



State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

171st Meeting of State Level Bankers' Committee

Review for June 2022

Date: 16.08.2022

Venue: HOTEL AMBASSADOR PALLAVA

Time: 11:00 AM

Egmore, Chennai-600002.

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State Level Bankers' Committee, Tamil Nadu

Convener: Indian Overseas Bank

Minutes of the 170th Meeting of SLBC

Held on 13.06.2022 at Hotel Taj Club House, Chennai

The 170th meeting of SLBC, Tamil Nadu was conducted on 13th of June 2022 at Hotel Taj Club House, Chennai.

Welcome Address:

Shri.S.C.Mohanta, General Manager– IOB and Convenor SLBC welcomed Hon'ble Minister for Finance and Human Resources Management, GoTN; Shri. N.Muruganandam, ACS, Finance; Shri.V.V.S. Kharayat, Deputy Secretary, DFS, Gol Shri. P.P.Sengupta MD & CEO, Indian Overseas Bank & Chairman, SLBC-Tamil Nadu; Shri. S.M.N.Swamy, Regional Director, RBI; Shri Venkata Krishna, Chief General Manager, NABARD; Chennai, Secretaries and officials from State Government departments, RBI, NABARD and bankers. The Convenor, SLBC briefed the important agenda items, scheduled for deliberations during the course of the meeting. He briefed the forum on some of the important meetings that took place between the 169th and this meeting.

Chairman's Inaugural Address

Shri. P.P. Sengupta the Chairman of SLBC, Tamil Nadu and MD & CEO, Indian Overseas Bank welcomed the participants. He thanked the Hon'ble Finance Minister for having presided over the meeting. Before proceeding on the performance of banks in the state, he touched upon the Global & National economic scenario briefly, the gist of which are provided below.

GLOBAL OUTLOOK:

- Russia's invasion of Ukraine has caused a pause in the economic recovery from the coronavirus pandemic with lower growth expected in most countries.
- The International Monetary Fund has revised its forecast of global output growth from an estimated 6.1 percent in 2021 to 3.6 percent in 2022 and 2023.
- The economic effects of the war are spreading far and wide and the food and fuel price increases will hurt lower-income households globally.

Domestic Economy

- The gross domestic product (GDP) growth of 8.7 per cent in 2021-22 is significantly better than last year's 6.6 per cent contraction
- Gross fixed capital formation witnessed a jump of 15.8 per cent in 2021-22.
- During the financial year 2021-22, gross value added (GVA) grew 8.1 per cent as against a contraction of 4.8 per cent in 2020-21.
- The agriculture sector during the financial year 2021-22 slowed to 3 per cent, compared with 3.3 per cent a year ago.
- Manufacturing sector saw an improvement in growth for the year 2021-22 to 9.9 per cent as against a contraction of 0.6 per cent in 2020-21.
- RBI slashed economic growth projection of India for financial year 2022-23 to 7.2% from 7.8% estimated earlier amid volatile crude oil prices and supply chain disruptions caused by Russia-Ukraine war.

Outlook for Tamil Nadu Economy

- The Government of Tamil Nadu has set an ambitious target for the state to become a USD 1-trillion Economy by financial year 2030-31.
- He briefed on some of the key Government Policies and Initiatives undertaken by the Government of Tamil Nadu towards one of the best states in South Asia.
- The Gross State Domestic Product (GSDP) of Tamil Nadu for 2022-23 is projected to be Rs 24,84,807 crore (at current prices), a growth of 14% over the revised estimate of GSDP for 2021-22 (Rs 21,79,655 crore).

Banking Sector in Tamil Nadu:

Now let me give a picture on the Performance of Banking Sector in the state of Tamil Nadu for the FY-2022-23.

- The CD ratio reached 109.45% as of March 2022.
- Advances of the Banks in Tamil Nadu registered a growth of Rs. 57841.33 crores in absolute terms and 9.09% in percentage terms.
- Deposits registered an increase of Rs. 30627.72 crore.
- The percentage of priority sector advances is 49.51 % as of March 2022 as against the national norm of 40%.
- The percentage of Agricultural sector advances to total advances is 24.41 % as of March 2022 [national norm is 18%].
- The advances to Micro, Small and Medium Enterprises sector (MSME) witnessed an increase of Rs. 8613.98 Crores as of March 2022.

- The outstanding under Educational Loans has reduced from Rs. 13880.35 Crores in Dec 2021 to Rs. 13221.00 Crores as of March 2022.
- The outstanding under Housing Loans has increased from Rs. 43314.23 Crores as of Dec 2021 to Rs. 45526.55 Crores in March 2022.
- The advances to Weaker Sections registered a marginal growth of Rs. 48624.09 Crores.

Towards the end of his speech, he congratulated all the bankers for their active participation in the Lead Bank Scheme. He thanked the Central and State Governments, RBI and NABARD, for their good support and guidance given to the member banks and to SLBC.

Highlights of Special Address by Mr. V.V.S.Kharayat, Deputy Secretary DFS, GOVT. OF INDIA:

- He briefed on various schemes formulated by Govt. of India to serve to the poorest of poor through various social sector schemes.
- He informed that 1.17 crore people has been benefitted from PMJDY scheme, 44 lacs accounts has been opened under PMJJBY and 1.2 crores under PMBSY.
- He further informed that a special target has been given to achieve especially in the three district ie. Pudukottai, Erode and Tuticorin.
- The three districts ie. Coimbatore Thanjavur & Virudhunagar has to be covered under Digital Banking schemes.
- He congratulated all the bankers for being instrumental in achieving targets under various schemes of GOI and requested banker's to continue to achieve the targets as fixed by the Government from time to time.

Highlights of Special Address by Mr. Muruganandam I A S GOVT. OF Tamil nadu:

- Tamil Nadu is having very good banking network for serving the public.
- Emphasized the roll of bankers and importance of growth of credit flow in the economy, which is very critical for the development of State.
- CD ratio for the year 2021-22 has been good and continues to be more than 100% for several years.
- Growth in priority sector lending has shown good performance esp., in Agri, MSME, Credit to weaker section and Housing loan.
- At the same time, there is a decrease in Export credit and Education loan and requested banks to improve their performance under the said schemes.
- Govt. of Tamil Nadu has allotted Rs.1200 crore for Anaithu Grama Anna Marumalarchi Thittam.
- A new scheme Kalaingar Integrated Village development programme has been launched with 1000 crore funds allotment and 2000 village panchayat shall be adapted to get the benefit for this year.

- For Housing Development under PMAY (U) scheme Rs. 3700 crores and Rs.4800 crores for PMAY (R) has been earmarked.
- Three mega centres at Tindivanam, Manaparai and Theni are identified for setting up food processing units to be set up by SIPCOT.
- SHG bank linkage target of Rs.25000 crore has been set for the FY 2022-23 and requested bankers to concentrate on advances to group activities for better improvement.
- He remarked on the poor progress under PMSVANidhi scheme and many banks are rejecting the application based on CIBIL score.

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

- The policy repo rate under the liquidity adjustment facility (LAF) has been increased by 90 basis points from 4.00 to 4.90 per cent.
- The standing deposit facility (SDF) rate stands adjusted to 4.65 per cent, the marginal standing facility (MSF) rate, and the Bank Rate to 5.15 per cent.
- He briefed some important developments/relief measures announced by Reserve Bank like
 - i. Providing Interoperable Card-less Cash Withdrawal (ICCW) at their ATMs between banks, ATM networks and White Label ATM operators.
 - ii. The existing Entrepreneurs Memorandum (EM) Part II and Udyog Aadhaar Memorandum (UAM) of the MSMEs obtained till June 30, 2020 shall remain valid till June 30, 2022 for classification as MSMEs; and the validity of documents obtained for classification of MSMEs up to June 30, 2020, extended up to June 30, 2022.
 - iii. The eligibility criteria for inland fisheries and aquaculture under KCC has been modified.
 - iv. Allow the facility of lending by commercial banks to NBFCs and lending by Small Finance Banks (SFBs) to NBFC-MFIs, for the purpose of on lending to certain priority sectors on an on-going basis.
 - v. Government of India has approved the continuation of the Interest Subvention Scheme (ISS) for the financial year 2021-22 with some stipulations. The claim for interest subvention should be made by the banks on quarterly basis.
- Govt. of India has revised the guidelines on Credit Guarantee Scheme for Subordinate Debt (CGSSD) wherein the credit facility provided under the scheme has been enhanced to 50 % (earlier 15%) of promoter's stake or Rs.75 lakh whichever is lower. Further, the Scheme is applicable for those MSMEs whose accounts have been standard as on 01.01.2016 (earlier 01.01.2018).

- He requested the nodal officers of Ranipet, Coimbatore and Thoothukudi districts to cover the eligible remaining individuals and businesses to achieve the objective 100% digitalization and requested the Nodal officer-in-Charge of the district to ensure that the statements are forwarded on time.
- He advised banks who are yet to onboard to the new system (portal for standardized data flow) to quickly be on boarded on SLBC website at the earliest.
- He requested the State Govt. and bankers to expedite the process of digitalisation and access to online creation of charges at the earliest.
- He requested the State Government to advise all District Collectors to ensure that the DCC/DLRC meetings are scheduled over the month in order to enable the LDOs present in the meetings and ensure participation of Public representatives in DLRC meetings.

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

- He congratulated the bankers for 109 per cent achievement under ACP; 141 per cent achievement under Agriculture and 120 per cent under MSME during the year 2021-22 and appreciated the bankers in their effort to achieve the priority sector target.
- Requested banks to achieve the targets set by various Govt. departments.
- Performance under Agriculture, MSME, and SHGs have shown marked improvement.
- NABARD has provided an assistance to the tune of around Rs.33,000 crore so far for the FY 2021-22 under various schemes, which is much higher when compared to last year.
- He briefed on the Agriculture Infrastructure Fund Scheme of NABARD and requested banks to make use of the scheme where credit facility is provided at lower rate of interest.
- He informed that NABARD's Refinance assistance to the State was to the tune of Rs. 32167 cr out of which Rs. 23167 Cr was by way of refinance to short and long term operations.
- Infrastructure support for augmenting flow of credit from various funds viz. RIDF, WIF, FPF, NIDA stood at Rs.4384 cr out of which Rs.3111 cr was under RIDF. He urged the banks to avail benefit of the Agriculture Infrastructure Fund scheme where Interest subvention is provided by the Central Govt and other central and state schemes. He advised the bankers for saturation of farmers under KCC and make use of the PMFME, SHGs & JLGs, FPOs and AC ABC Schemes.

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

- He briefed on the first amended budget presented during the second wave of COVID 19.
- Even though the third wave of COVID impacted the State, the physical/revenue deficit of the state was brought down to a greater extent.
- Debt market and unsecure retail market can be supported only by banks.
- The State's inflation stands at 5.4% which is much better than the national average of 7.8%
- Due to COVID 19 the structural labour market in all the countries has been affected which lead to job loss.
- As pointed out by our Finance secretary, wherever the performance is low, he requested banks to give more thrust for overall improvement.
- He wanted prospective cooperation between RBI, NABARD and Bankers with State Govt. for better economy growth.
- He requested that near real time data to be made available for the Government to prepare the business plan.

Confirmation of Minutes of the 169th SLBC Meeting:

The forum confirmed minutes of the 169th SLBC meeting conducted on 30.03.2022.

The Action Taken Report of the 169th SLBC meeting was informed to the forum.

Regular Agenda review:

Agenda No.	Agenda	Observation/recommendation	Action Point
01.	Funding of projects under Animal Husbandry Infrastructure Development Fund (AIHDF) Scheme of Department of Animal Husbandry & Dairying, Government of India.	<p>The Convenor requested banks to provide credit facilities to the eligible entities under the scheme. He requested the Member Banks to advise their branches to login the portal and process the eligible applications.</p> <p>RD, RBI observed that the awareness about the scheme at the ground level should be improved.</p> <p>Hon'ble Minister also expressed similar view and wanted all the branches to be aware of the schemes introduced by Central/State Government so the scheme reaches the intended beneficiaries without any delay.</p>	Banks
02.	Agriculture Infrastructure Fund (AIF)	<p>The Convenor briefed the forum on the scheme guidelines and reviewed the status of progress under the scheme made by banks. Out of 715 applications, Banks have sanctioned 445 applications and disbursed 275 applications. The Convenor requested Member Banks to give suitable instructions to their branches for speedy disposal of the pending applications and disburse loan for sanctions made.</p> <p>ACS Finance remarked that the performance of the State under the scheme is very low.</p> <p>Secretary Agriculture department raised the concern of ODOP in many districts and requested the Central Government to relax the norms of the rule. Similarly, branches citing service area norms are returning many applications.</p>	Banks
03.	PM Formalisation of Micro Food Enterprises Scheme (PM FME) Need for improvement	<p>The Convenor reviewed the Bank-wise, District-wise performance of banks as on 31.05.2022. Of the 1595 applications received, 641 applications are under process. SLBC advised banks to process all such applications at the earliest and disburse the sanctioned cases at once.</p>	Banks

04.	90 days Antyodaya campaign for saturation of the 75 Districts identified by Ministry of Rural Development	The Convenor informed the forum that three districts viz., Erode, Pudukottai and Thoothukudi have been identified and advised LDMS of these three districts and banks operating in the districts to achieve the targets set under the identified KPIs.	Banks/ LDMS of Erode, Pudukottai and Thoothukudi.
05.	Saturation of farmers under Kisan Credit Card (KCC) scheme)	The Convenor informed that the Scale of Finance for AH & F for the Year 2022-23 has been communicated to all the banks in the state. While reviewing the performance of the banks under the scheme he informed that large number of applications are pending for process and advised Member Banks to give suitable instructions to their branches to dispose of all the pending applications and achieve saturation of all eligible farmers under KCC.	Banks
06.	PMAY(U)-Housing Loans to the beneficiaries	The Convenor briefed the forum on various components of the scheme and requested bankers to formulate strategies to improve the sanctioning of loans under all the schemes for the benefit EWS beneficiaries.	Banks
07.	Revision of Premium Rates of Pradhan Mantri Jeevan Jyothi Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)	The Convenor informed the forum that the premium rates under PMSBY has been revised from Rs.12 to Rs.20 and for PMJJBY from Rs. 330 to Rs.436 and advised the banks to inform their branches about the changes and incorporate in the system for auto debit of premium.	Banks
08.	Implementation of Pradhan Mantri Jeevan Jyothi Bima Yojana and Suraksha Bima Yojana – extension of validity.	The Convenor informed the forum on extension of validity of relaxations in respect of forms, claim procedure in relation to PMJJBY and PMSBY, and advised Member Banks to give necessary instructions to their branches in this regard.	Banks
09.	ESakthi-Emathi integration	The Convenor informed on NABARDs EShakti project for digitization of SHG records to bring transparency and accuracy in SHGs transactions and the progress is tracked on a real time basis. RD & PR, GoTN informed the forum that the Government that the data ported in E-Mathi portal is aligned with the NRLM portal, GOI.	State Government

10.	Financial Inclusion Interventions	The Convenor briefed the forum on the various FI interventions, eligible criteria and support available from NABARD to Banks under Financial Inclusion Fund. He requested banks to submit proposals, avail grant support under FIF of NABARD, and achieve the various Financial Inclusion Targets.	Banks
11	Financing to Self Help Groups (SHGs)	The Convenor reviewed the targets Vs. achievement as on 31.05.2022 of banks and requested member banks to advise their bank branches to sanction eligible quantum of loans in time.	Banks
12.	Special scheme for saturation of enrolment of eligible operative PMJDY A/c holders under Social Security Schemes (SSS) in aspirational District	The Convenor informed the forum on the special scheme for saturation of enrolment of eligible operative PMJDY A/c holders under Social Security Schemes (SSS) in aspirational district ie Ramanathapuram and Virudhunagar and requested Banks to direct their Regional/Zonal offices covering Ramanathapuram and Virudhunagar districts to lodge claims with NABARD, if not done so far.	Banks
13.	Progress of Economic Development Schemes implemented by TAHDCO	The performance of banks as on 31.05.2022 were reviewed in the forum and Member Banks were advised to bring down the pendency of applications considerably by disbursing loans on priority basis and submitting UCs to TAHDCO immediately.	Banks
14.	Vaazhndhu Kaattuvom Project-Business Plan Financing – Matching Grant Program (MGP)	The Convenor informed the forum on the Vaazhndhu Kaattuvom Project (VKP)-Matching Grant Program (MGP) and requested Member Banks for a focused attention for successful implementation of the MGP in the State.	Banks

15.	Review of Prime Ministers Employment Generation Program (PMEGP)	The Bank-wise performance as on 22.05.2022 as provided by KVIC was reviewed and Member Banks were requested to process all pending applications immediately.	Banks
16.	PM Street Vendor's Atma Nirbhar Nidhi (PMSVANidhi)	The Convenor reviewed the Bank-wise/District-wise performance of the banks as of May 2022. He impressed upon the banks to increase the rate of sanctions and disbursement and requested Member Banks to take a considerate view with regard to CIBIL report while processing loan applications of eligible beneficiaries.	Banks
17.	Standardized System for data flow and its management – Uploading of data in the portal on monthly basis	The Convenor requested the Member Banks through the forum to upload the SLBC data on monthly basis starting April 2022 on or before 10 th of the succeeding month in order to provide data to Government on more frequent basis.	Banks
18.	Digitalisation of Land Records- Creation of Online Charges by Banks	The Convenor requested the State Government that creation of charges digitally to be facilitated to bank branches without any further delay in order to enable access to real time digital land records by creating standardized Application Programming Interface.	State Government
19.	Atal Pension Yojana (APY)	The Convenor informed the category wise targets allotted to banks for the FY 2022-23 and requested banks to strive hard to achieve the same allotted against each category.	Banks

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

Confirmation of Minutes of the 170th SLBC Meeting

The forum confirmed the minutes of the 170th SLBC meeting conducted on 13.06.2022

Preparation of Annual Credit Plan & uploading of data in the portal by April every year

Preparation of Annual Credit Plan is one of the most important assignments under taken by Lead Bank at District Level and by State Level Bankers Committee at State Level. It is an annual exercise since the introduction of Lead Bank Scheme. ACP is an important document encompassing the details of various economic activities being carried out in the District/ State under different sectors like Agriculture, MSME, Education, Housing and Other Priority Sector and achievement of credit flow of credit by various banks and financial institutions to these sectors.

The procedure for preparing the District Credit Plan is elaborately given in the Master Circular under Lead Bank Scheme released by Reserve Bank of India every year. Accordingly, the Branch Credit Plan prepared by the respective branch managers are discussed and aggregated to form the Block Level Credit Plan. All the Block Level Credit Plans of the district are aggregated by the LDM to form the District Credit Plan (DCP).

The District Level Credit Plan is then placed before the DCC by the Lead District Manager for final acceptance/approval. All the approved District Level Credit Plans are eventually aggregated into a State Level Credit Plan compiled by SLBC Convenor Bank.

In the Sub-Committee meeting on MSME held on 22.07.2022, the State Government emphasized the importance of preparation of District Credit Plans, within a stipulated timeframe, by LDMs and it was decided that the LDMs should release the approved Credit Plans for the districts latest by **third week of April** every year.

In order to enable the State Government to factor in the ACP projections, SLBC advices the Lead District Managers to release their District Credit Plans within the stipulated time as mentioned above and upload the same in the portal.

BANKWISE/SECTORWISE ACP TARGET 2022-23															
Amount In Crore	TOTAL AGRICULTURE (PS)		TOTAL MSMEs (PS)		TOTAL PRIORITY SECTOR		TOTAL NON-PRIORITY SECTOR		PRIORITY SECTOR + NON PRIORITY						
	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.					
NAME OF BANK	TARGET		TARGET		TARGET		TARGET		TARGET						
	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.					
1	INDIAN OVERSEAS BANK	197527	24407	240891	6206	34918	172930	4982	4268321	39900					
2	BANK OF BARODA	331478	4675	32605	3466	9293	40557	9636	617117	18929					
3	BANK OF INDIA	229328	3508	38031	3054	7448	33131	4566	1023966	12014					
4	BANK OF MAHRASHTRA	18647	267	8132	1576	4107	2781	2912	72999	7019					
5	CANARA BANK	2410706	32763	159267	8335	46049	293376	18166	3455871	64215					
6	CENTRAL BANK OF INDIA	417645	4532	26271	1344	6675	47762	2383	792161	9058					
7	INDIAN BANK	2149478	26643	252051	11630	42686	261772	14257	3575652	56943					
8	PUNJAB NATIONAL BANK	164340	2303	21525	2219	5569	25254	15264	780962	20833					
9	PUNJAB AND SIND BANK	1625	14	1530	41	86	986	68	4580	154					
10	UNION BANK OF INDIA	535143	7253	76830	6409	15684	72494	9417	1076923	25101					
11	UCO BANK	107163	1311	10112	453	2749	14591	801	383003	3550					
12	STATE BANK OF INDIA	1584535	28314	207436	15871	51357	296114	46150	3600850	97508					
13	AXIS BANK	162229	3867	27040	4310	9911	32249	9817	276064	19728					
14	BANDHAN BANK	2126	19	657	66	396	134	240	22381	636					
15	FEDERAL BANK	178702	3762	13205	2903	7029	149212	11811	389097	18841					
16	HDFC BANK	134844	4076	54672	12435	17849	130865	86810	462890	104659					
17	ICICI BANK	257805	4454	47824	7546	13392	271296	28135	1162222	41526					
18	IDBI BANK	97255	2371	19373	1330	4355	12710	3459	168440	7814					
19	INDUSIND BANK	52413	483	20039	4932	5711	31542	12251	113774	17962					
20	J & K BANK	0	0	69	20	23	9	52	109	75					
21	KARNATAKA BANK	7564	376	2298	584	1103	2829	281	24588	1384					

22	CSB BANK LIMITED	70255	1186	5321	686	495723	2181	40564	828	536287	3009
23	CITY UNION BANK	412194	4958	26927	2384	1324560	8821	86969	2682	1411529	11503
24	DHANLAXMI BANK	20504	305	1998	84	41521	504	7415	365	48936	868
25	IDFC FIRST BANK	143014	864	2103	487	223600	1730	53442	7871	277042	9601
26	KARUR VYASYA BANK	337299	5023	29310	1855	488437	8074	81161	3137	569598	11211
27	KOTAK MAHINDRA BANK	46906	504	10161	2923	135320	3638	3182	10019	138502	13657
28	LAXSHMI VILAS BANK	235980	2923	26199	1073	331439	4517	36922	952	368361	5469
29	RBL BANK	9637	309	12824	629	75735	1389	710	10029	76445	11418
30	SOUTH INDIAN BANK	268350	4091	15116	640	385390	5098	70570	2525	455960	7624
31	TAMILNAD MERCANTILE BANK	389116	5689	56534	7514	549473	14489	71403	3803	620876	18291
32	YES BANK	39369	932	21210	8396	61915	10087	6348	14952	68263	25039
33	TAMILNADU GRAMA BANK	1107332	10811	77866	1192	2366252	13399	81806	1044	2448058	14443
34	EQUITAS SMALL FINANCE BANK	102331	824	10937	534	170143	1832	14857	332	185000	2163
35	JANA SMALL FINANCE BANK LTD.	14346	64	1690	220	74741	1215	1919	224	76660	1440
36	SURYODAY SMALL FINANCE BANK	39181	142	478	40	61846	307	1638	7	63484	314
37	SHRIJIVAN SMALL FINANCE BANK	78387	370	14898	149	158091	1130	8793	298	166884	1428
38	ESAF BANK	191573	762	100747	419	378795	1661	11969	154	390764	1816
39	FINCARE SMALL FINANCE BANK LIMIT	127652	101	742	46	138296	224	938	36	139234	260
40	TAMILNADU STATE APEX CO-OP BAN	862071	8264	30787	1339	998712	11051	376518	4107	1375230	15158
41	SIDBI	0	0	1835	58	1861	83	100	2	1961	85
42	TDDC	489260	5356	20134	812	1235396	7412	89927	1672	1325323	9084
43	TIIC	857	8	8179	472	9745	496	262	12	10007	508
44	TNSARD	10240	94	190	15	123201	178	1830	8	125031	186
45	INDIA POST PAYMENTS BANK	4	0	72	3	102	6	15	0	117	6
46	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	15815411	208978	1736116	126702	30209670	385914	2941852	346517	33151522	732431

DISTRICT-WISE/ SECTOR-WISE ACP TARGET 2022-23													
Amount In Crore													
Sl No	NAME OF DISTRICT	TOTAL AGRICULTURE(PS)			TOTAL MSME(S)(PS)			TOTAL PRIORITY SECTOR			TOTAL NON-PRIORITY SECTOR		
		TARGET			TARGET			TARGET			TARGET		
		A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.
1	ARIYALUR	324964	2682	6987	166	339151	3102	67475	553	406626	3655		
2	CHENGALPATTU	465632	5495	54722	2067	576103	8079	293968	8394	870071	16472		
3	CHENNAI	0	12823	148338	49422	164889	69666	17439	276588	182328	346254		
4	COIMBATORE	776176	12000	80799	14500	922846	27700	11570	9069	934416	36769		
5	CUDDALORE	1002329	7837	169247	1293	1213165	10583	89289	1749	1302454	12333		
6	DHARMAPURI	463662	5	27947	1	514791	6	33695	1	548486	7		
7	DINDIGUL	190847	7718	22128	1584	234445	10866	14793	1252	249238	12118		
8	ERODE	592512	7346	29813	4372	917558	14414	101614	4500	1019172	18914		
9	KALLAKURICHI	408496	3430	40310	276	473490	4381	4351	119	477841	4501		
10	KANCHIPURAM	133397	1608	11992	1160	188004	3685	109610	3642	297614	7327		
11	KANNIYAKUMARI	1109379	13125	56422	1812	1197544	15288	326469	4543	1524013	19832		
12	KARUR	189729	3541	54125	1835	277215	7123	41638	947	318853	8070		
13	KRISHNAGIRI	469894	6500	58882	2000	557233	9300	419475	5700	976708	15000		
14	MADURAI	175824	8258	84746	2280	303649	12922	206270	1135	509919	14057		
15	MAYILADUTHURAI	181009	2577	3367	167	187415	2902	0	0	187415	2902		
16	NAGAPATTINAM	182904	2322	8032	134	193208	2623	0	0	193208	2623		
17	NAMAKKAL	498221	6156	63651	3294	588702	10200	135623	3000	724325	13200		
18	PERAMBALUR	281682	3470	12806	450	304703	4267	77099	787	381802	5054		
19	PUDUKKOTTAI	385492	4600	7493	360	425836	6343	2717	87	428553	6430		
20	RAMANATHAPURAM	476044	3694	34560	262	560545	5002	78475	700	639020	5702		
21	RANIPET	310798	3100	36502	1486	370821	5715	5988	213	376809	5928		

22	SALEM	558876	8430	89060	4400	701367	15130	102402	2980	803769	18110
23	SIVAGANGA	541940	5835	47310	1754	612994	8583	23064	186	636058	8769
24	TENKASI	389071	3706	5598	400	414340	4726	17853	348	432193	5074
25	THANJAVUR	630369	9438	9183	570	11587566	16124	49299	244	11636865	16369
26	THE NILGIRIS	227629	2243	14345	295	255032	2659	57050	900	312082	3559
27	THENI	213797	5823	14564	560	244018	7006	38555	800	282573	7806
28	THIRUVALLUR	255660	4673	152499	2838	499012	8952	71420	2299	570432	11250
29	THIRUVARUR	364291	4666	21017	374	387183	5601	2080	109	389263	5709
30	TIRUCHIRAPPALLI	648865	6183	55914	1856	771140	10852	101080	2814	872220	13666
31	TIRUNELVELI	396644	5189	17034	1316	463776	7600	29541	504	493317	8103
32	TIRUPATTUR	248777	2832	14405	711	285004	4627	7686	270	292690	4897
33	TIRUPPUR	551964	8206	46797	12946	632969	21630	153849	2228	786818	23858
34	TIRUVANNAMALAI	509576	4884	25012	1310	551553	6700	24713	441	576266	7142
35	TOOTHUKUDI	634217	7588	46798	3939	709842	11865	98532	5491	808374	17356
36	VELLORE	263917	3119	90135	1168	412911	5351	11769	327	424680	5677
37	WILLUPURAM	523503	5108	41797	795	644366	6361	52247	1211	696613	7572
38	VIRUDHUNAGAR	237324	2765	31779	2547	525284	7978	63154	2387	588438	10365
	GRAND TOTAL	15815411	208978	1736116	126702	30209670	385914	2941852	346517	33151522	732431

Ground Level Credit Target for Agriculture-State wise and Agency wise target for the year 2022-23

Department of Financial Services, Ministry of Finance, Government of India vide communication F.No.12/3/2022-AC dated 04.07.2022 has fixed Rs.18, 50,000 crores as the total target for agricultural credit for the year 2022-23 for the entire country as against Rs.16,50,000 crores last year. It is an increase by 12.12% over the last year.

NABARD vide letter dated 14.07.2022 has advised the agency wise Ground Level Credit Target for Agriculture for the FY-2022-23.

For the State of Tamil Nadu, the target for all the agencies has been fixed at Rs.1,96,922.97 crores for the year 2022-23 while the target for the last year was Rs.1,54,621 crores. This is an increase of Rs.42,301 crores (27.33%) over the last year's target. Rs.1,26,000 crore sub target has been fixed for Animal Husbandry, Fisheries, Poultry and Dairy within the total GLC target of Rs.18,50,000 crore.

However, Banks in Tamil Nadu have projected a target of Rs. **203518.17**crores under Annual Credit Plan for the year 2022-23 and it is 3.35% higher than the target allocated by Government of India (Rs.196922.97crores) and communicated by NABARD.

SLBC requests the member banks to advise all their implementing branches to achieve the targets projected by them under their ACPs so that our state surpasses the target set by GOI.



संदर्भ सं. राबैं. सीपीडी. जीएलसी/608-640/ जीएलसी. कॉर./ 2022-23

14 जुलाई 2022 NABARD

**प्राथमिकता प्राप्त ऋणीकरण के प्रमुख
सभी अनुसूचित वाणिज्य बैंक**

महोदया/ महोदय

वर्ष 2022-23 के लिए कृषि हेतु आधार स्तरीय ऋण लक्ष्य		Ground Level Credit Target for Agriculture 2022-23	
वित्तीय सेवाएँ विभाग, वित्त मंत्रालय, भारत सरकार के दिनांक 4 जुलाई 2022 के पत्र सं. एफ़. सं. 12/3/2022-23 (अनुबंध - I) के माध्यम से वर्ष 2022-23 के लिए एजेंसी-वार कृषि ऋण लक्ष्य आबंटित किए गए हैं :-		The Department of Financial Services, MOF, GOI vide their letter F.No. 12/3/2022-AC dated 4th July 2022 (Annexure - I) has allocated the Agency-wise agriculture credit target for the year 2022-23, as under:-	
(रु. करोड़ में/ Rs. Crore)			
एजेंसी/ Agency	फसल ऋण/ Crop Loan	मियादी ऋण/ Term Loan	कुल/ Total
वाणिज्य बैंक/ Commercial Banks	7,10,000	6,70,000	13,80,000
सहकारी बैंक/ Cooperative Banks	2,20,000	30,000	2,50,000
क्षेत्रीय ग्रामीण बैंक/ Regional Rural Banks	1,80,000	40,000	2,20,000
कुल/ Total	11,10,000	7,40,000	18,50,000
2. भारत सरकार द्वारा किया गया कृषि ऋण लक्ष्य का क्षेत्र-वार आबंटन साथ ही साथ राज्य-वार अलग-अलग, व्यापक क्षेत्र-वार और एजेंसी-वार लक्ष्य अनुबंध II में दिए गए हैं. कृपया यह नोट करें कि :		2. The Region-wise allocation of agriculture credit target made by GoI as well as the disaggregated State-wise, Broad sector-wise and Agency-wise targets are given in Annexure II. It may please be noted that:	
(i) सकल फ़सली क्षेत्र का क्षेत्र-वार प्रतिशत हिस्सा, सकल सिंचित क्षेत्र और फसल सघनता और ऋण संवितरण में पिछले रुझान जैसे घटकों को ध्यान में रखा गया है.		(i) Factors like Region-wise percentage share of Gross Cropped Area, Gross Irrigated Area and Cropping Intensity and past trends in credit disbursement, etc. have been taken into account.	

