



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

**Convenor: Indian Overseas Bank**

**172<sup>nd</sup> Meeting of State Level Bankers' Committee**

**Review for September 2022**

**Date: 30.11.2022**

**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 171<sup>st</sup> Meeting of SLBC**

**Held on 16.08.2022 at Hotel Ambassador Pallava, Chennai**

The 171<sup>st</sup> meeting of SLBC, Tamil Nadu was conducted on 16<sup>th</sup> of August 2022 at Hotel Ambassador Pallava, Chennai.

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

Shri. P.P. Sengupta, Chairman SLBC, Tamil Nadu and MD & CEO, Indian Overseas Bank welcomed Dr. Palanivel Thiaga Rajan, Hon'ble Minister for Finance and Human Resources Management, GoTN, Shri.N.Muruganandam, I.A.S, Additional Chief Secretary, Finance Department, GoTN, Shri. S.M.N. Swamy, Regional Director, Reserve Bank of India, Chennai, Shri.Venkatakishna, Chief General Manager, NABARD, Secretaries/HODs, GoTN, Lead District Managers, Senior Bankers and representatives from various agencies. Before briefing on the Global, Domestic and Banking sector development in Tamil Nadu, he congratulated Government of Tamil Nadu for having successfully conducted the 44th International Chess Olympiad from July 28<sup>th</sup> 2022 to August 10<sup>th</sup> 2022 at Mamallapuram, which was appreciated by the participants and chess officials from India and abroad.

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

- The global economic and financial environment has deteriorated with the combined impact of monetary policy tightening across the world and the persisting war in Europe heightening risks of recession.
- The International Monetary Fund cut global growth forecasts again to 3.2 per cent for 2022 from a forecast of 3.6 per cent issued in April 2022.
- The CPI inflation eased to 7.1 per cent in June 2022 from 7.9 per cent in April 2022.
- The International Monetary Fund has slashed India's growth forecast for 2022-23 by 80 basis points to 7.4 per cent.
- 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 and has launched three Start-up Regional Hubs at Madurai, Tirunelveli and Erode.
- The Government has announced that a second airport for the city would come up at Parandur near Chennai at an estimated cost of Rs 20,000 crore with an annual capacity of 10 crore passengers.
- Lauded the State Government for taking steps to empower women by launch of innovative scheme named Moovalur Ramamirtham Ammaiyaar

Higher Education Assurance Scheme for providing financial assistance of Rs.1000 p.m. to girl students.

- He briefed the forum on the Performance of Banking Sector in the state of Tamil Nadu for the quarter ended June 2022 under various parameters like CD ratio, Priority Sector Advances etc.,

#### **Highlights of Special Address by Mr. Muruganandam IA S, ACS-Finance, GoTN:**

- He appreciated bankers for their performance in the first Quarter.
- He commended that there is significant growth in advances to weaker section, micro enterprises and renewable energy but there is negative growth in export credit, housing, education loan. In addition, credit to agriculture sector needs improvement.
- He requested banks to lend more under the Standup India scheme.
- He informed the forum that under the Moovalur Ramamirtham Ammaiyar Higher Education Assurance Scheme, in the first phase, around 1.5 lakhs girl students would be benefited and the scheme is likely to be launched in the first week of September 2022. He requested four banks viz., IOB, Indian Bank, SBI and Canara Bank to complete the account opening process for the intended beneficiaries at the earliest, which includes reviving the dormant accounts.
- He requested the bankers to improve the credit flow to housing scheme under PMAY-U, Beneficiary Led Construction scheme where the GoTN is providing Rs.7 lakhs as subsidy.
- He requested bankers to increase proportionately the growth under SHG-BLP.
- He requested Banks to provide second tranche loan of Rs.20000 to PM SVANidhi beneficiaries.
- He requested SLBC to provide more dis-aggregated data relating to credit flow to minorities, weaker sections if possible scheme wise and presented in the forum.
- He suggested that three sub-committees, one for agriculture and allied sector, second for weaker section and third for Industries and Infrastructure might be constituted in order to have more in depth review before the main meeting and requested the convenor to consider his suggestion.

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

- Global Financial markets have experienced volatility and large sell off.
- US Dollar Index soar to two decade high in July 2022.
- Emerging market economy are experiencing capital outflow and reserve losses.
- In domestic market, agriculture sector is picking up due to good monsoons.
- Real GDP growth is projected at 7.2%
- RBI has revised the repo rate by 0.50 basis points
- Reserve Banks Ombudsman scheme has under gone changes since December 2021.

- He informed that banks are solely responsible for the acts of their service providers including their recovery agents.
- He informed that banks are either delaying or omitting to submit their loan books/debt information to Information Utility under IBC thus defeating its very objective of timely resolution of stressed assets.
- He requested the banks to come forward to open branches in four villages in the State having more than 5000 population.

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

- He briefed the forum on the Ground Level credit Target for Agriculture for the FY 2022-23 fixed by GOI and stated that the ACP projected by banks in Tamil Nadu is higher than the GLC.
- Under Agriculture Infrastructure Fund, Credit guarantee support is available through NABSAnrakshan, a fully owned subsidiary of NABARD.
- During the year, NABARD had conducted seven State level workshops and various district level workshops under ACABC scheme.
- Under Financial Inclusion Intervention programme, NABARD, TN has allocated Rs.15 crore budget out of which Rs.6 crore has already been sanctioned.

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

- He commended the functioning of SLBC and appreciated the improvements made by SLBC in providing the data as required by various stakeholders and timely conduct of meetings.
- Risk perception seems to be much lower than globally in the market in commodities, in gold etc.
- Government of India total revenue receipts shows a good trend and the performance of Tamil Nadu is much better under various dimensions compared to the national average.
- He endorsed the view of ACS-Finance for increasing the number of sub-committees to have discussions that are more meaningful in the main SLBC.
- He requested banks to diversify the list of borrowers under every scheme in order to increase the base.
- Technology upgradation is one of the most important factor and the state government is giving more focus on improving such technology so that there is more granularity in data generation.
- He finally informed the forum that with more co-ordination between the banking sector and the Government, lot more thing can be achieved for the betterment of the economy and he urged the bankers to actively involve themselves in all the schemes of the state where there participation is very much required.

**Confirmation of Minutes of the 170<sup>th</sup> SLBC Meeting:**

The forum confirmed minutes of the 170<sup>th</sup> SLBC meeting conducted on 13.06.2022.

## REGULAR AGENDA

Agenda No.	Agenda	Observation/recommendation	Action Point
01.	Preparation of Annual Credit Plan & uploading of data in the portal by April every year	The Convenor briefed the forum on the performance of banks under various segments for the quarter ended June 2022 and advised LDMs to release the approved Credit Plans for the districts latest by <b>third week of April</b> every year so that the ACP for the State shall be released by end of April.	<b>LDMs</b>
02.	Ground Level Credit Target for Agriculture-State wise and Agency wise target for the year 2022-23.	The Convenor informed the forum on the Ground Level Credit Target for Agriculture for the FY 2022-23 fixed by GOI and informed by NABARD. He further informed that the target projected by banks in the State is higher than the one projected in GLC and requested 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.	<b>Banks</b>
03.	Provision and applicability of Shops & Establishment (S & E) Act on Banks	The Convenor informed about the Indian Banks' Association, communication on Provisions and Applicability of Shops & Establishment (S & E) Act on Banks and requested the State Government to kindly consider exempting all Banks from the applicability of the S & E Act by making suitable amendments in the Act. <b>ACS-FN</b> asked SLBC to send a communication in this regard.	State Government/SLBC
04.	Establishment of fully owned subsidiary viz., NABSanrakshan Trustee Pvt., Ltd by NABARD	The Convenor informed the forum on establishment of NABSanrakshan Trustee Pvt. Ltd a fully owned subsidiary of NABARD to manage the Credit Guarantee operations for two schemes viz., Animal Husbandry Infrastructure Development Fund (AHIDF) and the Central Sector Scheme (CSS)for	Banks

		<p>Formation and Promotion of 10,000 FPOs. He said that while some banks have on-boarded for both the schemes and requested the Member Banks who are yet to on-board to do the needful for each of the aforesaid scheme at the earliest.</p> <p><b>CGM-NABARD</b> briefed the forum on NABSanrakshan scheme.</p>	
05.	<p>Status of implementation of (Survey of Villages Abadi and Mapping with Improved Technology in Village Areas) SVAMITVA SCHEME in Tamil Nadu</p>	<p>The Convenor requested the State Government for demarcating inhabited land in rural areas by drone survey method and for issuing the Property Cards. Also, the Convenor requested the Member Banks to come up with any specific issue they might have in providing loans against property cards under the scheme. <b>Commissioner, Survey, GoTN</b> informed that for the state the survey was already conducted during the period from 1989-96 for Natham land and Natham Patta was issued which is a valid document authorized by GoTN and as such the Property Card concept is not relevant for taking loans in Natham areas. He requested banks to consider Natham Patta itself for loan processing.</p>	State Government/Banks
06.	<p>Adoption of MSE clusters by Lead banks</p>	<p>The Convenor informed the forum that 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. He advised LDMS of these districts to take up with the bank branches to ensure that credit requirement of the clusters adopted in their districts are adequately met and to review the progress in the block/district level meetings every month.</p>	LDMS
07.	<p>Business Correspondents-Inoperative BCs</p>	<p>The Convenor informed the forum that as per the data provided by RBI as on March 2022, there are around 32693</p>	Banks esp., ICICI, Yes Bank, UCO bank

		<p>inactive BCs with Yes Bank, ICICI, UCO bank to name a few with more than 25% inactivity ratio. He advised the banks to take necessary steps to reduce the number of inactive BCs to the bare minimum.</p> <p><b>MD-TNCDW</b> wanted banks to engage IIBF certified SHG members as BCs.</p>	
08.	Providing Banking Solutions in Unbanked Areas	<p>The Convenor informed that four villages viz., Vattuvanahalli in Dharmapuri District, Batamugulalam and Thagatti in Krishnagiri district, Tholampalayam in Coimbatore District and Melmudiyapur in Thiruvannamalai district having population more than 5000 are not provided with brick and mortar branch of any scheduled commercial bank (including RRB). He requested Indian Bank and Canara Bank to open brick and mortar branches at the locations, and to submit status report/Road map on opening of the branches to SLBC by end of this month for onward communication to RBI and DFS.</p>	Indian Bank/ Canara Bank
09.	KCC for AH & Fisheries - Special Saturation Drive	<p>The Convenor informed the forum that in many districts there are applications pending for more than 15 days without any action being taken by concerned bank branches. He advised LDMs to follow up with the concerned branches to dispose of the pending applications without further delay.</p> <p><b>LDM Kancheepuram</b> suggested that applications may be sent directly to the branches which will reduce the turnaround time. He also added that many applications sent to branches are not complete in all aspect. <b>The Convenor</b> replied that the applications will be routed only through concerned LDMs as per campaign guidelines and are not to be directly sent to branches.</p> <p><b>Director, Animal Husbandry</b> informed the forum that only 18 applications have been processed in our State under</p>	LDMs/Aavin



