 2020 to December 2020		Achievement from April 2020 to December 2020		% of achievement	
		Number	Amount	Number	Amount	No	Amt
Priority							
1	Agriculture & allied	10681954	146003.38	9388285	116340.62	88	80
2	MSME	1062087	124510.55	859634	126481.62	81	102
3	Education	208650	5490.41	128359	3699.41	62	67
4	Housing	144636	13630.60	111898	13033.99	77	96
5	Export Credit	17798	2367.42	3537	1437.41	20	61
6	Renewable Energy	41868	1472.07	16991	877.15	41	60
7	Social Infrastructure	29522	1208.45	6630	513.31	22	42
8	Others	693399	12517.76	792735	13772.46	114	110
	Priority Total	12879915	307200.65	11308069	276155.98	88	90
Non Priority							
9	Agriculture	141331	49726.41	153865	48640.38	109	98
10	Education	5338	272.83	2551	180.54	48	66
11	Housing	42960	5899.11	26732	4184.65	62	71
12	Personal loans	112161	5762.99	131105	5353.50	117	93
13	Others	1835123	145640.67	1741483	136812.47	95	94
	Non Priority Total	2136913	207302.02	2055736	195171.54	96	94
Grand Total (Priority + Non Priority)		15016827	514502.67	13363805	471327.52	89	92

Sector wise performance (Under Priority Sector):

A. Farm Sector (Agriculture and Allied Activities)

The credit disbursement to Farm Sector stood at 80% of the target during the period from April 2020 to December 2020.

B. MSME Sector – Industries:

Performance of Banks in Tamil Nadu under MSME Sector works out to 102% of the plan during the period from April 2020 to December 2020.

C. Other Priority Sector (Education, Housing, Export Credit)

Performance of Banks in Tamil Nadu under education, housing, export credit, works out to 67%, 96% & 61% of the plan during the period from April 2020 to December 2020.

Other Priority Sector (Renewable Energy, Social Infrastructure & Others)

Performance of Banks in Tamil Nadu under renewable energy, Social infrastructure & others works out to 60%, 42% & 110 % respectively of the plan for the period from April 2020 to December 2020.

The details of

1. District wise / Sector-wise disbursement (LBS MIS II) and

2. District-wise /Sector-wise achievement against the target (LBS MIS III)

for the period from April 2020 to December 2020 under ACP 2020-21 are enclosed as annexure.

LBS MIS III

DISTRICTWISE TARGET AND ACHIEVEMENT FOR THE PERIOD FROM APRIL 2020 TO DECEMBER 2020 (LBS MIS III)

No. of accounts in actual/Amt. in thousands

Sl No	District	Priority																							
		Agriculture						MSME						Export Credit						Education					
		Target		Achievement		% of Achievement		Target		Achievement		% of Achievement		Target		Achievement		% of Achievement		Target		Achievement		% of Achievement	
		No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt	No	Amt
1	Arjyalur	251484	17587356	213158	14871868	85	85	5178	311934	3590	222347	69	71	162	30000	0	0	0	0	3945	195000	3226	137826	82	71
2	Chengalpattu	242951	12931358	332099	14745907	137	114	10184	5985631	9435	6102395	93	102	232	119636	0	0	0	0	6622	2389334	2863	497162	43	21
3	Chennai	62723	17669257	30658	16990072	49	96	252988	88746279	72096	902330993	28	102	577	1135764	457	1714395	87	151	3103	1503623	2963	1443436	95	96
4	Coimbatore	111327	57509600	88623	60005100	80	104	25908	73031582	23578	74051400	91	101	53	1870200	36	2250200	68	120	2885	2223700	2376	2322600	82	104
5	Cuddalore	778787	50558518	554992	51338952	71	121	32561	4265536	24582	4164123	75	98	148	39164	0	0	0	0	3127	671733	546	380825	17	57
6	Dharmapuri	308660	27655385	353290	33392043	114	107	14445	8713348	11827	9378044	82	108	18	524775	16	574600	89	109	2242	1407975	1829	1531397	82	109
7	Dindigul	117635	44528984	174170	47509870	148	107	17184	26697115	13935	29886339	81	112	0	0	0	0	0	0	8049	2599400	7182	2894400	89	110
8	Erode	239732	45604600	171531	48152900	72	106	17184	26697115	13935	29886339	81	112	0	0	0	0	0	0	8049	2599400	7182	2894400	89	110
9	Kalikotchi	337128	23782945	346497	24670991	103	104	8144	17167409	9121	1990485	112	116	2	157502	3	153900	200	97	4813	982798	5045	982800	103	100
10	Kanchipuram	159054	8213456	163775	8810611	103	107	9008	5678537	10388	6238551	113	110	12	20	10	15	83	75	4510	1705478	3558	1001804	79	59
11	Kanniyakumari	707282	41436014	696265	40646743	98	98	68508	6121913	115015	10745580	168	176	291	34466	276	31970	95	93	11821	1826502	11209	1696118	95	93
12	Karur	175978	19343676	169922	18880300	97	98	30763	10759968	28671	10127618	93	94	286	8699261	211	2783129	74	75	5617	842545	5304	790371	94	94
13	Krishnagiri	313622	33225000	327065	39198196	104	118	23136	7556106	21631	6189570	93	82	2639	600000	0	0	0	0	3006	4825000	829	5065624	28	105
14	Madurai	134676	52710000	83929	57243860	62	109	28785	14880000	16638	15903473	58	107	42	1755000	17	694875	40	40	1587	1935000	790	2064226	50	107
15	Nagapattinam	258384	22170411	199815	18429328	77	83	3074	745199	2097	285836	68	38	300	228041	96	44824	32	20	322	439580	165	81016	51	19
16	Namakkal	303229	26788804	346253	31366725	114	117	18068	7010125	22007	4601247	122	66	234	509050	176	20500	75	4	518	130369	530	39056	102	30
17	Perambalur	214372	21738335	185832	18513770	87	85	16185	524702	5092	481855	31	9	0	0	0	0	0	0	6372	1157900	4504	807683	71	70
18	Pudukkottai	508196	31315697	481092	28392899	95	91	6934	1810649	6287	1689939	91	93	191	234470	140	146934	73	63	3561	473004	2449	327949	69	69
19	Ramanathapuram	317129	23618723	310092	29203875	98	124	14763	1333740	10410	891691	71	67	2037	316857	3	100	0	0	15155	2279876	831	121392	5	5
20	Ranipet	182672	21542162	262368	25213122	144	117	16818	4402312	24123	9998557	143	227	315	305658	3	340512	1	111	5114	1235060	3662	848446	72	69
21	Salem	404403	40266111	458995	43937296	113	109	23977	8803378	24999	9166379	101	104	2069	978045	0	0	0	0	8311	1445274	4276	706922	51	49
22	Sivaganga	244796	41240048	246852	41731350	101	101	56649	4453049	70761	7290568	125	164	317	536976	63	123504	20	23	3010	2937870	3220	3849172	107	114
23	TENKASI	322295	23741413	291226	22140888	88	93	1080	1288039	741	837279	69	65	114	75000	0	0	0	0	3667	515944	2723	278656	74	54
24	Thanjavur	750608	56466874	155738	38037215	21	67	26464	4883605	5480	3108610	21	64	4652	2198274	965	1260991	21	57	14488	2242213	2943	1424764	20	64
25	The Nilgiris	96886	18302700	84936	18584400	88	102	1759	3503564	1652	3418204	95	98	0	0	0	0	0	0	2186	538500	1422	554400	65	103
26	Theni	114339	34575000	57287	38768488	50	112	5047	3900000	2777	4109365	55	105	8	82500	6	45600	80	55	560	667500	328	633728	59	95
27	Thiruvallur	158000	21200000	153865	21246800	97	100	89100	5502725	88612	5611730	99	102	0	0	0	0	0	0	23600	1755000	10645	96630	45	6
28	Thiruvarur	229722	29484366	270420	28755184	118	98	18451	1855400	9763	3271110	53	176	5	20000	0	0	0	0	521	781500	559	364290	107	47
29	Thoothukkudi	442839	347554720	376690	42394729	85	12	31416	15133458	32546	17674187	104	117	27	387159	1	5000	4	1	2208	997182	1546	138499	70	14
30	Tiruchirappalli	409544	69222006	301810	70556511	74	102	47464	16071986	37810	17032222	80	106	605	288354	205	72400	34	25	8679	3503592	7860	320848	91	9
31	Tirunelveli	461676	30428935	475527	29467487	93	97	2739	4731505	1938	2973311	71	63	104	300000	86	132579	82	44	5724	1270762	3979	794932	70	63
32	Tirupathur	150611	14663974	105427	12568833	70	86	5215	2942842	3651	2059990	70	70	675	336571	473	235000	70	70	4839	1155069	3387	808548	70	70
33	Tiruppur	107896	25217900	98946	26465400	92	105	46067	55985500	44133	57228900	96	102	15	3402000	12	3478000	80	102	7863	1545600	6096	1564700	78	101
34	Tiruvannamalai	98076	33783315	75055	28843964	77	85	5568	1729849	947	328853	17	19	0	0	0	0	0	0	4490	455625	5	14116	0	3
35	Vellore	173530	19404602	168510	19016510	97	98	5309	1906702	3782	1635611	71	87	66	3999	0	0	0	0	8022	2257782	699	320638	9	14
36	Villupuram	466253	3254044	294770	30615914	63	94	11284	2391256	14974	1818055	133	76	9	217500	0	0	0	0	6783	1337201	229	30146	3	2
37	Virudhunagar	315058	21957525	328305	22558149	105	103	66394	27390897	67190	26441383	101	97	1418	1396425	284	265321	20	19	5371	988325	5049	871493	94	90
	TOTAL	10681954	146003383	9388285	1163406230	88	80	1067087	1245105489	859634	1264816227	81	102	17798	23674241	3537	14374149	20	61	208650	54904140	128359	36994092	62	67