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

कॉर्पोरेट आयोजना विभाग

प्लॉट नं. सी-24, 'जी' ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0106 • फ़ैक्स: +91 22 2653 0096 • ई मेल: cpd@nabard.org

Corporate Planning Department

Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 Tel.: +91 22 2653 0106 • Fax: +91 22 2653 0096 • E-mail: cpd@nabard.org

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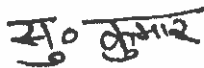
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<p>(ii) कृषि ऋण संवितरण में क्षेत्रीय असंतुलन को कम करने की दृष्टि से पूर्वोत्तर, पूर्वी और मध्यवर्ती क्षेत्रों पर विशेष बल दिया गया है. प्राथमिकता प्राप्त ऋणीकरण वाले जिलों के संबंध में भारतीय रिज़र्व बैंक के दिनांक 04 सितंबर 2020 के मास्टर निर्देश परिपत्र के अनुसार यह देखा गया है कि पूर्वोत्तर क्षेत्र में 64%, पूर्वी क्षेत्र में 42% और मध्यवर्ती क्षेत्र के कुल जिलों में 30% कम प्राथमिकता प्राप्त ऋणीकरण वाले जिले हैं. इन क्षेत्रों में देश में पहचान किए गए कम प्राथमिकता प्राप्त ऋणीकरण वाले जिलों में से 97% जिलों में संकेन्द्रण दिखाई देता है. भारतीय रिज़र्व बैंक के उपर्युक्त परिपत्र के अनुसार प्राथमिकता प्राप्त ऋणीकरण की उपलब्धि में भार में समायोजन को देखते हुए इन राज्यों में ऋण प्रवाह में वृद्धि की अपेक्षा है. इसीप्रकार, इन राज्यों में उपलब्धि में पिछले रुझानों और अपेक्षित अधिक ऋण प्रवाह के आधार पर उच्च लक्ष्य आबंटित किए गए हैं.</p>	<p>(ii) In order to reduce regional imbalances in disbursement of agriculture credit, special focus has been given to North East, Eastern and Central Regions. As per RBI Master Direction Circular on PSL districts dated 04 September 2020, it was observed that North Eastern Region, Eastern Region, & Central Region had 64%, 42% & 30% low PSL category districts among their total districts, respectively. These regions had concentration of 97% low PSL districts identified in the country. Given the adjustments for weights in PSL achievement as per above RBI circular, it is expected to have increase in credit flow in these States. Similarly, based on past trends in achievement and higher expected credit flow in these States, higher targets have been allocated.</p>
<p>(iii) कृषि क्षेत्र में उत्पादन और उत्पादकता में वृद्धि करने के लिए भारत सरकार द्वारा पूंजी निर्माण पर दिए जा रहे बल को ध्यान में रखते हुए कुल कृषि ऋण के 40% पर कृषि मियादी ऋण के लिए लक्ष्य निर्धारित किया गया है.</p>	<p>(iii) Keeping in view the GoI's thrust on capital formation in agriculture for increasing production and productivity, target has been fixed for agriculture term loan at 40% of the total agriculture credit.</p>
<p>(iv) संबंधित राज्यों को किए गए आबंटन, कृषि क्षेत्र और बैंकों को ऋण संवितरण की अधिकतम सीमा नहीं है और इसलिए अधिकतम संवितरण करने का प्रयास करें.</p>	<p>(iv) The allocations made to the respective states are not the upper ceiling for credit disbursement to agriculture sector and banks, therefore, must endeavour to achieve higher disbursements.</p>
<p>(v) दिनांक के प्राथमिकता 2020 सितंबर 04 प्राप्त क्षेत्र ऋणीकरण से संबंधित संशोधित परिपत्र में भी छोटे और सीमांत किसानों को ऋण के वर्धित लक्ष्य (एसएमएफ), छोटे और सीमांत किसानों और स्टार्टअप्स के - लिए ऋणों के संबंध में अलग परिभाषा दी गई है.</p>	<p>(v) Revised Priority Sector Lending circular dated 04 September 2020 also mandated increased target towards Small and Marginal farmers (SMF), separate definition for SMF and loans to start-ups.</p>

<p>(vi) इस बात का उल्लेख करना उचित होगा कि यदि वार्षिक ऋण योजना 2022-23 (एसीपी) के अंतर्गत लक्ष्य, आबंटन से अधिक हैं तो कार्यान्वयन और अनुप्रवर्तन के लिए उच्च पर विचार किया जाएगा .</p> <p>3. कृषि ऋण 2019 की समीक्षा करने के लिए भारतीय रिज़र्व बैंक के आंतरिक कार्य-दल की अनुशंसाओं के अनुसार और अनुषंगी गतिविधियों पर विशेष बल देने की दृष्टि से आधार स्तरीय ऋण के अंतर्गत अनुषंगी गतिविधियों के लिए कार्यशील पूंजी और मियादी ऋण के लिए निम्नानुसार अलग-अलग लक्ष्य निर्धारित किए गए हैं:</p>	<p>(vi) It may be pertinent to mention that in case the targets under Annual Credit Plans 2022-23 (ACPs) are higher than the allocation, the higher target shall be considered for implementation and monitoring.</p> <p>3. As per the recommendation of RBI's Internal Working Group to Review Agricultural Credit, 2019 and in order to provide special focus to allied activities, separate targets for working capital and term loan towards allied activities under GLC targets have been fixed as under:-</p>																														
<table border="1"> <thead> <tr> <th>क्रम सं./ Sr. No.</th> <th>गतिविधि/ Activity</th> <th>कार्यशील पूंजी लक्ष्य/ Working Capital Target</th> <th>मियादी ऋण लक्ष्य/ Term Loan Target</th> <th>कुल लक्ष्य Total Target</th> </tr> </thead> <tbody> <tr> <td>i.</td> <td>डेयरी/ Dairy</td> <td>21,546</td> <td>50,274</td> <td>71,820</td> </tr> <tr> <td>ii.</td> <td>मुर्गी पालन/ Poultry</td> <td>5,670</td> <td>13,230</td> <td>18,900</td> </tr> <tr> <td>iii.</td> <td>भेड़ बकरी, सूअर पालन और पशुपालन - अन्य/ Sheep Goat, Piggery & Animal Husbandry- Others</td> <td>4,158</td> <td>9,702</td> <td>13,860</td> </tr> <tr> <td>iv.</td> <td>मत्स्यपालन/ Fisheries</td> <td>6,426</td> <td>14,994</td> <td>21,420</td> </tr> <tr> <td></td> <td>कुल/ Total</td> <td>37,800 (30%)</td> <td>88,200 (70%)</td> <td>1,26,000 (100%)</td> </tr> </tbody> </table>	क्रम सं./ Sr. No.	गतिविधि/ Activity	कार्यशील पूंजी लक्ष्य/ Working Capital Target	मियादी ऋण लक्ष्य/ Term Loan Target	कुल लक्ष्य Total Target	i.	डेयरी/ Dairy	21,546	50,274	71,820	ii.	मुर्गी पालन/ Poultry	5,670	13,230	18,900	iii.	भेड़ बकरी, सूअर पालन और पशुपालन - अन्य/ Sheep Goat, Piggery & Animal Husbandry- Others	4,158	9,702	13,860	iv.	मत्स्यपालन/ Fisheries	6,426	14,994	21,420		कुल/ Total	37,800 (30%)	88,200 (70%)	1,26,000 (100%)	
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<p>4. भारत सरकार द्वारा दी गई सूचना के अनुसार नाबार्ड द्वारा इन लक्ष्यों के समक्ष उपलब्धि की तिमाही आधार पर समीक्षा की जाएगी. आपसे अनुरोध है कि कृपया उचित उपाय करें.</p>	<p>4. As advised by GOI, the achievement against these targets will be reviewed by NABARD on a quarterly basis. We accordingly request you to take appropriate measures.</p>																														

भवदीय



(सुनील कुमार)
मुख्य महाप्रबंधक

संलग्न : अनुबंध/ Annexure I और अनुबंध/ Annexure II

Annexure I

F.No.12/3/2022-AC
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building Parliament Street,
New Delhi - 110 001
Dated: 04th July, 2022

To,

- (1) Chairman, NABARD, Head Office, Mumbai
- (2) CGM-in-charge, RPCD, RBI, Central Office, Mumbai
- (3) MDs/CMDs of all PSBs
- (4) SLBC Convenor of all States
- (5) CEO, IBA

Sub: Ground Level Credit Target for Agriculture for 2022-23 -reg.

Sir/Madam,

I am directed to refer to the subject cited above and to say that the Government has decided to fix the ground level credit target for agriculture by the banks as Rs.18,50,000 crore during 2022-23.

2. The agency-wise and purpose-wise allocation of the agriculture credit target for the year 2022-23 is given as under:

(Amount in Rs. crore)

Agency	Crop Loan	Term Loan	Total
Commercial Banks	7,10,000	6,70,000	13,80,000
Cooperative Banks	2,20,000	30,000	2,50,000
Regional Rural Banks	1,80,000	40,000	2,20,000
Total	11,10,000	7,40,000	18,50,000

3. The region-wise allocation of the above targets is Annexed.

4. Further, in order to ensure increased credit flow to Animal husbandry, Dairy & Fisheries, a target of Rs. 1,26,000 crore for Animal Husbandry, dairy and fisheries is fixed within the overall term loan target of Rs. 18,50,000 crore. Details of activities-wise breakup of Rs. 1,26,000 crore is as under:

(Rs.crore)

S. No.	Activity	Working Capital	Term Loan	Total
1.	Dairy	21,546	50,274	71,820
2.	Poultry	5,670	13,230	18,900
3.	Sheep Goat, Piggery & Animal Husbandry-others	4,158	9,702	13,860
4.	Fisheries	6,426	14,994	21,420
	Total	37,800	88,200	1,26,000

5. NABARD may put in place a quarterly monitoring framework/dashboard to monitor category-wise credit flow within the overall target to the Region/State/bank, and share the information with DFS on quarterly basis. NABARD may also undertake a mid-term review of the category wise achievement via-a-vis the target, based on the actual disbursement under various categories at the end of the second quarter of FY 2022-23, and take appropriate corrective measures, if required, in consultation with DFS.

6. RBI and NABARD are requested to issue appropriate instructions to all concerned agencies to achieve the agriculture credit targets during the year 2022-23, as per the purpose-wise, agency-wise and region-wise allocation.

Yours faithfully,



(Chandragupta Shaurya)

Under Secretary to the Govt. of India

e-mail: acsec-bkg@nic.in

Tel No: 011-23748762

Copy to:

1. Secretary, D/o Agriculture Cooperation and Farmers Welfare, Krishi Bhawan, New Delhi
2. Secretary, D/o Animal Husbandry and Dairying, Krishi Bhawan, New Delhi.
3. Secretary, D/o Fisheries, Krishi Bhawan, New Delhi

Agriculture Credit Target 2022-23 - Region-wise Allocation

State / UT	Cooperative Banks			Regional Rural Banks			Commercial Banks			All Agencies		
	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total
NORTHERN REGION	51,505.05	6,515.80	58,020.84	33,668.07	5,298.04	38,966.11	1,50,422.29	1,02,758.17	2,53,188.46	2,35,595.41	1,14,572.01	3,50,167.42
NORTH EAST REGION	240.10	789.83	1,029.93	620.18	1,420.06	2,040.24	3,965.77	15,406.84	19,372.61	4,826.05	17,616.74	22,442.79
EASTERN	21,647.04	6,769.91	28,416.95	30,722.54	11,366.15	42,088.69	73,389.76	1,00,104.38	1,73,414.14	1,25,679.34	1,18,231.45	2,43,910.78
CENTRAL	38,471.24	2,280.84	40,752.08	45,386.50	4,270.50	49,657.00	1,34,342.23	89,941.16	2,24,283.39	2,18,199.97	96,492.58	3,14,692.47
WESTERN	42,777.91	6,002.11	48,780.02	12,132.73	2,302.80	14,435.52	79,576.01	1,01,334.58	1,80,910.59	1,34,486.65	1,89,639.48	2,44,126.13
SOUTHERN	65,358.66	7,650.51	73,009.17	57,469.99	15,342.45	72,812.43	2,68,383.94	2,60,454.87	5,28,838.81	3,91,212.58	2,83,447.83	6,74,660.41
TOTAL	2,20,000.00	30,000.00	2,50,000.00	1,80,000.00	40,000.00	2,20,000.00	7,10,000.00	6,70,000.00	13,80,000.00	11,10,000.00	7,40,000.00	18,50,000.00

Annexure-II
Proposed Agriculture Credit Target 2022-23 - State wise Allocation

Rs Crore

S. No.	State / UT	Cooperative Banks			Regional Rural Banks			Commercial Banks			All Agencies		
		Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total	Crop Loan	Term Loan	Total
1	NEW DELHI	11.20	4.08	15.28	-	-	-	563.86	1,446.60	2,010.47	575.06	1,450.69	2,025.75
2	HARYANA	10,828.06	512.20	11,340.26	8,824.22	1,319.59	10,143.81	35,414.26	28,163.71	63,577.98	55,066.55	29,995.50	85,062.05
3	HIMACHAL PRADESH	4,024.26	731.71	4,755.97	967.22	286.54	1,253.76	4,423.27	2,975.51	7,398.78	9,414.75	3,993.76	13,408.51
4	JAMMU & KASHMIR	426.30	169.68	595.98	586.97	232.47	819.44	12,429.02	4,087.95	16,516.97	13,442.28	4,489.50	17,931.79
5	PUNJAB	16,595.62	1,797.55	18,393.17	8,122.74	1,581.06	9,703.80	43,600.37	29,653.58	73,253.95	68,318.74	33,032.18	1,01,350.92
6	RAJASTHAN	19,612.34	3,292.68	22,905.02	15,161.98	1,873.95	17,035.93	53,169.92	34,819.62	87,989.57	87,944.07	39,986.25	1,27,930.32
7	CHANDIGARH UT	7.27	7.90	15.17	4.94	4.43	9.37	300.73	110.06	410.79	312.94	122.39	435.33
8	Ladakh	51,505.05	6,515.80	58,020.84	39,668.07	5,298.04	44,966.11	1,50,422.29	1,02,758.17	2,53,180.46	2,35,595.41	1,14,572.01	3,50,167.42
9	NORTH EAST REGION	9.55	123.23	132.78	16.81	12.32	29.13	135.10	280.74	415.84	161.46	416.28	577.75
10	ARUNACHAL PRADESH	43.46	86.55	130.01	303.09	430.77	733.85	2,574.94	10,088.77	12,663.71	2,921.48	10,606.09	13,527.57
11	ASSAM	5.87	36.90	42.77	12.04	19.87	31.91	197.99	568.60	766.59	215.90	625.38	841.27
12	MANIPUR	13.62	47.61	61.23	57.76	36.94	94.69	257.10	335.87	592.97	328.48	420.42	748.90
13	MEGHALAYA	7.97	43.94	51.91	18.09	207.93	226.02	81.27	322.37	403.63	107.32	574.24	681.57
14	MIZORAM	35.46	73.50	108.95	7.49	9.51	17.00	187.66	168.31	355.98	230.61	251.31	481.93
15	NAGALAND	22.88	10.58	33.47	-	-	-	148.11	175.57	323.68	171.00	186.15	357.15
16	SIKKIM	101.29	367.52	468.81	204.91	702.73	907.63	383.59	3,466.62	3,850.20	689.79	4,536.87	5,226.65
17	TRIPURA	240.10	789.83	1,029.93	620.18	1,420.06	2,040.24	3,968.77	15,406.84	19,372.61	4,826.05	17,616.74	22,442.79
18	NORTH EAST REGION	49.76	46.88	96.64	-	-	-	96.79	254.92	351.71	146.55	301.80	448.34
19	A & N ISLAND	1,277.69	3,146.34	4,424.03	17,485.71	7,384.62	24,870.33	15,662.13	25,535.39	41,197.52	34,425.53	36,066.34	70,491.87
20	BIHAR	385.12	113.40	498.51	498.51	492.31	2,138.02	4,192.47	6,018.57	10,211.04	6,223.29	6,624.28	12,847.57
21	JHARKHAND	15,090.45	1,261.79	16,352.24	5,612.08	535.38	6,147.46	11,905.87	15,884.99	27,790.86	32,608.40	17,682.17	50,290.56
22	ORISSA	4,844.04	2,192.50	7,036.54	5,979.03	2,953.85	8,932.87	41,452.51	52,430.52	93,863.02	52,275.57	57,556.86	1,09,832.43
23	WEST BENGAL	21,647.04	6,760.91	28,407.95	30,722.54	11,366.15	42,088.69	73,309.76	1,00,104.38	1,73,414.14	1,25,679.34	1,18,231.45	2,43,910.78
24	EASTERN	4,743.12	756.74	5,499.86	1,495.10	313.12	1,818.22	8,068.92	9,630.00	17,698.92	14,307.14	10,709.86	25,017.00
25	CHHATTISGARH	17,563.75	697.43	18,261.18	8,845.71	1,429.37	10,275.09	46,189.50	31,778.19	77,967.69	72,598.97	33,904.99	1,06,503.96
26	MADHYA PRADESH	2,083.89	239.27	2,323.16	1,734.02	271.24	2,005.26	7,302.64	7,552.33	14,854.97	11,070.55	8,082.85	19,133.40
27	UTTARAKHAND	14,130.48	587.40	14,717.88	33,311.66	2,246.76	35,558.43	72,781.17	40,980.63	1,13,761.80	1,20,223.32	43,814.79	1,64,038.11
28	UTTAR PRADESH	38,471.24	2,880.84	40,752.08	45,386.50	4,270.50	49,657.00	1,34,342.23	89,941.16	2,24,283.39	2,18,199.97	96,492.50	3,14,692.47
29	CENTRAL	78.78	134.57	213.35	-	-	-	534.55	1,607.66	2,142.22	613.34	1,742.23	2,355.57
30	GOA	18,961.23	2,926.83	21,888.06	7,553.05	1,812.65	9,365.69	35,065.66	39,426.57	74,492.23	61,579.94	44,166.05	1,05,745.98
31	GUJARAT	23,777.82	2,926.83	26,654.65	4,579.68	490.15	5,069.83	43,897.06	60,000.00	1,03,897.06	72,204.56	53,416.98	1,35,621.54
32	MAHARASHTRA	5.80	6.53	12.13	-	-	-	60.21	224.90	285.11	65.81	231.43	297.24
33	D & N HAVELI UT	4.48	7.35	11.83	-	-	-	18.53	75.45	93.98	23.00	82.80	105.80
34	DAMAN & DIU UT	42,777.91	6,007.11	48,785.02	12,132.73	2,302.80	14,435.52	79,576.01	1,01,334.58	1,80,910.59	1,34,486.65	1,09,639.48	2,44,126.13
35	WESTERN	17,141.24	2,195.12	19,336.36	11,914.73	6,461.54	18,376.27	56,224.60	52,359.48	1,08,584.08	85,280.57	61,016.14	1,46,296.71
36	ANDHRA PRADESH	9,082.57	1,097.56	10,180.13	8,137.59	2,769.23	10,906.82	39,866.75	30,115.87	69,982.62	57,086.91	33,982.67	91,069.57
37	TELANGANA	19,620.57	1,097.56	20,718.13	10,206.90	3,692.31	13,899.20	34,477.55	46,759.28	81,236.83	64,305.01	51,549.15	1,15,854.16
38	KARNATAKA	7,064.33	1,463.41	8,527.75	15,882.44	488.63	16,371.06	55930.84	36941.09	92,871.92	78,877.61	38,893.13	1,17,770.73
39	KERALA	22.40	11.43	33.83	653.70	85.14	738.84	3,505.91	2,051.44	5,557.35	4,182.01	2,148.01	6,330.02
40	PONDICHERY	12,427.56	1,785.42	14,212.98	10,674.63	1,845.60	12,520.24	76,308.82	91,880.93	1,70,189.75	1,01,411.01	95,511.96	1,96,922.97
41	TAMILNADU	65,358.66	7,650.51	73,009.17	57,469.99	15,342.45	72,812.43	2,68,363.94	2,60,454.87	5,28,838.81	3,91,212.58	2,83,447.83	6,74,660.41
42	LAKSHADWEEP UT	2,210,000.00	30,000.00	2,50,000.00	1,80,000.00	40,000.00	2,20,000.00	7,10,000.00	6,70,000.00	13,80,000.00	1,10,000.00	7,40,000.00	18,50,000.00
43	SOUTHERN	2,210,000.00	30,000.00	2,50,000.00	1,80,000.00	40,000.00	2,20,000.00	7,10,000.00	6,70,000.00	13,80,000.00	1,10,000.00	7,40,000.00	18,50,000.00
44	TOTAL	2,210,000.00	30,000.00	2,50,000.00	1,80,000.00	40,000.00	2,20,000.00	7,10,000.00	6,70,000.00	13,80,000.00	1,10,000.00	7,40,000.00	18,50,000.00

Provision and Applicability of Shops & Establishment (S & E) Act on Banks

Indian Banks' Association, Retail Banking Division vide communication RB/MBR/S&E/11354 dated 14.07.2022 has informed on Provisions and Applicability of Shops & Establishment (S & E) Act on Banks. They have informed that S & E Act on Banks vary from State to State like in some States all Banks (including Private and Foreign banks) are exempted from the purview of the S & E Act while in some States/UTs, banks in general are not exempted from the purview of the Act.

The matter was deliberated in the meetings of "IBA Sectoral Committee of Private Sector Banks" and the Managing Committee (MC) and subsequently it was taken up with the Department of Financial Services (DFS), GoI seeking exemption of the applicability of the provisions of the Act to all categories of Banks across all States/UTs so that the same will improve ease of doing business.

In the letter mentioned above, IBA has informed that in our State, while Public Sector Banks are exempted from the provisions of the Act, the same are not applicable to the other categories of banks.

DFS has in its letter dated 02.05.2022 has advised the Chief Secretary of all the States to examine the matter and suitably amend the provisions of the Act so as to exempt Banks from the applicability of the S & E Act in their State considering that the banks are regulated by RBI and that many State Government have already exempted all categories of Banks.

In this regard, SLBC requests the State Government to kindly consider exempting all Banks from the applicability of the S & E Act by making suitable amendments in the Act.



Indian Banks' Association

Retail Banking

No. RB/MBR/S&E/11354

Date: 14.07.2022

To:
The SLBC Convenors
(As per list)

Dear Sir/ Madam,

Provisions and Applicability of Shops & Establishment (S&E) Act on Banks

The provisions and applicability of Shops & Establishment (S&E) Act on banks vary from State to State. It was observed that in some states, like the Govt. of Tamil Nadu, Public Sector Banks have been exempted while the Act is made applicable to other categories of banks. There are many States where all banks (including private and foreign banks) are exempted from the purview of the Shops and Establishment Act while on the other hand some States/ UTs, banks in general are not exempted from the purview of the Act.

2. The matter was deliberated in the meetings of 'IBA Sectoral Committee of Private sector Banks' and the Managing Committee (MC) and subsequently it was taken up with Department of Financial Services (DFS), GoI seeking exemption of the applicability of the provisions of the Act to all categories of Banks across all States/ UT's so that the same will improve ease of doing business.

3. DFS has in terms of their letter dated 02.05.2022 advised the Chief Secretary of all the State Government to examine the matter and suitably amend the provisions of the Act so as to exempt Banks from the applicability of the S&E Act in their State considering that the banks are regulated by RBI and that many of the State Government have already exempted not only SBI and other Public sector banks but also Private sector banks.

4. In the above backdrop, we request the SLBC to examine the matter and take up the same in the SLBC forum, requesting the State Government may consider exempting all Banks from the applicability of the S&E Act as advised by the DFS to the Chief Secretary of all the State Government. We also request SLBCs to keep us posted of the developments in the matter.

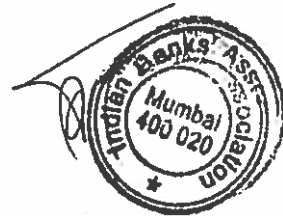
Yours faithfully,


K S ANBALAGAN
SENIOR ADVISOR
RETAIL & SOCIAL BANKING

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List Of SLBCs

Sr. No	State	Lead Bank	SLBC - Convenor
1	Delhi	PNB	Shri Mukesh Sethi, DGM
2	West Bengal	PNB	Shri Nabin Kumar Dash, GM
3	Tripura	PNB	Shri Sakhi Gopal Saha, GM
4	Maharashtra	Bank of Maharashtra	Shri U R Rao, GM
5	Haryana	PNB	Sandip Kumar Panigrahi, Zonal Mngr
6	Punjab	PNB	Shri Sumanta Mohanty, Zonal Mngr
7	Chandigarh (UT)	PNB	Sandip Kumar Panigrahi, Zonal Mngr
8	Himachal Pradesh	UCO Bank	Sh. P.K. Sharma, DGM
9	Puducherry	Indian Bank	Senthil Kumar, DGM
10	Arunachal Pradesh	SBI	Ms. Suranjana Dutta, GM
11	Manipur	SBI	Shri Lunkin Thangboi, GM
12	Mizoram	SBI	Shri Lunkin Thangboi, GM
13	Sikkim	SBI	Shri Ashok Kumar Mahakul, GM
14	Andaman & Nicobar	SBI	Shri Sujay Kumar Yadav, GM
15	Uttarakhand	SBI	Shri Abhay Singh, GM
16	Goa	SBI	Sukhvindar Kaur, GM
17	Telangana	SBI	Shri Krishan Sharma, GM
18	Rajasthan	BOB	Mahendra S Mahanot, Zonal Head
19	Dadara and Nagar Haveli	BOB	Mr Ajay Kumar Khosla, Zonal Head
20	Daman and Diu	BOB	Mr Ajay Kumar Khosla, Zonal Head
21	Tamil Nadu	Indian Overseas Bank	Shr. S.C Mohanta, GM
22	Jammu & Kashmir	Jammu & Kashmir Bank	Mr. Sunil Gupta, President



Establishment of fully owned subsidiary viz., NABSanrakshan Trustee Pvt., Ltd by NABARD

The Government of India introduced two schemes viz., Animal Husbandry Infrastructure Development Fund (AHIDF) and the Central Sector Scheme (CSS) for Formation and Promotion of 10,000 FPOs in the year 2020. Both the schemes have a Credit Guarantee component to encourage banks to lend to these two activities. As per the scheme guidelines, NABARD has been entrusted with the credit guarantee related operations for these two schemes.

In this regard, NABARD vide communication DO.No.CHMN/08/2022-23 dated 08.06.2022 has informed that it has established a fully owned subsidiary viz., NABSanrakshan Trustee Pvt. Ltd. to manage the Credit Guarantee operations for those two schemes. The Government of India will be the "Settlor" in respect of both these schemes.

It is further informed that the NABSanrakshan has commenced on boarding of member banks through an online portal.

NABARD has requested to include the review of progress made by banks under the aforesaid two schemes as a regular agenda in the SLBC meetings.

SLBC requests the Member Banks who are yet to on-board to do for each of the aforesaid scheme the same at the earliest so that the loans sanctioned shall have the coverage under the credit guarantee scheme initiated by NABARD.



अध्यक्ष
Chairman

08 June 2022

DO. No. CHMN/08/2022-23

Dear Shri Sengupta ji,

Enhancing Credit Flow to Agriculture and Allied Sector through Credit Guarantee Scheme

Providing access to financial services is a universal strategy adopted to usher in inclusive development. NABARD has been assiduously working towards achieving this goal by constantly innovating and designing new products to meet the ever-changing socio-economic dynamics of our agriculture and rural sector.

2. You may recollect that Government of India had launched two schemes, viz., Animal Husbandry Infrastructure Development Fund (AHIDF) and the Central Sector Scheme (CSS) for Formation and Promotion of 10,000 FPOs during the year 2020. Both these schemes have a 'Credit Guarantee' component to encourage banks to lend for these two activities. As per the guidelines, the credit guarantee related operations for these two Schemes have been entrusted to NABARD.

3. I am happy to inform that we have since established a fully owned subsidiary, viz., NABSanrakshan Trustee Pvt. Ltd., to manage the Credit Guarantee operations for these two Schemes. The Government of India will be the 'Settlor' in respect of both these Schemes.

4. The NABSanrakshan has since commenced on-boarding of member banks through an online Portal. I request you to advise the SLBC conveners of your Bank to include the review of progress made by banks under the AHIDF and FPO Scheme as a regular agenda in the SLBC meeting. The review/progress could inter-alia cover status of on-boarding by banks under the two Credit Guarantee Schemes, bank-wise sanctions/disbursements of loans for these activities, coverage of loans under Credit Guarantee Schemes, status of pendencies, etc. I also request you to advise your officials to get your Bank on-boarded on the online Portal for each of the aforesaid scheme.

5. Your cooperation will facilitate issuance of more credit guarantees by NABSanrakshan and enhance the much needed credit flow to the agriculture and allied sectors.

Regards

Yours sincerely


(Dr G R Chintala)

Shri Partha Pratim Sengupta
MD & CEO
Indian Overseas Bank
Central Office
Chennai

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

National Bank for Agriculture and Rural Development

प्लॉट नं. सी-24, 'जी' ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051 • टेलि.: +91 22 2653 0000 • फैक्स : +91 22 2653 0113 • ई-मेल : chairman@nabard.org
Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0000 • Fax : +91 22 2653 0113 • E-mail : chairman@nabard.org

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Taking Rural India >> Forward

Endt. No. NABSanrakshan/149/NTPL-18/2022-23 of date

Copy forwarded for information with a request to take up the Credit Guarantee related issues in SLBC meetings, to:

- (i) The CGM/OIC, NABARD Regional Office, Tamil Nadu.
- (ii) The SLBC Convener, Tamil Nadu.

Pankaj Kumar

(Pankaj Kumar)
Chief Executive Officer

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

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

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

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

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

SLBC once again requests the State Government to examine the matter and make necessary arrangements for demarcation of abadi areas and issue of property cards. Member Banks are also requested to come up with any specific issue they might have in providing loans against property cards under the scheme.