		<p>AHIDF despite the fact that various steps are being taken to popularize the scheme.</p> <p><b>Commissioner, Fisheries</b> informed that the applications are scrutinized by their dept. officials at district level to check that the applications are complete in all aspect.</p> <p><b>LDM Kallakurichi</b> informed that if there is some sort of tripartite agreement or buy back arrangement is put in place among the borrower, the lending bank branch and milk federation (like Aavin) procuring the milk, the loan off take would improve.</p> <p><b>LDM Krishnagiri</b> said if more applications come through private dairies, the performance will further go up.</p> <p><b>LDM Nilgiris</b> wanted the applications to be forwarded to the branch where the applicant is receiving the amount.</p> <p><b>ACS-FN</b> asked representative of Aavin to explore the possibilities of giving directions to milk societies to transfer the milk proceeds directly to the loan account of the branch.</p> <p><b>The Convenor</b> explained that the practice of execution of such Tripartite Agreement is already prevailing. He requested the department to give the district-wise, branch-wise list of pending applications to SLBC for following up with the banks.</p>	
10.	PMAY(U) – Housing Loans to the beneficiaries	<p>The Convenor dwelt briefly on the performance of the banks under various components of the scheme.</p> <p><b>MD-Urban Habitat</b> informed that there was a meeting with all banks representative on 19<sup>th</sup> of July 2022 where the detailed scheme guidelines including tripartite agreement were discussed and requested the banks to issue suitable circular. Canara Bank, Bank of India, BoB, HDFC to name a few, have already issued circulars in this regard. Remaining banks were requested to issue the circular at the earliest. Similarly, district level habitat committee has been</p>	<b>Banks/Urban Habitat department</b>

		formed where LDM is one of the members to review the progress of the scheme. DGM Indian Bank requested MD-Urban Habitat to issue a letter addressed to all Banks giving the details of each scheme as the circular for PMAY-U is issued by different department in their bank.	
11	Progress on economic development Schemes- implemented by TAHDCO	<p>MD TAHDCO briefed the forum on the method of processing of applications at district level. He further informed that pendency at bank level is there for a long time and requested bankers to dispose the applications at the earliest. Similarly, many applications are pending for release of subsidy and applications are pending even after release of subsidy.</p> <p>He further insisted that instead norms laid down by the department be followed while processing TAHDCO loan. He also wanted banks to provide bulk loans.</p> <p>ACS-FN insisted that TAHDCO has to go for computerization of applications so that tracking of applications would be possible.</p> <p>LDM Madurai wanted the process of claiming subsidy to be streamlined.</p> <p>MD TAHDCO informed that now the subsidy is first provided by the department and later claimed from the government.</p> <p>LDM Thirupattur wanted a District Office set up as presently there is none.</p> <p>LDM Dindigul wanted the portal to be revamped.</p>	Banks/TAHDCO
12	PM Formalization of Micro Food Processing Enterprises Scheme (PMFME Scheme) – need for improvement	<p>The Convenor briefed on the scheme guidelines and informed that some bank branches are not regularly logging into the portal to view and process the applications and hence the pendency is more. He requested all banks to sensitise their branches to periodically login and view/process the applications.</p> <p>Secretary, GoTN informed that Pan India, the State of Tamil Nadu is in 2<sup>nd</sup> position and informed all the banks that 35% of the project cost or Rs.10 lakhs whichever is least is available as subsidy. He also requested SBI, Canara Bank, Indian Bank and IOB, which are having major pendency of applications to process the same without further delay.</p>	Banks/SBI/Agri Department-GoTN

**ACS-FN** informed that Rs.500 crore allocations is available for the State and requested Industries Commissioner and MD, TNCDW to bring Micro food processing units and SHGs/PLFs involved in food processing activities under the scheme to avail the benefits. **RD-RBI** enquired if the benefits of the scheme are disseminated to the intended beneficiaries for which **ACS-FN** informed that sensitization shall be made through DIC, TNCDW to bring awareness.

**DGM-SBI** replied with regard to pendency of applications pertaining to their bank that within fortnight the 140 pending applications would be cleared.

**RD-RBI** requested the banks not to insist on collateral security and service area concept should not be a valid reason for rejection.

**ACS-FN** requested Director, Agriculture Marketing to analyze the reasons for rejection of applications so that it can once again be taken up with the concerned branches if it is rejected on above-mentioned grounds.

**LDM Thiruvannamalai** briefed the forum about how their district performed under the scheme.

**LDM Namakkal** informed that in their district before applying in the online portal the project would be discussed with the applicant through DRPs so that the application satisfies all the requirements as per the bank guidelines.

**LDM Krishnagiri** informed that each bank have formulated board approved policy with regard to CIBIL score and the branches are following it and service area approach with regard to Government sponsored scheme are duly followed. He further requested Agriculture Department to inform the LDMs on forwarding of applications by DD Agri Marketing to branches. **ACS-FN** requested Agri department to send necessary communication in this regard at the earliest.

With regard to query raised by **LDM Villupuram** on count of rejected

		applications, it was clarified that though applications goes to two banks as per the provision available to the applicant, rejection will be treated only as one and not two as claimed by the LDM.	
13.	Atal Pension Yojana	The Convenor reviewed the performance under APY both bank wise and branch wise and advised banks to achieve the target allotted to them so that our state achieve the targets.	<b>Banks</b>
14	Financing to Self Help Groups	<p>The Convenor informed the forum on the target set for the FY 2022-23 and the achievement made so far by banks as on 31-07-2022. He requested Member Banks under all the components of the scheme and achieves the proportionate target on monthly basis.</p> <p>MD, TNCDW informed on the pendency of applications pending with various banks and requested banks to process the applications at the earliest. She requested banks to give thrust on PLF bulk loan also so that the target is achieved. 11 districts have not processed even one bulk loan application and requested the LDMs of those districts to take up with the bank branches to sanction bulk loans. She also requested the LDMs/Banks to provide the details of SHGs as asked by PS-RD &amp; PR. Similarly, she asked all the banks to enter the details in the NRLM portal so that subvention will be provided to all the eligible beneficiary. MD-TNCDW also informed that recovery camps will be held at block level and schedule for the same will be communicated shortly. Under Vaazhndhu Kaattuvom-Matching grant program, so far six banks have tied up and requested other banks to come forward.</p> <p>LDM Madurai informed that banks sanctioning PLF bulk loan are insisting that all the accounts of SHGs be maintained with them. The Convenor replied that it is not mandatory that all the SHGs in the PLF need to have account with the bank where the PLF avails loan. He further asked on legal validity on providing details of NGOs for which the MD-TNCDW clarified.</p>	<p><b>LDM Chennai,</b>  <b>Ariyalur,</b>  <b>Coimbatore,</b>  <b>Chengalpattu,</b>  <b>Kanchipuram,</b>  <b>Kanniyakumari,</b>  <b>Krishnagiri,</b>  <b>Mayiladuthurai,</b>  <b>Nagapattinam,</b>  <b>Tiruvarur</b> and  <b>Vellore</b></p>

		<p><b>LDM Thirupattur</b> wanted the bank head office to provide the details of SHGs instead of asking from LDMs.</p> <p><b>RD-RBI</b> wanted all the schemes of the State government either as soft copy/booklet form so that it can be disseminated up to the field level.</p> <p><b>Chairman-SLBC</b> suggested if some sort of portal similar to GOI portal where all the schemes are portrayed will be useful to the bankers and public at large.</p>	
15.	PM SVANidhi Scheme	<p>The Convenor reviewed the bank wise/district wise performance under the scheme.</p> <p><b>The Secretary</b> informed that under the scheme, the state's performance is far below when compared to other state and number of cases pending for disbursement is around 35000 and requested banks to immediately disburse the same. As far as the second tranche is concerned, only 13000 beneficiaries out of 70000 eligible beneficiaries are provided credit and he requested banks to improve the performance. He further informed that every Wednesday would be observed as street vendor's day to address the issues. It was also informed that lot of applications are rejected due to no/low CIBIL score. The Convenor informed that Member Banks were already informed through various communications in the past with regard to not to return applications on the basis no/low cibil score.</p>	Banks
16	SATURATION OF FARMERS UNDER KISAN CREDIT CARD (KCC) SCHEME	<p>The Convenor detailed the forum on the KCC saturation, which includes coverage of all PM KISAN beneficiaries under KCC and reviewed the performance of the banks under the scheme as on 29-07-2022.</p>	Banks
17.	Agriculture Infrastructure Fund (AIF)	<p>The Convenor briefed the forum about the scheme and reviewed the performance of banks as of July 2022. He requested the Member Banks to advise their branches suitably to process the remaining applications at the earliest. He also informed the forum about the AIF conclave held at Trichy on 12.08.2022 organized by GoTN.</p> <p><b>ACS-FN-GoTN</b> informed that under the scheme the allotment for the State is</p>	Banks

		around Rs.6000 crore but the performance needs improvement. <b>PS-Agriculture</b> , GoTN informed that GOI is in the process of revising the existing guidelines to include food processing also. <b>CGM-NABARD</b> briefed the forum on their role under AIF scheme.	
BS-4	Micro, Small and Medium Enterprises Sector	The Convenor reviewed the performance of banks under MSME sector. <b>Industries Commissioner</b> informed the forum that under NEEDS/UYEGP even though overall performance is there, the credit flow to SC-ST and differently abled is not up to the mark and requested banks to improve their performance under these categories.	<b>Banks</b>

**Table Agenda:**

Agenda No.	Agenda	Observation/recommendation	Action Point
01.	Trade Receivables Discounting System (TReDS)	<b>Industries Commissioner and Director of Industries and Commerce</b> , GoTN, Madam Sigy Thomas Vaidhyan IAS., presented before the forum power point presentation about the TN-TReDS in detail. Before, this she informed on lack of Udyam Registration Certificate in MSME accounts, which shall have impact on the lending figures to MSME in the State and requested Bankers to take remedial measures on camp mode. She requested the bankers to join and ensure MSMEs have faster channels for realization of their dues. <b>Chairman SLBC</b> enquired on the TAICO bank ability to refinance and any regulator permission is required, for which the commissioner replied that TAICO bank capital base is presently Rs.1000 crore and formal meeting is scheduled with RBI/NABARD.	Banks

Due to time constraint, following two table agendas could not be discussed in the meeting:

- > Implementation of Weavers Mudra Scheme in Tamil Nadu
- > National E-Governance Services Ltd.

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

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

**The forum confirms the minutes of 171<sup>st</sup> SLBC Meeting conducted on 16.08.2022**

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

**Agenda No: 03 - Provision and Applicability of Shops & Establishment (S&E) Act on Banks:**

POINT	ACTION TAKEN
In the 171 <sup>st</sup> meeting of SLBC the Convenor informed about the IBAs communication on Provision and Applicability of Shops and Establishment (S&E) Act on Banks and requested the State Government to kindly consider exempting all banks from applicability of the said Act. Finance Secretary had requested SLBC to take up with the State Government for necessary consideration.	SLBC vide their letter Ref No.SLBC-TN/MISC/49/2022-23 dated 06.09.2022 address to The Principal Secretary / Commissioner, Labour & Welfare Department , GoTN , with a copy to Chief Secretary and Additional Chief Secretary Finance, requesting to kindly consider exempting all Banks from the applicability on the S&E Act by making suitable amendment to the Act.





மாநில அளவிலான வங்கியாளர்கள் குழுமம்- தமிழ்நாடு  
राज्य स्तरीय बैंकर्स समिति, तमिलनाडु

**STATE LEVEL BANKERS' COMMITTEE-TAMILNADU**

Convenor:

Indian Overseas Bank

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SLBC-TN/MISC/19 / 2022-23

06.09.2022

The Principal Secretary/Commissioner  
Labour & Welfare Department  
Government of Tamil Nadu,  
Chennai 600 006

Dear Sir,

**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.

IBA has stated that the matter was deliberated in their 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.