LBS MIS III
DISTRICTWISE / SECTORWISE DISBURSEMENT FOR THE PERIOD FROM APRIL 2020 TO DECEMBER 2020 (LBS MIS III)

Sl. No	District	NON PRIORITY												No. of accounts in actual/Amt. in thousands											
		Total Priority						Agriculture						Education						Housing					
		Target			% of Achievement			Target			% of Achievement			Target			% of Achievement			Target			% of Achievement		
		No	Amt	%	No	Amt	%	No	Amt	%	No	Amt	%	No	Amt	%	No	Amt	%	No	Amt	%	No	Amt	%
1	Aranyal	266601	1863483	274367	15557508	84	83	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Chengalpattu	275437	27000474	361302	28177874	131	104	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Chennai	334945	928765147	136665	941480227	41	101	78675	471852670	90029	459970203	114	97	3765	978889	919	597775	24	61	4500	39567952	2758	28159732	61	71
4	Coimbatore	188726	159320582	139258	163671100	83	103	15101	8337400	15000	8500000	99	102	176	151100	176	150000	100	99	342	549600	342	600000	100	109
5	Cuddalore	815470	67974383	702826	68541748	86	101	0	0	0	0	0	0	0	0	41	67776	0	0	0	0	0	0	0	0
6	Dharmapuri	373665	35677743	391356	40442733	105	113	0	0	0	0	0	0	0	0	5	3934	0	0	0	0	0	0	0	0
7	Dindigul	145755	63620932	197244	67731518	135	106	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Erode	305144	91811515	224417	99304689	74	108	40785	12925050	17595	13500000	43	104	740	431600	414	300000	56	70	386	374700	315	450000	82	120
9	Kalikurichi	363119	29619892	373942	30867020	103	104	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Kancheepuram	180263	18501408	186323	19653367	103	106	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Kanniyakumari	814629	54526541	648109	57856410	104	106	295	277919	256	257797	87	93	55	129000	52	71543	95	55	55	115154	47	105159	86	91
12	Karur	230884	40601405	220947	38205496	96	94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Krishnagiri	361357	80705033	421210	105781368	117	131	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Madurai	173015	82522500	105386	87776779	61	106	70	2460000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Nagapattinam	264132	24148132	202534	18943147	77	78	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Namakkal	340052	48459821	403319	42376134	119	87	220	3701	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Perambalur	247605	32880918	204175	23650965	82	72	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Pudukkottai	571118	39049370	540404	35444001	95	91	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Ramanathapuram	378058	32881240	330684	32128825	87	98	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Ranipet	217701	33951677	299968	40418885	138	119	0	0	150	47260	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Salem	457500	56237185	502865	59196042	110	105	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	Sivaganga	336880	580621542	350842	60986313	104	105	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	TENKASI	355498	28430149	308742	25018585	87	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Thanjavur	882481	73921599	183020	48934853	21	66	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	The Nilgiris	113017	25940064	97013	26518204	86	102	6014	1235400	6748	1300000	112	105	95	53800	128	40000	135	74	150	166900	172	100000	115	60
26	Theni	122798	43260000	62257	48042830	51	111	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Thiruvallur	331300	30385125	301037	30264860	91	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Thiruvavur	308592	33972374	304260	34083084	99	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	Thoothukudi	529957	369456248	451671	64885834	85	18	131	23719	124	129400	95	546	72	71269	58	37504	81	53	852	1156877	767	1050382	90	91
30	Tiruchirappalli	500020	105325741	439479	96899438	88	92	0	0	418	14310	0	0	0	0	392	49112	0	0	0	0	0	0	0	0
31	Tirunelveli	504403	43706892	460414	39248650	91	90	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Tirupathur	174054	24665802	121838	19570114	70	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Tiruppur	177880	94290700	161985	97334800	91	103	18	87150	66	97500	367	112	86	387000	135	187500	157	48	520	298258	364	208780	70	70
34	Tiruvannamalai	134787	43143894	80915	31883856	60	74	22	61125	10	7373	45	12	0	0	0	0	0	0	0	0	0	0	0	0
35	Vellore	208904	32086169	189800	29535122	91	92	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	Villupuram	502179	40615100	354507	35232565	71	87	0	0	21306	2311130	0	0	45	55000	20	10276	44	19	109	108750	44	89903	40	83
37	Virudhunagar	411989	57847222	422988	55915147	103	97	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		12879915	3072006310	11308069	2761559841	88	90	141331	497264134	153865	486403784	109	98	5338	2728291	2551	1805446	48	66	42960	58991086	26732	41846474	62	71

STATUS OF NPA ACCOUNTS IN PRIORITY SECTOR LENDING – As of December 2020

The position of NPA under categories of Priority Sector Advances as of December 2020 is furnished below.