Indian Banks' Association

SOCIAL BANKING

No. SB/MBR/SVAMITVA/11380

Date: 20.07.2022

The Chairman/
Managing Director & CEOs,
all Public Sector Banks

Madam/ Sir,

Property Cards issued under Svamitva Scheme

We refer to the communication dated 07.07.2022 received from Reserve Bank of India (RBI) on captioned subject. A copy of the same is enclosed for ready reference and perusal.

2. In this context, the attention is drawn to the Svamitva Scheme launched by Government of India with an aim to provide an integrated property validation solution for rural India. One of the objectives of the scheme is to bring financial stability to the citizens in rural India by enabling them to use their property as a 'financial asset' for availing loans and other financial benefits.

3. The Ministry of Panchayati Raj, has communicated to RBI that Public Sector Banks in some States are reluctant in providing loans against Property Cards issued under the scheme. It has also been conveyed that the matter was discussed in State Level Bankers Committee meetings, though no perceptible improvement is observed.

4. May we, request member banks to examine the challenges/ issues if any faced by the operating units. Further, if there are any State related specific issues, the same may please be advised to us to enable us to apprise the Ministry of Panchayati Raj/ the regulators. Meanwhile, the issues may also be taken up in the SLBC forum.

5. We shall be glad to have the response from member Banks to take the matter forward. The response may please be sent to SWAPNIL at mgr_rbsb@iba.org.in and RUPALI at mgr2_sb@iba.org.in latest by 30.07.2022 positively. A copy of this letter has also been endorsed to SLBCs.

Yours faithfully,

Sd/-

K S Anbalagan
Senior Advisor (Retail and Social Banking)

Copy to: The SLBC Conveners, with a request to examine the matter at their end in the light of discussions if any held in SLBC forum on the subject and advise us any specific state related issues faced by the member Banks on the above subject.


K S Anbalagan
Senior Advisor (Retail and Social Banking)

Encl: a/a

SVAMITVA Scheme

Introduction

SVAMITVA Scheme was launched by Hon'ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by the latest drone survey methods. The scheme is of national importance and aims at bringing financial stability to the citizens in rural areas by enabling them to use their property as a financial asset for taking loans and other financial benefits. Hon'ble Prime Minister in his recent address to United Nations has mentioned SVAMITVA Scheme as one of his prime focus agenda.

2. The SVAMITVA Scheme aims to provide an integrated property validation solution for rural India. The demarcation of abadi areas (the abadi area includes inhabitant land, inhabited areas contiguous to Abadi and wadis/basties in rural areas) would be done using Drone Surveying technology, with the collaborative efforts of the Ministry of Panchayati Raj, State Panchayati Raj Department, State Revenue Departments and Survey of India.

3. The SVAMITVA Scheme would provide the 'Record of Rights' to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.

Brief Steps in the Scheme

4. Following are the Steps in the Scheme:

- i. Brief/ broad level implementation process flow of the scheme is illustrated
- ii. Signing of MoU between Survey of India and respective State Governments.
- iii. Identification of villages to be surveyed during Pilot Phase.
- iv. Sensitisation of GPs/villages
- iv. Demarcation of abadi area and chunna marking of rural properties
- v. Large scale mapping of rural abadi area using unmanned aerial vehicles/drones.
- vi. Creation of maps.
- vii. Ground verification of maps by drone survey teams
- viii. Correction of maps – post ground verification
- viii. Inquiry Process/ Objection process – Conflict/dispute resolution
- x. Generation of final Property Cards/ Title deed or "SampattiPatrak".
- ix. Availability of the Property Cards on digital platform/ hard copies.

Objective of the Scheme

5. The scheme seeks to achieve the following objectives: -
 - i. Creation of accurate land records for rural planning and reduce property related disputes.
 - ii. **To bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.**
 - iii. Determination of property tax, which would accrue to the GPs directly in States where it is devolved or else, add to the State exchequer.
 - iv. Creation of survey infrastructure and GIS maps that can be leveraged by any department for their use.
 - v. To support in preparation of better-quality Gram Panchayat Development Plan (GPDP) by making use of GIS maps.

Scheme Achievements

6. To fulfil Hon'ble Prime Minister's vision and achieve SVAMITVA Scheme's objective of financial bankability of the property cards prepared to have universal acceptance against which they can be used as collateral for availing loans.
7. As on 20 June 2022, 75 lakh property cards have been prepared in around 40,000 villages and it is expected that property card distribution will soon be starting in the 23 new states/UTs in which work has already been initiated.
8. Making property card as financial instrument is one of the most crucial steps for upliftment and mainstreaming villagers. The Property Card should serve as an effective collateral which the institution should be confident of redeeming in case of default by the borrower.
9. Pilot phase of the Scheme during the financial year 2020-21 covered about 40 thousand villages in the States of Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand and Madhya Pradesh, Andhra Pradesh, Punjab & Rajasthan States have generated Property cards under State Revenue/ Panchayati Raj Rules/ Acts. States have different formats and nomenclature for the Property Cards viz. 'Title deed' in Haryana, 'Rural Property Ownership Record (RPOR)' in Karnataka, 'AdhikarAbhilekh' in Madhya Pradesh, 'Sannad' in Maharashtra, 'Gharauni' in Uttar Pradesh and 'Svमित्वाAbhilekh' in Uttarakhand(Sample Property Cards are enclosed in **Annexure-I**)

10. Further, an advisory has been issued to the States, highlighting the important parameters to be included in the property cards (copy enclosed **Annexure-II**):

- a. **Legal Recognition-** Recognition of "Property Card" or "Record of Right" under State Panchayati Raj or Land Revenue or Code for legal validity of transfer of title and for securing loans
- b. **Record Consistency-** Aligning of Record of Gharauni register with Khatauni Records under Land Revenue.
- c. **Encumbrances-** Provision must be made for noting of charge/Mortgage/Attachment on property whenever such encumbrances are created.
- d. **Registration and Mutation -** Provision must be made for registration of property cards under State Acts/Rules as is being done in Haryana where Title deed being issued is deemed registered and subsequent change in ownership would entail a regular registration.
- e. **Geo Tagging-** Linking the property with geo spatial which will could be utilized for identification of part or areas of property, which would further enable prevention of frauds.
- f. **Align and Inclusion-**Alignment of property card with the records maintained under respective state laws and inclusion of non-obstante clause.

Way Forward

11. Ministry of Panchayati Raj has collaborated with many financial institutions including Department of Financial Services and have incorporated the suggestions of several Banks and Financial Institutions in discussing the way forward regarding the format of the Property Cards. Similar to the Unique Land Parcel Identification Number(ULPIN) of the DoLR's Digital India-Land Records Modernization Programme, MoPR are also planning to issue Unique Identification Numbers to the Property Cards issued to the property parcels of the Abadi area under SVAMITVA Scheme, so that they can have a legitimate value and can be taken up for availing bank loans by the property owners.

12. States have been approached; update is as follows:

- i) Indian Bank's Association (IBA) has probably taken up the matter in the agenda of their meetings.
- ii) State Level Bankers Committee (SLBC)/Union Territory Level Bankers Committee (UTLBC) have taken up the matter in the agenda of their

meetings and in finalizing Property Card Formats , their comments have been incorporated.

- iii) Financing against the Property Card may be included as a part of Annual Credit Plan (ACP) of the Banks and monitored at the District Consultative Committee (DCC)/SLBC level.
- iv) Banks may be suggested to formulate internal guidelines for issuance of loan against the issued Property cards.

Adoption of MSE clusters by Lead banks

As per Para 5.5(iv) of Master Direction (FIDD.MSME & NFS.12/06.02.31/2017-18 of July 24, 2017, updated on July 29, 2022) on lending to MSMEs, each Lead bank of a district is required to adopt at least one MSE cluster in its allotted district.

As informed by RBI, four banks (State Bank of India, Indian Overseas Bank, Canara Bank and Indian Bank) having lead bank responsibility of various districts in Tamil Nadu have adopted one MSE cluster in each district.

SLBCs advises LDMs of these districts to take up the bank branches to ensure that credit requirement of the clusters adopted in their districts are adequately met and the progress shall be reviewed in the block/district level meetings every month.

S.NO	Lead Bank	NAME OF THE DISTRICT	Type of MSE cluster adopted	Location of the cluster
1	Canara bank	Coimbatore	Textile cluster	
2		Tiruppur	Textile cluster	
3		NILGIRIS	Sweater cluster	
4		MADURAI	Automotive component manufacturers cluster	
5		DINDIGUL	Coir Manufacturing cluster	
6		ERODE	Textile cluster	
7		THENI	Coir Manufacturing cluster	
8	SBI	Thoothukudi	Match Industry	Kovilpatti & Kalugumalai
9		Ariyalur	Cahsew processing	
10	IOB	Karur	Home furnishing cluster	Entire district
11		Nagapattinam	Salt production	Entire district
12		Perambalur	Fabrication cluster	Entire district
13		Pudukkottai	Fabrication and Job work	Entire district
14		Ramanathapuram	Engg. Cluster	Paramakudi
15		Sivaganga	Singai Coir cluster	Singampuri
16		Thanjavur	Stainless steel cluster	Kumbakonam
17		Thiruvarur	Coir cluster	Entire district
18		Tiruchirappalli	Gold jewellery cluster	Entire district
19		Tirunelveli	Jewellery cluster	Entire district
20		Virudhunagar	Safety matches cluster	Sattur
21		Kanniyakumari	Coir cluster	Entire district
22		Chennai	Auto component cluster	Entire district
23		Mayiladuthurai	Fabrication and Job work	Entire district
24		Tenkasi	Bricks Cluster	Keelapavoor
25	INDIAN BANK	Cuddalore	Ceramic units	Entire district
26		Dharmapuri	Dairy & related products	Entire district
27		Kancheepuram	Engg. Units cluster	SIPCOT Industrial area
28		Krishnagiri	Automobile components cluster	Hosur area
29		Namakkal	Textile cluster	Entire district
30		Salem	Textile cluster	Entire district
31		Thiruvallur	Engg. Units cluster	Ambattur SIPCOT cluster
32		Tiruvannamalai	Rice Mills	Entire district
33		Vellore	Engg. Units cluster	Entire district
34		Villupuram	Rice Mills	Entire district
35		Chengalpattu	Engg. Units cluster	SIPCOT Industrial area
36		Kallakuruchi	Rice Mills	Entire district
37		Ranipet	Engg. Units cluster	Ranipet Industrial area
38		Tirupattur	Leather - shoe making & ancilliary units	Entire district
39		Puducherry	Rice Mills	Entire district

Business Correspondents-Inoperative BCs

Business Correspondents are retail agents engaged by banks for providing a host of banking services mostly at locations other than a bank branch/ATM. BCs are an integral part of a business strategy for achieving greater financial inclusion.

As advised by RBI discussion on BC operations should be a part in the SLBC meetings on a regular basis in order to understand and mitigate concerns, if any, related to their operations and its impact on customer service.

As informed by the RBI, Inactive BCs as on March 31,2022 was around 32693, with Yes Bank, UCO bank, ICICI, IDFC to name a few, with more than 25% Inactivity ratio.

Considering the fact that BCs are playing significant role in ensuring delivery of financial services as well as facilitating F. I. activities at grass root level especially in the rural hinterland, it is imperative that concerns with relation to BC operations are monitored at a regular interval.

SLBC advises these banks to look into the issue and ensure that inactive BCs are made operative at the earliest.

Annex - Inactive BC (%) as on March 2022				
Sr No.	State / UT:TAMIL NADU	Active BC	Inactive BC	Inactivity %
	Bank Name	I	II	III = II/(I+II)
1	Axis Bank	2376	0	0.0%
2	BoB	637	115	15.3%
3	BoI	129	25	16.2%
4	BoM	3	0	0.0%
5	Canara Bank	921	291	24.0%
6	CBI	358	36	9.1%
7	HDFC Bank	463	7	1.5%
8	ICICI Bank	4757	8073	62.9%
9	IDFC First Bank	665	250	27.3%
10	Indian Bank	1992	1	0.1%
11	IndusInd Bank	424	0	0.0%
12	IoB	1648	30	1.8%
13	PNB	80	16	16.7%
14	RBL Bank	6128	0	0.0%
15	SBI	2482	2	0.1%
16	UBI	574	17	2.9%
17	UCO bank	40	23	36.5%
18	Yes Bank	30901	32693	51.4%
	Source : Data submitted by banks			

Providing Banking Solutions in Unbanked Areas

Deputy Secretary to Government (Budget), Finance Department, GoTN vide letter No.115/FS/T/Finance (Res-II)/2022-1 dated 16.02.2022 had informed that there are 40 unbanked villages in the state and asked to provide the status of those unbanked villages. Subsequently, Deputy Secretary to Government (Budget) vide letter No.115/FS/T/Finance (Res-II)/2021-2 dated 09.06.2022 revised the list of unbanked villages to 38.

SLBC had taken up with the concerned Lead District Managers to provide the status of coverage of the unbanked villages indicated by GoTN. As per the details provided by LDMs, all the villages indicated by the Government are provided with banking facilities/outlets.

Reserve Bank of India, Regional Office, Chennai vide letter CHN.FIDD.LBS.No.S64/02.08.001/2022-23 dated 08.07.2022 observed that four villages viz., Vattuvanahalli in Dharmapuri District, Batamugulalam and Thagatti in Krishnagiri district and Tholampalayam in Coimbatore District are having population more than 5000 and not provided with brick and mortar branch of a scheduled commercial bank (including RRB). In order to enable banks to provide quality financial services and timely support to BC outlets that would help in sustaining and strengthening the services provided through BCs and ensuring close supervision of BC operations, it was decided to focus on villages with population above 5000 without a bank branch of a scheduled commercial bank.

Apart from the villages mentioned by RBI, DFS vide letter F.No.21 (23)/2014-FI (Mission) dated 05.08.2022 has added one more village viz., Melmudiyapur in Thiruvannamalai district.

Indian Bank and Canara Bank are requested to open brick and mortar branches at the locations. A status report/Road map on opening of the branches shall be sent to SLBC by end of this month for onward communication to RBI and DFS.

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

3rd Floor, Jeevan Deep Building
Sansad Marg, New Delhi - 110001

Dated: 05.08.2022

To,

1. Chairman, State Bank of India,
2. MD&CEO of all Public Sector Banks,
3. MD&CEO of Axis Bank, Bandhan Bank, HDFC Bank, ICICI Bank, IDFC First Bank, AU Small Finance Bank, Jammu and Kashmir bank, Rajasthan State Cooperative Bank.

Madam/ Sir,

Subject: Setting Up of Brick and Mortar branches in Unbanked Villages.

Please refer to the Video Conference (VC) held under the chairmanship of Secretary (FS) on 01.07.2022 wherein it was decided to explore the possibility of opening brick-and-mortar branches in 363 villages having population more than 3000.

2. The villages have since been allocated to the banks by the respective State/ UT Level Bankers' Committee (SLBCs/ UTLBCs) and shared with the concerned banks. Bank/ State-wise list of villages allocated to the bank is attached for reference.
3. In view of above, it is requested to open brick-and-mortar branches at the location(s) allocated to your bank latest by 31.12.2022. A status report on opening of the branches in the attached format shall be submitted to the Mission Office of this department in the first week of ensuing month by e-mail id missionfi@nic.in.

Yours faithfully,



(Sushil Kumar Singh)
Director-FI

Tel.No.:011-23362422
Email:missionfi@nic.in

Encl: As above

C.C: Concerned SLBCs

Identified locations for opening of Brick & Mortar branches

S.No	State	District	Sub District	Village Code	Village Name	Population	Allocated for opening (Bank)
1	ANDHRA PRADESH	Anantapur	Beluguppa	594911	Narasapuram	4789	Canara Bank
2	ANDHRA PRADESH	Chittoor	Peddapanjani	595578	Peddakappalle	3466	Indian Bank
3	ANDHRA PRADESH	East Godavari	Thalarevu	587728	Chollangi	3282	Union Bank of India
4	ANDHRA PRADESH	Y.S.R.	Veeraballe	593570	Gadikota	3093	State Bank of India
5	ARUNACHAL PRADESH	Changlang	Miao	264289	Dharmapur Bl. I - V	4877	Punjab National Bank
6	ASSAM	Baksa	Baganpara (Pt)	304566	Simbabari	4357	UCO Bank
7	ASSAM	Baksa	Baganpara (Pt)	304565	Barikadanga	3990	Punjab National Bank
8	ASSAM	Baksa	Baganpara (Pt)	304574	Baganpara	3211	State Bank of India
9	ASSAM	Baksa	Baganpara (Pt)	304572	Boglamari	3191	UCO Bank
10	ASSAM	Baksa	Baganpara (Pt)	304571	Odala	3097	Punjab National Bank
11	ASSAM	Barpeta	Baghor	282858	Mowkhowa Char N.C.	3996	UCO Bank
12	ASSAM	Barpeta	Baghor	282890	Citali	3026	State Bank of India
13	ASSAM	Chirang	Sidli (Pt)	302022	Hatsar F.V	5334	Union Bank of India
14	ASSAM	Darrang	Mangaldoi (Pt)	305087	Algachar N.C.	3111	UCO Bank
15	ASSAM	Goalpara	Harisinga	305761	Khalingduar RF	3065	UCO Bank
16	ASSAM	Hailakandi	Katichara	301229	Baruncherra F.V.	4397	Punjab National Bank(RRB)
17	ASSAM	Kamrup	Palasbari	303244	Barduar Tea Garden No.2	4794	UCO Bank
18	ASSAM	Sonitpur	Chariduar	285900	Charl Duar Gaon	4150	Already Covered by AGVB Bank BranchPNB(RRB)
19	ASSAM	Udalguri	Harisinga	305591	Orangaluli T.E.	6305	State Bank of India
20	ASSAM	Udalguri	Harisinga	305584	Badalagara T.E.	5626	Punjab National Bank
21	BIHAR	Banka	Behar	241607	Bela	3314	State Bank of India
22	BIHAR	Bhagalpur	Narayanpur	238852	Dudhaila	5931	UCO Bank
23	BIHAR	Gaya	Dumaria	256143	Chhakarbandha	6725	Canara Bank
24	BIHAR	Kishanganj	Dighalbank	225202	Singhimari	4918	Indian Overseas Bank
25	BIHAR	Madhubani	Laukahi	220046	Andhramath	5651	Punjab & Sind Bank
26	BIHAR	Munger	Kharrapur	243023	Raunakabad	17108	Union Bank of India
27	BIHAR	Munger	Munger	242473	Tikarampur	9382	Bank of Baroda
28	BIHAR	Purba Champaran	Bankatwa	217771	Nimulia	25332	Indian Bank
29	BIHAR	Purba Champaran	Bankatwa	217775	Indarwa Phulwar	6144	Bank of India
30	BIHAR	Rohitas	Nauhatta	252041	Piparadhi	3700	Punjab National Bank
31	BIHAR	Bilaspur	Bilha	252081	Rehal	3160	Bank of Maharashtra
32	CHHATTISGARH	Gaurela-Pendra-M	Pendra Road Gorella	437488	Dagaauri	4720	Union Bank of India
33	CHHATTISGARH	Jashpur	Bagicha	433623	Sadhvani	4701	IDFC First Bank
34	CHHATTISGARH	Korba	Poundi-Uproda	435993	Pandrapat	5161	Bank of India
35	CHHATTISGARH	Surguja	Ambikapur	433048	Jalke	3370	Axis Bank
36	GUJARAT	Ahmadabad	Sanand	511576	Khairwar	3274	State Bank of India (RRB)
37	GUJARAT	Amreli	Rejula	515991	Zolapur	4807	BANK OF BARODA
38	GUJARAT	Anand	Khambhat	517027	Vadgam	4191	Bank of Baroda (RRB)
39	GUJARAT	Bhavnagar	Bhavnagar	516243	Kalatalav	4320	State Bank of India
40	GUJARAT	Chota Udaipur	Kavant	520511	Hanf	3854	State Bank of India
41	GUJARAT	Dohad	Dhanpur	519667	Khaita Garabdi	3797	BANK OF BARODA
42	GUJARAT	Dohad	Dhanpur	519685	Panam	4354	Bank of Baroda (RRB)
43	GUJARAT	Gir Somnath	Una	515364	Salyad Rajpara	3088	Bank of Baroda (RRB)
44	GUJARAT	Gir Somnath	Una	515353	Kob	6121	State Bank of India
45	GUJARAT	Gir Somnath	Una	515363	Simar	5542	Bank of Baroda (RRB)
46	GUJARAT	Gir Somnath	Una	515363	Simar	5465	State Bank of India

47	GUJARAT	Gir Somnath	Una	515356	Paldi	5379	Bank of Baroda (RRB)
48	GUJARAT	Gir Somnath	Una	515345	Garal	4597	State Bank of India
49	GUJARAT	Gir Somnath	Una	515358	Vansoj	4512	State Bank of India
50	GUJARAT	Gir Somnath	Una	515355	Tad	3947	Bank of Baroda (RRB)
51	GUJARAT	Gir Somnath	Una	515285	Bhacha	3758	HDFC BANK
52	GUJARAT	Gir Somnath	Una	515346	Motha	3655	State Bank of India
53	GUJARAT	Gir Somnath	Una	515308	Umej	3571	State Bank of India
54	GUJARAT	Gir Somnath	Una	515347	Manekpur	3397	State Bank of India
55	GUJARAT	Gir Somnath	Una	515350	Anjar	3277	Bank of Baroda (RRB)
56	GUJARAT	Gir Somnath	Una	515368	Kalapan	3263	State Bank of India
57	GUJARAT	Gir Somnath	Una	515311	Varsingpur	3209	BANK OF BARODA
58	GUJARAT	Gir Somnath	Una	515296	Bodidar	3150	BANK OF BARODA
59	GUJARAT	Gir Somnath	Una	515362	Khajudra	3140	Bank of Baroda (RRB)
60	GUJARAT	Gir Somnath	Una	515286	Bhadyadar	3062	HDFC BANK
61	GUJARAT	Gir Somnath	Una	515294	Sonpura	3060	BANK OF BARODA
62	GUJARAT	Gir Somnath	Una	515288	Khapat	3001	BANK OF BARODA
63	GUJARAT	Kachchh	Rapar	506577	Trambau	3009	State Bank of India
64	GUJARAT	Morbi	Wankaner	512840	Kothi	3498	Central Bank Of India
65	GUJARAT	Morbi	Wankaner	512839	Mahika	3330	BANK OF BARODA
66	GUJARAT	Saber Kantha	Idar	510011	Golvada	5156	BANK OF BARODA
67	GUJARAT	Tapi	Songadh	524549	Satkashi	3742	State Bank of India
68	GUJARAT	Tapi	Songadh	524544	Ukat Resettlement	3034	BANK OF BARODA
69	GUJARAT	Valsad	Uchchhal	524511	Chikhi	4625	BANK OF BARODA
70	GUJARAT	Valsad	Dharampur	523343	Hannatmal	4628	Bank of Baroda (RRB)
71	GUJARAT	Valsad	Kaprada	523599	Ailona	5501	Bank of Baroda (RRB)
72	GUJARAT	Valsad	Kaprada	523598	Vadoli	4761	Bank of Baroda (RRB)
73	GUJARAT	Valsad	Kaprada	523597	Viraxet	4365	Bank of Baroda (RRB)
74	GUJARAT	Valsad	Kaprada	523620	Malghar	3255	Bank of Baroda (RRB)
75	HARYANA	Nuh	Ferozepur Jhirka	063259	Nawli(66)	3044	State Bank of India
76	JAMMU & KASHMIR	Doda	Kangan	004215	Bayota	3556	State Bank of India
77	JAMMU & KASHMIR	Ganderbal	Billawar	007925	Forest Block	14975	Jammu and Kashmir bank
78	JAMMU & KASHMIR	Kathua	Chhatroo	001654	Sadrola	3013	State Bank of India
79	JAMMU & KASHMIR	Kishtwar	Kishtwar	004765	Kuchal	4688	HDFC BANK
80	JAMMU & KASHMIR	Kishtwar	Marwah	004726	Patnazi	5212	Jammu and Kashmir bank
81	JAMMU & KASHMIR	Kishtwar	Marwah	004754	Sonder	3658	Jammu and Kashmir bank
82	JAMMU & KASHMIR	Kishtwar	Marwah	004755	Lopara	3146	Jammu and Kashmir bank
83	JAMMU & KASHMIR	Punch	Surankote	001258	Poshlana	4130	Punjab National Bank
84	JAMMU & KASHMIR	Rajouri	Budhal	001467	Kanthol	5512	ICICI Bank
85	JAMMU & KASHMIR	Reasi	Gool-Gulabgarh	005201	Bana	3148	Punjab National Bank
86	JHARKHAND	Bokaro	Gumia	362344	Kander	3076	State Bank of India
87	JHARKHAND	Bokaro	Nawadh	362215	Lahia	3004	Union Bank of India
88	JHARKHAND	Chatra	Tandwa	349457	Bargaon	4217	State Bank of India
89	JHARKHAND	Dhanbad	Tandwa	349458	Dahu	3494	Punjab National Bank
90	JHARKHAND	Garhwa	Nirsa-Cum-Chirkunda	362134	Urma	3860	Punjab National Bank
91	JHARKHAND	Garhwa	Bardilha	347353	Bardilha	3289	Bank of India
92	JHARKHAND	Garhwa	Bhawathpur	347155	Bansani	6123	Axis Bank
93	JHARKHAND	Garhwa	Bhawathpur	347154	Rohinian	3249	Canara Bank
94	JHARKHAND	Garhwa	Chinia	347594	Kurdli Alias Dol	3434	ICICI Bank
95	JHARKHAND	Garhwa	Dhurki	347530	Kinala	6242	Punjab National Bank
96	JHARKHAND	Garhwa	Dhurki	347546	Tendra Alias Dhurki	3354	Already Covered by SBI Bank Branch

97	JHARKHAND	Garhwa	Dhurki	347529	Khutia	3056	Canara Bank
98	JHARKHAND	Garhwa	Kandi	347304	Lamari Kalan	3047	State Bank of India
99	JHARKHAND	Garhwa	Ketar*	347385	Parti Kuswani	4645	Union Bank of India
100	JHARKHAND	Garhwa	Kharandhi	347152	Arangi	4301	Indian Bank
101	JHARKHAND	Garhwa	Kharandhi	347141	Reje	4221	Canara Bank
102	JHARKHAND	Garhwa	Kharandhi	347146	Majhganwan	3025	Indian Bank
103	JHARKHAND	Garhwa	Majhison	347341	Kharota	4704	State Bank of India (RRB)
104	JHARKHAND	Garhwa	Majhison	347327	Rampur	3141	State Bank of India (RRB)
105	JHARKHAND	Garhwa	Nagaruntari	347443	Garbandh	6154	State Bank of India
106	JHARKHAND	Garhwa	Ramkanda	347923	Udalpur	3349	HDFC BANK
107	JHARKHAND	Garhwa	Ramkanda	347929	Raksi	3089	Indian Bank
108	JHARKHAND	Garhwa	Ranka	347910	Bisrampur	3493	Bank of Baroda
109	JHARKHAND	Gumla	Bishampur	375487	Gurdari	3432	Bank of Baroda
110	JHARKHAND	Gumla	Verno	375738	Ambiya Kalyampur	3242	Already Covered by Bank of India
111	JHARKHAND	Gumla	Domchanch	349762	Parho	3100	Bank of Baroda
112	JHARKHAND	Kodarma	Balumath	367361	Seregara	3680	Bank of India
113	JHARKHAND	Latehar	Balumath	367359	Ganeshpur	3342	Union Bank of India
114	JHARKHAND	Palamu	Chainpur	366735	Boni	4392	Indian Bank
115	JHARKHAND	Palamu	Chainpur	366733	Karso	3560	State Bank of India (RRB)
116	JHARKHAND	Palamu	Pandu	365663	Tisbar Kalan	3129	Bandhan Bank
117	JHARKHAND	Ranchi	Namkum	374053	Ulalu	7812	Bank of India
118	KARNATAKA	Chitradurga	Hiriyur	606117	Huvinahole	3144	Canara Bank (RRB)
119	KARNATAKA	Mysuru	Heggadavankote	618872	Hirehalli	4971	Canara Bank (RRB)
120	KARNATAKA	Belchur	Lingsugur	600459	Yarjanti	3540	Canara Bank (RRB)
121	KARNATAKA	Gulbarga	Chincholi	620329	Saigar Basanthpur	3605	State Bank of India
122	MADHYA PRADESH	Airajpur	Airajpur	505414	Umrath	3372	Bank of Baroda
123	MADHYA PRADESH	Barwani	Barwani	478074	Kajalmata	4833	Bank of India
124	MADHYA PRADESH	Barwani	Niwali	478551	Gawadi	3134	Bank of Maharashtra
125	MADHYA PRADESH	Barwani	Patl	478167	Ubadgarh	4163	Canara Bank
126	MADHYA PRADESH	Barwani	Patl	478511	Sawariyapani	3272	Punjab National Bank
127	MADHYA PRADESH	Barwani	Sindhwa	478548	Jhapadpadia	4199	Bank of India
128	MADHYA PRADESH	Barwani	Sindhwa	478686	Sirwel	3497	Punjab National Bank
129	MADHYA PRADESH	Barwani	Varia	478688	Vilva	5119	Bank of Maharashtra
130	MADHYA PRADESH	Bhind	Varia	453459	Mohan Padawa	3336	Punjab National Bank
131	MADHYA PRADESH	Burhanpur	Ron	506413	Mehda	4607	State Bank of India
132	MADHYA PRADESH	Burhanpur	Nepanagar	506404	Dwathya	6470	Indian Bank
133	MADHYA PRADESH	Burhanpur	Nepanagar	506425	Mandwa	6059	Indian Bank
134	MADHYA PRADESH	Burhanpur	Nepanagar	506406	Amba	6058	State Bank of India
135	MADHYA PRADESH	Burhanpur	Nepanagar	506384	Bakadi	5882	Bank of Baroda
136	MADHYA PRADESH	Chhatarpur	Chhatarpur	457925	Jhir Panjariya	5403	Bank of India
137	MADHYA PRADESH	Chhatarpur	Chhatarpur	457707	Kanti	3694	State Bank of India
138	MADHYA PRADESH	Chhatarpur	Nowgong	458063	Dauriya	3295	State Bank of India
139	MADHYA PRADESH	Chhatarpur	Rajnagar	474039	Rajpur	3825	Bank of Baroda
140	MADHYA PRADESH	Dewas	Bagli	475543	Polakhal	4024	Bank of India
141	MADHYA PRADESH	Dhar	Dahi	475188	Arada	3317	Canara Bank
142	MADHYA PRADESH	Guna	Gandhwani	498849	Chumpliya	3670	Canara Bank
143	MADHYA PRADESH	Jabalpur	Guna	489357	Mahur	3248	State Bank of India
144	MADHYA PRADESH	Jabalpur	Majholi	489596	Gauraha Bhtauni	3393	Union Bank of India
145	MADHYA PRADESH	Jabalpur	Patani	456637	Katra Belkheda	3179	UCO Bank
146	MADHYA PRADESH	Niwari	Prithvipur		Kakawani Khas	4056	State Bank of India