DFS 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.

As per the advice of IBA, the matter was taken up in SLBC meeting on 16.08.2022 and it was requested to the State Government to kindly consider exempting all Banks from the applicability of the S & E Act by making suitable amendments in the Act. ACS - Finance department has advised the matter to be taken up with the concerned department of GoTN.

SLBC requests you to kindly consider exempting all Banks from the applicability of the S & E Act by making suitable amendments in the Act.

With Regards,

Yours faithfully

S.C.Mohanta

General Manager - IOB

Convenor - SLBC-TN

Cc: Chief Secretary, GoTN

: Additional Chief Secretary, Finance Department, GoTN



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

The Tamil Nadu Corporation for Development of Women (TNCDW) 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 31.10.2022**

SI. NO	Particulars	Target		Achievement		%
		No. of. SHG	Amount	No. of. SHG	Amount	
1.	SHG BLP *	390633	25000	187954	9816.13	39
2.	PLF Bulk Loan	400	400	624	229.41	57
3.	CGFMU	5000	750	4435	541.40	72

❖ The Proportionate target for SHG BLP up to October 2022 Rs.14583.33 Crs. The achievement against the Proportionate target is 67.31%.

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

TNCDW has provided the bank wise/district wise break-up of the target-vs-achievement which is furnished as annexure.

SLBC requests member banks to advise their bank branches to sanction eligible quantum of loans in a timely manner under the above schemes and 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. Besides banks are also advised to ensure the loan data is uploaded in NRLM portal. TNCDW has stated that though banks are disbursed Rs.9816.13 crores under SHG-BLP, Rs.4879.19 crores only reflected in NRLM Portal.



# 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: 08.11.2022

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 172<sup>nd</sup> SLBC Meeting- Reg

Ref: Telephone message received from SLBC on  
08.11.2022.

The following are the agenda points for the ensuing 172<sup>nd</sup> SLBC Meeting.

## 1. SHG BLP-2022-23: Target viz Achievement as on 31.10.2022

(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	1,87,954	9,816.13	39
	PLF Bulk Loan	400	400	624	229.41	57
	CGFMU	5,000	750	4,435	541.40	72

The achievement under SHG-BLP as on 31.10.2022 is Rs.9,816.13 Cr (Annexure - I and II, Target and Achievement - District wise and Bank wise). Seven months have passed and the achievement to the annual target is 39% only.

As on 31.10.2022, 18,931 SHG loan applications are pending with banks. If banks would have processed these 18,931 SHG loan applications (Annexure III - Status of loan applications pending- Bank wise) and sanctioned the loan, the achievement would have been improved by another Rs.961.32 Cr.

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Phone : 91-44-2817 3412 / 13 / 14 Fax : 91-44-2817 3409

E-mail : tncdwho@yahoo.co.in Web : <http://www.tamilnaduwomen.org>

Member Banks are requested to process the loan applications immediately and sanction the loan as per the SHG's eligibility. State Level Bankers Committee is requested to advise member Banks in this regard.

## **II. Panchayat Level Federation (PLF- Bulk Loan)**

Under PLF Bulk loan category, the achievement is Rs.229.41 Cr (57%) as on 31.10.2022. 691 PLF Bulk loan applications (**Annexure IV Status of PLF Bulk loan achievement District wise & Bank wise and Annexure V - PLF Bulk Loan applications pending - Bank wise**) were pending with banks for Rs.356.45 Cr

Member banks are requested to advise their branches to encourage PLF bulk loan proposals 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. The achievement under CGFMU loan category is Rs.541.40 Cr (72 %) as on 31.10.2022 (**Annexure VI - CGFMU achievement - District wise**)

## **IV. Other Issues related to the implementation of SHG -BLP**

### **a. Data sharing:**

Though banks have disbursed Rs.9,816.13 Cr under SHG BLP, Rs.4879.19 Cr only reflected in the NRLM portal. (**Annexure VII - Comparison between the actual performance and data shared with NRLM portal - Bank wise**). MoRD evaluate the performance of the states based on the information available in the portal.

Member banks are requested to monitor 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. Credit Linkage to SHGs formed with elderly members**

In the SHG Bank Linkage programme, the right to credit is ensured through easy access to credit institutions, timely and adequate delivery of credit and availability of credit at an affordable interest rate for SHG members with no barrier on age.

But often we come across incidence of elderly SHG members being debarred from accessing the credit under SHG BLP due to their age. Since they are not getting credit from banks, they have to depend on Revolving Fund/Community Investment Fund assistance from TNSRLM. Nearly 20000 elderly SHG members are willing to take up small livelihood activities with the support of bank loan and banks have to help them with credit assistance

It is in this context, we request SLBC to issue suitable instructions to member banks and draw their attention to extend credit to special Self Help Groups formed with elderly members. Banks may be advised to refrain from denying credit to elderly SHG members, citing the age as the reason. LDMs may also be advised in this regard and place the subject as an agenda during DCC/DLRC meetings

**c. Providing data for submitting "Banking Correspondent Model Monitoring Sheet" (BCMMS) to NRLM**

As per the directions from NRLM, MORD, GoI , TNSRLM has to submit the details of daily transactions done by SHG members working as Business correspondents in Banks to NRLM every month. The report is named as "Business Correspondent Monthly Monitoring Sheet (BCMMS).

Since the data required for the report is related to the transactions done by the BCs, these details have to be necessarily provided by banks to the District Mission Management Units (DMMU) of TNSRLM on a monthly basis.

However, DMMUs are struggling and unable to collect accurate data from branches/BCs/BC Organisations/Corporate BCs. Many a time, the

reports compiled at the state office and submitted to NRLM has not been accepted and returned with critical remarks/comments.

Unless banks provide the details, it is very difficult for the field level functionaries to furnish accurate bank wise/branch wise/ BC wise details to state office, which in turn has to be consolidated and submitted to NRLM on monthly basis.

Hence to rectify the same and submit error free data to NRLM, SLBC is requested to advise member banks to provide the details of transactions carried out by SHG members working as BCs in the respective bank to TNSRLM on a monthly basis as per the format given in **Annexure VIII.**

**d. Extending credit to women SHGs under DAY-NRLM for loans upto Rs.5 lakhs - Adhering to RBI guidelines (2022-23)**

As per RBI Master Circular on DAY-NRLM (2022-23) dated 20.07.2022, banks have to extend credit to women SHGs at a concessional interest rate of 7% per annum for loans upto Rs.3 lakhs and at an interest rate equivalent to their 1 year-MCLR or any other external benchmark based lending rate or 10% per annum, whichever is lower for loans above 3 lakhs upto Rs.5 lakhs.

SLBC is requested to advise member banks to adhere to the above RBI guidelines for extending credit to women SHGs under DAY-NRLM for loans upto Rs.5 lakhs.

From 2022-23 onwards, the Interest Subvention is limited to women SHGs under DAY - NRLM in rural areas only. NRLM has assigned unique codes to all NRLM SHGS and District and Block Staffs were instructed to mention this unique SHG code in SHG loan application submitted manually. Banks are requested to instruct all the branch managers to insist for this code in the SHG loan application.

#### **e. Implementation of Dual Authentication System**

The Ministry of Rural Development (MoRD) has taken the Initiative and introduced a system called "dual authentication" through which the SHGs and PLFs can withdraw or transfer money at BC points. The savings bank accounts and the loan accounts of the SHGs and PLFs are mapped to BC points at the banks end.

In Tamil Nadu, the system was introduced on a pilot basis in 5 National Rural Economic Transformation Project (NRETP) Districts viz: Cuddalore, Erode, Salem, Thanjavur and Trichy and now NRLM has planned to extend Dual Authentication to 10 more Districts in one block each. The District Mission Management Unit of these 5 NRETP districts are issued with instructions to extend support to the branches implementing the Dual Authentication System. **(Annexure IX - Progress under Dual Authentication system - Bank wise)**

SLBG is requested to advise member banks having branches in these Districts to effectively implement the dual authentication system and facilitate their SHGs to do the transactions at BC points

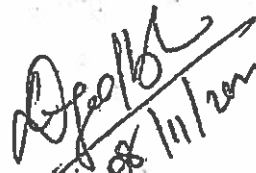
#### **f. User ID & Password for accessing the Online SHG loan application system in NRLM portal**

To ensure error free submission and easy tracking of loan applications by Banks /by TNSRLM, the District Mission Management Units, Block Mission Management Units and SHGs were trained adequately to submit the SHG loan applications to banks online through NRLM portal. Banks were also advised to adopt and encourage the system of receiving and processing the SHG loan applications online. As on 02.11.2022, 7,178 Applications were submitted online and only 420 applications were sanctioned and 379 applications were rejected and 6,379 applications were kept pending **(Annexure X – Loan application pending status in NRLM portal)**.

It is learnt that many branches are not aware of their branch login User ID and Password and the procedure to process the loan applications submitted online.

Hence, for the benefit of many newly joined BMs/ First time Branch Managers/Credit Officers, TNSRLM has shared the step by step procedure to use the online SHG loan application system, login User ID and password to all member banks and LDMS. Member banks are requested to advise their branches in this regard.

**Encl:-** Annexure I to X

  
8/11/20  
**Managing Director /  
Chief Executive Officer**



**SHG Bank Linkage Programme  
Achievement for the Year 2022-23 :As on 31.10.2022**

(Rs.in Crore)

Sl. No	Name of the District	Target		Achievement		%
		No.of SHGs	Amount	No.of SHGs	Amount	
1	Ariyalur	5469	350	2,769	111.84	32
2	Chengalpattu	11719	750	2,787	172.79	23
3	Chennai	14844	950	9,662	387.22	41
4	Coimbatore	11719	750	6,137	340.20	45
5	Cuddalore	16406	1050	7,882	486.65	46
6	Dharmapuri	7813	500	3,943	286.86	57
7	Dindigul	10938	700	6,031	292.64	42
8	Erode	11719	750	3,879	211.69	28
9	Kallakurichi	7813	500	5,755	256.96	51
10	Kancheepuram	7813	500	3,157	167.10	33
11	Kanniyakumari	8594	550	4,060	212.79	39
12	Karur	6250	400	4,785	161.74	40
13	Krishnagiri	7813	500	5,902	338.34	68
14	Madurai	13281	850	6,121	274.20	32
15	Mayiladuthurai	7813	500	4,378	213.00	43
16	Nagapattinam	7031	450	4,755	171.50	38
17	Namakkal	10156	650	5,001	255.48	39
18	Perambalur	4688	300	2,361	94.73	32
19	Pudukkottai	10938	700	5,867	282.37	40
20	Ramanathapuram	7813	500	4,875	220.07	44
21	Ranipet	8594	550	2,408	131.78	24
22	Salem	14844	950	7,551	371.87	39
23	Sivagangai	10156	650	4,696	252.50	39
24	Tenkasi	7813	500	4,107	191.01	38
25	Thanjavur	16406	1050	5,712	359.94	34
26	The Nilgiris	5469	350	2,702	127.78	37
27	Theni	8594	550	5,342	301.37	55
28	Thoothukkudi	11719	750	6,619	329.66	44
29	Tiruchirappalli	14844	950	8,205	465.70	49
30	Tirunelveli	7813	500	3,803	210.62	42
31	Tirupathur	7813	500	3,330	195.02	39
32	Tiruppur	8594	550	4,177	227.65	41
33	Tiruvallur	16406	1050	4,833	359.22	34
34	Tiruvannamalai	19531	1250	7,806	441.38	35
35	Tiruvarur	10938	700	3,256	139.94	20
36	Vellore	8594	550	3,420	208.70	38
37	Vilupuram	11719	750	5,131	291.65	39
38	Virudhunagar	10156	650	4,749	272.17	42
	<b>Grand Total</b>	<b>390633</b>	<b>25000</b>	<b>1,87,954</b>	<b>9,816.13</b>	<b>39</b>