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

S No.	Particulars	NPA Amount	% of NPA
		Dec 2020	Dec 2020
1	NPA in Housing loans	1085.45	2.62
2	NPA in Education loans	3554.36	23.49
3	NPA in Agriculture Loans	8609.58	3.87
4	NPA in Loans to MSME	14242.25	7.91
5	NPA in Export Credit	42.82	1.66
6	NPA in Renewable Energy	2.51	0.84
7	NPA in Social Infra Structure	7.70	2.44
8	NPA in other Priority Sector Loans	137.54	5.74
9	NPA in overall Priority Sector Lending	27682.21	5.96

BANKWISE STATISTICAL DATA ON NPA POSITION - DECEMBER 2020

Sl.No	Bank	NPA in Housing Loans		NPA in Education Loans		NPA in Agriculture Loans		NPA in Loans to MSME		NPA in Loans to Export Credit		NPA in Loans to Renewable Energy		NPA in Loans to Social Infra Structure		NPA in Loans to Other Priority Sector loans		NPA in Special Priority Sector Lending		NPA in Loans under Weather Sections		
		NPA Amount	% of NPA	NPA Amount	% of NPA	NPA Amount	% of NPA	NPA Amount	% of NPA	NPA Amount	% of NPA	NPA Amount	% of NPA	NPA Amount	% of NPA	NPA Amount	% of NPA	NPA Amount	% of NPA	NPA Amount	% of NPA	
	Groupwise Consolidation																					
1	State Bank Group	106.88	1.04%	451.73	22.99%	689.28	1.86%	687.84	5.07%	0.00	0.00%	0.00	0.00%	0.92	3.37%	0.00	0.00%	1946.65	3.08%	10.84	0.06%	
	Sub total	106.88	1.04%	451.73	22.99%	689.28	1.86%	687.84	5.07%	0.00	0.00%	0.00	0.00%	0.92	3.37%	0.00	0.00%	1946.65	3.08%	10.84	0.06%	
2	Nationalised Banks	50.22	2.90%	87.49	25.32%	261.49	4.53%	706.63	12.60%	0.00	0.00%	0.02	0.22%	0.00	0.00%	0.00	0.00%	1105.85	8.21%	211.19	6.47%	
3	Bank of Baroda	47.21	6.46%	286.86	46.33%	686.89	24.75%	905.17	27.75%	0.00	0.00%	0.02	18.18%	0.00	0.00%	0.00	0.00%	1928.90	28.00%	420.84	20.22%	
4	Bank of India*	10.84	4.19%	7.54	20.39%	56.98	64.54%	181.61	11.95%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	282.62	13.79%	0.00	0.00%	
5	Bank of Maharashtra*	95.61	2.68%	849.90	19.87%	1855.23	4.11%	2141.63	10.23%	1.11	72.09%	0.00	0.00%	0.62	68.13%	4.54	7.92%	4748.64	6.51%	1252.52	6.89%	
6	Central Bank of India	26.28	3.56%	227.17	51.53%	332.46	10.35%	320.78	15.23%	2.48	5.84%	0.00	0.00%	0.00	0.00%	0.00	0.00%	909.18	13.80%	13.50	0.00%	
7	Indian Bank	70.94	2.21%	635.03	29.51%	565.71	1.69%	1051.06	6.05%	0.00	0.00%	2.39	4.59%	4.52	3.65%	1.82	14.19%	2331.47	4.13%	0.00	0.00%	
8	Indian Overseas Bank	93.25	2.16%	489.74	13.03%	1801.45	10.42%	1811.70	15.59%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	4253.52	11.48%	0.00	0.00%	
9	Punjab National Bank	302.31	27.17%	291.75	49.57%	590.74	24.77%	3058.52	40.50%	1.03	3.51%	0.00	0.00%	0.09	1.55%	2.76	6.23%	4247.20	36.18%	550.38	43.58%	
10	Punjab & Sind Bank	11.59	11.15%	0.89	8.89%	0.48	17.05%	51.31	22.45%	1.59	34.15%	0.00	0.00%	0.33	50.65%	0.00	0.07%	66.27	18.63%	1.01	9.57%	
11	UCO Bank*	16.12	4.25%	99.12	48.91%	102.65	12.21%	188.21	9.60%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	384.30	12.18%	182.36	14.01%	
12	Union Bank of India	115.39	5.50%	176.25	20.04%	189.24	2.61%	596.44	6.39%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	1078.03	5.13%	179.66	49.42%	
	Sub total	839.76	4.60%	2951.84	23.99%	6443.50	5.45%	10991.07	13.54%	6.21	0.40%	2.43	2.76%	5.56	3.83%	73.61	40.78%	21313.98	9.19%	2811.46	4.87%	
	Private Sector Banks																					
13	Axis Bank Ltd.	10.90	0.58%	1.66	0.97%	184.34	3.44%	305.86	4.73%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	507.32	3.57%	0.00	0.00%	
14	Bank of Baroda	0.00	0.00%	0.00	0.00%	0.00	0.00%	4.47	2.70%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	4.47	0.68%	0.00	0.00%	
15	Catholic Syrian Bank Ltd.*	0.08	0.13%	0.05	0.15%	2.09	0.30%	4.47	6.20%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	47.19	3.12%	0.03	0.00%	
16	City Union Bank Ltd.	19.21	3.73%	35.13	29.86%	53.43	1.74%	191.64	2.59%	0.13	0.09%	0.00	0.00%	0.00	0.00%	0.00	0.00%	289.74	2.61%	21.40	0.93%	
17	Dena Lakshmi Bank Ltd.*	3.20	7.99%	1.89	31.34%	0.73	0.37%	2.28	2.06%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	8.10	2.29%	0.00	0.00%	
18	Federal Bank Ltd.	7.38	2.54%	11.25	27.51%	20.79	0.70%	20.82	0.89%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	60.48	1.09%	14.44	0.63%	
19	HDFC Bank Ltd.	0.40	0.01%	0.31	0.29%	61.44	1.21%	122.47	0.70%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	184.63	0.71%	32.68	1.37%	
20	ICICI Bank Ltd.	23.23	2.40%	2.54	10.74%	163.68	2.90%	182.03	2.35%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	402.27	2.69%	116.55	2.77%	
21	IDBI Bank Ltd.	12.76	1.12%	21.00	28.00%	219.00	7.85%	192.00	6.87%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	444.76	6.58%	55.00	2.37%	
22	IDFC Bank	0.59	0.10%	0.00	0.00%	1.90	0.06%	2.05	0.10%	0.00	0.00%	0.00	0.00%	0.07	0.10%	0.00	0.00%	4.61	0.08%	2.88	0.06%	
23	Indus Ind Bank Ltd.	0.00	0.00%	0.00	0.00%	6.32	1.26%	60.49	1.35%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	66.81	1.25%	8.74	1.93%	
24	Jammu & Kashmir Bank Ltd.	0.81	10.33%	0.08	11.11%	0.00	0.00%	2.72	9.22%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	8.15	15.24%	0.00	0.00%	
25	Karnataka Bank Ltd.*	2.27	1.95%	3.19	23.97%	112.64	16.58%	86.30	10.04%	4.82	2.69%	0.00	0.00%	0.00	0.00%	0.01	1.18%	209.23	11.28%	3.12	7.39%	
26	Kanur Vysya Bank Ltd.	15.31	2.48%	33.23	32.90%	158.50	2.21%	305.52	8.40%	31.68	8.33%	0.00	0.00%	1.15	11.75%	0.11	3.12%	545.48	4.17%	46.70	1.12%	
27	Kotak Mahindra Bank Ltd.	0.57	8.21%	2.10	65.31%	29.48	2.44%	61.51	1.87%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	93.66	2.04%	17.22	1.84%	
28	Lakshmi Vilas Bank Ltd.	2.09	2.23%	6.80	28.81%	85.03	3.26%	321.84	15.31%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.56	0.61%	416.39	8.47%	27.78	1.43%	
29	Rabkar Bank	0.00	0.00%	0.00	0.00%	7.10	0.63%	11.71	1.09%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	18.89	0.83%	3.58	0.31%	
30	South Indian Bank Ltd.	4.55	1.66%	2.90	13.06%	60.45	1.92%	238.53	5.46%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	306.44	3.91%	20.81	0.79%	
31	Tamilnad Mercantile Bk Ltd.	2.42	0.19%	21.65	20.28%	115.16	1.69%	232.78	2.49%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.22	10.33%	372.24	2.12%	41.39	0.75%	
32	Yes Bank	2.28	1.88%	143.78	16.97%	27.05	4.01%	26.29	1.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	55.62	1.51%	52.78	0.00%	
	Sub total	108.12	0.89%	143.78	16.97%	1309.13	2.47%	2425.59	3.01%	36.81	3.52%	0.00	0.00%	1.22	0.91%	32.02	4.00%	4056.47	2.73%	895.19	2.43%	
	Small Finance Banks																					
33	Equitas Small Finance Bank	17.00	6.57%	0.00	0.00%	21.00	0.97%	77.00	4.49%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	120.00	2.45%	18.00	0.74%	
34	ESAF Small Finance Bank	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	
35	Jana Small Finance Bank	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	
36	Suryodaya SFB	3.57	19.34%	0.00	0.00%	5.92	1.64%	15.84	3.73%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	25.33	3.15%	6.65	2.24%	
37	Ujjivan Small Finance Bank	2.02	0.80%	0.00	0.00%	5	0.74%	0.87	0.22%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	14.54	0.78%	12.94	4.05%	
	Sub total	22.59	4.27%	0.00	0.00%	31.92	1.00%	93.51	3.83%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	159.87	2.11%	39.59	1.26%	
	Regional Rural Banks																					
38	Tamilnadu Grama Bank	8.11	5.14%	7.00	69.72%	135.75	1.21%	34.24	1.59%	0.00	0.00%	0.08	66.87%	0.00	0.00%	20.06	81.61%	205.24	1.52%	80.82	1.28%	

MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) SECTOR

The revised priority sector guidelines issued by Reserve Bank of India included medium enterprises also under priority sector.

Credit flow to MSME Sector from April 2020 to December 2020 is furnished in the Annexure.

The MSME disbursements made during the period ended December 2020 amounts to Rs.105929.46 crores of which disbursements to Micro sector is Rs. 52513.25 Crores (49.57%). Member banks are advised to improve their lending to Micro Enterprise Sector.

SLBC advises that in terms of recommendation of the Prime Minister's Task Force on MSMEs, Banks are advised to achieve:

1. 20% YoY growth in credit to Micro and Small Enterprises,
2. 10% annual growth in the number of Micro Enterprise accounts and
3. 60% of total lending to MSME sector as on corresponding quarter of the previous year to Micro Enterprises.

The share of Micro Enterprises in credit flow to MSME is furnished in the Annexure (Bank-wise).

**DISBURSEMENT OF MICRO, SMALL & MEDIUM ENTERPRISES (MSME) FOR THE QUARTER ENDED
DECEMBER 2020**

SL.NO.	NAME OF THE BANK	Amt in lakhs				% OF MICRO ENTERPRISES
		MICRO ENTERPRISES		MSME		
		No	Amt	No.	Amount	
1	Bank of Baroda	10616	39241.79	12015	81378.41	48.22%
2	Bank of India*	20481	24621.00	22503	51617.13	47.70%
3	Bank of Maharashtra*	528	70449.00	699	162984.00	43.22%
4	Canara Bank	410540	988807.00	454443	1898484.00	52.08%
5	Central Bank of India	9750	20517.61	14066	40876.31	50.19%
6	Indian Bank	86715	136198.33	201484	494022.90	27.57%
7	Indian Overseas Bank	266833	295021.93	268518	345086.00	85.49%
8	Punjab National Bank	65138	158798.78	71579	306204.24	51.86%
9	Punjab & Sind Bank	1382	2292.24	1417	5521.94	41.51%
10	UCO Bank*	15487	23120.54	16078	41363.35	55.90%
11	Union Bank of India	30999	120194.48	34663	291956.86	41.17%
12	IDBI Bank Ltd.	7514	23604.00	8987	41007.00	57.56%
13	AXIS Bank	2534	92266.63	4581	200492.53	46.02%
14	Catholic Syrian Bank Ltd.	333	562.95	774	6922.65	8.13%
15	City Union Bank Ltd.	12121	119780.92	15832	330243.09	36.27%
16	Dhanalakshmi Bank Ltd.*	86	529.74	537	3303.76	16.03%
17	Federal Bank Ltd.	1985	52046.27	3999	261476.87	19.90%
18	HDFC Bank Ltd.	82842	516140.69	92020	1032270.02	50.00%
19	ICICI BANK LTD.*	11633	411440.66	17585	1018294.91	40.40%
20	Indus Ind. Bank Ltd.	17863	113853.60	19927	237702.52	47.90%
21	Jammu & Kashmir Bank Ltd.	11	40.98	24	445.25	9.20%
22	Karnataka Bank Ltd.*	1395	12642.74	2675	56895.33	22.22%
23	Karur Vysya bank	3058	20208.38	7941	88885.95	22.74%
24	Kotak Mahindra Bank Ltd	2411	49915.46	5875	168713.44	29.59%
25	Lakshmi Vilas Bank Ltd.	5316	56295.69	12316	248234.54	22.68%
26	South Indian Bank Ltd.	1288	9960.38	2534	65899.78	15.11%
27	Tamilnad Mercantile Bank Ltd.	86063	1286891.67	98311	1872701.61	68.72%
28	Yes Bank	2506	119066.65	5608	360533.21	33.03%
29	IDFC Bank	136884	89532.81	146498	131921.72	67.87%
30	TNGB	191185	181810.20	192864	186524.25	97.47%
31	State Bank of India	29845	130297.19	36750	458931.19	28.39%
32	The Ratnakar Bank Ltd	16484	43389.00	16729	53590.00	80.96%
33	Equitas Small Finance Bank	14481	12725.00	14681	15839.00	80.34%
34	Bandhan Bank Ltd	11445	3730.29	11496	3785.40	98.54%
35	Suryoday SFB	3	0.84	3	0.84	100.00%
36	Ujivan Small Finance Bank	49198	25329.61	49413	28836.38	87.84%
37	TN State Apex COOP Bank Ltd*	0	0.00	0	0.00	0.00%
	TOTAL	1608953	5251325.05	1865419	10592946.37	49.57%

Details of Educational Loans disbursed from April 2020 to December 2020

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

As per the reports received from member Banks, 17686 Educational loans to the tune of Rs. 624.84 crores were sanctioned during the period from April 2020 to December 2020. Of the above, 12737 loans were sanctioned for Engineering/Medical courses amounting to Rs. 382.57 Crores, 985 loans were sanctioned for studying abroad amounting to Rs.150.80 Crores and 3964 loans to others to the tune of Rs.91.47 Crores.