147	MADHYA PRADESH	Niwari	Prithvipur	456635	Luharuwan	3268 Punjab National Bank
148	MADHYA PRADESH	Raisen	Goharganj	484467	Dungariya	4163 State Bank of India
149	MADHYA PRADESH	Rewa	Hanumana	466283	Deora	5932 Union Bank of India
150	MADHYA PRADESH	Rewa	Hanumana	466415	Jadkud	3730 Union Bank of India
151	MADHYA PRADESH	Saeta	Unchahara	463957	Bihata	4774 Indian Bank
152	MADHYA PRADESH	Sehore	Ichhawar	483273	Kheri	3429 Bank of India
153	MADHYA PRADESH	Shajapur	Gulana	472805	Sundarsi	8424 Punjab National Bank
154	MADHYA PRADESH	Shivpuri	Pichhore	456076	Chandawani	3629 State Bank of India
155	MADHYA PRADESH	Sidhi	Gopadbanas	502760	Hadbado	4201 Union Bank of India
156	MADHYA PRADESH	Sidhi	Gopadbanas	502763	Sirsi	3534 Canara Bank
157	MADHYA PRADESH	Singrauli	Chitrangi	503568	Bagdara (Bagdanti)	3687 Union Bank of India
158	MADHYA PRADESH	Singrauli	Chitrangi	503560	Pidariya	3407 Bank of Baroda
159	MADHYA PRADESH	Singrauli	Deosar	503839	Baghadh	5264 Punjab National Bank
160	MADHYA PRADESH	Singrauli	Deosar	503789	Gadajgaon	5253 Punjab National Bank
161	MADHYA PRADESH	Singrauli	Singrauli	504086	Malgotola	3557 State Bank of India
162	MADHYA PRADESH	Singrauli	Singrauli	503932	Teldah	3410 Indian Bank
163	MADHYA PRADESH	Singrauli	Singrauli	503934	Chingl Tola	3236 State Bank of India
164	MADHYA PRADESH	Singrauli	Singrauli	504005	Barahpan	3165 Union Bank of India
165	MADHYA PRADESH	West Nimar	Bhagwanpura	477813	Deonaha	4225 Canara Bank
166	MADHYA PRADESH	West Nimar	Bhagwanpura	477836	Ruggarh	3809 Union Bank of India
167	MADHYA PRADESH	West Nimar	Bhagwanpura	477842	Palas Khurd	3393 Bank of Baroda
168	MADHYA PRADESH	West Nimar	Jhiranya	477955	Chopali	5534 Punjab National Bank
169	MADHYA PRADESH	West Nimar	Jhiranya	477974	Borwal	3907 State Bank of India
170	MADHYA PRADESH	West Nimar	Jhiranya	477973	Malgaon	3450 Union Bank of India
171	MADHYA PRADESH	West Nimar	Jhiranya	477968	Dhupa Buzurg	3281 Bank of India
172	MADHYA PRADESH	West Nimar	Jhiranya	477965	Koth Barda	3188 Bank of Maharashtra (RRB)
173	MADHYA PRADESH	West Nimar	Jhiranya	477947	Sapatiya	3159 Bank of India (RRB)
174	MADHYA PRADESH	West Nimar	Jhiranya	477352	Panwada	5534 Bank of Baroda
175	MADHYA PRADESH	West Nimar	Segaon	477352	Panwada	5534 Bank of Baroda
176	MAHARASHTRA	Ahmadnagar	Rahuri	558196	Panjraya	3367 State Bank of India
177	MAHARASHTRA	Aurangabad	Vaijapur	549075	Chikhalthan	3188 Bank of Maharashtra (RRB)
178	MAHARASHTRA	Buldana	Jalgaon (Jamod)	528173	Janephal	3159 Bank of India (RRB)
179	MAHARASHTRA	Dhule	Shirpur	525960	Faktepur	5534 Bank of Baroda
180	MAHARASHTRA	Nanded	Shirpur	526024	Jalod	3519 Central Bank Of India
181	MAHARASHTRA	Nanded	Dharmabad	544978	Jarikot	3744 Bank of Maharashtra (RRB)
182	MAHARASHTRA	Nanded	Dharmabad	544469	Talni	5791 Bank of Maharashtra (RRB)
183	MAHARASHTRA	Nanded	Kandhar	545410	Rul	3495 Bank of Maharashtra (RRB)
184	MAHARASHTRA	Nanded	Kinwat	544299	Chikhl Bk	3124 State Bank of India
185	MAHARASHTRA	Nanded	Loha	545292	Sawargaon Nasarat	5493 Bank of Baroda
186	MAHARASHTRA	Nanded	Loha	545270	Penur	4943 State Bank of India
187	MAHARASHTRA	Nanded	Mukhed	545579	Gojegaon	3612 State Bank of India
188	MAHARASHTRA	Nandurbar	Akkalkuwa	525009	Gaman	3097 Axis Bank
189	MAHARASHTRA	Nandurbar	Akrani	525252	Ghatli	5705 Canara Bank
190	MAHARASHTRA	Nandurbar	Akrani	525248	Godamba	4595 Punjab National Bank
191	MAHARASHTRA	Nandurbar	Akrani	525251	Kakarda	3554 HDFC BANK
192	MAHARASHTRA	Nandurbar	Akrani	525343	Trishul	3302 ICICI Bank
193	MAHARASHTRA	Nashik	Trimbakeshwar	550913	Anjanneri	4934 Bank of Baroda
194	MAHARASHTRA	Osmabad	Umarga	561678	Nal Chakur	4532 Already branch of BoM (RRB)
195	MAHARASHTRA	Palghar	Dahanu	551594	Ambesari	5690 ICICI Bank
196	MAHARASHTRA	Palghar	Dahanu	551660	Chalani	3313 ICICI Bank

197	MAHARASHTRA	Paigdar	Vikramgad	551772	Dadaade	5251	Already PNB branch
198	MAHARASHTRA	Parbhani	Parbhani	546694	Arvi	3570	Bank of India
199	MAHARASHTRA	Pune	Indapur	556998	Akole	3273	Already District cooperative bank branch
200	MAHARASHTRA	Ratnagiri	Dapoli	564893	Burondi	3966	Already Bank of Maharashtra is there
201	MAHARASHTRA	Sangli	Jat	568905	Bhivargi	3613	Bank of Baroda
202	MAHARASHTRA	Satara	Man	563400	Mohi	3272	ICICI Bank
203	MAHARASHTRA	Satara	Man	563445	Panavan	3199	Union Bank of India
204	MAHARASHTRA	Solepur	Patan	564147	Gokul tarf helwak	3052	Bank of Baroda
205	MAHARASHTRA	Thane	Sangole	562515	Katral	3928	Bank of India
206	MAHARASHTRA	Washim	Ambarnath	553067	Chargaon	3436	Union Bank of India
207	MAHARASHTRA	Yavatmal	Risod	531368	Bhar Jahagir	4371	Bank of India (RRB)
208	MAHARASHTRA	Tuensang	Mahagaon	543079	Sai (Jira)	3252	Union Bank of India
209	MAHARASHTRA	Tuensang	Longhim	267920	Chimonger	4996	Union Bank of India
210	NAGALAND	Wokha	Thonoknyu	268025	Peshu	3447	Punjab & Sind Bank
211	NAGALAND	Koraput	Atepyong	267427	Lakhuti	7614	UCO Bank
212	ODISHA	Koraput	Bolpariguda	429246	Mathpada	3432	HDFC BANK
213	ODISHA	Koraput	Bolpariguda	429347	Dandabadi	3143	CANARA BANK
214	ODISHA	Koraput	Poitangi	430093	Kandili	3517	INDIAN BANK
215	ODISHA	Malkangiri	Malkangiri	430320	Kademetia	3887	State Bank of India
216	ODISHA	Malkangiri	Mathili	430420	Mathupadar	3089	Bank of Baroda
217	ODISHA	Nabarangapur	Umarkote	427320	Tohara	10900	CANARA BANK
218	PUNJAB	Firozpur	Firozpur	034746	Dona Matrar (332)	3293	Punjab National Bank
219	RAJASTHAN	Barmer	Siwana	087576	Mell	3353	AU Small Finance Bank
220	RAJASTHAN	Bikaner	Nokha	069680	Swaroopar	5159	AU Small Finance Bank
221	RAJASTHAN	Pali	Jaitaran	090402	Agawa	3163	Axis Bank
222	RAJASTHAN	Bikaner	Kolayat	069535	Nokhra	4726	Bandhan Bank
223	RAJASTHAN	Nagaur	Merta	083163	Kurdaya	4726	Bandhan Bank
224	RAJASTHAN	Baran	Shahbad	103276	Kasba Thana	5166	Bank of Baroda
225	RAJASTHAN	Bikaner	Bikaner	069069	Rajera	3391	Bank of Baroda
226	RAJASTHAN	Bikaner	Khajuwala	069762	Nosera	4489	Bank of Baroda
227	RAJASTHAN	Bikaner	Kolayat	069377	Raowala	3086	Bank of Baroda
228	RAJASTHAN	Bikaner	Sridungargarh	069880	Dheerdesar Chotiyari	5205	Bank of Baroda
229	RAJASTHAN	Bikaner	Sridungargarh	069876	Likhma Desar	3872	Bank of Baroda
230	RAJASTHAN	Churu	Sujargarh	070744	Gedap	4286	Bank of Baroda
231	RAJASTHAN	Jodhpur	Oslan	084524	Raimalwara	5819	Bank of Baroda
232	RAJASTHAN	Jodhpur	Phalodi	084218	Hopardi	3503	Bank of Baroda
233	RAJASTHAN	Nagaur	Merta	083205	fen	8944	Bank of Baroda
234	RAJASTHAN	Ganganagar	Pilibanga	068242	12 SPD	3361	Bank of India
235	RAJASTHAN	Jalor	Ahore	089161	Bhavrani	7181	Bank of India
236	RAJASTHAN	Barmer	Pachpadra	087425	Sarwari	3967	Bank of Maharashtra
237	RAJASTHAN	Jodhpur	Bhatinda	085017	Adsar Purohitan	5299	Bank of Maharashtra
238	RAJASTHAN	Bikaner	Sridungargarh	069854	Jakhasar	4328	Bank of Baroda (RRB)
239	RAJASTHAN	Bikaner	Sridungargarh	069924	Kitasar Bhatliyan	3428	Bank of Baroda (RRB)
240	RAJASTHAN	Bikaner	Sridungargarh	069883	Surjansar	3144	Bank of Baroda (RRB)
241	RAJASTHAN	Churu	Sardarshahar	070356	Malsar	3051	Bank of Baroda (RRB)
242	RAJASTHAN	Churu	Sardarshahar	070301	Jatsisar	4416	Bank of Baroda (RRB)
243	RAJASTHAN	Churu	Sardarshahar	070327	Barjansar	4323	Bank of Baroda (RRB)
244	RAJASTHAN	Churu	Sardarshahar	070375	Melusar	4192	Bank of Baroda (RRB)
245	RAJASTHAN	Hanumangarh	Sangaria	067261	8 MMK (KIKARWALI)	3852	Bank of Baroda (RRB)
246	RAJASTHAN					3693	Canara Bank

247	RAJASTHAN	Jodhpur	Phalodi	084269	Boogdi	4963	Canara Bank
248	RAJASTHAN	Ajmer	Masuda	092086	Sathana	4011	Central Bank Of India
249	RAJASTHAN	Churu	Sardarshahar	070294	Bhojasar Chhota	3436	Central Bank Of India
250	RAJASTHAN	Baran	Atru	102929	Mothpur	4497	HDFC BANK
251	RAJASTHAN	Jalor	Sanchoe	089747	Paladar	3525	HDFC BANK
252	RAJASTHAN	Jalor	Sanchoe	089709	Bharwal	3110	HDFC BANK
253	RAJASTHAN	Bikaner	Lunkaransar	069323	Kaloo	10334	ICICI Bank
254	RAJASTHAN	Bikaner	Nokha	069678	Kahira	3330	ICICI Bank
255	RAJASTHAN	Ganganagar	Pilbanga	068167	MANAKTHERI BARANI	3418	ICICI Bank
256	RAJASTHAN	Hanumangarh	Pilbanga	068169	BAROPAL BARANI	5271	ICICI Bank
257	RAJASTHAN	Jodhpur	Bhopalgarh	084819	Hiradesar	3205	ICICI Bank
258	RAJASTHAN	Jodhpur	Oslan	084621	Hatundi	3251	ICICI Bank
259	RAJASTHAN	Bikaner	Bikaner	069141	Kawni	3403	Indian Bank
260	RAJASTHAN	Bikaner	Lunkaransar	069319	Sahajrasar	3983	Indian Bank
261	RAJASTHAN	Pali	Lunkaransar	090880	Manihari	3194	Indian Bank
262	RAJASTHAN	Barmer	Chohtan	089062	Bawarwala	4549	Indian Overseas Bank
263	RAJASTHAN	Bikaner	Kolayat	069461	Seora	3180	Indian Overseas Bank
264	RAJASTHAN	Jodhpur	Phalodi	084267	Rohina	4202	Indian Overseas Bank
265	RAJASTHAN	Hanumangarh	Nohar	068611	NANAU	3412	Punjab & Sind Bank
266	RAJASTHAN	Jodhpur	Phalodi	084239	Shaitan Singh Nagar	3947	Punjab & Sind Bank
267	RAJASTHAN	Alwar	Tijara	072389	Baghor	5079	Punjab National Bank
268	RAJASTHAN	Alwar	Tijara	072390	Neemil	3824	Punjab National Bank
269	RAJASTHAN	Barmer	Chohtan	088879	Beejasar	4797	Punjab National Bank
270	RAJASTHAN	Bikaner	Nokha	069575	Pithrasar	3320	Punjab National Bank
271	RAJASTHAN	Bikaner	Sridungargarh	069910	Beegawas Ramsara	4323	Punjab National Bank
272	RAJASTHAN	Bundi	Hindoli	093765	Dhowara	3089	Punjab National Bank
273	RAJASTHAN	Churu	Sardarshahar	070331	Bukansar Bera	3381	Punjab National Bank
274	RAJASTHAN	Jalor	Sanchoe	089734	Gundav	3073	Punjab National Bank
275	RAJASTHAN	Nagaur	Jayal	087668	Kherat	3062	Punjab National Bank
276	RAJASTHAN	Pali	Jaitaran	090399	Patwa	3401	Punjab National Bank
277	RAJASTHAN	Barmer	Barmer	088198	Rohili	3699	Bank of Baroda (RRB)
278	RAJASTHAN	Barmer	Sheo	086700	Gadranoad@Ber Seeng Des	8290	Bank of Baroda (RRB)
279	RAJASTHAN	Bikaner	Khajuwala	069719	Ballar	4313	Bank of Baroda (RRB)
280	RAJASTHAN	Bikaner	Kolayat	069456	Mithriya	3515	Bank of Baroda (RRB)
281	RAJASTHAN	Bikaner	Lunkaransar	069294	Bhaderan	3632	Bank of Baroda (RRB)
282	RAJASTHAN	Bikaner	Nokha	069634	Koodsoo	5536	Bank of Baroda (RRB)
283	RAJASTHAN	Bikaner	Nokha	069643	Siniyala	3092	Bank of Baroda (RRB)
284	RAJASTHAN	Bikaner	Sridungargarh	069851	Udrasar	3583	Bank of Baroda (RRB)
285	RAJASTHAN	Jaisalmer	Fatehgarh	086525	Satto	3325	Bank of Baroda (RRB)
286	RAJASTHAN	Jalor	Ahore	089153	Nimbla	3134	Bank of Baroda (RRB)
287	RAJASTHAN	Jalor	Sanchoe	089705	Dabal	4851	Bank of Baroda (RRB)
288	RAJASTHAN	Jalor	Sanchoe	089678	Bhadroona	4094	Bank of Baroda (RRB)
289	RAJASTHAN	Jalor	Sanchoe	089595	Jodhawas	3525	Bank of Baroda (RRB)
290	RAJASTHAN	Bikaner	Lunkaransar	069318	Joglyasan	3003	RAJASTHAN STATE COOPERATIVE BANK
291	RAJASTHAN	Barmer	Gudha Malani	069711	Bhata	3583	State Bank of India
292	RAJASTHAN	Bikaner	Kolayat	069391	Bangarsar	6865	State Bank of India
293	RAJASTHAN	Bikaner	Kolayat	069381	Charanwala	5211	State Bank of India
294	RAJASTHAN	Bikaner	Kolayat	069376	Chheela Kashmeer	3527	State Bank of India
295	RAJASTHAN	Bikaner	Lunkaransar	069309	Shekhsar	3666	State Bank of India
296	RAJASTHAN	Bikaner	Nokha	069628	Nathoozar	5279	State Bank of India

297	RAJASTHAN	Dungarpur	Aspur	097908	Pal Nithauwa	5173	State Bank of India
298	RAJASTHAN	Hanumanagar	Rawatsar	068575	JHAIDASAR	3124	State Bank of India
299	RAJASTHAN	Jaisalmer	Pokaran	086330	Madwa	3423	State Bank of India
300	RAJASTHAN	Jaisalmer	Pokaran	086263	Chhayan-ii	3174	State Bank of India
301	RAJASTHAN	Jaisalmer	Bagora	089443	Nandiya	5050	State Bank of India
302	RAJASTHAN	Jodhpur	Bhopalgadh	084800	Neira	3787	State Bank of India
303	RAJASTHAN	Pali	Rajpur	090490	Kaliab Kalan	3184	State Bank of India
304	RAJASTHAN	Jodhpur	Mauzarnabad	079722	Sakhoon	5954	UCO Bank
305	RAJASTHAN	Jodhpur	Bhopalgadh	084734	Mangerya	3096	UCO Bank
306	RAJASTHAN	Jodhpur	Luni	085629	Feench	5739	UCO Bank
307	RAJASTHAN	Jodhpur	Oslan	084509	Bapini Khurd	3808	UCO Bank
308	RAJASTHAN	Jodhpur	Phalodi	084293	Sri Krishnanagar	4590	UCO Bank
309	RAJASTHAN	Nagaur	Kheensar	083021	Panchia Siddha	3094	UCO Bank
310	RAJASTHAN	Nagaur	Ladnu	082371	Odeet	3935	UCO Bank
311	RAJASTHAN	Bikaner	Lunkarsar	069228	Mahajan	7377	Union Bank of India
312	RAJASTHAN	Bikaner	Poogal	069187	Jodhasar	6355	Union Bank of India
313	RAJASTHAN	Jalor	Sanchoore	089493	Doongri	3741	Union Bank of India
314	TAMIL NADU	Dharmapuri	Pennagaram	643639	Vattuvanahalli	7537	INDIAN BANK
315	TAMIL NADU	Krishnagiri	Denkanikottai	644049	Battamugulalam	7929	INDIAN BANK
316	TAMIL NADU	Thiruvannamalai	Chengam	644083	Thagatti	5153	INDIAN BANK
317	TAMIL NADU	Kumaram Bheem	Dandepalle	631919	Melmudivanur	4480	INDIAN BANK
318	TELANGANA	Nizamabad	Sirkonda	570462	Tallapet	3147	State Bank of India
319	TELANGANA	Dhalai	Manu	571260	Ravutla	3156	Bank of Baroda
320	TRIPURA	North Tripura	Dasda	272487	Manu Chhallengta R.F.(Part)	3373	Axis Bank
321	TRIPURA	North Tripura	Dasda	272728	Central Catchment R.F.	14476	HDFC BANK
322	TRIPURA	Banda	Atarra	272721	Taiyangpara	4334	ICICI Bank
323	UTTAR PRADESH	Banda	Beheru	155236	Singpur Mafi	8909	Indian Bank
324	UTTAR PRADESH	Banda	Naraini	155042	Bagehta	3480	Indian Bank
325	UTTAR PRADESH	Banda	Naraini	155434	Karatal	5946	Indian Bank
326	UTTAR PRADESH	Bara Banki	Sirauli Gauspur	155387	Pukari	3852	Indian Bank
327	UTTAR PRADESH	Bijnor	Chakia	164850	Para	3150	Bank of India
328	UTTAR PRADESH	Chandauli	Rath	113053	Bhogpur	3794	Punjab National Bank
329	UTTAR PRADESH	Hamirpur	Sarfla	208379	Majhgawan	3183	Union Bank of India
330	UTTAR PRADESH	Jhansi	Mauranipur	153902	Tola Rawat	4585	Indian Bank
331	UTTAR PRADESH	Kaushambi	Chail	154055	Iteliya Baza	4344	Indian Bank
332	UTTAR PRADESH	Kaushambi	Chail	152717	Taktoli	3113	Punjab National Bank
333	UTTAR PRADESH	Kaushambi	Chail	160648	Sewdha	4486	Bank of Baroda
334	UTTAR PRADESH	Kaushambi	Chail	160577	Jalapur Sana	4062	Bank of Baroda
335	UTTAR PRADESH	Kheri	Nighasan	135054	Khairteya	3546	Indian Bank
336	UTTAR PRADESH	Lalitpur	Lalitpur	153219	Bant	3421	Punjab National Bank
337	UTTAR PRADESH	Lalitpur	Mahroni	153433	Sonjana	8282	Punjab National Bank
338	UTTAR PRADESH	Lalitpur	Mahroni	153525	Dongra Kalah	3305	Punjab National Bank
339	UTTAR PRADESH	Lalitpur	Mahroni	153361	Dangrana	3005	Punjab National Bank
340	UTTAR PRADESH	Lalitpur	Talbehat	152899	Gloragundera	3478	Punjab National Bank
341	UTTAR PRADESH	Mahoba	Mahoba	154647	Mawai Khurd	4795	Indian Bank
342	UTTAR PRADESH	Mahoba	Mahoba	154767	Bhandara	4514	Indian Bank
343	UTTAR PRADESH	Mahoba	Mahoba	154751	Pipra Maaf	4386	Indian Bank
344	UTTAR PRADESH	Mahoba	Mahoba	154755	Bikhi	3053	Indian Bank
345	UTTAR PRADESH	Mainpuri	Bhogaon	126942	Kusma Khera	3092	Bank of India
346	UTTAR PRADESH	Mirzapur	Chunar	212882	Jangal Mahal	4496	Indian Bank

347	UTTAR PRADESH	Muzaffarnagar	Jansath	111323	Majlishpur	5605	Punjab National Bank
348	UTTAR PRADESH	Shamli	Kairana	110548	Mansura	3547	Punjab National Bank
349	UTTAR PRADESH	Sonbhadra	Dudhi	214090	Kuldumari	25595	Indian Bank
350	UTTAR PRADESH	Sonbhadra	Dudhi	214149	Parari	4036	Indian Bank
351	UTTAR PRADESH	Sonbhadra	Dudhi	214118	Pati	3087	Indian Bank
352	UTTAR PRADESH	Sonbhadra	Ghorawal	212983	Parsauna	3422	Indian Bank
353	UTTAR PRADESH	Sonbhadra	Robertsganj	214046	Negae	5744	Indian Bank
354	WEST BENGAL	Alipurduar	Kalchini	307131	Rangamati Tea Garden	9987	Central Bank of India (RRB)
355	WEST BENGAL	Nadia	Chopra	321534	Hridaypur	6061	Central Bank of India
356	WEST BENGAL	Purulia	Arsha	331219	Hesia	4574	Already branch of Punjab National Bank exists
357	WEST BENGAL	Purulia	Arsha	331212	Rajpati	3084	Bank of Baroda
358	WEST BENGAL	Purulia	Balarampur	331705	Genua	6454	Union Bank of India
359	WEST BENGAL	South Twenty Four	Basanti	335114	Lot No 126	15695	State Bank of India
360	WEST BENGAL	South Twenty Four	Namkhana	335308	Patbania	6987	Union Bank of India
361	WEST BENGAL	South Twenty Four	Sagar	335238	Ghoramara	5193	Bank of Baroda
362	WEST BENGAL	Uttar Dinajpur	Chopra	308882	Uttar Goresahid	5064	Canara Bank
363	WEST BENGAL	Uttar Dinajpur	Chopra	308941	Bara Damaodarpur	3522	Bank of Baroda



AGM (SSK) / AGM (SE) 14/07

14/07

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Azadi Ka
Amrit Mahotsav

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

75
Azadi Ka
Amrit Mahotsav

CHN.FIDD.LBS.No.S64/02.08.001/2022-23

July 08, 2022.

Shri. S C Mohanta
General Manager & Convenor of SLBC, Tamil Nadu
Indian Overseas Bank
Central Office, 763- Anna Salai
Chennai 600 002

Sir,

**बैंक रहित क्षेत्रों में बैंकिंग समाधान
Banking Solutions in Unbanked Areas**

We invite reference to the Special SLBC meeting held on January 24, 2022. During the discussion on Banking Solutions in Unbanked Areas, Government of Tamil Nadu requested RBI and SLBC to come up with a road map to provide banking solutions in the identified unbanked areas. Subsequently Finance Department, Government of Tamil Nadu vide their letter bearing No.115/FS/T/Fin(res-II)/2022-1 dated February 16, 2022 forwarded a list containing the details of 40 unbanked villages in Tamil Nadu for necessary action at your end.

2. It is observed from the captioned list that four villages mentioned at Sl.Nos. 32-35 (i.e. Vattuvanahalli in Dharmapuri District Batamugulalam and Thangatti in Krishnagiri District and Tholampalayam in Coimbatore District) are having population more than 5000 and not provided with a brick and mortar branch of a scheduled commercial bank (including RRB). It was also informed vide your e-mail dated June 24, 2022 that the banking solutions for these villages are being provided through Business Correspondents only.

3. In this connection your attention is drawn to the instructions contained in para 5.2 of Master Circular on Lead Bank Scheme dated April 01, 2022 wherein it is mentioned that "As brick and mortar branches are an integral component of financial inclusion, it was

decided to focus on villages with population above 5000 without a bank branch of a scheduled commercial bank. This was to enable banks to provide quality financial services and timely support to BC outlets that would help in sustaining and strengthening the services provided through BCs and ensuring close supervision of BC operations. Accordingly, SLBC Convenor Banks were advised to identify villages with population above 5000 without a bank branch of a scheduled commercial bank in their State and allot these villages among scheduled commercial banks (including Regional Rural Banks) for opening of branches."

4. In view of the above, you are advised to adhere to the above instruction and draw a road map for opening bank branch of scheduled commercial banks (including RRBs) in the aforesaid villages and indicate the timeline for the completion of the same at the earliest.

With regards,

Yours sincerely,



(S. Krishna Kumar)
Assistant General Manager

KCC for Animal Husbandry & Fisheries - Special Saturation Drive

A special saturation drive through weekly "District-level Camp" was launched w.e.f. 8th November 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry & Fisheries under KCC.

On the camp date (every Friday) LDMs are required to gather applications sourced from various sources, subject them to preliminary scrutiny and accept only feasible/viable applications. Then the LDMs are required to send the accepted applications to Bank Branches and upload the data in the Jan Suraksha portal in the format prescribed by the Govt.

The Branch Managers are required to process the applications received and dispose the same within 7 days and report the disposal to the LDM, who in turn, need to upload the details in the portal again.

As per the data uploaded by LDMs in the Jan Suraksha portal for 22.07.2022, 14 districts under Fisheries and 17 districts under Animal Husbandry are having pendency of applications for more than 15 days.

LDMs shall be advised to follow up with the concerned branches to dispose of the pending applications without further delay.

Member Banks are also requested to sensitise their branches on timely disposal of the received applications. The applications pending for more than 15 days are to be cleared immediately.

BANK WISE - KCC ANIMAL HUSBANDRY 22.07.2022				
BANK NAME	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Pendency more than 15 days
Bank of Baroda	4909	4907	2302	22
Bank of India	2974	2962	2013	0
Bank of Maharashtra	0	0	0	0
Canara Bank	18559	18488	11147	69
Central Bank of India	2079	2053	885	431
Cooperative Bank	35188	34850	25905	1045
IDBI Bank Ltd.	565	565	44	418
Indian Bank	33935	33126	23963	19
Indian Overseas Bank	22463	22197	9978	2215
Jammu & Kashmir Bank Ltd	0	0	0	0
Punjab & Sind Bank	9	9	0	0
Punjab National Bank	375	374	132	39
State Bank of India	22103	22013	6640	422
UCO Bank	590	590	255	5
Union Bank of India	7176	7174	3020	391
Grand Total	150925	149308	86284	5076

DISTRICT WISE-KCC ANIMAL HUSBANDRY 22.07.2022				
DISTRICT NAME	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Pendency more than 15 days
Ariyalur	858	858	854	0
Chengalpattu	1213	1213	1028	0
Chennai	0	0	0	0
Coimbatore	2754	2743	2391	7
Cuddalore	1122	1122	1122	0
Dharmapuri	8017	7975	6302	0
Dindigul	6690	6690	6690	0
Erode	23062	23062	7650	109
Kallakuruchi	7606	7416	4362	1116
Kancheepuram	1815	1724	1071	250
Kanniyakumari	934	934	676	0
Karur	1170	1170	826	0
Krishnagiri	4234	4234	3223	0
Madurai	12771	12768	6637	0
Myladuthurai	175	175	175	0
Nagapattinam	486	480	64	162
Namakkal	6380	6380	5299	0
Perambalur	1879	1879	1097	38
Pudukkottai	3425	3425	1055	1031
Ramanathapuram	4914	4914	936	305
Ranipet	800	800	800	0
Salem	5368	5368	4732	146
Sivaganga	1701	1701	1175	336
Tenkasi	90	90	29	0
Thanjavur	1633	746	663	0
The Nilgiris	808	787	296	92
Theni	5357	5357	870	0
Thiruvallur	797	774	462	126
Thiruvarur	268	268	263	5
Thoothukkudi	2858	2591	1039	145
Tiruchirappalli	9136	9062	4895	388
Tirunelveli	4166	4166	1843	0
Tirupattur	441	441	441	0
Tiruppur	3973	3973	2016	557
Tiruvannamalai	13980	13978	10206	0
Vellore	1400	1400	1322	0
Viluppuram	6969	6969	3103	263
Virudhunagar	1675	55 1675	671	0
Grand Total	150925	149308	86284	5076

BANK WISE - KCC FISHERIES 22.07.2022

BANK NAME	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Pendency more than 15 days
Bank of Baroda	159	157	102	0
Bank of India	198	192	155	0
Bank of Maharashtra	1	1	0	0
Canara Bank	441	369	201	4
Central Bank of India	116	116	85	22
Cooperative Bank	240	235	133	15
IDBI Bank Ltd.	0	0	0	0
Indian Bank	1225	1107	742	30
Indian Overseas Bank	1852	1852	689	278
Jammu & Kashmir Bank Ltd	2	2	0	2
Punjab & Sind Bank	0	0	0	0
Punjab National Bank	10	10	2	0
State Bank of India	779	682	233	143
UCO Bank	35	35	21	1
Union Bank of India	272	270	65	79
Grand Total	5330	5028	2428	574

DISTRICT WISE -KCC FISHERIES 22.07.2022				
District	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Pendency more than 15 days
Ariyalur	63	63	28	0
Chengalpattu	0	0	0	0
Chennai	332	332	77	138
Colombatore	118	118	91	24
Cuddalore	208	208	208	0
Dharmapuri	10	10	0	0
Dindigul	354	354	70	82
Erode	37	37	12	17
Kallakuruchi	0	0	0	0
Kancheepuram	0	0	0	0
Kanniyakumari	48	48	26	0
Karur	93	93	57	0
Krishnagiri	23	23	23	0
Madurai	26	26	8	2
Myladuthurai	115	115	115	0
Nagapattinam	48	48	0	48
Namakkal	0	0	0	0
Perambalur	0	0	0	0
Pudukkottai	115	115	51	0
Ramanathapuram	619	619	283	14
Ranipet	40	40	27	7
Salem	0	0	0	0
Sivaganga	2	2	2	0
Tenkasi	28	28	18	0
Thanjavur	1805	1503	642	66
The Nilgiris	0	0	0	0
Theni	181	181	73	57
Thiruvallur	6	6	6	0
Thiruvarur	64	64	4	60
Thoothukkudi	114	114	31	31
Tiruchirappalli	192	192	97	3
Tirunelveli	146	146	57	0
Tirupattur	0	0	0	0
Tiruppur	0	0	0	0
Tiruvannamalai	71	71	16	0
Vellore	190	190	190	0
Viluppuram	205	205	205	0
Virudhunagar	77	57	77	25
Grand Total	5330	5028	2428	574

PMAY(U) – Housing Loans to the beneficiaries

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

1. Credit Linked Subsidy Scheme (CLSS):

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

2. Affordable Housing in Partnership (AHP):

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

3. Beneficiary Led Constructions (BLC):

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

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

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

Tamil Nadu Urban Habitat Development Board (TNUHDB)

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

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

I. Affordable Housing in Partnership (AHP):

A total of 165,347 dwelling units have been sanctioned under the AHP vertical out of which 126,216 houses have been grounded and 30,991 houses have been completed. In this scheme, Government of India share is Rs.1.5 lakh, Government of Tamil Nadu share is Rs.7.00 lakh and balance amount to be borne by the beneficiaries. Government of Tamil Nadu provides the highest amount of subsidy in the country in order to keep the beneficiary share to the minimum and make the house affordable for the EWS families. Beneficiaries share ranges from Rs.1.00 lakh to Rs.5.00 lakh depending the scheme. The EWS households have to mobilize funds through various sources to provide the beneficiary share in order to acquire the house under this scheme.