## SHG - BLP Bankwise Achievement Abstract as on 31.10.2022

Sl. No	Name of the Bank	(Rs. In crore)					
		TARGET		ACHIEVEMENT		ACHIEVEMENT %	
		No	Amount	No	Amount	No	Amount
<b>I</b>	<b>Nationalised Banks</b>						
1	Indian Bank + Alahabad Bank	73665	4827.63	32337	1807.73	44	37
2	Indian Overseas Bank	28063	1804.27	5184	293.27	18	16
3	State Bank of India	10984	656.54	3762	238.82	34	36
4	Canara Bank + Syndicate Bank	26696	1757.56	10601	622.50	40	35
5	Bank of India	5467	318.85	1940	109.27	35	34
6	Punjab and Sindh Bank	102	15.11	19	0.99	19	7
7	Central Bank of India	4528	274.38	1387	94.96	31	35
8	Union Bank of India + Andhra Bank + Corporation Bank	8208	477.68	2728	148.11	33	31
9	Punjab National Bank + Oriental Bank of Commerce & United Bank of India	2780	183.97	516	28.35	19	15
10	Bank of Baroda + Vijaya Bank + Dena Bank	3806	225.01	1102	70.90	29	32
11	UCO Bank	1201	73.66	440	21.98	37	30
12	Bank of Maharashtra	138	7.81	38	1.22	28	16
	<b>Sub Total</b>	<b>165638</b>	<b>10622.47</b>	<b>60054</b>	<b>3438.09</b>	<b>36</b>	<b>32</b>
<b>II</b>	<b>Private Sector Banks</b>						
1	ICICI Bank	24608	1490.81	13555	762.34	55	51
2	IDBI Bank	2015	142.11	4938	243.26	245	171
3	HDFC Bank	32690	2012.90	26078	1239.72	80	62
4	Repcobank	5177	333.26	2966	124.88	57	37
5	Rathnakar Bank	1244	95.26	896	43.49	72	46
6	City Union Bank	633	36.52	47	1.70	7	5
7	Tamilnadu Mercantile Bank	1145	79.77	71	3.30	6	4
8	Yes Bank	818	36.44	756	39.30	92	108
9	Karur Vysya Bank	763	38.59	5	0.20	1	1
10	Lakshmi Vilas Bank	46	5.75	186	10.71	404	186
11	Axis Bank	856	50.30	2276	79.41	266	158
12	South Indian Bank	86	4.04	28	2.50	33	62
13	Federal Bank	358	22.60	184	7.72	51	34
14	Dhanalakshmi Bank	56	5.04	44	2.22	79	44
15	Catholic Syrian Bank	15	0.79	11	0.83	73	104
16	Karnataka Bank	0	0.00	355	19.78	0	0
17	Equitas Bank	10177	670.49	11328	538.63	111	80
18	IDFC	9606	671.02	19924	1188.85	207	177
	<b>Sub Total</b>	<b>90293</b>	<b>5695.68</b>	<b>83648</b>	<b>4308.84</b>	<b>93</b>	<b>76</b>
<b>III</b>	<b>Regional Rural Bank</b>						
1	Tamilnadu Grama Bank	23000	1238.53	8018	445.87	35	36
	<b>Sub Total</b>	<b>23000</b>	<b>1238.53</b>	<b>8018</b>	<b>445.87</b>	<b>35</b>	<b>36</b>
<b>IV</b>	<b>Co-operative Bank</b>						
1	DCCB	32047	2125.76	7347	301.44	23	14
2	PACCS	70193	4661.78	12207	488.68	17	10
3	UCB	2680	174.57	271	11.97	10	7
4	UCCS	548	33.82	105	2.81	19	8
5	LAMPS	438	26.11	23	0.85	5	3
	<b>Sub Total</b>	<b>105906</b>	<b>7022.05</b>	<b>19953</b>	<b>805.74</b>	<b>19</b>	<b>11</b>
<b>V</b>	<b>Others (Specify if any)</b>						
1	Tamilnadu Industrial co	235	13.37	1799	48.35	766	362
2	ESAF	1223	79.98	7545	365.11	617	456
3	Ujivan	3100	230.76	4949	293.58	160	127
4	Bandhan Bank	610	50.00	1011	53.11	166	106
5	Suryodaya	575	46.00	877	52.84	153	115
6	Nicholson Bank	53	1.16	100	4.60	189	397
	<b>Sub Total</b>	<b>5796</b>	<b>421.27</b>	<b>16281</b>	<b>817.58</b>	<b>281</b>	<b>194</b>
	<b>Grand Total</b>	<b>390633</b>	<b>25000.00</b>	<b>187954</b>	<b>9816.13</b>	<b>48</b>	<b>39</b>

**SHG - BLP - Loan Application Pending Details as on 31.10.2022**

Sl. No	Name of the Bank	(Rs. in Crore)	
		Total	
		No. of SHGs	Amount
<b>I</b>	<b>Nationalised Banks</b>		
1	Indian Bank + Alahabad Bank	1665	100.54
2	Indian Overseas Bank	1379	75.29
3	State Bank of India	552	31.92
4	Canara Bank + Syndicate Bank	762	46.77
5	Bank of India	204	15.37
6	Punjab and Sindh Bank	1	0.03
7	Central Bank of India	286	15.09
8	Union Bank of India +Andhra Bank +Corporation Bank	181	11.21
9	Punjab National Bank + Oriental Bank of Commerce & UBI	59	3.58
10	Bank of Baroda +Vijaya Bank + Dena Bank	202	9.61
11	UCO Bank	15	0.61
12	Bank of Maharashtra	4	0.05
	<b>Sub Total</b>	<b>5310</b>	<b>310.07</b>
<b>II</b>	<b>Private Sector Banks</b>		
1	ICICI Bank	637	36.87
2	IDBI Bank	56	2.41
3	HDFC Bank	1297	73.04
4	Repc Bank	9	0.76
5	Rathnakar Bank	0	0.00
6	City Union Bank	14	0.73
7	Tamilnadu Mercantile Bank	0	0.00
8	Yes Bank	3	0.19
9	Karur Vysya Bank	1	0.04
10	Lakshmi Vilas Bank	0	0.00
11	Axis Bank	2	0.48
12	South Indian Bank	0	0.00
13	Federal Bank	0	0.00
14	Dhanalaksahmi Bank	0	0.00
15	Catholic Syrian Bank	0	0.00
16	Karnataka Bank	0	0.00
17	Equitas Bank	0	0.00
18	IDFC	0	0.00
	<b>Sub Total</b>	<b>2019</b>	<b>114.51</b>
<b>III</b>	<b>Regional Rural Bank</b>		
1	Tamilnadu Grama Bank	866	51.40
	<b>Sub Total</b>	<b>866</b>	<b>51.40</b>
<b>IV</b>	<b>Co-operative Bank</b>		
1	DCCB	1932	83.34
2	PACCS	8361	391.45
3	UCB	39	1.79
4	UCCS	9	0.30
5	LAMPS	32	2.75
	<b>Sub Total</b>	<b>10373</b>	<b>479.62</b>
<b>V</b>	<b>Others (Specify if any)</b>		
1	Tamilnadu Industrial co operative Bank	0	0.00
2	ESAF	137	1.22
3	Ujivan	0	0.00
4	Bandhan Bank	0	0.00
5	Suryodaya	226	4.50
6	Nicholson Bank	0	0.00
	<b>Sub Total</b>	<b>363</b>	<b>5.72</b>
	<b>Grand Total</b>	<b>18931</b>	<b>961.32</b>

**SHG BLP - PLF Bulk Loan Achievement for the year 2022-23  
as on 31.10.2022**

(Rs.in Crore)

SI.No	Name of the district	Target		Total		Amount %
		No of PLF	Amount in Cr	No. of SHGs	Amount Disbursed	
1	Ariyalur	6	6.00	3	1.34	22
2	Chengalpattu	8	8.00	0	0.00	0
3	Chennai	5	5.00	0	0.00	0
4	Coimbatore	14	14.00	11	3.40	24
5	Cuddalore	14	14.00	62	25.69	183
6	Dharmapuri	10	10.00	1	0.45	4
7	Dindigul	14	14.00	10	4.79	34
8	Erode	14	14.00	6	1.54	11
9	Kallakurichi	9	9.00	313	105.42	1171
10	Kancheepuram	5	5.00	0	0.00	0
11	Kanniyakumari	9	9.00	0	0.00	0
12	Karur	8	8.00	11	2.91	36
13	Krishnagiri	10	10.00	0	0.00	0
14	Madurai	15	15.00	15	6.81	45
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	5	5.80	145
19	Pudukkottai	13	13.00	17	4.97	38
20	Ramanathapuram	11	11.00	7	3.29	30
21	Ranipet	7	7.00	2	1.48	21
22	Salem	20	20.00	6	2.14	11
23	Sivagangai	12	12.00	5	2.98	25
24	Tenkasi	10	10.00	1	0.51	5
25	Thanjavur	14	14.00	29	9.88	71
26	The Nilgiris	4	4.00	4	1.85	46
27	Theni	8	8.00	6	1.84	23
28	Thoothukkudi	12	12.00	3	1.163	10
29	Tiruchirappalli	17	17.00	8	4.32	25
30	Tirunelveli	9	9.00	45	18.84	209
31	Tirupathur	6	6.00	3	2.27	38
32	Tiruppur	13	13.00	12	2.86	22
33	Tiruvallur	14	14.00	7	2.12	15
34	Tiruvannamalai	18	18.00	7	3.53	20
35	Tiruvannamalai	10	10.00	3	1.02	10
36	Vellore	7	7.00	0	0.00	0
37	Vilupuram	13	13.00	3	0.55	4
38	Virudhunagar	11	11.00	14	4.64	42
	<b>Grand Total</b>	<b>400</b>	<b>400.00</b>	<b>624</b>	<b>229.41</b>	<b>57</b>