Out of total Educational loans granted, 594 loans amounting to Rs.19.77 Cr, 2139 loans amounting to Rs.104.95 Cr and 6828 loans to the tune of Rs.154.59 Cr were granted to SC/ST, Minorities and Women respectively.

B) As per the details received from the Member Banks, the status of loan applications received / sanctioned / rejected / pending as on 31.12.2020 is as under. Bank-wise data is enclosed in Annexure 2.

(Amount in Rs. Crores)

Loan Applications Received		Education Loans Sanctioned		Loan Applications Rejected		Loan Applications Pending	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
20450	1025.13	17686	624.84	830	110.53	1951	290.05

Member Banks are requested to expedite disposal of pending loan applications and upload the sanctions in Vidya Lakshmi Portal compulsorily.

DETAILS OF EDUCATION LOAN APPLICATIONS RECEIVED - 01.04.2020 TO 31.12.2020

S.No	Name of the Bank	Loan Applications Received		Education Loans Sanctioned		Loan Applications Rejected		Loan Applications Pending	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	AXIS Bank	0	2087.95	0	1917.79	0	170.16	0	0.00
2	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	486	7352.17	486	7352.17	0	0.00	0	0.00
4	Bank of India*	13	66.59	13	66.59	0	0.00	0	0.00
5	Bank of Maharashtra*	30	303.53	30	303.53	0	0.00	0	0.00
6	Canara Bank	10410	10961.00	10410	10961.00	0	0.00	0	0.00
7	Catholic Syrian Bank*	4	11.50	4	11.50	0	0.00	0	0.00
8	Central Bank of India	116	881.98	116	881.98	0	0.00	0	0.00
9	City Union Bank Ltd.	41	445.52	21	308.88	20	136.64	0	0.00
10	Dhanalakshmi Bank Ltd.,*	4	40.00	4	40.00	0	0.00	0	0.00
11	Federal Bank Ltd.	140	320.00	140	320.00	0	0.00	0	0.00
12	HDFC Bank	244	267.85	244	267.85	0	0.00	0	0.00
13	ICICI Bank Ltd.*	598	14755.77	238	5203.83	315	8013.50	45	1538.44
14	IDBI Bank	64	1049.00	64	1049.00	0	0.00	0	0.00
15	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00
16	Indian Bank	2230	32279.93	876	9616.16	76	541.89	1278	22121.88
17	Indian Overseas Bank	1621	5580.33	708	3930.13	390	750.78	523	899.42
18	INDUS IND. BANK LTD*	0	0.00	0	0.00	0	0.00	0	0.00
19	Jammu & Kashmir Bank Ltd.	1	4.00	1	4.00	0	0.00	0	0.00
20	Karnataka Bank Ltd.*	2	8.60	2	8.60	0	0.00	0	0.00
21	Karur Vysya Bank Ltd.	110	1611.52	45	708.97	2	24.00	63	878.55
22	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00
23	Lakshmi Vilas Bank	2	9.25	1	4.50	1	4.75	0	0.00
24	Punjab & Sind Bank	5	16.90	5	16.85	0	0.00	0	0.05
25	Punjab National Bank	98	1989.54	98	1989.54	0	0.00	0	0.00
26	Ratnakar Bank Ltd	374	104.00	374	104.00	0	0.00	0	0.00
27	State Bank of India	2786	11805.99	2786	11805.99	0	0.00	0	0.00
28	Suryoday SFB	0	0.00	0	0.00	0	0.00	0	0.00
29	Tamilnadu Grama Bank	0	0.00	0	0.00	0	0.00	0	0.00
30	Tamilnadu Mercantile Bank Ltd.,	184	7316.01	139	2390.23	24	1406.05	21	3519.73
31	Tamilnadu State Co.op.Bank*	0	0.00	0	0.00	0	0.00	0	0.00
32	The South Indian Bank Ltd.	9	0.03	7	0.39	1	0.02	1	0.38
33	UCO Bank*	25	201.25	20	178.85	1	4.80	4	17.60
34	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00
35	Union Bank of India	854	3042.18	854	3042.18	0	0.00	0	0.00
36	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00
	Total	20451	102512.39	17686	62484.51	830	11052.59	1935	28975.29

Education loans sanctioned upto the quarter ended DECEMBER 2020 (APR 20 TO DEC 20)

S.No	Bank	Eng. / Medical		Abroad		Others		Total		of which SC / ST		of which Minorities		(Rs. in Lacs)	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
1	Bank of Baroda	350	5272.35	0	0.00	136	2079.82	486	7352.17	16	79.59	23	99.56	297	1106.98
2	Bank of India*	11	35.59	2	31.00	0	0.00	13	66.59	0	0.00	0	0.00	4	28.80
3	Bank of Maharashtra*	15	77.25	10	210.00	5	16.28	30	303.53	8	34.25	4	19.87	5	108.25
4	Canara Bank	7595	8708.00	160	400.00	2655	1853.00	10410	10961.00	312	661.00	1532	6450.00	4337	4961.00
5	Central Bank of India	1	2.82	17	312.95	98	566.21	116	881.98	3	25.25	0	0.00	44	403.67
6	Indian Bank	574	5769.90	80	2364.14	222	1482.12	876	9616.16	47	331.11	30	408.08	326	279.10
7	Indian Overseas Bank	528	3311.50	25	311.38	155	307.25	708	3930.13	42	245.55	95	527.11	210	1113.25
8	Punjab National Bank	76	829.14	17	1133.21	5	27.19	98	1989.54	7	37.54	5	18.24	45	503.61
9	Punjab & Sind Bank	3	8.95	0	0.00	2	7.90	5	16.85	0	0.00	0	0.00	3	2.35
10	UCO Bank*	10	45.40	4	109.80	6	23.65	20	178.85	1	0.35	3	15.15	6	66.18
11	Union Bank of India	713	2016.91	54	636.15	87	389.12	854	3042.18	63	141.20	12	78.56	33	1188.71
12	IDBI Bank	25	375.00	28	614.00	11	60.00	64	1049.00	4	53.00	14	153.00	18	324.00
13	AXIS Bank	0	857.43	0	0.00	0	1060.36	0	1917.79	0	0.00	0	0.00	0	0.00
14	Catholic Syrian Bank Ltd.*	1	4.00	0	0.00	3	7.50	4	11.50	0	0.00	0	0.00	1	4.00
15	City Union Bank Ltd.	10	24.17	3	60.60	8	224.11	21	308.88	1	3.20	1	45.20	13	221.79
16	Dhanalakshmi Bank Ltd.*	0	0.00	1	25.00	3	15.00	4	40.00	0	0.00	0	0.00	0	0.00
17	Federal Bank Ltd.	98	220.00	0	0.00	42	100.00	140	320.00	1	80.00	45	100.00	55	200.00
18	HDFC Bank Ltd. *	123	99.86	0	0.00	121	167.99	244	267.85	0	0.00	0	0.00	89	88.90
19	ICICI Bank Ltd.*	144	2818.10	93	2380.16	1	5.57	238	5203.83	3	29.93	84	1355.79	53	842.04
20	Indus Ind. Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	Jammu & Kashmir Bank Ltd.	1	4.00	0	0.00	0	0.00	1	4.00	0	0.00	0	0.00	1	4.00
22	Karnataka Bank Ltd*	2	8.60	0	0.00	0	0.00	2	8.60	0	0.00	0	0.00	0	0.00
23	Kanur Vysya Bank Ltd	27	323.29	12	364.00	6	21.68	45	708.97	0	0.00	0	0.00	16	207.40
24	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0.00	11	3.00	15	4.00	35	9.00
25	Lakshmi Vilas Bank Ltd.	1	4.50	0	0.00	0	0.00	1	4.50	0	0.00	0	0.00	1	4.50
26	The South Indian Bank Ltd.	5	0.07	0	0.00	2	0.32	7	0.39	0	0.00	1	0.08	1	0.01
27	Tamilnadu Mercantile Bank Ltd	89	1138.16	31	626.71	19	625.36	139	2390.23	2	3.86	22	528.18	36	659.13
28	Yes Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	The Rainakar Bank Ltd	0	0.00	0	0.00	374	104.00	374	104.00	16	5.00	97	25.00	261	74.00
30	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
31	TNG8	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
32	State Bank of India	2335	6302.03	448	5501.54	3	2.42	2786	11805.99	57	242.88	156	667.93	938	3058.09
33	TNSC Co-op Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Suryoday SFB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
36	Ujjivan Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total		12737	38257.02	985	15080.64	3964	9146.85	17686	62484.51	594	1976.71	2139	10495.75	6828	15458.76