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

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

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

Action requested from Banks: The Banks are requested to formulate strategies to improve the sanctioning of loans to benefit EWS beneficiaries, so that beneficiaries can contribute their share. As of now only 0.294% of the beneficiaries have availed bank loan.

II. Beneficiary Led Constructions (BLC):

Similarly, under BLC vertical 406,044 houses have been sanctioned by the Government, 344,461 houses work commenced and out of that 249,132 houses have been completed. Under this scheme, beneficiaries have to construct house on his own land. In BLC, Government of India share is Rs.1.5 lakh, Government of Tamil Nadu share is Rs.0.60 lakh. Balance amount to be borne by the beneficiaries. One of the main challenges in achieving the completion targets is the inability of beneficiaries to mobilise their share of the construction cost. The role of PLIs is crucial in providing credit facilities to such eligible beneficiaries so that they can meet out their contribution to complete the house.

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

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

Action requested from Banks: The Banks are requested to formulate strategies to improve the off take of Board approved schemes under BLC to benefit EWS beneficiaries since only 0.0665% of the demand is met.

Annexure I:

(A) District wise dwelling Units Sanctioned under AHP:

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

(B) Loans Sanctioned under AHP Vertical:

Sl.No	District	Name of Banks / PLIs	No of AHP Loans Disbursed	Scheme Name
1	Chennai, Salem, Coimbatore, Tiruppur, Madurai, Tirunelveli	Canara Bank	222	Veerapandi
2		IIFL Home Finance	127	Kilkathirpur, South of Perur, Mecricar Road, Kottagoundampatti, Mecricar Road, South of Perur, Thirukumaran Nagar, Jaya Nagar, Bharathi Nagar, Thailavaram Phase I
3		Mahindra Rural Housing Finance	62	Kannigapuram, Alanthalaigramam , Puliyadi, Thirukumaran Nagar, Jaya Nagar, Bharathi Nagar, JJ Nagar,
4		HDFC	44	Thirukumaran Nagar, Jaya Nagar, Bharathi Nagar, JJ Nagar, Veerapandi
5		Svatantra Micro Finance	15	Kilkathirpur and Thailavaram Phase I
6		Varashakthi Home Finance	7	LBS Phase - III & Nagarajapuram
7		ICICI	5	Thirukumaran Nagar, Jaya Nagar, Bharathi Nagar, JJ Nagar, Veerapandi
8		Bandhan Bank	3	Kottagoundampatti
9		LIC	1	Kilkathirpur and Thailavaram Phase I
		TOTAL	486	
		Total Sanctioned Units	165,347	
		% of Demand Met	0.294%	

Annexure II:

(A) District wise dwelling Units Sanctioned under BLC:

Sl.No.	District	BLC
1	Thiruvallur	32496
2	Salem	29265
3	Chennai	26881
4	Coimbatore	24523
5	Madurai	24232
6	Kanniyakumari	24125
7	Tirunelveli	20186
8	Tiruchirappalli	14774
9	Kancheepuram	13864
10	Chengalpattu	13648
11	Tiruppur	13515
12	Erode	13120
13	Thoothukkudi	12889
14	Tenkasi	9855
15	Thanjavur	9572
16	Cuddalore	9512
17	Namakkal	9326
18	Dindigul	9283
19	Theni	9239
20	Vellore	8759
21	Pudukkottai	7747
22	Thirupathur	6977
23	Nilgiris	6867
24	Ranipettai	6305
25	Thiruvannamalai	6154
26	Dharmapuri	5006
27	Virudhunagar	4827
28	Viluppuram	4804
29	Ramanathapuram	4577
30	Karur	4188
31	Krishnagiri	3382
32	Thiruvarur	3179
33	Sivagangai	3031
34	Kallakurichi	2489
35	Nagapattinam	2372
36	Perambalur	1939
37	Ariyalur	1573
38	Mayiladuthurai	1563
Total		406,044

(B) Loans Sanctioned under BLC Vertical:

Sl. No	District	Name of Banks / PLIs	No of BLC Loans Disbursed
1		Bandhan Bank	89
2	Chennai, Salem, Coimbatore, Tiruppur, Madurai, Tirunelveli	Mahindra Rural Housing Finance	83
3		HDFC	73
4		ESAF Small Finance Bank	9
5		Canara Bank	5
6		Asphire Finance Pvt Ltd	2
7		Indian Bank	2
8		Kotak Mahendira	1
9		APTUS value Housing Finance India	1
10		Indus Star Finance	1
11		Vijaya Bank	1
12		Andra Housing Finance	1
13		State Bank	1
14		ICICI	1
			TOTAL
		Total Sanctioned Units	406,044
		% of Demand Met	0.0665%

Most Immediate



**Housing and Urban
Development Department,
Secretariat,
Chennai - 600 009.**

Letter No.15117/UHD-1(2)/2021-1, dated 17.09.2021.

From
Thiru.Hitesh Kumar S Makwana, I.A.S.,
Principal Secretary to Government.

To
Thiru.S.C.Mohanta
General Manager & Convenor of State Level Banker's Committee,
Tamil Nadu,
Indian Overseas Bank,
Agriculture & Rural Initiatives Department,
Central Office,
763- Anna Salai,
Chennai 600 002
Email: ibd@lobnet.co.in / slbctn@gmail.com

"
Sir,

Sub: Tamil Nadu Urban Habitat Development Board -
Pradhan Mantri Awas Yojana - Housing for All (Urban) -
Requesting the State Level Banker's Committee, Tamil
Nadu to include the 'Housing loan to the Scheme of
Pradhan Mantri Awas Yojana (Urban)' in the agenda
items of the State Level Banker's Committee meeting -
Regarding.

Ref: From the Managing Director, Tamil Nadu Urban Habitat
Development Board, Letter No.HFA/12676-1/2017,
dated 11.09.2021.

=====

I am directed to state that the Ministry of Housing and Urban Affairs,
Government of India is implementing the Pradhan Mantri Awas Yojana
(PMAY) - Housing for All (Urban) Mission for urban area. The Tamil Nadu
Urban Habitat Development Board is the State Level Nodal Agency for
implementing the Pradhan Mantri Awas Yojana Pradhan Mantri Awas
Yojana - Housing for All (Urban) in Tamil Nadu.

P.T.O.

...2...

2. In the Pradhan Mantri Awas Yojana (PMAY) — Housing for All (Urban), the Government provides financial assistance to the eligible beneficiaries under Economic Weaker Section (EWS) and Low Income Group (LIG) (only CLSS) to construct/ acquire houses / tenements through Credit Linked Subsidy Scheme (CLSS), Affordable Housing in Partnership (AHP) and Beneficiary Led Construction (BLC) verticals of the mission. The Pradhan Mantri Awas Yojana projects involves Government grants and beneficiaries contributions in the project cost.

3. The EWS urban households especially under the AHP and BLC verticals have to mobilize the funds through various sources to provide beneficiary contribution in order to complete/ acquire the house under this scheme. The beneficiary can mortgage the property under consideration to get a housing loan to fund the beneficiary share since the EWS households are mostly employed in the unorganized sector and have reasonable income and repaying capacity. However, they don't have the proof for income and hence, could not get housing loan from the Large Scheduled Commercial Banks, The Housing Finance Companies, Small Finance Banks and the Non-Banking Financial Company-Micro Finance Institutions are willing to extend housing loan to the EWS beneficiaries of the Pradhan Mantri Awas Yojana (Urban) through mortgage of the property involved.

4. In this regard, the Tamil Nadu Urban Habitat Development Board in its meeting held on 25th August 2021 has also approved draft of Sale deed and tripartite agreement involving Tamil Nadu Urban Habitat Development Board, beneficiaries under AHP vertical and the PLI to enable the beneficiaries access housing loan to meet their share of the property cost.

5. The details of district wise sanction for the housing units under Affordable Housing in Partnership and Beneficiaries Led Construction (Bank wise loan details enclosed in Annexure I) and demand vs loan so far distributed under Credit Linked Subsidy Scheme - Housing for All programme is furnished in the Annexure II enclosed and Bank wise loan distributed.

6. The State Level Banker's' Committee can play an important role in implementation of scheme of Pradhan Mantri Awas Yojana (Urban) on ground, by facilitating housing loan to the scheme of Pradhan Mantri Awas Yojana (Urban) through Primary Lending Institutions especially Scheduled Commercial Banks, incl. Small Finance Banks.

7. I am, therefore, ^{to} request you to include the 'Housing Loan to the Scheme of Pradhan Mantri Awas Yojana (Urban)' in the agenda items to be

...3...

discussed in the ensuing State Level Banker's' Committee meeting and arrange to sanction housing loan to the beneficiaries of the scheme of Pradhan Mantri Awas Yojana (Urban).

Yours faithfully,

[Handwritten signature]
17/1/25

for Principal Secretary to Government.

[Handwritten initials]
17/1/25

Copy to

The Managing Director,
Tamil Nadu Urban Habitat Development Board,
Chennai-5 (w.e)

Progress on Economic Development Schemes implemented by TAHDCO

TAHDCO has provided details of applications sponsored under EDP and SEPY schemes, which are pending with Banks as on 31.07.2022. As per their report, 10962 applications for Rs.143.39 crore are pending with various Bank branches for issue of Form III. Similarly, even after receipt of subsidy release orders for Rs.51.40 Crores for the year 2021-22 and Rs.18.72 crores for year 2022-23 issued by TAHDCO to the bank branches from the nodal bank, cases are pending for release of the loan. Those banks are advised to disburse the loan at the earliest and submit the UC to TAHDCO.

Pendency of applications for sanction was reviewed in the 170th SLBC meeting dated 13.06.2022 chaired by the Hon'ble Finance Minister wherein the Principal Secretary, Adi Dravidar and Tribal Welfare Department urged the Member Banks to quickly sanction / disburse all the pending applications before June 2022, for which subsidy release orders had already been issued.

SLBC advises Indian Bank, State Bank of India, Canara Bank and Indian Overseas Bank having more pendency for sanction, to take suitable measures to bring down the number before the next review. The bank wise details of pending application for sanction / disbursement as on 31.07.2022 is furnished in the annexure.

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

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

TAHDCO 2021-22 Bank Sanctioned and Disbursement Details

(Rs in lakhs)

Bank Name	Bank Sanctioned		Released		Disbursed		Disbursement Pending		Subsidy Taken by Lending Bank (UC Pending)		Subsidy Return	
	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy
Bank of Baroda	80	139.00	80	139.00	31	52.93	35	60.73	13	24.28	1	1.07
Bank of India	115	133.98	115	133.98	54	74.95	31	32.16	30	26.87		
Canara Bank	1043	1250.50	1043	1250.50	430	523.99	508	593.66	90	112.68	14	17.92
Central Bank of India	80	103.44	80	103.44	34	38.63	28	35.72	16	27.26	2	1.83
Indian Bank	1178	1517.46	1178	1517.46	502	658.84	472	610.55	197	237.63	6	8.22
Indian Overseas Bank	637	767.24	637	767.24	238	306.51	270	302.69	123	149.91	6	8.13
Punjab National Bank	58	77.09	58	77.09	20	24.97	19	24.05	17	23.72	2	4.35
State Bank of India	472	612.25	472	612.25	218	285.57	166	214.75	79	96.10	9	15.82
U C O Bank	15	22.50	15	22.50	2	4.10	7	10.13	6	8.27		
Union Bank of India	191	239.13	191	239.13	81	103.13	88	105.51	18	24.16	4	6.33
Axis Bank Ltd.,	324	727.38	324	727.38	162	363.81	158	354.57	4	9.00		
Bank of Maharashtra	2	1.62	2	1.62	1	0.70	1	0.92				
City Union Bank Ltd.	15	18.74	15	18.74	10	10.27	3	5.92	2	2.55		
Equitas Small Finance Bank	2	4.50	2	4.50	1	2.25			1	2.25		
Federal Bank Ltd.	4	5.36	4	5.36	4	5.36						
HDFC Bank Ltd	770	1723.61	770	1723.61	209	466.62	535	1199.41	18	39.63	8	17.94
ICICI Bank Ltd	59	129.56	59	129.56	39	86.09	20	43.48				
IDBI Ltd - DBSBU	3	6.60	3	6.60			2	4.35	1	2.25		
Indus Ind Bank Ltd	436	935.98	436	935.98	165	346.74	210	464.28	59	120.46	2	4.50
Karnataka Bank Ltd.	3	6.60	3	6.60	2	4.50	1	2.10				
Karur Vysya Bank Ltd.	7	10.35	7	10.35	3	4.63	4	5.72				
Kotak Mahendra Bank Ltd	594	1327.64	594	1327.64	244	546.29	332	741.75	17	37.35	1	2.25
NDCC Bank	2	5.00	2	5.00			2	5.00				
South Indian Bank Ltd.	1	2.25	1	2.25			1	2.25				
Tamilnadu Mercantile Bank Ltd	7	11.80	7	11.80	1	2.03	4	6.49	2	3.28		
Pandyan Grama Bank	27	18.12	27	18.12	15	8.08	12	10.04				
Punjab & Sind Bank	14	29.85	14	29.85	5	10.80	9	19.05				
Tamil Nadu Grama Bank	141	144.75	141	144.75	57	61.95	74	71.95	10	10.85		
Pallavan Grama Bank	4	5.90	4	5.90	1	0.45	2	2.95	1	2.50		
District Central Co-Op Bank	74	127.94	74	127.94	26	43.78	21	40.19	19	27.78	8	16.20
PACS	456	520.03	456	520.03	247	208.33	115	170.18	92	137.47	2	4.05
Grand Total	6139	9827.55	6139	9827.55	2471	3931.80	2918	4855.26	693	947.67	55	88.36

TAHDCO 2022-23 Bank wise Application pendency Details

(Rs. I lakhs)

Row Labels	Bank sanctioned		Rejection by Bank		Subsidy Released		Disbursed		Subsidy not taken by Lending Bank (Pending with Nodal Bank)		Subsidy Taken by Lending Bank (UC Pending)		Application Pending with bank	
	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy
Bank of Baroda	31	43.97	6	5.37	22	31.36	1	2.25	21	29.11			176	246.50
Bank of India	25	30.35	41	43.19	17	23.66			17	23.66			201	246.17
Bank of Maharashtra			1	2.25									3	5.51
Canara Bank	298	411.18	167	213.51	189	262.11	1	1.50	187	258.66	1	1.95	1301	1718.85
Central Bank of India	39	52.96	30	44.90	31	41.49			30	40.76	1	0.73	199	259.10
Indian Bank	335	362.88	230	310.88	242	265.82			242	265.82			2517	3275.33
Indian Overseas Bank	250	260.16	341	358.80	201	209.68	7	17.50	193	189.97	1	2.21	1153	1437.56
Punjab & Sind Bank			8	18.00									13	27.75
Punjab National Bank	36	36.83	12	16.29	13	16.41	1	1.50	12	14.91			84	108.58
State Bank of India	142	196.01	252	333.06	102	139.81	0	0.00	102	139.81	0	0.00	1369	1825.48
State Bank of Indore	1	1.20	1	1.28	1	1.20			1	1.20			1	1.19
U C O Bank	5	7.90	19	16.13	4	6.26			4	6.26			51	76.56
Union Bank of India	59	85.39	69	58.18	35	53.16	0	0.00	35	53.16	0	0.00	381	480.21
United Bank of India	1	0.72	1	0.48	1	0.72			1	0.72			3	3.23
Kotak Mahendra Bank Ltd	110	244.48	11	24.57	53	117.49			53	117.49			267	597.76
Indus Ind Bank Ltd	95	202.45	11	24.71	61	128.65			61	128.65			277	609.71
Axis Bank Ltd.,	69	154.84	4	9.00	50	112.17			50	112.17			172	365.14
Catholic Syrian Bank Ltd.			1	1.86									3	3.90
City Union Bank Ltd.	9	9.76	13	14.78	8	7.51			8	7.51			101	129.43
Development Credit Bank Ltd													1	2.25
Dhanalakshmi Bank Ltd.													2	3.75
Equitas Small Finance Bank													7	12.12
Federal Bank Ltd.	2	2.78	3	4.85	2	2.78			2	2.78			11	19.40
HDFC Bank Ltd	171	380.55	10	22.50	102	227.16			102	227.16			396	874.49
ICICI Bank Ltd	31	60.50	11	9.59	23	47.40			23	47.40			47	82.64
IDBI Ltd - DBSBU													19	32.20
Karnataka Bank Ltd.	1	2.25											6	11.24
Karur Vysya Bank Ltd.	10	17.98	16	26.69	8	15.04			8	15.04			103	131.13
Lakshmi Vilas Bank Ltd.			2	3.00									14	20.59
Oriental Bank of Commerce													3	3.98
South Indian Bank Ltd.	1	0.90	17	19.63	1	0.90			1	0.90			34	51.90
Tamil Nadu Grama Bank	30	28.10	74	58.56	21	20.99			21	20.99			169	195.11
Tamilnadu Mercantile Bank Ltd	2	2.99	16	20.55	1	1.07			1	1.07			119	141.91
Ujjivan Small Finance Bank													2	1.20
TIIC Bank													1	1.68
Pallavan Grama Bank	2	1.05	6	7.38	1	0.60			1	0.60			45	65.73
Pandyan Grama Bank	9	11.95	23	21.40	8	11.47			8	11.47			30	28.39
District Central Co-Op Bank	66	55.43	28	22.39	60	45.45			60	45.45			155	168.85
PACS	107	103.60	170	162.32	76	82.48			76	82.48			1526	1072.10
Grand Total	1753	2597.13	1367	1662.61	1188	1732.83	10	22.75	1175	1705.19	3	4.89	9205	13001.89

2021-22 Bank Sanctioned and Disbursement Pending Details

(Rs in lakhs)

Row Labels	Bank Sanctioned		Released		Disbursed		Disbursement pending status					
	Nos.	Subsidy.	Nos.	Subsidy.	Nos.	Subsidy.	Subsidy Released not taken by Lending Bank (Subsidy pending in Nodal A/C)		Subsidy Taken by Lending Bank (UC Pending)		Subsidy Return	
							Nos.	Subsidy.	Nos.	Subsidy.	Nos.	Subsidy.
Ariyalur	190	145.16	190	145.16	104	76.10	53	39.96	32	26.85	1	2.25
Chennai	97	157.26	97	157.26	37	62.74	24	40.63	36	53.89		0.00
Coimbatore	110	195.21	110	195.21	73	135.31	32	51.79		0.00	5	8.11
Cuddalore	323	511.15	323	511.15	134	199.41	105	169.14	83	140.36	1	2.25
Dharmapuri	356	760.50	356	760.50	78	171.90	235	513.78	34	57.12	9	17.70
Dindigul	377	548.64	377	548.64	118	172.27	253	365.22	3	6.00	3	5.15
Erode	147	174.30	147	174.30	84	97.77	56	65.36	4	7.83	3	3.34
Kanchipuram	353	675.58	353	675.58	149	301.64	136	261.95	67	110.48	1	1.50
Kanniyakumari	37	39.29	37	39.29	23	27.84	12	9.95	1	0.60	1	0.90
Karur	191	314.01	191	314.01	119	201.95	54	87.08	18	24.98		0.00
Krishnagiri	87	134.16	87	134.16	35	54.67	49	73.65	2	4.20	1	1.64
Madurai	392	613.52	392	613.52	196	263.81	190	338.20		0.00	6	11.52
Nagapattinam	138	183.33	138	183.33	40	68.60	28	33.27	69	79.37	1	2.10
Namakkal	129	208.05	129	208.05	34	65.66	91	135.94	2	3.60	2	2.85
Perambalur	264	348.68	264	348.68	123	155.12	140	193.11		0.00	1	0.45
Pudukkottai	124	223.29	124	223.29	55	100.47	69	122.81		0.00		0.00
Ramanathapuram	181	342.21	181	342.21	18	21.34	163	320.87		0.00		0.00
Salem	245	471.64	245	471.64	97	187.08	107	212.16	40	70.15	1	2.25
Sivagangai	125	226.71	125	226.71	72	124.67	35	70.84	11	18.38	7	12.82
Thanjavur	138	137.34	138	137.34	49	42.74	59	63.24	29	29.98	1	1.38
The Nilgiris	89	120.28	89	120.28	44	57.92	40	54.27		0.00	4	5.85
Theni	315	535.30	315	535.30	38	71.01	275	460.46	1	1.73	1	2.10
Thoothukkudi	210	297.85	210	297.85	46	58.70	128	180.95	36	58.21		0.00
Tiruchirappalli	164	289.04	164	289.04	73	133.45	60	103.09	26	42.85	5	9.64
Tirunelveli	320	326.77	320	326.77	139	121.43	51	42.94	128	158.11	2	4.28
Tiruppur	122	190.29	122	190.29	91	139.39	27	43.28		0.00	4	7.63
Tiruvallur	325	644.32	325	644.32	170	348.49	133	261.36	21	34.13	1	0.33
Tiruvannamalai	423	568.36	423	568.36	249	338.04	88	136.01	84	91.66	1	0.45
Tiruvaur	165	205.31	165	205.31	82	123.94	23	36.17	59	44.60	1	0.60
Vellore	273	508.09	273	508.09	90	178.41	157	273.50	26	56.18		0.00
Villupuram	143	251.39	143	251.39	31	46.44	108	198.78	3	4.99	1	1.19
Virudhunagar	261	279.13	261	279.13	111	98.00	149	180.80		0.00	1	0.33
Grand Total	6814	10626.17	6814	10626.17	2802	4246.31	3130	5140.53	815	1126.26	65	108.61

2022-23 District Wise Application pendency Details

(Rs in lakhs)

Name of District	Bank sanctioned		Rejection by Bank		Released		Disbursed		Subsidy not taken by Lending Bank (Pending with)		Subsidy Taken by Lending Bank (UC Pending)		Application Pending with bank	
	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy	Nos.	Subsidy
Ariyalur	67	45.48	72	94.03	49	37.23			49	37.23			176	171.33
Chennai	50	66.89	9	15.10	41	54.15	1	2.25	37	47.01	3	4.89	287	463.29
Coimbatore	25	45.45	28	43.14	16	29.44	2	3.00	14	26.44			102	184.08
Cuddalore	51	69.59	71	102.49	27	39.58			27	39.58			544	736.90
Dharmapuri	25	46.96	17	16.57	22	40.21			22	40.21			393	671.51
Dindigul	71	97.88	64	82.81	34	67.57			34	67.57			360	518.43
Erode	14	15.53	35	66.03	12	11.53			12	11.53			148	226.24
Kanchipuram	114	214.87	15	19.82	77	141.74			77	141.74			913	1460.41
Kanniyakumari	1	0.60	7	8.38	1	0.60			1	0.60			62	67.15
Karur	95	111.80	119	151.16	87	100.71	7	17.50	80	83.21			114	160.81
Krishnagiri	2	3.45	20	40.31	2	3.45			2	3.45			169	302.85
Madurai	49	72.51	95	96.64	32	54.16			32	54.16			409	462.24
Nagapattinam	54	68.91	51	66.76	43	52.54			43	52.54			237	285.30
Namakkal	30	52.65	21	26.41	27	47.64			27	47.64			222	320.07
Perambalur	101	144.46	28	39.61	87	136.16			87	136.16			233	320.65
Pudukkottai	15	19.26	8	12.46	8	12.45			8	12.45			201	313.02
Ramanathapuram	33	65.46	15	13.94	3	4.86			3	4.86			215	361.51
Salem	95	168.69	75	122.74	67	112.51			67	112.51			596	919.87
Sivagangai	99	113.48	16	25.62	73	63.14			73	63.14			171	245.40
Thanjavur	40	65.87	1	0.90	30	52.35			30	52.35			1119	553.28
The Nilgiris	26	47.73	26	33.96	15	24.08			15	24.08			160	220.27
Theni	97	137.71	54	78.95	62	71.89			62	71.89			456	532.83
Thoothukkudi	84	139.82	7	5.82	72	122.90			72	122.90			321	414.42
Tiruchirappalli	39	75.38	18	31.87	15	23.79			15	23.79			199	359.82
Tirunelveli	83	93.91	62	43.37	62	63.03			62	63.03			172	177.73
Tiruppur	30	51.99	52	83.52	17	32.66			17	32.66			98	150.32
Tiruvallur	71	107.27	10	14.32	47	70.87			47	70.87			553	968.35
Tiruvannamalai	123	121.92	180	193.94	64	46.40			64	46.40			633	607.14
Tiruvarur	81	106.03	35	43.56	64	78.77			64	78.77			370	421.01
Vellore	77	105.61	22	22.04	59	83.40			59	83.40			418	589.87
Villupuram	85	135.95	26	49.59	46	75.43			46	75.43			555	832.20
Virudhunagar	110	156.03	335	230.22	72	117.59			72	117.59			356	320.34
Grand Total	1937	2769.15	1594	1876.09	1333	1872.83	10	22.75	1320	1845.19	3	4.89	10962	14338.64

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

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

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

The performance of the banks is being reviewed periodically by the Govt. of India.

The Banks-wise, District-wise performance under the scheme as on 30.07.2022 from inception are provided in the annexure. We also attach the age wise pendency of loan applications by banks as on 08.08.2022.

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

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

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

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

PMFME as on 30.07.2022

BANK	TOTAL		SANCTIONED		UNDER PROCESS		REJECTED	
	Count	Amount(Rs.)	Count	Amount (Rs.)	Count	Amount(Rs.)	Count	Amount (Rs.)
	BANK OF BARODA	44	57077214	15	20736038	4	3116079	25
BANK OF INDIA	54	65595720	23	31175802	3	2369222	28	32050697
BANK OF MAHARASHTRA	1	1329718					1	1329718
CANARA BANK	298	394356618	122	169849939	11	8114150	165	216392529
CENTRAL BANK OF INDIA	41	53770106	14	17487855	9	7620165	18	28662086
INDIAN BANK	506	404375056	118	81293929	97	75061398	291	248019730
INDIAN OVERSEAS BANK	180	172008644	49	40092506	49	48672494	82	83243643
PUNJAB NATIONAL BANK	34	45525082	3	4240943	21	15575094	10	25709045
STATE BANK OF INDIA	372	407120580	88	103754947	140	162012721	144	141352912
UCO BANK	12	8272800	3	1336494	2	1161260	7	5775046
UNION BANK OF INDIA	85	102730872	9	6132993	26	22871623	50	73726256
CITY UNION BANK LIMITED	38	47141373	1	593638	26	36172208	11	10375526
AXIS BANK	3	4279842			2	3136788	1	1143054
CSB BANK LIMITED	1	270279			1	270279		
FEDERAL BANK	14	16803149	3	6454026	8	6586505	3	3762618
HDFC BANK	16	16804284	1	992160	15	15812124		
ICICI BANK LIMITED	17	39510889			17	39510889		
IDBI BANK	9	10939801			8	9724383	1	1215418
KARNATAKA BANK LIMITED	3	7594827	1	3106740	1	2790000	1	1698087
KARUR VYSYA BANK	64	74118434	7	7675209	40	50455945	17	15987280
KOTAK MAHINDRA BANK LIMITED	1	2777790			1	2777790		
LAXMI VILAS BANK	9	4441625			8	4141736	1	299889
SOUTH INDIAN BANK	11	13473994			8	12251269	3	1222725
TMB Ltd	76	89778754	16	26523786	50	57513909	10	5741059
YES BANK	1	773354					1	773354
TamilNadu Grama Bank	59	48351530	4	2259202	34	29794430	21	16297898
TNSC	24	20831653			21	19738648	3	1093005
EQUITAS SMALL FINANCE BANK LIMITED	1	1369674			1	1369674		
Ujjivan Small Finance Bank Limited	1	553230			1	553230		
Grand Total	1975	2111976890	477	523706206	604	639174014	894	949096670

PMFME as on 30.07.2022

DISTRICT	TOTAL		SANCTIONED		UNDER PROCESS		REJECTED	
	Count	Amount(Rs.)	Count	Amount (Rs.)	Count	Amount (Rs.)	Count	Amount (Rs.)
Ariyalur	55	106194687	5	14487840	11	8323803	39	83383044
Chengalpattu	72	25460350	21	2192689	6	4118599	45	19149062
Chennai	7	8808481			7	8808481		
Coimbatore	39	69420435	12	25437158	11	16585246	16	27398032
Cuddalore	28	80769439	7	22990508	6	19956305	15	37822626
Dharmapuri	18	35267193	5	6041120	7	15554219	6	13671853
Dindigul	62	52843293	11	9602163	8	6991650	43	36249480
Erode	13	16770737	6	7051940	5	6103367	2	3615430
Kallakurichi	100	83015330	12	12476982	35	21591653	53	48946694
Kanchipuram	62	33860034	10	4534470	26	14234261	26	15091303
Kanniyakumari	32	40613288	5	7101707	22	26261944	5	7249637
Karur	17	25487715	4	4491513	7	13336224	6	7659978
Krishnagiri	92	155867082	5	7967688	36	52744653	51	95154741
Madurai	41	63094701	17	33002872	13	12829249	11	17262580
Nagapattinam	12	11722776	1	4152000	11	7570776		
Namakkal	75	136010376	30	52267889	12	20896871	33	62845617
Perambalur	4	5247671	2	3215687	1	1015992	1	1015992
Pudukkottai	38	49603784	8	8085898	21	26994496	9	14523390
Ramanathapuram	41	80366264	7	16329228	16	29255709	18	34781327
Ranipet	64	38967890	17	9563462	12	8943904	35	20460524
Salem	60	84026026	16	23964904	25	26980084	19	33081039
Sivaganga	51	30625707	7	6085253	25	12791224	19	11749230
Tenkasi	57	34817361	17	9982388	22	12554271	18	12280702
Thanjavur	69	82909104	11	8933478	36	45612434	22	28363192
The Nilgiris	18	53217965	13	48334309	3	4047578	2	836078
Theni	7	13040897	3	3208950	4	9831947		
Thiruvallur	66	81058794	16	18312591	25	31581351	25	31164852
Thiruvarur	19	15682552	3	3920163	8	5826490	8	5935899
Tiruchirappalli	62	85432449	15	12894625	29	41167099	18	31370725
Tirunelveli	11	9878188	3	743862	5	4436289	3	4698038
Tirupathur	82	74359213	17	14750565	21	18047059	44	41561589
Tiruppur	41	70816748	17	16797763	16	39621553	8	14397431
Tiruvannamalai	273	148250547	86	43534338	25	10527203	162	94189005
Tuticorin	55	16751763	9	2514893	18	4205571	28	10031300
Vellore	53	54695813	8	12534324	23	13506879	22	28654610
Villupuram	122	81102506	24	13394580	33	23756862	65	43951064
Virudhunagar	57	55919731	27	32806406	13	12562718	17	10550606
Grand Total	1975	2111976890	477	523706206	604	639174014	894	949096670

PMFME - Bankwise Pendency Staus as on 08.08.2022						
S.No	Bank Name	Below 1 month	1-3 months	3-5 months	5 months & Above	Grand Total
1	BANK OF BARODA	8	2			10
2	BANK OF INDIA	11	2			13
3	CANARA BANK	61		3		64
4	CENTRAL BANK OF INDIA	9	10			19
5	INDIAN BANK	105	85			190
6	INDIAN OVERSEAS BANK	71	37	1		109
7	PUNJAB NATIONAL BANK	6	15	3		24
8	STATE BANK OF INDIA	95	76	27	11	209
9	UCO BANK	4	1	1		6
10	UNION BANK OF INDIA	24	20		1	45
11	CITY UNION BANK LIMITED	4	8	8	10	30
12	AXIS BANK		1	1		2
13	CSB BANK LIMITED		1			1
14	DHANALAKSHMI BANK	1				1
15	FEDERAL BANK	4	5	1	3	13
16	HDFC BANK	11	4	2	4	21
17	ICICI BANK LIMITED	4	6	4	6	20
18	IDBI BANK	8	1	3	3	15
19	KARNATAKA BANK LIMITED		1			1
20	KARUR VYSYA BANK	17	14	7	14	52
21	KOTAK MAHINDRA BANK LIMITED	1				1
22	LAXMI VILAS BANK	3	2	2	2	9
23	RBL Bank Limited	1				1
24	SOUTH INDIAN BANK	3	4	2	1	10
25	TMB Ltd	24	23	12	9	68
26	TamilNadu Grama Bank	13	20	7	4	44
27	TNSC	5	10	6	3	24
28	EQUITAS SMALL FINANCE BANK LIMITED				1	1
29	Ujjivan Small Finance Bank Limited		1			1
30	BANK OF MAHARASHTRA					
	Grand Total	493	349	90	72	1004

DEPARTMENT OF AGRICULTURAL MARKETING AND AGRI BUSINESS

From
Dr. S. Natarajan I.A.S.,
Director of Agricultural Marketing and
Agri. Business,
Thiru-vi-ka Industrial Estate,
Guindy, Chennai-600 032.