**PLF Bulk loan bankwise achievement Abstract as on 31.10.2022**

Sl. No	Name of the Bank	(Rs. in Crore)	
		Total	
		No. of PLF	Amount
<b>I</b>	<b>Nationalised Banks</b>		
1	Indian Bank + Alahabad Bank		
2	Indian Overseas Bank	452	159.39
3	State Bank of India	7	1.99
4	Canara Bank + Syndicate Bank	28	12.54
5	Bank of India	68	24.79
6	Punjab and Sindh Bank	15	8.38
7	Central Bank of India	0	0.00
8	Union Bank of India +Andhra Bank +Corporation Bank	4	1.13
9	Punjab National Bank + Oriental Bank of Commerce & UBI	1	0.20
10	Bank of Baroda +Vijaya Bank + Dena Bank	1	0.50
11	UCO Bank	0	0.00
12	Bank of Maharashtra	0	0.00
	<b>Sub Total</b>	<b>576</b>	<b>208.92</b>
<b>II</b>	<b>Private Sector Banks</b>		
1	ICICI Bank		
2	IDBI Bank	0	0.00
3	HDFC Bank	0	0.00
4	Repcobank	14	3.27
5	Rathnakar Bank	0	0.00
6	City Union Bank	0	0.00
7	Tamilnadu Mercantile Bank	0	0.00
8	Yes Bank	0	0.00
9	Karur Vysya Bank	0	0.00
10	Lakshmi Vilas Bank	0	0.00
11	Axis Bank	0	0.00
12	South Indian Bank	0	0.00
13	Federal Bank	0	0.00
14	Dhanalaksahmi Bank	0	0.00
15	Catholic Syrian Bank	0	0.00
16	Karnataka Bank	0	0.00
17	Equitas Bank	0	0.00
18	IDFC	0	0.00
	<b>Sub Total</b>	<b>14</b>	<b>3.27</b>
<b>III</b>	<b>Regional Rural Bank</b>		
1	Tamilnadu Grama Bank		
	<b>Sub Total</b>	<b>0</b>	<b>0.00</b>
<b>IV</b>	<b>Co-operative Bank</b>		
1	DCCB		
2	PACCS	12	4.84
3	UCB	22	12.39
4	UCCS	0	0.00
5	LAMPS	0	0.00
	<b>Sub Total</b>	<b>34</b>	<b>17.23</b>
<b>V</b>	<b>Others (Specify if any)</b>		
1	Tamilnadu Industrial co operative Bank		
2	ESAF	0	0.00
3	Ujivan	0	0.00
4	Bandhan Bank	0	0.00
5	Suryodaya	0	0.00
6	Nicholson Bank	0	0.00
	<b>Sub Total</b>	<b>0</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>624</b>	<b>229.41</b>

**PLF Bulk Loan Application Pending Details Abstract as on 31.10.2022**

Sl. No	Name of the Bank	(Rs. in Crore)	
		Total	
		No. of PLF	Amount
<b>I</b>	<b>Nationalised Banks</b>		
1	Indian Bank + Alahabad Bank		
2	Indian Overseas Bank	206	109.12
3	State Bank of India	55	31.65
4	Canara Bank + Syndicate Bank	95	45.81
5	Bank of India	129	66.86
6	Punjab and Sindh Bank	17	10.96
7	Central Bank of India	0	0.00
8	Union Bank of India +Andhra Bank +Corporation Bank	12	7.61
9	Punjab National Bank + Oriental Bank of Commerce & UBI	17	5.82
10	Bank of Baroda +Vijaya Bank + Dena Bank	1	0.25
11	UCO Bank	11	6.71
12	Bank of Maharashtra	3	1.10
		0	0.00
	<b>Sub Total</b>	<b>546</b>	<b>285.90</b>
<b>II</b>	<b>Private Sector Banks</b>		
1	ICICI Bank		
2	IDBI Bank	1	0.80
3	HDFC Bank	1	0.33
4	RepcO Bank	1	0.30
5	Rathnakar Bank	0	0.00
6	City Union Bank	0	0.00
7	Tamilnadu Mercantile Bank	0	0.00
8	Yes Bank	0	0.00
9	Karur Vysya Bank	0	0.00
10	Lakshmi Vilas Bank	0	0.00
11	Axis Bank	0	0.00
12	South Indian Bank	0	0.00
13	Federal Bank	0	0.00
14	Dhanalaksahmi Bank	0	0.00
15	Catholic Syrian Bank	0	0.00
16	Karnataka Bank	0	0.00
17	Equitas Bank	0	0.00
18	IDFC	0	0.00
		0	0.00
	<b>Sub Total</b>	<b>3</b>	<b>1.43</b>
<b>III</b>	<b>Regional Rural Bank</b>		
1	Tamilnadu Grama Bank		
		34	14.25
	<b>Sub Total</b>	<b>34</b>	<b>14.25</b>
<b>IV</b>	<b>Co-operative Bank</b>		
1	DCCB		
2	PACCS	50	28.94
3	UCB	58	25.93
4	UCCS	0	0.00
5	LAMPS	0	0.00
		0	0.00
	<b>Sub Total</b>	<b>108</b>	<b>54.87</b>
<b>V</b>	<b>Others (Specify if any)</b>		
1	Tamilnadu Industrial co operative Bank		
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
		0	0.00
	<b>Sub Total</b>	<b>0</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>691</b>	<b>356.45</b>

**Credit Guarantee Fund for Micro Unit Details as on  
31.10.2022**

(Rs.in Crore)

Sl. No.	Name of the District	Target		Achivement		
		Target SHGs for CGFMU	Amount @15 lakhs per SHG	No.of SHGs	Amount	Amount %
1	Ariyalur	83	13	28	4.11	32
2	Chengalpattu	125	19	115	16.80	88
3	Chennai	208	30	71	8.17	27
4	Coimbatore	167	24	109	15.24	63
5	Cuddalore	125	19	116	13.19	69
6	Dharmapuri	125	19	337	43.73	230
7	Dindigul	125	19	230	25.68	135
8	Erode	167	24	97	11.51	48
9	Kallakurichi	125	19	73	7.78	41
10	Kancheepuram	167	24	131	17.58	73
11	Kanniyakumari	125	19	136	16.90	89
12	Karur	83	13	52	5.40	42
13	Krishnagiri	125	19	408	45.30	238
14	Madurai	167	24	57	6.51	27
15	Mayiladuthurai	125	19	124	14.80	78
16	Nagapattinam	125	19	112	5.05	27
17	Namakkal	125	19	47	6.68	35
18	Perambalur	83	13	46	5.59	43
19	Pudukkottai	125	19	69	7.54	40
20	Ramanathapuram	125	19	12	1.20	6
21	Ranipet	125	19	111	13.74	72
22	Salem	167	24	91	13.79	57
23	Sivagangai	125	19	85	10.59	56
24	Tenkasi	125	19	21	2.33	12
25	Thanjavur	125	19	111	14.41	76
26	The Nilgiris	125	19	141	16.38	86
27	Theni	83	13	89	10.63	82
28	Thoothukkudi	167	24	196	28.10	117
29	Tiruchirappalli	167	25	188	25.36	101
30	Tirunelveli	167	24	101	14.36	60
31	Tirupathur	83	13	64	8.17	63
32	Tiruppur	166	25	113	11.76	47
33	Tiruvallur	125	19	214	27.15	143
34	Tiruvannamalai	125	19	148	20.32	107
35	Tiruvarur	83	13	47	4.92	38
36	Vellore	167	25	162	19.27	77
37	Vilupuram	125	19	93	11.87	62
38	Virudhunagar	125	19	90	9.50	50
	<b>Grand Total</b>	<b>5000</b>	<b>750</b>	<b>4435</b>	<b>541.40</b>	<b>72</b>

**SHG BANK LINKAGE PROGRAMME**

**Bankwise Target & Achievement for the year 2022-23 (as on 31.10.2022)**

Sl. No	Name of the Bank	(Rs. in Crore)							
		Target		Achievement reported by districts		NRLM Portal Achievement		Difference	
		No	Amount	No	Amount	No	Amount	No	Amount
<b>I</b>	<b>Nationalised Banks</b>								
1	Indian Bank + Alahabad Bank	73665	4827.63	32337	1807.73	29404	1570.05	2933	237.68
2	Indian Overseas Bank	28063	1804.27	5184	293.27	5742	217.66	-558	75.62
3	State Bank of India	10984	656.54	3762	238.82	2651	158.73	1111	80.09
4	Canara Bank + Syndicate Bank	26696	1757.56	10601	622.50	9876	530.99	725	91.51
5	Bank of India	5467	318.85	1940	109.27	1879	118.30	61	-9.02
6	Punjab and Sindh Bank	102	15.11	19	0.99			19	0.99
7	Central Bank of India	4528	274.38	1387	94.96	1229	69.89	158	25.07
8	Union Bank of India + Andhra Bank + Corporation Bank	8208	477.68	2728	148.11	4059	162.93	-1331	-14.81
9	Punjab National Bank + Oriental Bank of Commerce & United Bank of India	2780	183.97	516	28.35	721	21.41	-205	6.94
10	Bank of Baroda + Vijaya Bank + Dena Bank	3806	225.01	1102	70.90	1499	91.98	-397	-21.09
11	UCO Bank	1201	73.66	440	21.98	269	6.10	171	15.88
12	Bank of Maharashtra	138	7.81	38	1.22	25	0.54	13	0.68
	<b>Sub Total</b>	<b>165638</b>	<b>10622.47</b>	<b>60054</b>	<b>3438.09</b>	<b>57354</b>	<b>2948.56</b>	<b>2700</b>	<b>489.53</b>
<b>II</b>	<b>Private Sector Banks</b>								
1	ICICI Bank	24608	1490.81	13555	762.34	9515	487.04	4040	275.31
2	IDBI Bank	2015	142.11	4938	243.26	1291	51.33	3647	191.93
3	HDFC Bank	32690	2012.90	26078	1239.72	21797	904.92	4281	334.80
4	Repcobank	5177	333.26	2966	124.88	0	0.00	2966	124.88
5	Rathnakar Bank	1244	95.26	896	43.49	0	0.00	896	43.49
6	City Union Bank	633	36.52	47	1.70	0	0.00	47	1.70
7	Tamilnadu Mercantile	1145	79.77	71	3.30	0	0.00	71	3.30
8	Yes Bank	818	36.44	756	39.30	0	0.00	756	39.30
9	Karur Vysya Bank	763	38.59	5	0.20	0	0.00	5	0.20
10	Lakshmi Vilas Bank	46	5.75	186	10.71	0	0.00	186	10.71
11	Axis Bank	856	50.30	2276	79.41	0	0.00	2276	79.41
12	South Indian Bank	86	4.04	28	2.50	0	0.00	28	2.50
13	Federal Bank	358	22.60	184	7.72	0	0.00	184	7.72
14	Dhanalaksahmi Bank	56	5.04	44	2.22	0	0.00	44	2.22
15	Catholic Syrian Bank	15	0.79	11	0.83	0	0.00	11	0.83
16	Karnataka Bank	0	0.00	355	19.78	0	0.00	355	19.78
17	Equitas Bank	10177	670.49	11328	538.63	0	0.00	11328	538.63
18	IDFC	9606	671.02	19924	1188.85	0	0.00	19924	1188.85
	<b>Sub Total</b>	<b>90293</b>	<b>5695.68</b>	<b>83648</b>	<b>4308.84</b>	<b>32603</b>	<b>1443.29</b>	<b>51045</b>	<b>2865.55</b>
<b>III</b>	<b>Regional Rural Bank</b>								
1	Tamilnadu Grama Bank	23000	1238.53	8018	445.87	7574	406.57	444	39.30
	<b>Sub Total</b>	<b>23000</b>	<b>1238.53</b>	<b>8018</b>	<b>445.87</b>	<b>7574</b>	<b>406.57</b>	<b>444</b>	<b>39.30</b>
<b>IV</b>	<b>Co-operative Bank</b>								
1	Co - Operative Bank	105906	7022.05	19953	805.74	1772	80.77	18181	724.97
	<b>Sub Total</b>	<b>105906</b>	<b>7022.05</b>	<b>19953</b>	<b>805.74</b>	<b>1772</b>	<b>80.77</b>	<b>18181</b>	<b>724.97</b>
<b>V</b>	<b>Others (Specify if any)</b>								
1	Tamilnadu Industrial co operative Bank	235	13.37	1799	48.35	0	0.00	1799	48.35
2	ESAF	1223	79.98	7545	365.11	0	0.00	7545	365.11
3	Ujivan	3100	230.76	4949	293.58	0	0.00	4949	293.58
4	Bandhan Bank	610	50.00	1011	53.11	0	0.00	1011	53.11
5	Suryodaya	575	46.00	877	52.84	0	0.00	877	52.84
6	Nicholson Bank	53	1.16	100	4.60	0	0.00	100	4.60
	<b>Sub Total</b>	<b>5796</b>	<b>421.27</b>	<b>16281</b>	<b>817.58</b>	<b>0</b>	<b>0.00</b>	<b>16281</b>	<b>817.58</b>
	<b>Grand Total</b>	<b>390633</b>	<b>25000.00</b>	<b>187954</b>	<b>9816.13</b>	<b>99303</b>	<b>4879.19</b>	<b>88651</b>	<b>4936.94</b>



**Progress under Dual Authentication System - Bankwise as on  
31.10.2022**

<b>Sl. No.</b>	<b>Name of the Bank</b>	<b>No. of Dual Authentication Activated for SHG accounts</b>
1	Bank of Baroda	5
2	Bank of India	14
3	Canara Bank	100
4	Indian Bank	20
5	Union Bank of India	11
6	HDFC	4
	<b>Total</b>	<b>154</b>

Tamil Nadu – DAY – NULM

TNULM has informed the progress report (targets & achievements) of banks under SEP-I, SEP-G, SEP-SHG bank linkage as on 11.10.2022.