Bank Finance under Housing Scheme (under priority sector)

As per the data received, banks in the State have disbursed to the tune of Rs.4521.71 crores to the housing sector from April 2020 to December 2020.

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

(Amount in Rs. Lakhs)

Disbursement made from April 2020 to Dec 2020		
Particulars	No.	Amount
Limit Up to Rs.5 Lacs	48260	81829
Limit above Rs.5 lacs - up to Rs.10 Lacs	7204	44686
Limit above Rs.10 Lacs - up to Rs.20 Lacs	17167	162238.63
Limit above Rs.20 Lacs - up to Rs.28 Lacs	8940	163417.58
Total	81571	452171.80

The Bank-Wise disbursement details from April 2020 to December 2020 are furnished in the Annexure

Bank Finance under Housing Scheme – Direct Housing Finance For the quarter ended December 2020			
Sl. No.	Name of the Bank	Amount in Lacs	
		Total	
		No.	Amount
1	Bank of Baroda	1,132	11,510.76
2	Bank of India*	126	1,138.08
3	Bank of Maharashtra*	10	139.50
4	Canara Bank	4,213	23,566.00
5	Central Bank of India	577	6,256.01
6	Indian Bank	2,348	9,449.54
7	Indian Overseas Bank	2,389	35,060.26
8	Punjab National Bank	172	2,977.81
9	Punjab & Sind Bank	4	42.82
10	UCO Bank*	263	2,300.73
11	Union Bank of India	2,121	16,754.09
12	IDBI Bank Ltd.	865	12,082.00
13	Axis Bank Ltd.	0	0.00
14	Catholic Syrian Bank*	119	1,488.82
15	City Union Bank Ltd.	446	3,384.47
16	Dhanalakshmi Bank Ltd*	39	648.33
17	Federal Bank Ltd	0	0.00
18	HDFC Bank Ltd.	38,460	32,542.72
19	ICICI Bank Ltd*	14,529	593.88
20	Indus Ind Bank Ltd.	2,858	17,255.59
21	Jammu & Kashmir Bank Ltd.	3	31.50
22	Karnataka Bank Ltd.,*	128	988.97
23	Karur Vysya Bank Ltd.	1,023	8,823.85
24	Kotak Mahindra Ltd	6	36.12
25	Lakshmi Vilas Bank Ltd.	48	443.08
26	South Indian Bank Ltd	110	1,353.40
27	Tamilnadu Mercantile Bank	3,791	26,859.27
28	Yes Bank	447	7,038.31
29	IDFC Bank	0	0.00
30	Tamilnadu Grama Bank	178	1,943.80
31	State Bank of India	12,115	1,87,266.16
32	Ratnakar Bank	374	104.00
33	Equitas Small Finance Bank	497	5,210.00
34	Ujjivan Small Finance Bank*	24,743	25,218.40
35	Bandhan Bank Ltd	1,203	3,866.33
36	TN State Apex COOP Bank Ltd*	848	5,797.20
	GRAND TOTAL	116185	452171.80

Golden Jubilee Rural Housing Finance Scheme (GJRHFS):

As per the data received from the member banks, 3512 loans amounting to Rs. 2023.97 lakhs have been disbursed under Golden Jubilee Rural Housing Finance Scheme during the period from April 20 to December 2020 is shown below:

(Amount in Rs. Lakhs)

Particulars	Scheduled Castes		Scheduled Tribes		Others		Total	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Total Loans disbursed during April 2020 to December 2020	25	67.03	0	0	3487	1956.94	3512	2023.97

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 sector-wise credit flow to women entrepreneurs as of December 2020 by the Banks in the state of Tamil Nadu is furnished below:

(Amount in Rs. Crores)

S.No	PROGRAMME	Disbursement made during the quarter ended December 2020		Outstanding position as of December 2020	
		Accounts	Amount	Accounts	Amount
1	AGRICULTURE	3440573	28706.64	12009823	90566.04
2	MSME	484186	7362.50	2151709	27669.30
3	EXPORT CREDIT	1064	206.50	1346	685.15
4	EDUCATION	7594	249.37	441019	7868.11
5	HOUSING	109294	3064.70	411828	17153.22
6	RENEWABLE ENERGY	7	0.04	110	21.52
7	SOCIAL INFRASTRUCTURE	13496	91.63	36494	154.81
8	OTHERS	835498	12626.59	3083420	52556.99
	TOTAL	4891712	52307.97	18135749	196675.14

Credit Flow to Minority Communities:

As per the data received from the member banks, loans amounting to Rs.13808 crores were disbursed to Minority Communities during the quarter ended December 2020 as shown below: -

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Disbursement during the quarter December 2020			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Muslim	438815	8404.60	276373	6629.07
2	Christian	298669	4890.00	185708	3592.82
3	Sikh	1788	37.35	1480	27.75
4	Zoroastrian	1825	23.00	1710	22.48
5	Neo Buddhist	13873	242.55	13229	239.74
6	Jain	1681	210.90	1109	129.06
	Total	756651	13808.39	479609	10640.92

Total outstanding advances to Minority Communities by all banks stood at Rs.35808.85 crores as of December 2020. The details are furnished below.