To
The Convenor,
State Level Banker's Committee,
Indian Overseas Bank, Annexe Building,
6th Floor, 763, Anna Salai,
Chennai-02.

Letter No FPI/ 11878/ 2020 **Dated : 01.08.2022**

Sir,

Sub : Agricultural Marketing and Agri. Business – PMFME Scheme – nominating banking co-ordinator, disaggregating target to banks at district level and forming special cell to monitor PMFME scheme - Regarding.

Ref : 1. This office Lr.No.FPI/11878/2020, Dtd: 21.04.2022
2. Chief Secretary, D.O ltr No.72/AM3/2020, Dtd: 16.05.2022.

Ministry of Food Processing Industries (MoFPI), Government of India has announced a Centrally Sponsored Scheme Pradhan Mantri Formalization of Micro Food processing Enterprises (PMFME) under Aatmanirbhar Bharat Abhiyan to address the challenges faced by the micro enterprises and to tap the potential of groups and co-operatives in supporting the up gradation and formalization of these enterprises.

The Objectives of the Scheme include increased access to credit for new as well as existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives.

The eligible beneficiaries of the Scheme are Farmer Producer Organizations (FPO), Self Help Groups, Co-operatives, existing Micro Food Processing Entrepreneurs and New Units - both for individuals or groups.

Since the scheme is exclusively based on credit linkage, the role of banks is very crucial in implementation of the scheme.

It has been observed that there is a huge pendency of applications at bank level in the districts and few banks have not yet logged into PMFME scheme portal to view and process the application.

In order to monitor the entire process and expedite the same, the following suggestions are proposed:

- A State level co-ordinator for all banks shall be assigned and the progress of the scheme may be reviewed periodically.
- District level co-ordinator exclusive for PMFME scheme to be nominated, to co-ordinate with all bankers and District Nodal Officers in their respective districts.
- Target allocated to each districts have already been communicated as per ref.(1), where in it was required to disaggregate the targets to all the district branches. It is now requested to communicate the details of the bank wise targets allocated to the district branches.

A special cell to monitor PMFME scheme had to be formed exclusively, as per the instructions of Chief Secretary to Government vide ref (2) cited. Action taken in this regard, shall be communicated to this office immediately.

Since Tamil Nadu has large potential in food processing sector, there is huge scope in achieving the Scheme target, with the support and co-ordination of the banking sector. Request the Co - operation and investment of SLBC to implement the scheme successfully in Tamil Nadu.

Sd/- S. Natarajan
Director of Agricultural Marketing
and Agri. Business

// By Order//


Assistant Director of Agriculture (FP&IWM)



Atal Pension Yojana (APY)

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

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

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

SLBC advises all the Member Banks to take note of the targets and strive hard to achieve the same. As of June 2022, Banks in the State have opened 131531 accounts against the target of 714400, falling short of the target by 582869 accounts. Nevertheless, SLBC takes the opportunity to congratulate those banks who have achieved the proportionate target up to June 2022 and once again requests the Member Banks to make their fullest efforts so that for this FY 2022-23 our State not only achieves but also surpasses the given target.

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

TAMIL NADU

JUNE - 2022

Name of the APY-SPs	No. of Branches as on 1st April, 2022	AAPB Target	Annual Target	FY 2022-23			Cumulative
				APY accounts opened in FY 2022-23 till 30 Jun, 2022	AAPB Achieved as on 30 Jun, 2022	Annual Target Achievement	APY accounts opened since inception till 30 Jun, 2022
BANK OF BARODA (Including Dena & Vijaya)	311	80	24,880	1,664	5	7%	83,941
BANK OF INDIA	212	80	16,960	5,120	24	30%	67,709
BANK OF MAHARASHTRA	44	80	3,520	230	5	7%	3,939
CANARA BANK (Including eSYNDICATE BANK)	1,058	80	84,640	21,275	20	25%	4,02,872
CENTRAL BANK OF INDIA	203	80	16,240	3,078	15	19%	75,665
INDIAN BANK (Including eALLAHABAD BANK)	1,059	80	84,720	17,731	17	21%	7,65,581
INDIAN OVERSEAS BANK	1,100	80	88,000	25,416	23	29%	4,22,783
PUNJAB AND SIND BANK	16	80	1,280	64	4	5%	2,248
PUNJAB NATIONAL BANK (Including eORIENTAL)	280	80	22,400	506	2	2%	25,745
STATE BANK OF INDIA	1,184	80	94,720	23,654	20	25%	4,11,344
UCO BANK	117	80	9,360	793	7	8%	18,093
UNION BANK OF INDIA (Including eANDHRA)	579	80	46,320	2,529	4	5%	86,881
AXIS BANK LTD	350	80	28,000	814	2	3%	1,02,352
BANDHAN BANK LIMITED	18	30	540	79	4	15%	1,274
CITY UNION BANK LTD	495	30	14,850	493	1	3%	35,605
DHANLAXMI BANK LIMITED	34	30	1,020	76	2	7%	971
HDFC BANK LTD	357	80	28,560	447	1	2%	58,673
ICICI BANK LIMITED	440	80	35,200	230	1	1%	17,416
IDBI BANK LTD	111	80	8,880	1,197	11	13%	27,108
IDFC BANK LIMITED	11	30	330	-	-	0%	17
INDUSIND BANK LIMITED	39	30	1,170	2	0	0%	52
KARNATAKA BANK LIMITED	50	30	1,500	304	6	20%	6,417
KOTAK MAHINDRA BANK	94	30	2,820	182	2	6%	1,444
RBL BANK LIMITED	21	30	630	1	0	0%	76
TAMILNAD MERCANTILE BANK LTD	369	30	11,070	12,901	35	117%	1,10,472
THE CATHOLIC SYRIAN BANK LIMITED	101	30	3,030	-	-	0%	1,717
THE FEDERAL BANK LTD	155	30	4,650	190	1	4%	2,884
THE JAMMU AND KASHMIR BANK LTD	4	30	120	2	1	2%	72
THE KARUR VYSYA BANK LTD	431	30	12,930	210	0	2%	9,975
THE LAKSHMI VILAS BANK LTD	291	30	8,730	-	-	0%	1,240
THE SOUTH INDIAN BANK LTD MARKETING DEPT	150	30	4,500	749	5	17%	17,055
YES BANK LIMITED	20	30	600	-	-	0%	49
TAMIL NADU GRAMA BANK	644	80	51,520	11,593	18	23%	1,20,779
DCB BANK LIMITED	14	30	420	-	-	0%	31
TOTAL	10,362	1,870	7,14,110	1,31,530			28,82,480

DISTRICT WISE TARGET-ACHIEVEMENT AS ON 30.06.2022					FY 2022-23			Cumulative
District	Bank Category	No. of Branches as on 1st April, 2022	AAPB Target	Annual Target	APY accounts opened in FY 2022-23 till 30 Jun, 2022	AAPB Achieved as on 30 Jun, 2022	Annual Target Achievement	APY accounts opened since inception till 30 Jun, 2022
ARIYALUR	Major Bank	55	80	4,400	977	18	22%	36,749
	PVT	18	30	540	56	3	10%	1,484
	RRB	8	80	640	152	19	24%	829
Total		81		5,580	1,185	15	21%	39,062
CHENGALPATTU	Major Bank	8	80	640	37	5	6%	1,935
	RRB	11	80	880	154	14	18%	3,256
	PVT	3	30	90	13	4	14%	44
Total		22		1,610	204	23	16%	5,235
CHENNAI	Major Bank	1,096	80	87,680	7,603	7	9%	1,94,332
	PVT	276	30	8,280	576	2	7%	11,297
Total		1,372		95,960	8,179	6	9%	2,05,629
COIMBATORE	Major Bank	545	80	43,600	5,744	11	13%	1,15,689
	PVT	216	30	6,480	1,107	5	17%	19,227
	RRB	24	80	1,920	887	37	46%	4,013
Total		785		52,000	7,738	10	15%	1,38,929
CUDDALORE	Major Bank	206	80	16,480	2,563	12	16%	96,488
	PVT	45	30	1,350	234	5	17%	3,179
	RRB	19	80	1,520	948	50	62%	4,726
Total		270		19,350	3,745	14	19%	1,04,393
DHARMAPURI	Major Bank	84	80	6,720	1,960	23	29%	42,493
	PVT	22	30	660	213	10	32%	2,091
	RRB	26	80	2,080	204	8	10%	6,234
Total		132		9,460	2,377	18	25%	50,818
DINDIGUL	Major Bank	205	80	16,400	3,056	15	19%	73,231
	PVT	54	30	1,620	468	9	29%	4,708
	RRB	11	80	880	70	6	8%	811
Total		270		18,900	3,594	13	19%	78,750
ERODE	Major Bank	237	80	18,960	4,177	18	22%	92,579
	PVT	108	30	3,240	591	5	18%	8,403
	RRB	29	80	2,320	1,386	48	60%	5,048
Total		374		24,520	6,154	16	25%	1,06,030
KALLAKURICHI	Major Bank	2	80	160	108	54	68%	1,648
	RRB	18	80	1,440	1,119	62	78%	4,768
Total		20		1,600	1,227	61	77%	6,416
KANCHIPURAM	Major Bank	524	80	41,920	10,682	20	25%	1,60,321
	PVT	192	30	5,760	447	2	8%	11,334
	RRB	5	80	400	62	12	16%	751
Total		721		48,080	11,191	16	23%	1,72,406
KANNIYAKUMARI	Major Bank	212	80	16,960	2,562	12	15%	62,247
	PVT	59	30	1,770	1,347	23	76%	11,679
	RRB	26	80	2,080	463	18	22%	2,645
Total		297		20,810	4,372	15	21%	76,571
KARUR	Major Bank	95	80	7,600	1,769	19	23%	41,746
	PVT	38	30	1,140	154	4	14%	2,435
	RRB	11	80	880	63	6	7%	1,064
Total		144		9,620	1,986	14	21%	45,245
KRISHNAGIRI	Major Bank	143	80	11,440	1,965	14	17%	60,142
	PVT	37	30	1,110	164	4	15%	2,282
	RRB	34	80	2,720	506	15	19%	7,600
Total		214		15,270	2,635	12	17%	70,024
MADURAI	Major Bank	332	80	26,560	4,133	12	16%	1,12,401
	PVT	106	30	3,180	844	8	27%	9,351
	RRB	18	80	1,440	110	6	8%	1,216
Total		456		31,180	5,087	11	16%	1,22,968

MAYILADUTHURAI	RRB	4	80	320	19	5	6%	183
	PVT	1	30	30	-	-	0%	
Total		4		320	19	5	6%	183
NAGAPATTINAM	Major Bank	133	80	10,640	1,991	15	19%	49,247
	PVT	46	30	1,380	262	6	19%	4,638
	RRB	6	80	480	42	7	9%	331
Total		185		12,500	2,295	12	18%	54,216
NAMAKKAL	Major Bank	171	80	13,680	1,715	10	13%	55,975
	PVT	66	30	1,980	678	10	34%	5,391
	RRB	20	80	1,600	188	9	12%	5,312
Total		257		17,260	2,581	10	15%	66,678
PERAMBALUR	Major Bank	61	80	4,880	805	13	16%	20,498
	PVT	7	30	210	63	9	30%	591
	RRB	6	80	480	35	6	7%	502
Total		74		5,570	903	12	16%	21,591
PUDUKKOTTAI	Major Bank	152	80	12,160	2,541	17	21%	56,260
	PVT	20	30	600	107	5	18%	1,448
	RRB	15	80	1,200	254	17	21%	817
Total		187		13,960	2,902	16	21%	58,525

Financing to Self Help Groups (SHGs)

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

SHG BLP: Target Vs achievement as on 31.07.2022

SI. NO	Particulars	Target		Achievement		%
		No. of. SHG	Amount	No. of. SHG	Amount	
1.	SHG BLP *	390633	25000	96636	4827.50	19%
2.	PLF Bulk Loan	400	400	444	125.14	31%
3.	CGFMU	5000	750	1633	191.51	26%

❖ The Proportionate target for SHG BLP up to July 2022: Rs.8333.33 Crs. The achievement against the Proportionate target is 57.93%.

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

The annual disbursement of target Rs.25000 crore for the State for the year 2022-23, is based on the past performance of the Banks and the good potential they expects.

TNCDW provided the bank wise/district wise break-up of the revised target-vs-achievement which is furnished in the annexure. attached in the Annexure.

SLBC requests member banks to advise their bank branches to sanction eligible quantum of loans in time under the above schemes, help the rural economy to grow as per Government expectations. LDMs are also advised to monitor the SHG-Bank Linkage programme in their respective districts.



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

Roc.No.283/MC1/2022

Date:03.08.2022

To

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

Sir,

Sub: TNSRLM- SHG Bank Linkage Programme-
Agenda for 171st SLBC Meeting- Reg

Ref: SLBC email dated: .08.2022
- - -

The following are the agenda points for the ensuing 171st SLBC Meeting.

1. SHG BLP-2022-23: Target viz Achievement as on 31.07.2022
(Rs.in Crore)

Sl. No	Particulars	Target		Achievement		%
		No. of. SHG	Amount	No. of. SHG	Amount	
1.	SHG BLP of which	3,90,633	25,000	96,636	4,827.50	19
	PLF Bulk Loan	400	400	444	125.14	31
	CGFMU	5,000	750	1633	191.51	26

The above table revealed that the achievement up to 31st July 2022 is Rs.4,827.50 Cr only as against the target of Rs.25,000 crore which works out to 19%. **(Annexure – I and II, Target and Achievement – District wise and Bank wise).**

There are 20,932 (**Annexure III - Status of loan applications pending- Bank wise**) SHG loan applications are pending with banks. If banks would have processed these applications and sanctioned the loan, the achievement would have been increased by another Rs.1,020.67 Cr.

SHGs are offering good scope and potential for lending under priority sector. Member Banks are requested to assign priority to process the loan applications in time to achieve the target.

Many bank branches are not following RBI norms to sanction the loans to eligible SHGs. State Level Bankers Committee is requested to advise member Banks in this regard.

II. Panchayat Level Federation (PLF- Bulk Loan)

PLF Bulk Loan scheme is introduced to encourage PLFs to act as financial intermediary by availing loan from Banks to on lend to SHGs to fulfill the shortfall if any in the loan given by Banks against their actual requirement. As on 30.06.2022, 704 PLF Bulk loan applications for Rs.341.59 crore (**Annexure IV, V - Status of PLF Bulk loan achievement and applications pending - Bank wise**) were pending with banks. Member banks are requested to pay little more concentration to process the PLF bulk loan applications and sanction the loan to eligible PLFs in time.

III. Credit Guarantee Fund for Micro Units (CGFMU):

CGFMU loan scheme is introduced to encourage matured SHGs to avail higher quantum of loans from Banks. The quantum of loan shall be above Rs.10 lakh and up to Rs.20 lakh. As on 31.07.2022 CGFMU achievement is only 26% (**Annexure VI - CGFMU achievement – District wise**) which shows the need for improvement in size of the loan to matured SHGs.

IV. Changes in the RBI Master Circular – Day – NRLM for the financial year 2022-23:

Please refer to the Master circular FIDD.GSSD.CO.BC.No.09/09.01.003/2022-23, dated July 20th 2022 on Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY – NRLM)

1. First Dose/First Year loan increased to minimum of Rs.1.50 lakhs.
2. Second Dose/Second year loan increased to minimum Rs.3.00 lakhs.
3. Credit to Individual women SHG Members to be given as under:
 - At least One woman in every SHG under DAY-NRLM may be provided a loan under the MUDRA Scheme.
 - OD facility of Rs.5,000 to every woman SHG member having PMJDY accounts.
4. BC Channel should be used for transactions in SHG Accounts though Dual Authentication.
5. Interest Subvention to Women SHGs
 - The scheme is limited to Women SHGs under DAY – NRLM in rural areas only.
 - Women SHG members under DAY-NRLM to get loans upto Rs.3.00 lakhs at upfront interest rate of 7% p.a.
 - All banks and Financial Institutions lending to women SHGs at upfront 7% interest rate will be subvented at a uniform rate of 4.5% per annum.
 - SHGs formed under DAY-NRLM to get loans above Rs.3.00 Lakhs and up to Rs.5.00 lakhs at upfront interest rate equivalent to 1-year MCLR or any other benchmark rates or maximum of 10% interest p.a. whichever is less,
 - All such banks & Financial Institutions lending to SHGs under DAY-NRLM at upfront interest rate equivalent to 1-year MCLR or any other benchmark rates or maximum of 10% interest rate, whichever is less will be subvented at a uniform rate of 5% per annum.

- NABARD will make subsidized refinance facility at interest rate of 4% p.a. available to Regional Rural Banks and Cooperative Banks to enable them to lend to SHGs at the above-mentioned interest rates.

V. Other Issues related to the implementation of SHG –BLP

a. Data sharing:

As per NRLM advisory, Banks are expected to upload the SHG BLP disbursement details in the NRLM portal on monthly basis. But invariably 2 to 3 months delay is observed.

For 2021-22, the portal entry has been updated for **Rs.7,311.06 Cr** only (**Annexure - VII**) as against the achievement of Rs.21,392.52 Cr. Banks in Tamil Nadu have disbursed Rs.4,827.50 Cr under SHG BLP for the month ending July 2022. Whereas, the data entry has been done in the portal for Rs.1,879.55 Cr only (**Annexure VIII – Comparison between the actual performance and data shared with NRLM portal – Bank wise**).

Based on the information available in the NRLM portal, MoRD has reviewed our performance and expressed critical comments.

Interest subvention is also calculated based on the details of the credit disbursement, credit outstanding and interest charged in the SHG loan account shared with NRLM portal. Due to the delay or non-sharing of the data, these details could not be extracted from the NRLM portal and ultimately affect the process of releasing the interest subvention benefit to eligible SHGs.

Member banks are requested to monitor the sharing of correct data with NRLM on monthly basis and initiate action to clear the backlog immediately. Instruction may also be given to branches to strictly follow uniform product code approved by Indian Banks Association for opening of SHG loan accounts.

b. Drive for 100% coverage under Life (PMJJBY), Accident (PMSBY) and Health (CMCHIS/PMJAY) Insurance Schemes

Government is endeavoured for 100% enrolment of all eligible SHG members under life cover, accident cover and health insurance scheme during 2022-23. Liaison with bank branches for deeper penetration of these schemes among SHG households have brought proven results in the past.

We request SLBC to issue instructions to member banks and LDMs to involve BCs to ensure that all eligible SHG members are covered under these schemes.

c. Clear agenda on SHG-BLP for DCC, DLRC and BLBC Meetings

In order to achieve the SHG BLP target on monthly basis, instruction has been given to all district administration to critically review the performance bank wise during every DLRC/DCC meetings with clear agenda in the prescribed format (**Annexure IX to XIII**) and action taken report on previous minutes.

The key components of SHG-BLP Programme that needs greater concentration, support and cooperation of the banks are,

- a) Status of SHG loan applications pending with banks (bank – wise)
- b) Action taken by banks on loan applications submitted through “Online SHG loan application system” developed by DAY-NRLM
- c) Status of Bulk loan applications pending
- d) Status of data sharing in the NRLM portal
- e) Implementation of “Community Based Repayment Mechanism” (CBRM)
- f) NPA Recovery
- g) Implementation of “Dual Authentication” System in NRETP Districts

SLBC is requested to advise member banks (through the District coordinator of the bank) to provide the details on the above line to DMMUs/LDMs to prepare the agenda for fruitful review of performance under SHG BLP during the DLRC/DCC/BLBC meetings.

d. Engagement of Business Correspondents

Banks are effectively utilizing Business Correspondent model to cater banking and financial services at the door steps of the customers in rural areas.

TNSRLM has identified eligible members from the SHGs, trained them as Business Correspondents / Debt Recovery Agent / Bank Mitra and engaged them in the field as "Community Bank Co-ordinators" (CBCs). Among the CBCs positioned across the state, **1499 CBCs** got trained by IIBF and were provided with IIBF certificate.

Member banks are requested to provide the details of the locations where BC is required so that arrangement can be made through the respective District Mission Management unit to refer suitable IIBF trained SHG member willing to work as BC.

e. Implementation of Dual Authentication System

The Ministry of Rural Development (MoRD) has taken the Initiative and introduced a system called "dual authentication" facility through which the SB accounts of SHGs and PLFs will be mapped to BC points. This system enables SHGs and PLFs to withdraw or transfer money at BC point itself.

In Tamil Nadu, the system introduced on a pilot basis in 5 National Rural Economic Transformation Project (NRETP) Districts viz: Cuddalore, Erode, Salem, Thanjavur and Trichy. The savings bank accounts and the loan accounts of the SHGs and PLFs in these districts will be mapped at the bank's end to evaluate the performance of the dual authentication system.

The District Mission Management Unit of these 5 NRETP districts have been issued with instructions to extend support to the branches implementing the Dual Authentication System. However, there is no much progress in this area and we are lagging far behind when compared to other states (**Annexure XIV - Progress under Dual Authentication system - Bank wise**)

SLBC is requested to issue necessary instructions to member banks having branches in the 20 NRETP blocks of NRETP Districts to put forth their best efforts to successfully activate the dual authentication system at BC locations.

f. SHG Data:

In order to analyse the performance periodically and to formulate suitable strategy for achieving the target, TNSRLM, vide letter dated 11.04.2022, has requested member banks to provide the details of disbursement of loan made by banks under SHG-BLP from April 2022 onwards. Instruction may be given to member banks to advise their branches in the Districts to provide the details to the District Mission Management Unit (DMMU) of TNSRLM as per Format-1 (**Annexure - XV**), ie, details of all SHG accounts maintained at the Branch, both Mathi & Non - Mathi. TNSRLM is in the process of building a perfect data base on SHGs and SHG members (both Mathi & Non - Mathi) to estimate the scope and potential available for lending under SHG BLP. A letter has been addressed to all member banks on 11.04.2022 in this regard. Member banks are advised in this regard and direct their branches to provide the details as per Format -II (**Annexure - XVI**)

g. Borrowing by SHG members from MFIs:

- ❖ Since 2011, the State has been exhibiting an impressive performance under SHG-BLP. The credit disbursement has grown from Rs.4,030 Cr in 2011-12 to Rs.21,392.52 Cr in 2021-22. The

number of SHGs assisted under the programme has also increased from 2.34 lakh to 4.08 lakh. Banks have played a significant role and immensely contributed for the implementation of SHG - BLP in the state

- ❖ According to MFIN Micrometer Q4 FY 21-22, a quarterly report published by Microfinance Institutions Network (MFIN), the Micro credit loan outstanding of NBFC-MFIs has increased from Rs.80,549 Cr in 2020-21 to Rs.1,00,407 Cr (24.7%) in 2021-22. During the same period, the micro credit loans outstanding of banks have increased by only 0.7 %.
- ❖ Tamil Nadu is the largest state in terms of NBFC-MFIs loan outstanding. The Gross Loan Portfolio (GLP) of NBFC-MFIs in Tamil Nadu stood at Rs.36,806 crore as of March 31, 2022.
- ❖ Banks have bearable interest rates, flexible repayment terms, no strong arm tactics and pressurizing recovery measures. But the major factors that influence the SHGs to tilt towards MFIs are the delay in the processing of the loan applications, inadequate quantum of credit and the quality of service.
- ❖ Though the financial cost of borrowing was found to be much higher in MFIs, still they command SHGs and lure them with attractive offers such as door step service, minimal loan processing time, ready availability of credit and ready delivery of loan.
- ❖ The above information clearly conveys that the likelihood of SHGs seeking loans from micro-lending financial institutions at higher rate of interest may grow further, if their financial needs are not assessed properly and met on time by banks in the State.

- ❖ With due care and concern, TNSRLM wish to bring this information to the kind notice of SLBC to issue appropriate directives to the member banks to initiate immediate action and refrain SHGs from seeking loan from MFIs.