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

The Gist of Target & Achievement under the three Components is given below:

(Amt. In Rs. Crs)

S.No.	Particulars	Target		Disbursement 11.10.2022		%	
		No. of Individual/ Group	Amount	No. of Individual/ Group	Amount	Physical	Financial
1	SEP - I (Individual Enterprise)	6000	45.00	5121	28.83	85	64
2	SEP - G (Group Enterprise)	2500	75.00	2687	82.59	107	110
3	SEP - BL to SHG (Bank Linkage to SHG)	62258	2726.30	14612	681.01	23	25
<b>Grand Total</b>			<b>2846.30</b>		<b>792.43</b>		

The Disbursement under SEP-1 and SEP-G is satisfactory. But under SEP- BL to SHG the disbursement is only 25% of the annual target. Bank should have ideally achieved at least 50% of the proportionate target. SLBC advises the member Banks to prepare a road map and action plan to achieve the proportionate target for December 2022 and also annual target for the year 2022-23 well before 31<sup>st</sup> March 2023.

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

**Dated: 11.10.2022**

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:08.10.2022  
- - -

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**

## **Self Employment Programme - Bank Linkage Target and Achievement for the Year 2022- 2023**

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

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

There are 3 sub-components under this category

SEP- Individual Enterprise Loans

SEP – Group Enterprise Loans

SEP – Bank Linkage to SHG Loans

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

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

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

Any group (between 3-10 members) of urban poor desirous of setting up a group

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

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

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

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

(Rs. In Crore)

S.No.	Particulars	Target		Achievement As on 11.10.22		%	
		No. of Individual/Group	Amount	No. of Individual/Group	Amount	Physical	Financial
1	SEP - I (Individual Enterprise)	6000	45.00	5121	28.83	85	64
2	SEP - G (Group Enterprise)	2500	75.00	2687	82.59	107	111
3	SEP - BL to SHG (Bank Linkage to SHG)	62258	2726.30	14612	681.01	23	27
<b>Grand Total</b>			<b>2846.30</b>		<b>792.43</b>		<b>28</b>

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

## **Self Help Group Account Opening in Tenements**

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

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

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

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

### **Tenements under TNULM**

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

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

All the residents living in the tenements are those who are moved from one location due to flood related damages and evicted during implementation of various projects (Project Affected Families) and have been resettled in tenements established by

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

**Community Based Recovery Mechanism (CBRM)**

Community Based Recovery Mechanism is a community managed system to help both SHGs and Banks. In order to ensure more credit to SHGs, effective monitoring and recovery of Non- Performing Assets (NPA), In rural area already formed the committee and its functioning effectively. Thus, it is requested to add one ALF Officer Bearer, One Community Organizer and Assistant Project Officer TNULM in the existing CBRM committee.

**The members of the CBRM committee are as follows in Urban area:**

Chairman	i	Bank Branch Manager
Members	ii	ALF Officer Bearers
	iii	Community Organizer (TNULM)
	iv	Assistant Project Officer (TNULM)

### **Bulk Loan to Area Level Federation (ALF)**

An Area Level Federation (ALF) is an association of SHGs consisting of representatives from all member SHGs, with the objective of supporting member-SHGs, (guiding and monitor the functioning of SHGs and forming and training new SHGs). The federation of SHGs is essential to deal with larger issues like bank-linkage, inter-group lending, negotiations with higher level structures and to gain greater bargaining power over the rights and privileges of SHGs.

ALFs play a vital role in representation for bank linkage and group lending among SHGs. Thus, it may be requested to provide bulk loans in ALFs as already given for PLFs in rural area.

As per guideline a minimum of 10 SHGs in a federation would be eligible to receive bulk loans. However, Banks are reluctant to lend to those Area Level Federations which have less than 30 SHGs under them. The average number of SHGs in an ALF is between 10-15 in various districts. Hence banks are requested to follow guideline and spirit and lend to those Area Level Federations which have a minimum of 10 SHGs under them.



**Annexure -IIa**  
**Self Employment Programme – Individual Enterprises (SEP - I) – Bank Wise**  
**progress as on 11.10.2022**

S.No.	Bank Name	Target		Sanctioned		Disbursed		% of Achievement	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	2	3	4	5	6	7	8	9	10
1	DCCB	1800	13.5	2065	8.00	2037	7.99	113	59
2	Canara Bank	900	6.75	811	5.23	795	5.15	88	76
3	Indian Bank	900	6.75	766	5.06	745	4.93	83	73
4	Indian Overseas Bank	500	3.75	256	1.90	250	1.84	50	49
5	Bank Of Baroda	300	2.25	179	1.30	178	1.29	59	57
6	PACCS	200	1.5	161	0.89	140	0.78	70	52
7	Bank Of India	150	1.125	140	1.20	137	1.16	91	103
8	Urban Cooperative Bank	150	1.125	133	0.36	131	0.36	87	32
9	Tamil Nadu Grama Bank	150	1.125	142	0.95	129	0.90	86	80
10	Union Bank	150	1.125	116	0.91	116	0.91	77	81
11	State Bank Of India	200	1.5	107	0.76	106	0.74	53	49
12	HDFC	150	1.125	103	0.55	103	0.56	69	50
13	Punjab National Bank	100	0.75	64	0.64	63	0.64	63	85
14	Ujjivan Small Finance Bank	50	0.375	35	0.22	35	0.22	70	59
15	IDFC Bank	50	0.375	27	0.17	27	0.16	54	44
16	Axis Bank	50	0.375	21	0.10	21	0.10	42	25
17	Central Bank Of India	40	0.3	18	0.22	18	0.22	45	72
18	Dhanlaxmi Bank Ltd	25	0.1875	17	0.29	17	0.29	68	155
19	Tamilnad Mercantile Bank Ltd	25	0.1875	16	0.13	16	0.13	64	68
20	UCO Bank	10	0.075	16	0.12	15	0.11	150	150
21	Syndicate Bank	10	0.075	12	0.06	12	0.06	120	76
22	Andhra Bank	10	0.075	9	0.10	9	0.10	90	136
23	Bank Of Maharashtra	10	0.075	5	0.09	5	0.09	50	125
24	Bandhan Bank	10	0.075	4	0.02	4	0.02	40	21
25	ICICI Bank Ltd	10	0.075	5	0.05	4	0.05	40	67
26	IDBI Bank Ltd	10	0.075	2	0.01	2	0.01	20	15
27	Karur Vysya Bank	10	0.075	2	0.01	2	0.01	20	13
28	The Lakshmi Vilas Bank Ltd	10	0.075	2	0.01	2	0.01	20	14
29	City Union Bank Ltd	10	0.075	1	0.01	1	0.01	10	13
30	The Federal Bank Ltd	10	0.075	1	0.00	1	0.00	10	4
<b>Grand Total</b>		<b>6000</b>	<b>45.00</b>	<b>5236</b>	<b>29.36</b>	<b>5121</b>	<b>28.83</b>	<b>85</b>	<b>64</b>

**Annexure -IIb**  
**Self-Employment Programme - Individual Enterprises (SEP - I) - District Wise**  
**progress as on 11.10.2022**

S.No	District	Target		Achievement		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	Ariyalur	30	0.23	20	0.12	67	53
2	Chengalpattu	225	1.69	186	0.96	83	57
3	Chennai	750	5.63	113	0.33	15	6
4	Coimbatore	390	2.93	462	2.49	118	85
5	Cuddalore	180	1.35	278	1.55	154	115
6	Dharmapuri	75	0.56	73	0.33	97	58
7	Dindigul	165	1.24	90	0.56	55	45
8	Erode	210	1.58	150	0.74	71	47
9	Kallakurichi	45	0.34	61	0.38	136	112
10	Kancheepuram	60	0.45	120	0.53	200	118
11	Kanniyakumari	225	1.69	241	1.55	107	92
12	Karur	90	0.68	93	0.66	103	98
13	Krishnagiri	75	0.56	85	0.59	113	105
14	Madurai	360	2.70	259	1.23	72	46
15	Mayiladuthurai	45	0.34	43	0.20	96	59
16	Nagapattinam	60	0.45	65	0.67	108	148
17	Namakkal	180	1.35	191	1.32	106	98
18	Perambalur	45	0.34	48	0.31	107	90
19	Pudukkottai	90	0.68	106	0.82	118	121
20	Ramanathapuram	60	0.45	66	0.69	110	154
21	Ranipet	90	0.68	106	0.60	118	89
22	Salem	300	2.25	332	2.26	111	100
23	Sivagangai	90	0.68	117	0.56	130	83
24	Tenkasi	45	0.34	135	0.36	300	107
25	Thanjavur	150	1.13	123	0.80	82	71
26	The Nilgiris	105	0.79	81	0.50	77	63
27	Theni	165	1.24	130	0.83	79	67
28	Thoothukkudi	150	1.13	197	1.08	131	96
29	Tiruchirappalli	240	1.80	104	0.61	43	34
30	Tirunelveli	150	1.13	225	0.90	150	80
31	Tirupathur	75	0.56	78	0.41	104	74
32	Tiruppur	180	1.35	200	1.07	111	80
33	Tiruvallur	240	1.80	196	1.11	82	62
34	Tiruvannamalai	195	1.46	114	0.48	58	33
35	Tiruvarur	75	0.56	74	0.36	99	63
36	Vellore	150	1.13	77	0.63	51	56
37	Vilupuram	75	0.56	80	0.57	107	101
38	Virudhunagar	165	1.24	158	0.77	96	62
<b>Grand Total</b>		<b>6000</b>	<b>45.00</b>	<b>5277</b>	<b>29.92</b>	<b>88</b>	<b>66</b>