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Outstanding Position as of			
		Dec 2020			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	1300848	20634.30	706227	14925.85
2	Muslim	1011169	13532.89	531176	9549.30
3	Sikh	5911	95.84	4128	71.34
4	Zoroastrian	5451	116.86	4573	113.13
5	Neo Buddhist	38441	907.90	16601	360.93
6	Jain	7053	521.07	5014	272.46
	Total	2368873	35808.85	1267719	25293.01

The bank-wise outstanding position of credit flow to different minority communities as of Dec 2020 is enclosed as an Annexure (Public Sector Banks).

OUTSTANDING ADVANCES TO SPECIFIED MINORITY COMMUNITIES BY PUBLIC SECTOR BANKS – DECEMBER 2020				
S.NO	NAME OF THE BANK	Priority Sector Advances as on 31.12.2020	(Rs. in Crores)	
			O/s. of advances to Minority Communities 31.12.2020	% of Minority Communities to PSA
1	STATE BANK OF INDIA	63143.06	6194.37	9.81
2	BANK OF BARODA	13472.16	753.11	5.59
3	BANK OF INDIA	7410.22	388.61	5.24
4	BANK OF MAHARASHTRA	1904.76	19.22	1.01
5	CANARA BANK	72907.64	5619.88	7.71
6	CENTRAL BANK OF INDIA	6540.70	573.43	8.77
7	INDIAN BANK	56459.64	4817.55	8.53
8	INDIAN OVERSEAS BANK	37046.86	4623.57	12.48
9	PUNJAB NATIONAL BANK	11737.90	575.10	4.90
10	PUNJAB & SIND BANK	351.89	7.11	2.02
11	UCO BANK	3155.89	304.53	9.65
12	UNION BANK OF INDIA	21027.48	1416.53	6.74
	TOTAL PUBLIC SECTOR BANKS	295158.20	25293.01	8.57

KISAN CREDIT CARD SCHEME (KCC)

Reserve Bank of India has advised that investment credit requirements of farmer's viz. allied activities and non-farm activities may also be covered under the KCC Scheme. All KCC Holders have to be covered under Personal Accident Insurance Scheme (PAIS). (If Rupay KCC is given PAIS of NPCI is available).

RBI vide its communication FIDD.CO.LBS.No.1036/02.01.001/2019-20 dated 20.11.19 informed on extension of KCC Scheme to Animal Husbandry Farmers and Fisheries. SLBC vide its communication SLBC/TN/28/2020-21 dated 04.06.2020 addressed to the Member Banks and LDMs circulated the Scale of Finance for Animal Husbandry and Fisheries for the Year 2020-21 approved by State Level Technical Committee and forwarded by TNSC Bank Ltd.,

As per the progress report submitted by Member Banks for the period from April 2020 to December 2020, Banks in Tamil Nadu have issued 1056888 Kisan Credit Cards to the tune of Rs. 11026.32 crores. The total number of ATM enabled KCC cards issued is 442473. The details are furnished in the Annexure.

As per the directive of the Government of India, Banks have to issue ATM enabled Rupay Kisan Credit Cards to all eligible KCC Borrowers. GOI has also advised the Banks to achieve 100% issuance of RKCC cards.

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

01. Achieve 100% issuance of ATM enabled Rupay KCC cards
02. Educate their KCC borrowers on the benefits of using KCC cards and encourage its usage. Banks to achieve 100% activation of Rupay Card.

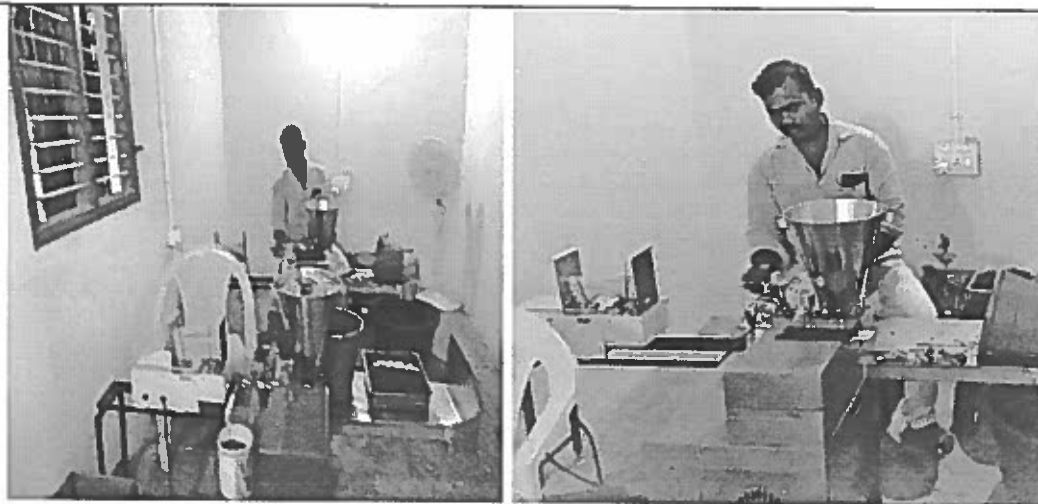
Progress Report on Kisan Credit Card Scheme for the quarter ended DECEMBER 2020

(Rs. In Lacs)

Sl. No.	Name of the Bank	Cumulative position(April 2020 to December 2020)						Out of Total, No. of ATM enabled KCC cards issued
		Crop Loans		Term Loan		Total		
		No	Amount	No	Amount	No	Amount	
1	Bank of Baroda	5006	7613.51	0	0.00	5006.00	7613.51	5006
2	Bank of India*	5293	1187.70	0	0.00	5293.00	1187.70	5293
3	Bank of Maharashtra*	109	127.23	0	0.00	109.00	127.23	109
4	Canara Bank	92465	83489.00	15838	14265.00	108303.00	97754.00	67220
5	Central Bank of India	14436	10135.79	0	0.00	14436	10135.79	8113
6	Indian Bank	42124	41828.56	0	0.00	42124.00	41828.56	42124
7	Indian Overseas Bank	34466	27308.14	0	0.00	34466.00	27308.14	26493
8	Punjab National Bank	4185	2394.09	0	0.00	4185.00	2394.09	4185
9	Punjab & Sind Bank	0	0.00	0	0.00	0.00	0.00	0
10	UCO Bank*	1509	989.00	0	0.00	1509.00	989.00	1509
11	Union Bank of India	4055	3585.13	0	0.00	4055.00	3585.13	4055
12	IDBI Bank Ltd.	393	1128.00	0	0.00	393.00	1128.00	0
13	AXIS Bank	30026	261087.66	0	0.00	30026	261087.66	30026
14	Catholic Syrian Bank Ltd*	0	0.00	19	12.35	19.00	12.35	19
15	City Union Bank Ltd.	0	0.00	0	0.00	0.00	0.00	0
16	Dhanalakshmi Bank Ltd.*	1	0.50	0	0.00	1.00	0.50	1
17	Federal Bank Ltd.	0	0.00	0	0.00	0.00	0.00	0
18	HDFC Bank Ltd.	4430	39128.04	68042	38150.76	72472.00	77278.80	72472
19	ICICI Bank Ltd.	9542	35590.50	0	0.00	9542.00	35590.50	0
20	Indus Ind Bank Ltd.*	0	0.00	0	0.00	0.00	0.00	14
21	Jammu & Kashmir Bank Ltd.	0	0.00	0	0.00	0.00	0.00	0
22	Karnataka Bank Ltd.*	2	5.70	0	0.00	2.00	5.70	0
23	Karur Vysya Bank Ltd.	374	1067.19	113	540.24	487.00	1607.43	460
24	Kotak Mahindra Bank Ltd	0	0.00	0	0.00	0.00	0.00	0
25	Lakshmi Vilas Bank Ltd	57	461.48	0	0.00	57.00	461.48	30
26	South Indian Bank Ltd	673	2068.98	0	0.00	673.00	2068.98	0
27	Tamilnadu Mercantile Bank Ltd.	3604	5548.42	91	243.06	3695.00	5791.48	344
28	Yes Bank	0	0.00	0	0.00	0.00	0.00	0
29	The Ratnakar Bank Ltd	2324	3482.00	86545	32252.00	88869.00	35734.00	0
30	IDFC Bank	69	814.67	0	0.00	69.00	814.67	69
31	Equitas small finance bank	0	0.00	0	0.00	0.00	0.00	0
32	Tamilnadu Grama Bank	13838	13613.46	0	0.00	13838.00	13613.46	13838
33	Bandhan Bank*	0	0.00	0	0.00	0.00	0.00	0
34	State Bank of India	40002	61575.00	0	0.00	40002.00	61575.00	40002
35	Tamilnadu State Apex Co-op.Bank Ltd.*	543780	394203.08	8185	6542.25	551965.00	400745.33	121091
36	Suryoday Small Finance Bank	0	0.00	0	0.00	0.00	0.00	0
37	Ujjivan Small Finance Bank	17	57.93	25275	12136.39	25292.00	12194.32	0
	TOTAL	852780	998490.76	204108	104142.05	1056888.00	1102632.81	442473