Encl:- Annexure I to XVI

3/8/22
**Managing Director /
Chief Executive Officer**

3/8/22

SHG BANK LINKAGE PROGRAMME
Bankwise Target & Achievement for the year 2022-23 (as on 31.07.2022)

Sl. No	Name of the Bank	Target		Achievement		Achievement %		Application pending	
		No	Amount	No	Amount	No	Amount	No	Amount
I	Nationalised Banks								
1	Indian Bank + Alahabad Bank	73665	4827.63	16468	882.84	22	18	2288	136.35
2	Indian Overseas Bank	28063	1804.27	2976	168.43	11	9	1472	66.24
3	State Bank of India	10984	656.54	1622	88.48	15	13	452	27.55
4	Canara Bank + Syndicate Bank	26696	1757.56	4286	287.22	16	16	1019	59.11
5	Bank of India	5467	318.85	1296	65.46	24	21	198	11.48
6	Punjab and Sindh Bank	102	15.11	12	0.59	12	4	0	0.00
7	Central Bank of India	4528	274.38	741	47.98	16	17	270	16.43
8	Union Bank of India +Andhra Bank +Corporation Bank	8208	477.68	1480	82.92	18	17	341	16.14
9	Punjab National Bank + Oriental Bank of Commerce & United	2780	183.97	260	12.00	9	7	63	2.95
10	Bank of Baroda +Vijaya Bank + Dena Bank	3806	225.01	571	38.44	15	17	206	10.04
11	UCO Bank	1201	73.66	254	10.25	21	14	27	1.67
12	Bank of Maharashtra	138	7.81	15	0.34	11	4	0	0.00
	Sub Total	165638	10622.47	29981	1684.95	18	16	6336	347.95
II	Private Sector Banks								
1	ICICI Bank	24608	1490.81	7407	370.89	30	25	422	17.36
2	IDBI Bank	2015	142.11	1232	49.22	61	35	1	0.01
3	HDFC Bank	32690	2012.90	18063	850.17	55	42	1411	60.94
4	RepcO Bank	5177	333.26	835	33.22	16	10	9	0.76
5	Rathnakar Bank	1244	95.26	206	12.21	17	13	0	0.00
6	City Union Bank	633	36.52	28	1.66	4	5	13	0.72
7	Tamilnadu Mercantile Bank	1145	79.77	30	1.29	3	2	6	0.08
8	Yes Bank	818	36.44	128	9.04	16	25	0	0.00
9	Karur Vysya Bank	763	38.59	31	1.88	4	5	3	0.15
10	Lakshmi Vilas Bank	46	5.75	2	0.05	4	1	1	0.03
11	Axis Bank	856	50.30	1095	39.02	128	78	0	0.00
12	South Indian Bank	86	4.04	0	0.00	0	0	0	0.00
13	Federal Bank	358	22.60	0	0.00	0	0	1	0.04
14	Dhanalaksahmi Bank	56	5.04	0	0.00	0	0	0	0.00
15	Catholic Syrian Bank	15	0.79	33	1.46	220	185	0	0.00
16	Karnataka Bank	0	0.00	325	10.95	0	0	0	0.00
17	Equitas Bank	10177	670.49	3497	147.66	34	22	0	0.00
18	IDFC	9606	671.02	8308	536.10	86	80	0	0.00
	Sub Total	90293	5695.68	41220	2064.81	46	36	1867	80.09
III	Regional Rural Bank								
1	Tamilnadu Grama Bank	23000	1238.53	4228	224.08	18	18	1136	46.84
	Sub Total	23000	1238.53	4228	224.08	18	18	1136	46.84
IV	Co-operative Bank								
1	DCCB	32047	2125.76	4882	172.09	15	8	2216	94.69
2	PACCS	70193	4661.78	7426	287.94	11	6	7739	341.98
3	UCB	2680	174.57	168	6.52	6	4	51	8.60
4	UCCS	548	33.82	14	0.43	3	1	11	0.37
5	LAMPS	438	26.11	59	1.94	13	7	103	8.23
	Sub Total	105906	7022.05	12549	468.92	12	7	10120	453.86
V	Others (Specify if any)								
1	Tamilnadu Industrial co operative Bank	235	13.37	968	27.33	412	204	0	0.00
2	ESAF	1223	79.98	4365	196.86	357	246	0	0.00
3	Ujivan	3100	230.76	2668	128.97	86	56	0	0.00
4	Bandhan Bank	610	50.00	136	10.18	22	20	0	0.00
5	Suryodaya	575	46.00	434	16.07	75	35	0	0.00
6	Nicholson Bank	53	1.16	87	5.33	164	459	0	0.00
	Sub Total	5796	421.27	8658	384.74	149	91	0	0.00
	Grand Total	390633	25000.00	96636	4827.50	25	19	19459	928.75

SHG Bank Linkage Programme
Achievement for the Year 2022-23 : As on 31.07.2022
(Rs.in crore)

Sl. No	Name of the District	Target		Achievement		%
		No.of SHGs	Amount	No.of SHGs	Amount	
1	Ariyalur	5469	350	1,540	50.83	15
2	Chengalpattu	11719	750	1,381	85.16	11
3	Chennai	14844	950	3,227	141.92	15
4	Coimbatore	11719	750	2,461	165.69	22
5	Cuddalore	16406	1050	3,411	242.74	23
6	Dharmapuri	7813	500	1,901	126.79	25
7	Dindigul	10938	700	2,020	86.38	12
8	Erode	11719	750	1,806	86.83	12
9	Kallakurichi	7813	500	4,032	117.96	24
10	Kancheepuram	7813	500	1,125	67.06	13
11	Kanniyakumari	8594	550	2,842	151.07	27
12	Karur	6250	400	3,375	98.18	25
13	Krishnagiri	7813	500	2,853	159.93	32
14	Madurai	13281	850	3,786	140.27	17
15	Mayiladuthurai	7813	500	1,240	49.96	10
16	Nagapattinam	7031	450	2,442	77.80	17
17	Namakkal	10156	650	2,126	110.62	17
18	Perambalur	4688	300	863	37.16	12
19	Pudukkottai	10938	700	3,069	137.74	20
20	Ramanathapuram	7813	500	3,302	144.92	29
21	Ranipet	8594	550	1,605	80.57	15
22	Salem	14844	950	3,701	166.04	17
23	Sivagangai	10156	650	2,652	138.37	21
24	Tenkasi	7813	500	2,454	119.98	24
25	Thanjavur	16406	1050	2,637	162.26	15
26	The Nilgiris	5469	350	1,270	52.39	15
27	Theni	8594	550	2,971	167.25	30
28	Thoothukkudi	11719	750	3,715	178.10	24
29	Tiruchirappalli	14844	950	4,335	277.41	29
30	Tirunelveli	7813	500	2,101	113.42	23
31	Tirupathur	7813	500	1,610	87.41	17
32	Tiruppur	8594	550	1,899	125.07	23
33	Tiruvallur	16406	1050	2,243	141.75	14
34	Tiruvannamalai	19531	1250	4,235	237.46	19
35	Tiruvarur	10938	700	2,552	112.85	16
36	Vellore	8594	550	2,033	121.24	22
37	Vilupuram	11719	750	2,492	133.74	18
38	Virudhunagar	10156	650	3,329	133.16	20
	Grand Total	390633	25000	96,636	4,827.50	19

PLF BULK LOAN Application Pending as on 31.07.2022

(Rs. In crore)

Sl.	Name of the Bank	No. of PLF	Amount
I	Nationalised Banks		
		289	153.30
1	Indian Bank + Alahabad Bank	68	324.20
2	Indian Overseas Bank	50	20.85
3	State Bank of India	149	207.21
4	Canara Bank + Syndicate Bank	24	10.66
5	Bank of India	0	0.00
6	Punjab and Sindh Bank	10	4.75
7	Central Bank of India	15	6.91
8	Union Bank of India + Andhra Bank + Corporation Bank	2	0.75
9	Punjab National Bank + Oriental Bank of Commerce & United Bank of India	8	4.79
10	Bank of Baroda + Vijaya Bank + Dena Bank	2	0.70
11	UCO Bank	0	0.00
12	Bank of Maharashtra	0	0.00
	Sub Total	617	734.12
II	Private Sector Banks		
		3	0.83
1	ICICI Bank	1	0.33
2	IDBI Bank	2	0.54
3	HDFC Bank	0	0.00
4	Repcobank	0	0.00
5	Rathnakar Bank	0	0.00
6	City Union Bank	1	0.50
7	Tamilnadu Mercantile Bank	0	0.00
8	Yes Bank	0	0.00
9	Karur Vysya Bank	0	0.00
10	Lakshmi Vilas Bank	0	0.00
11	Axis Bank	0	0.00
12	South Indian Bank	0	0.00
13	Federal Bank	0	0.00
14	Dhanalaksahmi Bank	0	0.00
15	Catholic Syrian Bank	0	0.00
16	Karnataka Bank	0	0.00
17	Equitas Bank	0	0.00
18	IDFC	0	0.00
	Sub Total	7	2.20
III	Regional Rural Bank		
1	Tamilnadu Grama Bank	36	13.92
	Sub Total	36	13.92
IV	Co-operative Bank		
		35	18.39
1	DCCB	77	43.00
2	PACCS	0	0.00
3	UCB	0	0.00
4	UCCS	0	0.00
5	LAMPS	0	0.00
	Sub Total	112	61.39
V	Others (Specify if any)		
1	Tamilnadu Industrial co operative Bank	0	0.00
2	ESAF	0	0.00
3	Ujivan	0	0.00
4	Bandhan Bank	0	0.00
5	Suryodaya	0	0.00
6	Nicholson Bank	0	0.00
	Sub Total	0	0.00
	Grand Total	772	811.63

**SHG BLP - PLF Bulk Loan Achievement for the year 2022-23
as on 31.07.2022**

(Rs.in Crore)

Sl. No	Name of the district	Target		Achievement		Amount %
		No of Block / PLF	Amount	No of PLF	Amount Disbursed	
1	Ariyalur	6	6.00	0	0.00	0
2	Chengalpattu	8	8.00	0	0.00	0
3	Chennai	5	5.00	0	0.00	0
4	Coimbatore	14	14.00	0	0.00	0
5	Cuddalore	14	14.00	33	10.38	74
6	Dharmapuri	10	10.00	1	0.45	4
7	Dindigul	14	14.00	3	1.50	11
8	Erode	14	14.00	4	1.31	9
9	Kallakurichi	9	9.00	290	64.38	715
10	Kancheepuram	5	5.00	0	0.00	0
11	Kanniyakumari	9	9.00	0	0.00	0
12	Karur	8	8.00	5	1.34	17
13	Krishnagiri	10	10.00	0	0.00	0
14	Madurai	15	15.00	3	1.28	9
15	Mayiladuthurai	5	5.00	0	0.00	0
16	Nagapattinam	6	6.00	0	0.00	0
17	Namakkal	15	15.00	5	1.04	7
18	Perambalur	4	4.00	7	5.53	138
19	Pudukkottai	13	13.00	8	1.40	11
20	Ramanathapuram	11	11.00	2	0.60	5
21	Ranipet	7	7.00	2	1.48	21
22	Salem	20	20.00	3	1.55	8
23	Sivagangai	12	12.00	4	2.38	20
24	Tenkasi	10	10.00	1	0.51	5
25	Thanjavur	14	14.00	5	2.09	15
26	The Nilgiris	4	4.00	4	1.85	46
27	Theni	8	8.00	5	1.57	20
28	Thoothukkudi	12	12.00	1	0.450	4
29	Tiruchirappalli	17	17.00	4	2.45	14
30	Tirunelveli	9	9.00	30	12.83	143
31	Tirupathur	6	6.00	2	1.77	30
32	Tiruppur	13	13.00	3	0.84	6
33	Tiruvallur	14	14.00	2	0.80	6
34	Tiruvannamalai	18	18.00	1	0.35	2
35	Tiruvarur	10	10.00	0	0.00	0
36	Vellore	7	7.00	0	0.00	0
37	Vilupuram	13	96 13.00	3	0.55	4
38	Virudhunagar	11	11.00	13	4.47	41
	Grand Total	400	400.00	444	125.14	31

**SHG - BLP Credit Guarantee Fund for Micro Unit Achievement Details as on
31.07.2022**

(Rs.in crore)

Sl. No.	Name of the District	Target		Achievement		Amount %
		Target SHGs for CGFMU	Amount @15 lakhs per SHG	No.of SHGs	Amount	
1	Ariyalur	83	13	21	3.07	24
2	Chengalpattu	125	19	39	5.24	28
3	Chennai	208	30	36	3.83	13
4	Coimbatore	167	24	29	4.27	18
5	Cuddalore	125	19	67	7.63	40
6	Dharmapuri	125	19	38	4.23	22
7	Dindigul	125	19	28	3.14	17
8	Erode	167	24	39	5.15	21
9	Kallakurichi	125	19	24	2.62	14
10	Kancheepuram	167	24	64	8.97	37
11	Kanniyakumari	125	19	96	12.20	64
12	Karur	83	13	24	2.47	19
13	Krishnagiri	125	19	63	5.14	27
14	Madurai	167	24	44	4.96	21
15	Mayiladuthurai	125	19	29	3.45	18
16	Nagapattinam	125	19	88	2.57	14
17	Namakkal	125	19	25	3.69	19
18	Perambalur	83	13	23	2.81	22
19	Pudukkottai	125	19	36	4.21	22
20	Ramanathapuram	125	19	12	1.20	6
21	Ranipet	125	19	32	3.19	17
22	Salem	167	24	62	8.60	36
23	Sivagangai	125	19	10	1.09	6
24	Tenkasi	125	19	15	1.62	9
25	Thanjavur	125	19	34	3.54	19
26	The Nilgiris	125	19	34	4.00	21
27	Theni	83	13	29	3.54	27
28	Thoothukkudi	167	24	95	13.46	56
29	Tiruchirappalli	167	25	115	15.50	62
30	Tirunelveli	167	24	49	6.89	29
31	Tirupathur	83	13	45	5.70	44
32	Tiruppur	166	25	74	7.59	30
33	Tiruvallur	125	19	60	8.49	45
34	Tiruvannamalai	125	19	42	5.46	29
35	Tiruvarur	83	13	15	1.51	12
36	Vellore	167 ⁹⁷	25	42	3.37	13
37	Vilupuram	125	19	44	5.96	31
38	Virudhunagar	125	19	11	1.18	6
	Grand Total	5000	750	1633	191.51	26

Bankwise Achievement as on 31.07.2022

(Rs. In crore)

Sl. No	Name of the Bank	Target		Achievement		Achievement %	
		No	Amount	No	Amount	No	Amount
I	Nationalised Banks						
1	Indian Bank + Alahabad	73665	4827.63	16468	882.84	22	18
2	Indian Overseas Bank	28063	1804.27	2976	168.43	11	9
3	State Bank of India	10984	656.54	1622	88.48	15	13
4	Canara Bank +	26696	1757.56	4286	287.22	16	16
5	Bank of India	5467	318.85	1296	65.46	24	21
6	Punjab and Sindh Bank	102	15.11	12	0.59	12	4
7	Central Bank of India	4528	274.38	741	47.98	16	17
8	Union Bank of India + Andhra Bank	8208	477.68	1480	82.92	18	17
9	Punjab National Bank + Oriental Bank of	2780	183.97	260	12.00	9	7
10	Bank of Baroda + Vijaya Bank + Dena Bank	3806	225.01	571	38.44	15	17
11	UCO Bank	1201	73.66	254	10.25	21	14
12	Bank of Maharashtra	138	7.81	15	0.34	11	4
	Sub Total	165638	10622.47	29981	1684.95	18	16
II	Private Sector Banks						
1	ICICI Bank	24608	1490.81	7407	370.89	30	25
2	IDBI Bank	2015	142.11	1232	49.22	61	35
3	HDFC Bank	32690	2012.90	18063	850.17	55	42
4	RepcO Bank	5177	333.26	835	33.22	16	10
5	Rathnakar Bank	1244	95.26	206	12.21	17	13
6	City Union Bank	633	36.52	28	1.66	4	5
7	Tamilnadu Mercantile	1145	79.77	30	1.29	3	2
8	Yes Bank	818	36.44	128	9.04	16	25
9	Karur Vysya Bank	763	38.59	31	1.88	4	5
10	Lakshmi Vilas Bank	46	5.75	2	0.05	4	1
11	Axis Bank	856	50.30	1095	39.02	128	78
12	South Indian Bank	86	4.04	0	0.00	0	0
13	Federal Bank	358	22.60	0	0.00	0	0
14	Dhanalaksahmi Bank	56	5.04	0	0.00	0	0
15	Catholic Syrian Bank	15	0.79	33	1.46	220	185
16	Karnataka Bank	0	0.00	325	10.95	0	0
17	Equitas Bank	10177	670.49	3497	147.66	34	22
18	IDFC	9606	671.02	8308	536.10	86	80
	Sub Total	90293	5695.68	41220	2064.81	46	36
III	Regional Rural Bank						
1	Tamilnadu Grama Bank	23000	1238.53	4228	224.08	18	18
	Sub Total	23000	1238.53	4228	224.08	18	18
IV	Co-operative Bank						
1	DCCB	32047	2125.76	4882	172.09	15	8
2	PACCS	70193	4661.78	7426	287.94	11	6
3	UCB	2680	174.57	168	6.52	6	4
4	UCCS	548	33.82	14	0.43	3	1
5	LAMPS	438	26.11	59	1.94	13	7
	Sub Total	105906	7022.05	12549	468.92	12	7
V	Others (Specify if						
1	Tamilnadu Industrial co	235	13.37	968	27.33	412	204
2	ESAF	1223	79.98	4365	196.86	357	246
3	Ujivan	3100	230.76	2668	128.97	86	56
4	Bandhan Bank	610	50.00	136	10.18	22	20
5	Suryodaya	575	46.00	434	16.07	75	35
6	Nicholson Bank	53	98 1.16	87	5.33	164	459
	Sub Total	5796	421.27	8658	384.74	149	91
	Grand Total	390633	25000.00	96636	4827.50	25	19

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

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

As per the data available as of 22.07.2022, out of 4,10,668 applications received so far, banks in the State have sanctioned 2,18,367 loans and 1,51,039 applications are pending. The bank wise performance under the scheme is provided in the annexure.

PMSVANIDHI loan applications status report as on 22.07.2022

PMSVANIDHI	Total No. of Loan applications uploaded in portal	Total No. of loan sanctioned	% of loan sanction	Disbursed	% of loan disbursement
	410668	218367	53.17%	182914	44.54%

- ❖ No. of applications rejected by Banks 41,262
- ❖ No. of applications pending at Market placé 151039 (Total 4,10,668; sanctioned 2,18,367; Rejected 41262)

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

Roc. No. 4120/2016/NULM2

Dated: 22.07.2022

To

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

Sir,

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

Ref: SLBC email dated:20.07.2022

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Reference to the letter cited above, the copy of the agenda for PMSVANidhi, Government of India scheme, for special micro credit assistance to the urban Street Vendor's and for Bank Linkage Programme, credit target and achievement by Banks under Self Employment Programme (SEP) of TNULM of the year 2022-2023.

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

Mission Director /Executive Director

TNULM

**Agenda No. PMSVANidhi (Prime Minister - Street Vendors Atma
Nirbhar Nidhi)**

About the Scheme:

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

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

S.No	Details	As on 22.07. 2022
1	PMSVANidhi Target for Tamil Nadu	3,50,000 Nos
2	Number of Applications uploaded	4,10,668 Nos (refers to only I tranche loans of Rs 10,000 each)
3	Number of Applications Sanctioned	2,18,367 Nos
4	Number of Applications Disbursed	1,82,914 Nos
5	Number of Applications Returned by Banks	1,11,430 Nos
6	Number of Applications Rejected by Banks	41,262 Nos
7	Number of Applications yet to be disbursed after Sanctioning by banks	35,453 Nos
8	Total No. of Applications pending in PMSVANidhi Market Place	1,51,039 Nos

District Performance

1. Top 5 ranks based on loan achievement performance

- a. Tiruvarur : 63%
- b. Ramanathapuram : 64%
- c. Pudukkottai : 66%
- d. Nagapattinam : 68%
- e. Ariyalur : 75%

2. Last 5 ranks based on loan achievement performance

- a. Kanchipuram : 29%
- b. Tiruvannamalai : 36%
- c. Kallakurichi : 38%
- d. Ranipettai : 40%
- e. Dharmapuri : 40%

Bank - wise Performance in PMSVANidhi

Major Banks Performance

1. Top 5 ranks based on loan achievement performance

- a. State Bank of India : 60%
- b. Indian Bank : 57%
- c. Canara Bank : 55%
- d. Indian Overseas Bank : 43%
- e. Union Bank of India : 42%

2. Last 5 ranks based on loan achievement performance

- a. DBS Bank : 1%
- b. KVB : 5%
- c. City Union Bank : 6%
- d. South Indian Bank : 7%
- e. HDFC Bank : 7%

1. Key Points:

- As per DFS instruction, banks should not insist on CIBIL Score for loan Processing
- 41,262 applications (10.04%) have been rejected due to low CIBIL Score
- 1,51,039 applications (36.77%) are pending in banks/marketplace awaiting clearance for approval
- Large banks such as Indian Bank, Indian Overseas Bank, State Bank of India and Canara Bank may increase their rate of approval of loans.

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

Disbursement

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

The reasons for the above are as follows,

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

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

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

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

S.No	Details	As on 22.07.2022
1	PMSVANidhi – Ist Tranche Rs.10,000/- Closed/Eligible for Second Tranche	70,300 Nos
2	No. of Applications Picked up from Market Place	70,181 Nos
3	Number of Applications Sanctioned	21,872 Nos
4	Number of Applications Disbursed	13,600 Nos

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

Annexure-Ia -

PMSVANidhi – Bank Wise Progress As on 22.07.2022

S.No.	Bank Name	No. of Application Uploaded in Portal	Returned by Banks	No. of Applications Sanctioned	No. of Applications Disbursed	No. of Applications Yet to be disbursed after Sanctioning	% of Disbursement
1	Indian Bank	106185	23426	70753	60710	10043	57
2	State Bank of India	64612	12889	40039	38817	1222	60
3	Indian Overseas Bank	55754	25896	24780	24014	766	43
4	Canara Bank	55489	16352	33566	30445	3121	55
5	HDFC Bank	21918	589	16750	1492	15258	7
6	Union Bank of India	21916	9404	10063	9213	850	42
7	Bank of Baroda	13593	5466	3884	3453	431	25
8	Bank of India	10449	5663	4419	4253	166	41
9	Central Bank of India	8597	2968	2679	2386	293	28
10	Tamil Nadu Mercantile Bank	8496	2596	1281	909	372	11
11	Karur Vysya Bank	7947	212	604	376	228	5
12	DCCB	7853	199	2008	1793	215	23
13	Punjab National Bank	5261	1182	2156	1985	171	38
14	City Union Bank	4511	242	353	273	80	6
15	UCO Bank	3713	1134	1498	1219	279	33
16	TNGB	3347	196	1688	204	1484	6
17	South Indian Bank	1540	150	127	110	17	7
18	IDBI Bank	1322	649	377	238	139	18
19	DBS Bank	1288	112	49	17	32	1
20	Federal Bank	1273	142	158	126	32	10
21	Karnataka Bank	1195	129	175	147	28	12
22	ICICI Bank	968	142	72	64	8	7
23	Punjab and Sind Bank	628	1182	317	267	50	43
24	Bank of Maharastra	616	176	415	352	63	57
25	Axis Bank	568	11	10	3	7	1
26	Kotak Mahindra Bank	446	15	66	6	60	1
27	Ujjivan Small Finance Bank	322	75	11	6	5	2
28	Catholic Syrian Bank	255	84	15	9	6	4
29	All Other Banks	606	149	54	27	27	4
Grand Total		410668	111430	218367	182914	35453	45

Annexure-Ib

PMSVANidhi – District Wise Progress As on 22.07.2022

Sl.No	District	No of SVs Loan Applications uploaded on PMS Portal (Eligible)	Total No of Loan Sanctioned	Total No. of Loan Disbursed	No. of Applications yet to be disbursed after Sanctioning	% of Loan Disbursement
1	2	3	4	5	6	7
1	Ariyalur	812	631	605	26	75
2	Chengalpattu	12452	5623	5067	556	41
3	Chennai	104954	64096	45516	18580	43
4	Coimbatore	22797	15506	14225	1281	62
5	Cuddalore	11944	7734	6449	1285	54
6	Dharmapuri	2182	1122	872	250	40
7	Dindigul	13081	6761	6443	318	49
8	Erode	9699	5101	4655	446	48
9	Kallakurichi	3136	1310	1203	107	38
10	Kancheepuram	7294	2574	2149	425	29
11	Kanniyakumari	9305	5297	4872	425	52
12	Karur	3839	2448	2274	174	59
13	Krishnagiri	3938	2072	1706	366	43
14	Madurai	21758	12231	11793	438	54
15	Mayiladuthurai	1687	1037	946	91	56
16	Nagapattinam	2895	2288	1976	312	68
17	Namakkal	4661	2532	2314	218	50
18	Perambalur	794	449	426	23	54
19	Pudukkottai	2599	2047	1717	330	66
20	Ramanathapuram	4100	2847	2633	214	64
21	Ranipet	2983	1295	1188	107	40
22	Salem	10789	5130	4464	666	41
23	Sivagangai	4020	2237	1739	498	43
24	Tenkasi	3792	2545	2077	468	55
25	Thanjavur	8085	5285	4376	909	54
26	The Nilgiris	3762	2467	2345	122	62
27	Theni	8425	5227	4868	359	58
28	Thoothukkudi	5081	3404	2755	649	54
29	Tiruchirappalli	12048	8104	7405	699	61
30	Tirunelveli	8031	4471	3977	494	50
31	Tirupathur	2487	1581	1469	112	59
32	Tiruppur	8289	4859	4538	321	55
33	Tiruvallur	12623	7412	6089	1323	48
34	Tiruvannamalai	8967	4195	3227	968	36
35	Tiruvarur	4299	2961	2701	260	63
36	Vellore	8523	5744	5154	590	60
37	Vilupuram	5133	3365	2794	571	54
38	Virudhunagar	8142	4379	3907	472	48
Grand Total		369406	218367	182914	35453	50

SATURATION OF FARMERS UNDER KISAN CREDIT CARD (KCC) SCHEME

Launch of a drive by the GOI to saturate all farmers under KCC was advised by Department of Agriculture Cooperation and Farmers Welfare (DAC&FW) Ministry of Agriculture, Govt. of India on 04.02.2019

To facilitate the drive and to cover maximum number of farmers, instruction was given to Banks to waive all charges including processing, documentation, inspection, ledger folio and other charges of KCC loans up to Rs.3.00 Lakhs. Banks were also instructed to use simplified one pager application format and process application within 14 days of receipt

As a part of the strategy for KCC saturation Scheme, banks were instructed to cover all PM KISAN beneficiaries under KCC

One more initiative towards KCC saturation drive was a weeklong sprint campaign named "Kissan Bhagidari – Prathamikta Hamari" was also conducted from 24th April 2022 to 1st May 2022 to cover the remaining PM KISAN beneficiaries

To source KCC applications of Animal Husbandry/Dairy and Fisheries another camp mode drive is also in force. Under this drive LDMs are conducting weekly camps on Fridays to receive the sourced applications from Milk Societies/Animal Husbandry Dept/Fisheries Department. LDMs are scrutinising the applications on the spot for their acceptability and sending the accepted applications to various bank branches in the district

As per data available in the FI Plan portal, banks in Tamil Nadu have processed 971,298 applications and sanctioned Rs.8,929.39 crores under KCC up to 29.07.2022

The pendency as on 29.07.2022 is 162113 number of applications

Banks are advised to take up with their branches and ensure that the pending applications are disposed off immediately

Status of KCC as on 29.07.2022

SrNo.	Bankname	KCC applications Received	Sanctioned	KCC Limit Sanctioned Grand Total(Rs.in crore)
1	Bank of Baroda	7387	6008	56.91
2	Bank of India	12080	8892	70.02
3	Bank of Maharashtra	266	254	4.38
4	Canara Bank	174883	153441	1805.24
5	Central Bank of India	8435	6207	47.86
6	Cooperative Bank	530882	523523	3216.45
7	TNGB	45009	27095	495.41
8	Indian Bank	112946	72461	406.77
9	Indian Overseas Bank	112793	66795	704.96
10	Punjab & Sind Bank	4	4	0.08
11	Punjab National Bank	6451	5122	61.8
12	State Bank of India	80608	69362	1034.97
13	UCO Bank	2641	2248	26.65
14	Union Bank of India	39026	29886	997.89
	TOTAL	1133411	971298	8929.39

Agriculture Infrastructure Fund (AIF):

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

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

Some of the salient features are highlighted below:

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

Some of the benefits to farmers are

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

In order to improve the performance under the scheme, GOI launched Nationwide One Branch One Loan (NOBOL) campaign from 15th July to 14th August 2022 under which each bank branch is mandated to sanction at least one loan for the noble cause of developing the agriculture in the nation and improving the price realization at the level of farmers through creation of agriculture infrastructure.

As per the portal data, Banks as on 31.07.2022, out of total 994 applications, have sanctioned 545 applications and disbursed 399 applications. Bank wise details are provided as annexure.

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

Status as on 31.07.2022 - Agriculture Infrastructure Fund (AIF)

BANK NAME	Total Appl. Received	Denied By PMU	Sub Total (B-C)	Rejected by Banks	Sub Total (Eligible Applications) (D-E)	Sanctioned	Disbursed	Approved - Pending for disbursement (G-H)	Verified (Pending applications verified by banks for sanction) (J)	Submitted (Yet to be verified by banks) (K)
(A)	(B)	C	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)
Bank Of Baroda	8	1	7	3	4	3	3	0	1	0
Bank Of India	65	11	54	3	51	40	35	5	10	1
Canara Bank	82	13	69	13	56	41	23	18	7	8
Central Bank Of India	2	0	2	0	2	2	1	1	0	0
Indian Bank	24	8	16	4	12	8	4	4	3	1
Indian Overseas Bank	10	6	4	3	1	0	0	0	0	1
Punjab National Bank	16	2	14	7	7	5	3	2	2	0
SBI	103	15	88	21	67	34	20	14	29	4
UCO Bank	2	0	2	0	2	2	1	1	0	0
Union Bank of India	7	2	5	1	4	4	3	1	0	0
Axis Bank	7	1	6	2	4	0	0	0	4	0
HDFC Bank	10	3	7	0	7	2	1	1	4	1
ICICI Bank	1	1	0	0	0	0	0	0	0	0
IDBI BANK LTD	9	2	7	1	6	6	3	3	0	0
Karur Vysya Bank	72	15	57	8	49	17	13	4	31	1
Kotak Mahindra Bank	3	2	1	1	0	0	0	0	0	0
South Indian Bank	10	7	3	2	1	0	0	0	1	0
TMB Ltd	2	0	2	0	2	0	0	0	2	0
The Federal Bank Ltd	1	0	1	0	1	0	0	0	0	1
YES BANK LTD	2	0	2	0	2	2	0	2	0	0
TNGB	2	1	1	0	1	0	0	0	1	0
TNSC Bank	3	2	1	0	1	0	0	0	1	0
DCCBs with PACS	545	47	498	4	494	378	288	90	49	67
NBF Companies	8	0	8	3	5	1	1	0	2	2
TOTAL	994	139	855	76	779	545	399	146	147	87

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

KEY PARAMATERS	Amount – Rs. In Crores			
	Parameters	MAR-22	JUNE 2022	Variation & % of growth over March 2022
No. of Branches	11779	11445	-334	-2.83
Deposits	1038298.99	1052533.11	14234.12	1.37
Advances	1134444.51	1157696.44	23251.93	2.01
CD Ratio	109.45	109.99	0	0
Priority Sector Advances	562359.48	573500.25	11140.77	1.94
% of Priority Sector Advances to Total Advances	49.51%	49.53%	0	
Agricultura Advances	276997.32	277712.80	715.48	0.25
% of Agricultural Advances to Total Advances	24.41	23.99	0	
Micro & Small Enterprises (MSME)	212544.01	230464.10	17920.09	7.78
Of which Micro enterprises	80624.48	88998.40	8371.92	9.40
Export Credit	864.44	799.05	-65.39	-7.56
Education	13221.00	13086.48	-134.52	-1.02
Housing	45526.55	44575.21	-951.34	-2.08
Renewable Energy	338.67	391.68	53.01	15.65
Social Infrastructure	1427.75	1430.40	2.65	0.18
Others	7121.47	5040.53	-2080.94	-29.22
Adv. to Weaker Sections	195464.19	218328.15	22863.96	11.69
% of Weaker Section Advances to Total Advances	17.22	18.86	0	0

BRANCH NETWORK

As at the end of June 2022, the total number of Bank Branches in Tamil Nadu decreased to 11445 from 11779 in ^{March 22} June 2021. Group wise spread of Bank branches in Tamil Nadu as of March 2022 and June 22 is given below:

Name of the Group	Mar 2022	June 2022	Variation
State Bank Group	1268	1268	0
Nationalised Banks	5030	4898	-132
Private Sector Banks	4016	4041	25
RRBs	644	645	1
Small Finance Banks	786	593	-193
Payment Banks	35	0	-35
TOTAL	11779	11445	-334

DEPOSIT GROWTH

Deposits of the Banks in Tamil Nadu have increased from Rs. 1038298.99 crores as of March 2022 to Rs. 1052533.11 crores as of June 2022, registering an increase of Rs. 14234.12 crores. The QoQ incremental deposit growth is 1.37 %.

CREDIT EXPANSION

The total advances increased from Rs. 1134444.51 crores as of March 2022 to Rs. 1157696.44 crores as of June 2022, registering an increase of Rs 23251.93 crores in absolute terms and 2.01 % in percentage terms.

CD RATIO

The Credit Deposit Ratio of the Banks in Tamil Nadu though continues to be above 100%, registered an increase from 109.25 % as of March 2022 to 109.99% as of June 2022.

PRIORITY SECTOR ADVANCES

The percentage of priority sector advances stood at 49.53 % as of June 2022 as against 49.51% as of March 2022. The national norm of Priority Sector advances is 40%.

AGRICULTURAL ADVANCES

The aggregate of agricultural advances extended by Banks in Tamil Nadu have increased from Rs. 276997.32 crores as of March 2022 to Rs. 277712.80 crores as of June 2022, thus registering an increase of Rs. 715.48 crores in absolute terms and 0.25% in percentage terms. The percentage of Agricultural sector advances to total advances is 23.99 % as of June 2022 [national norm is 18%].

MICRO, SMALL & MEDIUM ENTERPRISES (MSME)

The advances to Micro, Small and Medium Enterprises sector (MSME) during the period under review has witnessed an increase of Rs. 17920.09 Crores. MSME advances increased from Rs. 212544.01 Crores as at March 2022 to Rs. 230464.10 Crores as at June 2022 registering an increase of 7.78% QoQ.

EXPORT CREDIT

Advances to export credit decreased from Rs. 864.44 Crores as of Mar 2022 as of Rs. 799.05 Crores as of June 2022.

EDUCATION LOAN

The outstanding under Educational Loans has decreased from Rs. 13221.00 Crores in Mar 2022 to Rs. 13086.48 Crores as of June 2022.