**Annexure –Iic**

**Self Employment Programme – Group Enterprises (SEP - G) – Bank Wise progress as on 11.10.2022**

S.No	Bank Name	Target		Sanctioned		Disbused		% of Achievement	
		Physical	Financial (Rs.in Cr)	Physical	Financial (Rs.in Cr)	Physical	Financial (Rs.in Cr)	Physical	Financial
1	2	3	4	5	6	7	8	9	10
1	DCCB	500	15.00	669	16.91	654	16.58	131	111
2	INDIAN BANK	500	15.00	415	14.04	388	13.07	78	87
3	HDFC Bank	400	12.00	745	24.73	712	23.27	178	194
4	ICICI Bank	300	9.00	283	7.57	272	7.27	91	81
5	CANARA BANK	200	6.00	193	7.45	189	7.22	95	120
6	PACCS	200	6.00	172	5.41	166	5.17	83	86
7	UNION BANK OF INDIA	100	3.00	65	2.02	62	1.91	62	64
8	INDIAN OVERSEAS BANK	100	3.00	53	1.73	52	1.69	52	56
9	BANK OF BARODA	50	1.50	42	1.39	42	1.39	84	93
10	TAMIL NADU GRAMA BANK	20	0.60	39	1.12	39	1.12	195	187
11	STATE BANK OF INDIA	20	0.60	38	1.60	37	1.58	185	263
12	CENTRAL BANK OF INDIA	20	0.60	20	0.97	20	0.97	100	161
13	IDBI BANK LTD	20	0.60	1	0.04	1	0.04	5	7
14	BANK OF INDIA	10	0.30	17	0.72	17	0.72	170	238
15	URBAN COOPERATIVE BANK	10	0.30	18	0.35	17	0.31	170	104
16	PUNJAB NATIONAL BANK	10	0.30	9	0.26	9	0.26	90	87
17	BANK OF MAHARASHTRA	10	0.30	4	0.06	4	0.06	40	18
18	SYNDICATE BANK	10	0.30	4	0.23	3	0.16	30	55
19	UCO BANK	10	0.30	2	0.14	2	0.14	20	47
20	ESAF	10	0.30	1	0.06	1	0.06	10	20
<b>Grand Total</b>		<b>2500</b>	<b>75.00</b>	<b>2790</b>	<b>86.79</b>	<b>2687</b>	<b>82.99</b>	<b>107</b>	<b>111</b>

## Annexure –IIId

### Self-Employment Programme – Group Enterprises (SEP - G) – District Wise progress as on 11.10.2022

S.No	District	Target		Achievement		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	Ariyalur	15	0.45	14	0.30	93	66
2	Chengalpattu	75	2.25	60	2.71	80	120
3	Chennai	330	9.90	462	9.11	140	92
4	Coimbatore	160	4.80	162	3.81	101	79
5	Cuddalore	75	2.25	170	4.20	227	187
6	Dharmapuri	40	1.20	50	1.76	125	146
7	Dindigul	60	1.80	58	2.17	97	120
8	Erode	100	3.00	102	3.94	102	131
9	Kallakurichi	15	0.45	15	0.42	100	93
10	Kancheepuram	25	0.75	27	0.75	108	100
11	Kanniyakumari	75	2.25	97	4.81	129	214
12	Karur	40	1.20	46	0.73	115	61
13	Krishnagiri	20	0.60	19	1.10	95	183
14	Madurai	160	4.80	103	3.76	64	78
15	Mayiladuthurai	20	0.60	26	0.48	130	80
16	Nagapattinam	25	0.75	25	0.54	100	72
17	Namakkal	75	2.25	95	2.36	127	105
18	Perambalur	15	0.45	15	0.44	100	98
19	Pudukkottai	40	1.20	85	2.23	213	186
20	Ramanathapuram	25	0.75	34	0.86	136	115
21	Ranipet	35	1.05	28	1.29	80	123
22	Salem	150	4.50	179	4.90	119	109
23	Sivagangai	40	1.20	45	1.43	113	119
24	Tenkasi	45	1.35	42	2.18	93	161
25	Thanjavur	60	1.80	58	0.84	97	47
27	The Nilgiris	45	1.35	55	2.07	122	153
26	Theni	65	1.95	66	1.53	102	78
31	Thoothukkudi	70	2.10	91	2.09	130	100
35	Tiruchirappalli	100	3.00	50	2.20	50	73
32	Tirunelveli	65	1.95	46	1.52	71	78
33	Tirupathur	30	0.90	23	0.50	77	55
34	Tiruppur	60	1.80	101	2.64	168	147
28	Tiruvallur	100	3.00	79	4.69	79	156
29	Tiruvannamalai	80	2.40	79	3.92	99	163
30	Tiruvarur	35	1.05	26	1.20	74	114
36	Vellore	45	1.35	58	3.18	129	236
37	Vilupuram	25	0.75	38	1.61	152	215
38	Virudhunagar	60	1.80	74	2.65	123	147
<b>Grand Total</b>		<b>2500</b>	<b>75.00</b>	<b>2803</b>	<b>86.91</b>	<b>112</b>	<b>116</b>

## Annexure –Iie

### Self-Employment Programme – Bank Linkage to SHG (SEP – BL to SHG) Bank Wise progress as on 11.10.2022

S.No	Bank Name	Target		Sanctioned		Disbused		% of Achievement	
		Physical	Financial (Rs.in Cr)	Physical	Financial (Rs.in Cr)	Physical	Financial (Rs.in Cr)	Physical	Financial
1	2	3	4	5	6	7	8	9	10
1	HDFC Bank	14658	586.32	4405	180.47	4405	182.63	30	31
2	INDIAN BANK	12000	480.00	2423	158.41	2424	158.04	20	33
3	ICICI Bank	10000	400.00	1723	72.29	1723	72.04	17	18
4	DCCB	7500	300.00	2758	91.03	2758	91.21	37	30
5	CANARA BANK	5000	200.00	948	60.21	948	60.50	19	30
6	PACCS	3000	120.00	762	25.52	762	25.47	25	21
7	INDIAN OVERSEAS BANK	2500	100.00	278	16.00	278	15.99	11	16
8	BANK OF BARODA	1000	40.00	200	10.08	200	9.98	20	25
9	TAMIL NADU GRAMA BANK	1000	40.00	187	9.77	187	9.77	19	24
10	STATE BANK OF INDIA	800	32.00	171	12.86	171	12.95	21	40
11	UNION BANK	750	30.00	210	11.68	210	11.63	28	39
12	URBAN COOPERATIVE BANK	750	30.00	127	3.84	127	4.14	17	14
13	CENTRAL BANK OF INDIA	600	24.00	128	9.06	128	9.06	21	38
14	BANK OF INDIA	500	20.00	92	5.94	92	5.94	18	30
15	CITY UNION BANK LTD	500	20.00	7	0.56	7	0.56	1	3
16	PUNJAB NATIONAL BANK	400	16.00	81	5.39	81	5.39	20	34
17	SYNDICATE BANK	250	10.00	18	1.11	18	1.11	7	11
18	ESAF	150	6.00	30	1.73	30	1.73	20	29
19	AXIS BANK	100	4.00	11	0.25	11	0.23	11	6
20	BANK OF MAHARASHTRA	100	4.00	19	0.41	19	0.41	19	10
21	DENA BANK	100	4.00	7	0.59	7	0.59	7	15
22	IDBI BANK LTD	100	4.00	1	0.07	1	0.07	1	2
23	KARUR VYSYA BANK	100	4.00	1	0.02	1	0.02	1	1
24	TAMILNAD MERCANTILE BANK LTD	100	4.00	1	0.04	1	0.04	1	1
25	UCO BANK	100	4.00	21	1.37	21	1.37	21	34
26	UNITED BANK OF INDIA	100	4.00	1	0.08	1	0.08	1	2
<b>Grand Total</b>		<b>62258</b>	<b>2490.32</b>	<b>14611</b>	<b>678.85</b>	<b>14612</b>	<b>681.01</b>	<b>23</b>	<b>27</b>

## Annexure –Iif

### Self Employment Programme – Bank Linkage to SHG (SEP – BL to SHG) District Wise progress as on 11.10.2022

S.No	District	Target		Achievement		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	Ariyalur	321	10.91	90	4.29	28	39
2	Chengalpattu	1453	74.13	468	25.59	32	35
3	Chennai	9294	400.07	1599	70.38	17	18
4	Coimbatore	2964	118.38	489	22.02	16	19
5	Cuddalore	2554	112.18	388	22.20	15	20
6	Dharmapuri	972	43.74	238	14.32	24	33
7	Dindigul	1647	45.85	340	13.50	21	29
8	Erode	2124	95.70	649	24.73	31	26
9	Kallakurichi	358	13.63	194	7.83	54	57
10	Kancheepuram	817	36.90	206	10.78	25	29
11	Kanniyakumari	2279	132.47	863	48.87	38	37
12	Karur	1004	29.83	177	5.90	18	20
13	Krishnagiri	598	38.68	327	17.84	55	46
14	Madurai	3570	151.15	644	22.90	18	15
15	Mayiladuthurai	373	15.06	139	5.02	37	33
16	Nagapattinam	544	20.52	153	7.25	28	35
17	Namakkal	1679	75.57	308	15.38	18	20
19	Perambalur	433	20.30	100	4.77	23	23
20	Pudukkottai	1210	54.17	446	19.42	37	36
21	Ramanathapuram	1035	36.63	234	10.00	23	27
22	Ranipet	766	35.23	350	16.16	46	46
23	Salem	2195	100.06	628	34.57	29	35
24	Sivagangai	1183	55.86	404	17.62	34	32
25	Tenkasi	1402	89.09	277	14.12	20	16
26	Thanjavur	2018	77.25	422	16.27	21	21
18	The Nilgiris	1034	54.24	269	13.15	26	24
27	Theni	1159	45.25	444	18.09	38	40
31	Thoothukkudi	2402	109.22	523	25.51	22	23
35	Tiruchirappalli	2040	63.67	449	24.55	22	39
32	Tirunelveli	1849	112.96	524	26.78	28	24
33	Tirupathur	751	25.43	234	11.51	31	45
34	Tiruppur	2282	78.99	350	15.10	15	19
28	Tiruvallur	2156	102.06	566	26.84	26	26
29	Tiruvannamalai	1281	50.69	342	18.38	27	36
30	Tiruvarur	721	33.88	209	9.63	29	28
36	Vellore	1290	43.17	475	23.22	37	54
37	Vilupuram	647	30.81	178	9.14	28	30
38	Virudhunagar	1853	92.58	394	11.49	21	12
<b>Grand Total</b>		<b>62258</b>	<b>2,726.30</b>	<b>15090</b>	<b>705.09</b>	<b>24</b>	<b>26</b>

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

Credit flow to MSME Sector from April 2022 to September 2022 stands at Rs.110340.93 crores. The share of Micro, Small and Medium Enterprises in credit flow to MSME is furnished in the Annexure (Bank-Wise and District Wise). The share of Micro, Small and Medium Enterprises in outstanding to MSME is furnished in the Annexure (Bank-Wise and District Wise).