*retained previous qtr data

SUCCESS STORY OF RSETI TRAINED ENTREPRENEURS															
Name of the RSETI :INDSETI							Sponsoring Bank :Indian Bank								
Name of the State: Tamilnadu							District: Tiruvannamalai								
I. TRAINEES PERSONAL INFORMATION															
1	Name of the Entrepreneur			R. Ragupathy											
2	Address			No.504, Tank Street, Melarani Village, Vilvarani Post, Kalasapakkam Tk, Tiruvannamalai.											
3	Age (in years)* :34			4.	Educational Qualification :10 th standard										
5	Category(Please tick <input checked="" type="checkbox"/>)*			General		SC		ST	<input checked="" type="checkbox"/>	OBC		MC			
6	Economic status of trainee (Please <input checked="" type="checkbox"/>)*			APL		BPL	<input checked="" type="checkbox"/>								
7	Whether Physically Challenged(PWD) : YES / NO <input checked="" type="checkbox"/>						E-mail ID:								
8	Mobile No*:			9	7	9	1	6	9	5	4	4	0	PAN NO:	
9	AADHAAR Number* (12 Digits):			5	9	7	4	4	2	0	3	0	6	2	7
10	Brief Pre Training History with Financial Status :														
Sri. R. Ragupathy 34 years from Agricultural Family, the Income from agriculture was uncertain due to frequent drought. He has studied only 10 th Stranded. He had a chance to attend EAP conducted in his village arranged by INDSETI.															
II. TRAINING DETAILS:															
General EDP On UYEGP FROM 10.02.2020 To 17.02.2020.															
11	How the beneficiary came in contact with RSETI			Through UYEGP.											
12	Name of the training programme attended:			UYEGP			Course Code :			4	0	0	6	2	
13	Trainee Roll Number:14			Duration of Training			From: 10.02.2020 To: 17.02.2020.								
	Batch No: 115			: __07__ days			(Dates)								
14	Date of Settlement (As reported in MIS)			29.11.2020											
III. SOURCE OF FUNDS:															
15	Total Project Cost (in Rs.) (a+b)			3,00,000											
a)	Own funds invested (in Rs.)			20,000											
b)	Bank loan availed (in Rs.)			2,80,000											
c)	Name of the Financing Bank & Branch:			Indian Bank, Tiruvannamalai.											
d)	IFSC Code of Bank			IDIB000J104											
e)	Loan Account Number			6862086687											
f)	Status of Loan Account			Regular <input checked="" type="checkbox"/> / Irregular											
IV. DETAILS OF ECONOMIC ACTIVITY AND PRESENT STATUS OF THE UNIT: Activity Photo															



16	a) Nature of Economic Activity taken up (Please tick ✓):	Agriculture / Product / Process / Trade ✓
	b) Type of activity (Specify):	Agarbathi Production Business
	c) Date of establishment:	2020
17	Average Monthly Net Income (in Rs.)	25,000
18	Number of people to whom employment has been provided	2
19	Brief description about the success of the trainee / entrepreneur and about the competencies identified in him/her and the role played by the RSETI;	
<p>After that he was selected and sponsored for UYEGP training from 10.02.2020 to 17.02.2020 for 7 days. After completing the training Indian Bank Melarani Branch sanctioned a loan of Rs, 2,80,000 for starting Agarbathi Production Business Melarani Village. Now he is getting Rs, 25,000-30,000 as monthly income. Also he has given wage employment for 1 youth in her unit. He is remembering that the motivation gained during the training at INDSETI is the reason for her success.</p>		
20. Details of Awards / Recognitions received by the entrepreneur at District / State / National Level: Nil		

21. CONTACT DETAILS:

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

Place: Tiruvannamalai.

Date: 09.02.2021.

DIRECTOR OF RSETI

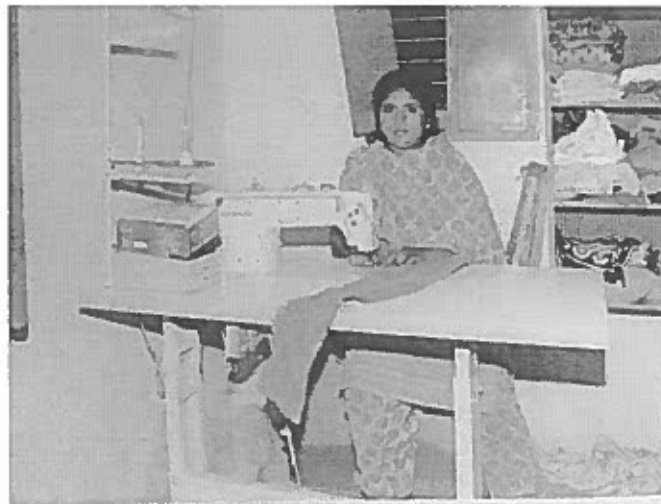
SUCCESS STORY – 2

Name of the Entrepreneur : K.Rajalakshmi

Work/ Business : Tailoring

Address : Andankoil, Karur

RSETI: IOB-RSETI, Karur



Mrs.K.Rajalakshmi is living in Karur town . She wants to support her family financially by going to some work but unfortunately she could not find time to manage her family and work. So, She was waiting for an opportunity to change her life.

At the time she saw an advertisement on news paper about our IOB-RSETI, Karur providing various trainings and applied for Womens Tailoring training. She was called to the training in our RSETI from 20.06.17 to 26.07.17.

After completing the training she was confident to start her own business in Tailoring with the guidance given by the Director and Faculty of RSETI. Even though she faced many troubles at the starting time of her business she is successfully earning approximately Rs.25000/- per month by doing Tailoring.