HOUSING LOAN

The outstanding under Housing Loans has decreased from Rs. 45526.55 Crores as of Mar 2022 to Rs. 44575.21 Crores in June 2022.

RENEWABLE ENERGY

The advances to Renewable Energy witnessed increased from Rs. 338.67 Crores as of Mar 2022 to Rs. 391.68 Crores as of June 2022 .

SOCIAL INFRASTRUCTURE

The outstanding under Social Infrastructure increased from Rs. 1427.75 Crores as of Mar 2022 to Rs. 1430.40 Crores as of June 2022.

ADVANCES TO WEAKER SECTIONS

The advances to Weaker Sections increased from Rs. 195464.19 Crores as of Mar 2022 to Rs.218328.15 Crores as at the end of June 2022, registering a growth of Rs. 22863.96 Crores. At this level, advances to Weaker Sections constitute 18.86% of the total credit.

REVIEW OF OPERATIONS OF CO-OPERATIVE BANKS IN TAMILNADU

AS AT THE END OF June 2022

As at the end of June 2022, there are 933 branches of Co-operative Banks (both, District Central Co-operative Banks and State Agricultural and Rural Development Banks) in Tamil Nadu. The details are furnished for the information of the members.

Classification of Branches	June 2022
Rural	275
Semi-Urban	263
Urban	395
TOTAL	933

(Amt. in Crores)

Particulars	MAR 2022	JUNE 2022
Deposits	45621.90	46736.19
Advances	51871.68	52306.68
CD Ratio	113.70	111.92

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

S.No.	Particulars	MAR 2022	June 2022
1	Agricultural Advances	10888.99	11775.17
	Of which, Small & Marginal farmers		
2	MSME	11.61	13.90
3	Export Credit	0	
4	Education	0	0.48
5	Housing	88.97	439.76
6	Renewable Energy	0	44.11
7	Social Infrastructure	0	
8	Others	4318.27	7804.92
	TOTAL PRIORITY SECTOR ADVANCES	15307.84	20078.34

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

Particulars	Mar 2022	June 2022
Total Advances to Weaker Sections	5480.76	7051.83
Of which,		
(i) Advances under SC/ST	1204.08	3586.73

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

Particulars	NPA Amount	% of NPA to Total PS
i) NPA in Housing loans	75.77	0.38
ii) NPA in Education loans	1.79	0.01
iii) NPA in Agriculture Loans	285.52	1.42
iv) NPA in Loans to MSME	27.52	0.14
v) NPA in Loans to Export Credit	0.00	0.00
v) NPA in Loans to Renewable Energy	0	0.00
v) NPA in Loans to Social Infrastructure	0	0.00
v) NPA in Loans to Others	278.86	1.39
vi) NPA in overall Priority Sector Lending	670.14	3.34



THE TAMIL NADU STATE APEX CO-OPERATIVE BANK LTD.,

C.No.333/RPFS/2022-23

Date: 05.08.2022

To
The Convener,
State Level Bankers' Committee,
C/o. Indian Overseas Bank,
Central Office; Lead Bank Department,
763, Anna Salai,
Chennai - 600 002.

Sir,

Sub: Revised SLBC ACP NPA outstanding details
uploaded in the portal for the month of June
2022 - Reg.

With reference to the above, we wish to inform that the revised ACP
NPA outstanding details for the month of June, 2022 which were wrongly
uploaded by the DCCB's, is tabulated below

SLBC ACP NPA O/S DATA JUNE 2022	
COLUMN NAME	TO BE RECTIFIED
ANCILLARY ACTIVITY	0
SMALL ENTERPRISE	0
MEDIUM ENTERPRISE	0
EXPORT CREDIT	0
EDUCATION(PS)	(10no.s , Amount-583526)

We request the SLBC to incorporate the same in your ACP.


ASSISTANT GENERAL MANAGER (Dk.)

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

As per the information available, Banks in Tamil Nadu have disbursed Priority credit of Rs. 152745 crores as against the target of Rs.385914.00 Crores representing 39.58% achievement under ACP for the period from April 2022 to June 2022 of FY 2022-23. The consolidated sector-wise achievement is given below.

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

Sr No	Sub-Sector	Target from April 2022 to June 2022		Achievement from April 2022 to June 2022		% of achievement	
		Number	Amount	Number	Amount	No	Amt
Priority							
1	Agriculture & allied	15815411	208978	6025305	76177	38.10	36.45
2	MSME	1736116	126702	688120	69195	39.64	54.61
3	Education	193679	4731	24970	242	12.89	5.12
4	Housing	215973	13659	95630	1970	44.27	14.42
5	Export Credit	26398	3327	237	334	0.90	10.04
6	Renewable Energy	10957941	6290	67	53	0.00	0.84
7	Social Infrastructure	59521	1614	10673	134	17.93	8.30
8	Others	1204631	20613	373115	4393	30.97	21.31
	Priority Total	30209670	385914	7218117	152498	23.89	39.52

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

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

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

S No.	Particulars	NPA Amount		Variance (+/-)
		March 2022	June 2022	
1	NPA in Housing loans	1456.98	1139.69	-317.29
2	NPA in Education loans	3920.34	4323.95	403.61
3	NPA in Agriculture Loans	14332.38	10931.45	-3400.93
4	NPA in Loans to MSME	24424.31	18850.17	-5574.14
5	NPA in Export Credit	101.73	39.10	-62.63
6	NPA in Renewable Energy	13.96	14.07	0.11
7	NPA in Social Infra Structure	897.71	885.86	-11.85
8	NPA in other Priority Sector Loans	957.84	597.45	-360.39
	NPA in overall Priority Sector Lending	46105.25	36781.74	-9323.51

TAMIL NADU

BANK WISE TOTAL ACP NPA Outstanding AS ON JUNE 2022

Sr. No.	Name of Bank	Total Agriculture (PS)		Total MSMEs (PS)		Export Credit		Education (PS)		Housing (PS)		Social Infrastructure		Renewable Energy		Other Priority		Total Priority Sector			
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	PUBLIC BANK																				
1	INDIAN OVERSEAS BANK	84943	1072.12	53361	2447.91	0	0	25336	628.36	1314	124.21	0	0	3	0.01	1922	3.87	166879	4276.48		
2	BANK OF BARODA	9662	287.05	14019	832.81	0	0	7644	127.15	887	54.21	0	0	2	0.25	2	0.01	32216	1301.48		
3	BANK OF INDIA	31086	426.56	13798	680.49	7	8.68	9903	155.21	663	29.98	0	0	2	6.13	64	0.04	55523	1307.09		
4	BANK OF MAHRASHTRA	167	3.09	1228	99.68	0	0	118	2.49	12	0.64	0	0	0	0	315	0.15	1840	106.05		
5	CANARA BANK	152304	2800.98	93112	3626.51	0	0	48353	1212.14	1953	131.52	12	0.69	2	0	708	17.11	296444	7788.95		
6	CENTRAL BANK OF INDIA	45582	383.33	10624	524.07	0	0	13669	272.3	581	33.61	1	4.42	3	0.04	35	0.07	70495	1217.84		
7	INDIAN BANK	68686	769.93	64898	2068.39	0	0	42455	936.28	1293	111.99	39	4.3	14	4.01	0	0	177385	3894.9		
8	PUNJAB NATIONAL BANK	12511	253.84	16283	1934.98	0	0	8056	172.46	751	43.19	0	0	0	0	243	0.69	37844	2405.16		
9	PUNJAB AND SIND BANK	11	2.27	652	26.67	0	0	93	2.1	57	7.27	0	0	0	0	16	0.22	829	38.53		
10	UNION BANK OF INDIA	52181	944.28	38326	2159.19	0	0	20043	366.99	2663	137.58	106	15.16	3	0.05	3623	0.45	116945	3623.7		
11	UCO-BANK	7093	95.57	6556	172.14	104	2.01	5920	109.17	272	13.65	15	855.32	0	0	1502	47.93	21462	1295.79		
12	STATE BANK OF INDIA	48862	933.64	25025	1688.63	1	6.74	7736	162.15	1639	134.66	22	1.06	1	0.08	0	0	83286	2926.96		
	Sub Total	513088	7972.66	337882	16261.47	112	17.43	189326	4146.8	12085	822.51	195	880.95	30	10.57	8430	70.54	1061148	30182.93		
	PRIVATE BANKS																				
13	AXIS BANK	5241	353.55	339	172.11	2	20.99	42	1.26	172	21.76	0	0	0	0	46626	35.66	52422	605.33		
14	BANDHAN BANK	1867	5.25	1	0.01	0	0	0	0	131	12.37	0	0	0	0	7145	19.99	9144	37.62		
15	FEDERAL BANK	1497	81.69	151	73.81	0	0	861	18.2	106	9.92	0	0	0	0	626	0.83	3241	184.45		
16	HDFC BANK	37035	161.73	25729	188.26	0	0	232	4.18	441	35.59	0	0	0	0	17327	19.74	80764	409.5		
17	ICICI BANK	17579	196.55	1692	294.68	0	0	25	0.24	298	28.04	0	0	0	0	4503	10.83	24097	530.34		
18	IDBI BANK	3088	137.71	1094	163.7	0	0	188	4.75	98	10.97	2	0	0	0	1	0	4471	317.13		
19	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
20	J & K BANK	0	0	62	7.35	0	0	4	0.16	8	0.9	0	0	0	0	9	3.37	83	11.78		
21	KARNATAKA BANK	106	83.92	415	108.59	0	0	236	3.83	32	3.17	0	0	4	3.42	3	0.02	796	202.95		
22	CSB BANK LIMITED	3547	7.31	291	13.89	0	0	139	2.66	15	1.14	0	0	0	0	447	0.29	4439	25.29		
23	CITY UNION BANK	5090	358.36	299	217.64	0	0	3242	59.55	262	14.88	0	0	0	0	24	0.1	8917	650.53		
24	DHANLAXMI BANK	135	0.78	15	1.06	0	0	148	2.47	11	1.76	0	0	2	0.02	1	0	312	6.09		
25	IDFC FIRST BANK	43771	85.12	7595	40.41	0	0	0	0	12852	31.49	1680	3.48	0	0	0	0	65898	160.5		
26	KARUR VYASA BANK	3301	51.95	124	34.34	0	0	2663	40.67	117	8.58	0	0	0	0	272	2.84	6477	138.38		
27	KOTAK MAHINDRA BANK	1725	33.6	696	45.2	0	0	174	2.76	0	0	0	0	0	0	250	0.06	2845	81.62		
28	LAXSHMI VILAS BANK	1638	96.4	311	124.01	0	0	132	0.16	42	3.21	2	1.43	0	0	3	1.21	2128	226.42		
29	RBL BANK	65102	78.55	490	20.16	0	0	52	0.04	9	0.74	0	0	0	0	5358	6.01	71011	105.5		
30	SOUTH INDIAN BANK	424	72.29	554	386.03	0	0	706	4.95	106	7.1	0	0	0	0	72	1.31	1862	471.68		
31	TAMILNAD MERCANTILE BA	1118	36.12	2443	181.7	0	0	1535	23.22	85	4.92	0	0	0	0	105	0.18	5286	246.14		

TAMIL NADU

BANK WISE TOTAL ACP NPA Outstanding AS ON JUNE 2022

Sr. No.	Name of Bank	Total Agriculture (Ps)		Total MSMEs (Ps)		Export Credit		Education (Ps)		Housing (Ps)		Social Infrastructure		Renewable Energy		Other Priority		Total Priority Sector	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
32	YES BANK	5	26.29	344	89.16	0	0	0	0	64	11	0	0	0	0	72	0.13	485	126.58
	Sub Total	192269	1867.17	42645	2162.11	2	20.99	169.1	169.1	14849	207.54	1684	4.91	6	3.44	82844	102.57	344678	4537.83
33	REGIONAL RURAL BANKS	19224	144.42	13466	105.19	0	0	282	5.11	113	2.67	0	0	18	0.06	2502	26.22	35605	283.67
	Sub Total	19224	144.42	13466	105.19	0	0	282	5.11	113	2.67	0	0	18	0.06	2502	26.22	35605	283.67
34	TAMILNADU STATE APEX CC	17953	285.52	368	27.52	58	0.68	589	1.79	2977	75.77	0	0	0	0	53152	278.86	75097	670.14
	Sub Total	17953	285.52	368	27.52	58	0.68	589	1.79	2977	75.77	0	0	0	0	53152	278.86	75097	670.14
35	Small Financial Bank	154304	433.69	2636	126.33	0	0	0	0	453	20	0	0	0	0	0	0	157393	580.02
36	EQUITAS SMALL FINANCE BA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	JANA SMALL FINANCE BANK	0	0	0	0	0	0	0	0	8	0.4	0	0	0	0	46250	59.9	78726	108.21
38	SURYADAY SMALL FINANCE	32015	44.08	453	3.83	0	0	0	0	3082	10.61	0	0	0	0	9228	12.49	83118	114.29
39	UJJIVAN SMALL FINANCE BA	32501	40.52	38307	50.67	0	0	0	0	87	0.19	0	0	0	0	22478	46.87	137342	304.65
40	ESAF BANK	66463	143.39	47687	113.05	0	0	627	1.15	87	0.19	0	0	0	0	0	0	0	0
	Sub Total	285283	661.68	89083	293.88	0	0	627	1.15	3630	31.2	0	0	0	0	77956	119.26	456579	1107.17
41	OTHER BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	TDDC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	TIIC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	PAYMENT BANKS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	INDIA POST PAYMENTS BAN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	1027817	10931.45	483444	18850.17	172	39.1	201203	4323.95	33654	1139.69	1879	885.86	54	14.07	224884	597.45	1973107	36781.74

MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) SECTOR

Credit flow to MSME Sector from April 2022 to June 2022 stands at Rs.69195.00 crores. The share of Micro, Small and Medium Enterprises in credit flow to MSME is furnished in the Annexure (Bank-Wise).

Out of the total MSME disbursements made during the period ended June 2022, share of Micro sector stands at Rs.25803.10 Crores (37.29%). Member banks are advised to improve their lending to Micro Enterprise Sector.

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

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

TAMIL NADU
BANK WISE TOTAL ACP - MSME Disbursement AS ON JUNE 2022

Reports in Crore

MSME

Sr. No.	Name of Bank	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As indicated in Master Direction on PSL)		Out of Other finance to MSMEs above, loans upto 50 crores		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	PUBLIC BANK												
1	INDIAN OVERSEAS BANK	89301	886.29	169	117.58	48	133.67	0	0	0	0	89518	1137.54
2	BANK OF BARODA	6788	449.39	202	233.15	31	169.7	0	0	0	0	7021	852.24
3	BANK OF INDIA	11372	870.19	578	638.58	39	138.01	0	0	0	0	11989	1646.78
4	BANK OF MAHRASHTRA	6	0.1	0	0	0	0	0	0	0	0	6	0.1
5	CANARA BANK	16527	660.86	1560	602.85	577	400.62	313	8.46	0	0	18977	1672.79
6	CENTRAL BANK OF INDIA	3706	251.86	784	393.2	31	68.38	66	29.4	0	0	4587	742.84
7	INDIAN BANK	242959	2830.94	30659	3257.99	319	1021.33	0	0	0	0	273937	7110.26
8	PUNJAB NATIONAL BANK	476	48.76	202	100.22	57	32.13	0	0	0	0	735	181.11
9	PUNJAB AND SIND BANK	29	1.08	7	0.66	38	14.04	0	0	0	0	74	15.78
10	UNION BANK OF INDIA	16835	3334.73	1767	3827.68	295	2048.12	0	0	0	0	18897	9210.53
11	UCO BANK	909	20.27	204	119.03	1	2.2	0	0	0	0	1114	141.5
12	STATE BANK OF INDIA	21423	3341.57	5718	4311.88	692	3419.21	601	69.72	0	0	28434	11142.38
	Sub Total	410331	12696	41850	13602.82	2128	7447.41	980	107.58	0	0	455289	33853.85
	PRIVATE BANKS												
13	AXIS BANK	718	407.71	477	1264.97	136	404.4	0	0	0	0	1331	2077.08
14	BANDHAN BANK	22	2.28	1	0.2	0	0	0	0	0	0	23	2.48
15	FEDERAL BANK	2174	744.59	741	847.69	151	693.2	0	0	0	0	3066	2285.48
16	HDFC BANK	66019	1252.11	2395	1611.3	2095	2849.38	0	0	0	0	70509	5712.79
17	ICICI BANK	4566	2541.23	2781	3818.73	615	1598.13	0	0	0	0	7962	7958.09
18	IDBI BANK	2037	294.33	230	294.24	37	109.07	0	0	7	2.01	2304	697.64

**TAMIL NADU
BANK WISE TOTAL ACP - MSME Disbursement AS ON JUNE 2022**

Reports in Crore

MSME

Sr. No.	Name of Bank	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As indicated in Master Direction on PSL)		Other finance to MSMEs above, loans upto 50 crores (to Start-up)		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
19	INDUSIND BANK	3402	625.56	613	1005.51	657	409.45	0	0	0	0	4672	2040.52
20	J & K BANK	11	2.81	3	4.29	0	0	0	0	0	0	14	7.1
21	KARNATAKA BANK	114	50.43	77	151.28	27	168.2	0	0	0	0	218	369.91
22	CSB BANK LIMITED	40	7.72	16	29.95	3	27.38	0	0	0	0	59	65.05
23	CITY UNION BANK	489	125.81	393	277.92	71	139.85	0	0	0	0	953	543.58
24	DEANLAXMI BANK	105	2.04	0	0	0	0	0	0	0	0	105	2.04
25	IDFC FIRST BANK	445	57.2	266	47.88	10	1.94	0	0	0	0	721	107.02
26	KARUR VYASYA BANK	942	144.96	634	106.38	797	121.54	0	0	0	0	2373	372.88
27	KOTAK MAHINDRA BANK	2279	491.4	1175	868.48	474	659.15	18	19.37	0	0	3946	2038.4
28	LAXSHMI VILAS BANK	727	151.7	344	227.23	25	64.56	0	0	0	0	1096	443.49
29	RBL BANK	38	27.12	13	28.39	3	31.09	0	0	0	0	54	86.6
30	SOUTH INDIAN BANK	4046	10.25	2024	22.99	397	9.99	0	0	0	0	6467	43.23
31	TAMILNAD MERCANTILE BA	25535	4849.06	1232	1312.11	247	571	0	0	0	0	27014	6732.17
32	YES BANK	1354	519.2	1241	1047.58	851	1346.07	0	0	0	0	3446	2912.85
	Sub Total	115063	12307.5	14656	12967.12	6596	9204.4	18	19.37	7	2.01	136333	34498.4
	REGIONAL RURAL BANKS												
33	TAMILNADU GRAMA BANK	71879	680.23	275	9.08	0	0	0	0	0	0	72154	689.31
	Sub Total	71879	680.23	275	9.08	0	0	0	0	0	0	72154	689.31
	COOPERATIVE BANK												
34	TAMILNADU STATE APEX C	12	0.07	0	0	0	0	357	1.91	0	0	369	1.98
	Sub Total	12	0.07	0	0	0	0	357	1.91	0	0	369	1.98

**TAMIL NADU
BANK WISE TOTAL ACP - MSME Disbursement AS ON JUNE 2022**

MSME

Sr. No.	Name of Bank	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As indicated in Master Direction on PSL)		Out of Other finance to MSMEs above, loans upto 50 crores to start up		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	Small Financial Bank												
35	EQUITAS SMALL FINANCE BAN	0	0	0	0	0	0	0	0	0	0	0	0
36	JANA SMALL FINANCE BAN	0	0	0	0	0	0	0	0	0	0	0	0
37	SURYODAY SMALL FINANCE BAN	0	0	0	0	0	0	0	0	0	0	0	0
38	UJIVAN SMALL FINANCE BAN	192	10.9	42	25.38	8	6.87	0	0	0	0	242	43.15
39	ESAF BANK	23733	108.31	0	0	0	0	0	0	0	0	23733	108.31
40	FINCARE SMALL FINANCE BAN	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	23925	119.21	42	25.38	8	6.87	0	0	0	0	23975	151.46
	OTHER BANK												
41	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0
42	TDDC	0	0	0	0	0	0	0	0	0	0	0	0
43	TIIC	0	0	0	0	0	0	0	0	0	0	0	0
44	TNSARD	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	PAYMENT BANKS												
45	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0
46	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	621210	25803.1	56823	26604.4	8732	16658.68	1355	128.86	7	2.01	688120	69195

TAMIL NADU

BANK WISE TOTAL ACP - MSME Outstanding AS ON JUNE 2022

Sr. No.	Name of Bank	MSME																
		Reports in Crore		Micro Enterprises (Manufacturing + Service) (Including Khadi & Village)		Small Enterprises (Manufacturing + Service)s		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As indicated in Master Direction on PSL)		Out of Other finance to MSMEs		Total MSMEs (PS)				
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt			
	PUBLIC BANK																	
1	INDIAN OVERSEAS BANK	7165	2457.11	432490	7938.53	2439	2136.25	0	0	0	0	0	0	0	0	442094	12531.89	
2	BANK OF BARODA	51701	3316.37	2561	1889.27	331	999.33	0	0	0	0	0	0	0	0	54593	6204.97	
3	BANK OF INDIA	57874	2079.94	1598	1139.54	73	195.62	0	0	0	0	0	0	0	0	59545	3415.1	
4	BANK OF MAHRASHTRA	4263	1690.04	298	299.44	17	50.49	0	0	0	0	0	0	0	0	4578	2039.97	
5	CANARA BANK	283958	9439.94	23261	9679.55	1888	3169.1	13742	208.87	0	0	0	0	0	0	322849	22497.46	
6	CENTRAL BANK OF INDIA	23902	750.2	2274	929.51	80	166.47	166	82.89	0	0	0	0	0	0	26422	1929.07	
7	INDIAN BANK	501472	6662.73	139599	9321.94	1224	2425.14	0	0	0	0	0	0	0	0	642295	18409.81	
8	PUNJAB NATIONAL BANK	36778	3113.62	5028	2041.32	611	1501.83	0	0	0	0	0	0	0	0	42417	6656.77	
9	PUNJAB AND SIND BANK	1595	95.39	108	66.05	20	24.69	0	0	0	0	0	0	0	0	1723	186.13	
10	UNION BANK OF INDIA	132389	3791.24	5734	3640.24	1043	1925.65	0	0	0	0	0	0	0	0	139166	9357.13	
11	UCO BANK	16098	195.77	1858	703.74	20	40.48	0	0	0	0	0	0	0	0	17976	939.99	
12	STATE BANK OF INDIA	62782	9161.76	12900	7973.87	1471	5444.62	1761	417.22	0	0	0	0	0	0	78914	22997.47	
	Sub Total	1179977	42754.11	627709	45623	9217	18079.67	15669	708.98	0	0	0	0	0	0	1832572	107165.76	
	PRIVATE BANKS																	
13	AXIS BANK	12651	5803.11	10551	15147.6	2217	4971.94	0	0	0	0	0	0	0	0	25419	25922.65	
14	BANDHAN BANK	67	4.61	2	0.28	0	0	2	2.4	0	0	0	0	0	0	71	7.29	
15	FEDERAL BANK	4806	1287.97	2481	1410.34	863	1072.12	0	0	0	0	0	0	0	0	8150	3770.43	
16	HDFC BANK	357878	9693.04	21148	6764.29	6516	6991.99	0	0	0	0	0	0	0	0	385542	23449.32	
17	ICICI BANK	20195	4347.66	14064	5651.55	3497	2160.42	0	0	0	0	0	0	0	0	37756	12159.63	
18	IDBI BANK	8785	923.08	529	588.03	130	344.9	0	0	0	0	24	3.58	0	0	9444	1856.01	
19	INDUSIND BANK	36632	2116.76	15646	2235.77	1555	770.9	0	0	0	0	0	0	0	0	53833	5123.43	
20	J & K BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21	KARNATAKA BANK	1842	314.86	726	623.35	106	487.91	0	0	0	0	0	0	0	0	2674	1426.12	
22	CSB BANK LIMITED	2096	181.12	325	304.63	106	347.68	0	0	0	0	0	0	0	0	2527	833.43	
23	CITY UNION BANK	15784	3516.54	5418	4821.77	647	2249.42	0	0	0	0	0	0	0	0	21849	10587.73	
24	DHANLAXMI BANK	531	84.27	165	138.17	14	84.79	0	0	0	0	0	0	0	0	710	307.23	

TAMIL NADU

BANK WISE TOTAL ACP - MSME Outstanding AS ON JUNE 2022

Reports in Crore		MSME											
Sr. No.	Name of Bank	Micro Enterprises (Manufacturing + Service) (including Khadi & Village)		Small Enterprises (Manufacturing + Service)s		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As Indicated in Master Direction on PSI)		Out of Other finance to MSMEs		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
44	TNSARD	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
PAYMENT BANKS													
45	INDIA POST PAYMENTS BA	0	0	0	0	0	0	0	0	0	0	0	0
46	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	2280353	90419.38	733387	95047.03	31333	44261.57	17880	750.02	25	3.62	3062953	230478

Details of Educational Loans disbursed from April 2022 to June 2022

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

As per the reports received from member Banks, Educational loans to the tune of Rs. 370.05 crore have been sanctioned during the period from April 2022 to June 2022 and disbursed loans to the tune of 575.03 crore.

Out of total loans disbursed Rs.221.15 Cr, were granted to girl students.

(Amount in Rs. Crores)

Fresh Sanctions during the quarter		Disbursed during the quarter		Of which girl Student	
No.	Amount	No.	Amount	No.	Amount
11792	370.05	24032	575.03	18227	221.15

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

Bank Finance under Housing Scheme (under priority sector)

As per the data provided by the member banks, disbursement to the tune of Rs.1970.08 crores have been made to the housing sector from April 2022 to June 2022.

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

(Amount in Rs. Crores)

Disbursement made from April 2022 to June 2022		
Particulars	Numbers	Amount
Total	95630	1970.08

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

TAMIL NADU

BANK WISE TOTAL ACP HOUSING LOAN Disbursement AS ON JUNE 2022

Reports in Crore

Sr. No.	Name of Bank	Housing (PS)	
		A/c	Amt
	PUBLIC BANK		
1	INDIAN OVERSEAS BANK	1834	124.5
2	BANK OF BARODA	620	53.38
3	BANK OF INDIA	588	40.81
4	BANK OF MAHRASHTRA	2	0.11
5	CANARA BANK	4833	315.76
6	CENTRAL BANK OF INDIA	675	25.5
7	INDIAN BANK	1713	197.91
8	PUNJAB NATIONAL BANK	218	15
9	PUNJAB AND SIND BANK	2	0.65
10	UNION BANK OF INDIA	634	35.51
11	UCO BANK	279	20.78
12	STATE BANK OF INDIA	10983	428.93
	Sub Total	22381	1258.84
	PRIVATE BANKS		
13	AXIS BANK	1161	40.08
14	BANDHAN BANK	717	34.22
15	FEDERAL BANK	182	16.38
16	HDFC BANK	3550	31.09
17	ICICI BANK	248	47.26
18	IDBI BANK	145	13.93
19	INDUSIND BANK	0	0
20	J & K BANK	1	0.05
21	KARNATAKA BANK	51	3.77
22	CSB BANK LIMITED	0	0
23	CITY UNION BANK	125	10.44
24	DHANLAXMI BANK	60	4.9
25	IDFC FIRST BANK	57850	265.87
26	KARUR VYASYA BANK	0	0
27	KOTAK MAHINDRA BANK	85	13.65
28	LAXSHMI VILAS BANK	0	0
29	RBL BANK	88	5.01
30	SOUTH INDIAN BANK	2515	0.81
31	TAMILNAD MERCANTILE BANK	1944	86.39
32	YES BANK	380	39.31
	Sub Total	69102	613.16
	REGIONAL RURAL BANKS		
33	TAMILNADU GRAMA BANK	83	9.68
	Sub Total	83	9.68

TAMIL NADU

BANK WISE TOTAL ACP HOUSING LOAN Disbursement AS ON JUNE 2022

Reports in Crore

Sr. No.	Name of Bank	Housing (PS)	
		A/c	Amt
	COOPERATIVE BANK		
34	TAMILNADU STATE APEX CO-OP BANK	382	26.22
	Sub Total	382	26.22
	Small Financial Bank		
35	EQUITAS SMALL FINANCE BANK	220	5.12
36	JANA SMALL FINANCE BANK LTD.	0	.0
37	SURYODAY SMALL FINANCE BANK	0	0
38	UJJIVAN SMALL FINANCE BANK	3374	53.36
39	ESAF BANK	88	3.7
40	FINCARE SMALL FINANCE BANK LIMITED	0	0
	Sub Total	3682	62.18
	OTHER BANK		
41	SIDBI	0	0
42	TDDC	0	0
43	TIIC	0	0
44	TNSARD	0	0
	Sub Total	0	0
	PAYMENT BANKS		
45	INDIA POST PAYMENTS BANK	0	0
46	AIRTEL PAYMENTS BANK	0	0
	Sub Total	0	0
	GRAND TOTAL	95630	1970.08

CREDIT FLOW TO WOMEN:

Government of India and Reserve Bank of India, have advised banks to strengthen the credit flow to women and to ensure that their share in Bank Credit is increased to the desired level of 5% or more. The percentage of credit flow to women is 19.40% of total advance in our state.

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

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

(Amount in Rs. Crores)

S.No	BANKS	Disbursement made during the quarter ended June 2022		Outstanding position as of June 2022	
		Accounts	Amount	Accounts	Amount
1	PUBLIC SECTOR BANKS	2348099	30373.63	8722920	142449.78
2	PRIVATE SECTOR BANKS	1072436	12888.52	5608162	63828.86
3	REGIONAL RURAL BANKS	165114	1586.78	578460	5509.73
4	SMALL FINANCE BANK	377296	1932.79	3233990	9629.13
5	COOPERATIVE BANK	120659	770.82	3233990	9629.13
	TOTAL	4083604	47552.54	18508941	224632.13

Credit Flow to Minority Communities:

As per the data received from the member banks, 724894 loans amounting to Rs.10594.03 crore were disbursed to Minority Communities up to the quarter ended June 2022. Out of all banks, Public Sector Banks disbursed 439916 loans amounting to Rs. 6568.08 Crore. The details are furnished below:

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Disbursement during the quarter ended			
		June 2022			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	421498	5677.69	262717	3538.30
2	Muslim	290639	3952.47	169481	2348.07
3	Buddist	5382	80.90	4931	66.48
4	Sikh	1520	20.23	1098	13.85
5	Zorastrian	851	11.38	707	9.48
6	Jains	5004	851.36	982	591.90
	Total	724894	10594.03	439916	6568.08

Total outstanding advances to Minority Communities by all banks stood at Rs. 45852.22 crores as of June 2022 out of which Public Sector Banks o/s amounts to Rs.28119.05 crores. The details are furnished below.

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Outstanding Position as of			
		June 2022			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	1287892	26107.59	657624	16610.42
2	Muslim	1035997	17689.86	502138	10620.15
3	Buddist	23890	498.43	19765	404.91
4	Sikh	5421	113.02	3244	63.99
5	Zorastrian	6129	91.94	4788	81.96
6	Jains	15881	1351.38	4349	337.62
	Total	2375210	45852.22	1191908	28119.05