Out of the total MSME disbursements made during the period ended September 2022, share of Micro sector stands at Rs.43471.17 Crores (39.39%). 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 30.9.2022**

No. in Actual and Amount in Cro

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-		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	<b>PUBLIC BANK</b>												
1	INDIAN OVERSEAS BANK	204167	2067.17	312	259.31	78	170.82	0	0	0	0	204557	2497.3
2	BANK OF BARODA	11416	992.75	388	587.22	70	306.19	0	0	0	0	11874	1886.16
3	BANK OF INDIA	16650	1195.47	611	870.96	46	165.1	0	0	0	0	17307	2231.53
4	BANK OF MAHRASHTRA	0	0	0	0	0	0	0	0	0	0	0	0
5	CANARA BANK	37160	1479.55	2953	1398.31	914	685.49	1160	15.48	0	0	42187	3578.83
6	CENTRAL BANK OF INDIA	4971	342.44	868	526.29	34	79.13	72	47.33	0	0	5945	995.19
7	INDIAN BANK	315478	5443.58	73209	6815.48	760	1979.87	0	0	0	0	389447	14238.93
8	PUNJAB NATIONAL BANK	2142	240.27	566	593.74	198	159.72	0	0	0	0	2906	993.73
9	PUNJAB AND SIND BANK	107	6.58	13	0.85	55	28.69	0	0	0	0	175	36.12
10	UNION BANK OF INDIA	16835	3334.73	1767	3827.68	295	2048.12	0	0	0	0	18897	9210.53
11	UCO BANK	1495	27.73	195	121.31	0	0	0	0	0	0	1690	149.04
12	STATE BANK OF INDIA	42066	6484.72	8874	6122.71	1015	4387.33	1264	341.07	0	0	53219	17335.83
	<b>Sub Total</b>	<b>652487</b>	<b>21614.99</b>	<b>89756</b>	<b>21123.86</b>	<b>3465</b>	<b>10010.46</b>	<b>2496</b>	<b>403.88</b>	<b>0</b>	<b>0</b>	<b>748204</b>	<b>53153.19</b>
	<b>PRIVATE BANKS</b>												
13	AXIS BANK	2524	1224.38	886	1337.17	267	683.6	0	0	0	0	3677	3245.15
14	BANDHAN BANK	40	3.89	3	10.2	0	0	2	75	0	0	45	89.09
15	FEDERAL BANK	2800	1006.56	1044	1182.42	252	873.97	0	0	0	0	4096	3062.95
16	HDFC BANK	137846	3145.87	4790	3503.29	4217	5772.74	0	0	0	0	146853	12421.9
17	ICICI BANK	6784	3610.46	3716	4799.69	845	2102.91	0	0	0	0	11345	10513.06
18	IDBI BANK	2250	332.32	269	333.33	43	157.18	0	0	0	0	2562	822.83
19	INDUSIND BANK	3426	653.31	647	1120.88	669	472.35	0	0	0	0	4742	2246.54
20	J & K BANK	13	4.15	3	4.34	0	0	0	0	0	0	16	8.49
21	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0
22	CSB BANK LIMITED	61	16.88	31	47.1	12	41.47	0	0	0	0	104	105.45
23	CITY UNION BANK	1339	443.11	890	751.36	118	336.87	0	0	0	0	2347	1531.34
24	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0
25	IDFC FIRST BANK	2573	390.48	558	404.78	148	69.11	0	0	0	0	3279	864.37



**TAMIL NADU**  
**BANK WISE TOTAL ACP - MSME Disbursement AS ON 30.9.2022**

Sr. No.	Name of Bank	MSME											
		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-		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
26	KARUR VYASYA BANK	1648	317.6	837	229.02	1122	179.05	0	0	0	0	3607	725.67
27	KOTAK MAHINDRA BANK	4016	993.44	1953	1440.51	1198	1098.68	0	0	0	0	7167	3532.63
28	DBS BANK INDIA (E-LVB)	762	176.1	332	229.42	45	74.74	0	0	0	0	1139	480.26
29	RBL BANK	77	42.36	29	47.68	8	56.75	0	0	0	0	114	146.79
30	SOUTH INDIAN BANK	4064	16.29	2041	37.88	414	32.52	0	0	0	0	6519	86.69
31	TAMILNAD MERCANTILE BAN	29606	5657.81	2074	2184.04	410	867.45	0	0	0	0	32090	8709.3
32	YES BANK	2817	1074.58	2289	2066.76	1586	2531.01	0	0	0	0	6692	5672.35
	Sub Total	202646	19109.59	22392	19729.87	11354	15350.4	2	75	0	0	236394	54264.86
	REGIONAL RURAL BANKS												
33	TAMILNADU GRAMA BANK	128490	1268.45	539	14.84	0	0	0	0	0	0	129029	1283.29
	Sub Total	128490	1268.45	539	14.84	0	0	0	0	0	0	129029	1283.29
	COOPERATIVE BANK												
34	TAMILNADU STATE APEX CO-	42	0.23	0	0	0	0	1253	6.82	0	0	1295	7.05
	Sub Total	42	0.23	0	0	0	0	1253	6.82	0	0	1295	7.05
	Small Financial Bank												
35	EQUITAS SMALL FINANCE BA	16421	1133.05	600	65.69	24	3.85	0	0	0	0	17045	1202.59
36	JANA SMALL FINANCE BANK	429	140.47	36	44.3	5	8.56	0	0	0	0	470	193.33
37	SURYODAY SMALL FINANCE B	6	0.78	0	0	0	0	0	0	0	0	6	0.78
38	UJIVAN SMALL FINANCE BAN	417	50.86	45	25.36	9	6.87	0	0	0	0	471	83.09
39	ESAF BANK	33019	152.75	0	0	0	0	0	0	0	0	33019	152.75
40	FINCARE SMALL FINANCE BA	0	0	0	0	0	0	0	0	0	0	0	0
41	AU SMALL FINANCE BANK LT	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	50292	1477.91	681	135.35	38	19.28	0	0	0	0	51011	1632.54
	OTHER BANK												
42	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0
43	TDDC	0	0	0	0	0	0	0	0	0	0	0	0
44	TIIC	0	0	0	0	0	0	0	0	0	0	0	0
45	TNSARD	0	0	0	0	0	0	0	0	0	0	0	0

**TAMIL NADU**  
**BANK WISE TOTAL ACP - MSME Disbursement AS ON 30.9.2022**

Sr. No.	Name of Bank	MSME											
		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-		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	PAYMENT BANKS												
46	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0
47	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	1033957	43471.17	113368	41003.92	14857	25380.14	3751	485.7	0	0	1165933	110340.93

TAMIL NADU

DISTRICT WISE ACP - MSME Disbursement AS ON 30.9.2022

Sr. No.	Name of Bank	MSME													
		No. in Actual and Amount		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 PSI)		Out of Other finance to MSMEs above, loans upto 50 crores to Start- ups)		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	ARIYALUR	8649	141.35	756	66.92	18	14.62	86	0.61	0	0	0	0	9509	223.5
2	CHENGALPATTU	44222	984.96	3311	596.08	85	160.2	42	6.02	0	0	0	0	47660	1747.26
3	CHENNAI	197615	12367.99	18717	14083.32	6569	11235.37	360	279.62	0	0	0	0	223261	37966.3
4	COIMBATORE	39107	3947.25	10301	5267.04	2140	3847.99	122	25.14	0	0	0	0	51670	13087.42
5	CUDDALORE	29942	517.84	1061	307.45	37	92.79	359	5.93	0	0	0	0	31399	924.01
6	DHARMAPURI	16178	440.43	3174	262.01	46	67.8	22	0.61	0	0	0	0	19420	770.85
7	DINDIGUL	20801	705.19	2399	536.94	90	161.54	104	8.39	0	0	0	0	23394	1412.06
8	ERODE	21866	1691.12	1975	1270.59	518	1022.46	62	2.06	0	0	0	0	24421	3986.23
9	KALLAKURICHI	15077	207.11	264	126.01	13	39.45	61	0.42	0	0	0	0	15415	372.99
10	KANCHIPURAM	30968	951.51	4146	934.66	290	321.47	29	2.28	0	0	0	0	35433	2209.92
11	KANNIYAKUMARI	24219	776.78	1993	484.83	74	80.67	130	4	0	0	0	0	26416	1346.28
12	KARUR	9790	735.82	821	488.7	122	76.43	61	0.73	0	0	0	0	10794	1301.68
13	KRISHNAGIRI	22270	1230.7	2793	957.85	151	331.31	27	14.36	0	0	0	0	25241	2534.22
14	MADURAI	39375	1758.37	9900	1507.04	313	534.89	200	5.96	0	0	0	0	49788	3806.26
15	MAYILADUTHURAI	16876	207.42	644	84.34	2	0.38	5	0.18	0	0	0	0	17527	292.32
16	NAGAPATTINAM	7342	139.18	579	41.6	11	4.9	10	0.14	0	0	0	0	7942	185.82
17	NAMAKKAL	20967	1198.08	1777	1004.73	277	998.22	140	2.42	0	0	0	0	23161	3203.45
18	PERAMBALUR	7632	118.91	885	124.82	7	6.95	14	2.66	0	0	0	0	8538	253.34
19	PUDUKKOTTAI	19091	343.34	1211	152.38	35	62.89	49	3.03	0	0	0	0	20386	561.64
20	RAMANATHAPURAM	17363	284.38	808	170.76	9	19.42	12	0.43	0	0	0	0	18192	474.99
21	RANIPET	10938	318.07	1888	285.25	77	351.14	139	4.86	0	0	0	0	13042	959.32
22	SALEM	40069	1974.66	5038	1398.45	615	601.99	275	27.35	0	0	0	0	45997	4002.45
23	SIVAGANGA	16379	314.03	1624	136.48	21	30.75	37	1.82	0	0	0	0	18061	483.08
24	TENKASI	19291	547.2	2608	292.18	39	99.76	93	3.11	0	0	0	0	22031	942.25
25	THANJAVUR	24005	737.43	1932	624.04	133	148.5	75	10.98	0	0	0	0	26145	1520.95
26	THE NILGIRIS	4528	114.9	300	65.82	16	18.69	64	1.61	0	0	0	0	4908	201.02
27	THENI	10197	392.19	868	207.45	24	10.32	75	0.67	0	0	0	0	11164	610.63
28	THIRUVALLUR	57228	1498.68	5653	1177.09	310	464.26	213	13.52	0	0	0	0	63404	3153.55

**TAMIL NADU**  
**DISTRICT WISE ACP - MSME Disbursement AS ON 30.9.2022**

Sr. No.	Name of Bank	MSME													
		No. in Actual and Amount		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-ups)		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
29	THIRUVARUR	11661	263.92	1037	146.21	22	78.94	18	0.68	0	0	0	0	12738	489.75
30	TIRUCHIRAPPALLI	33259	1081.8	3637	953.92	451	309.79	121	10.83	0	0	0	0	37468	2356.34
31	TIRUNELVELI	24345	703.6	1700	339.81	52	67.57	156	1.57	0	0	0	0	26253	1112.55
32	TIRUPATTUR	9373	195.03	1430	142.49	172	199.68	127	0.86	0	0	0	0	11102	538.06
33	TIRUPPUR	20234	2819.83	5378	4003.38	1123	2412	48	5.6	0	0	0	0	26783	9240.81
34	TIRUVANNAMALAI	37712	568.96	4218	317.44	21	11.09	28	10.24	0	0	0	0	41979	907.73
35	TOOTHUKUDI	29352	1071.54	1573	644.08	400	525.12	37	5.74	0	0	0	0	31362	2246.48
36	VELLORE	19720	479.88	3240	417.49	90	83.96	138	7.73	0	0	0	0	23188	989.06
37	VILLUPURAM	31519	387.98	2034	242.6	32	18.87	86	7.37	0	0	0	0	33671	656.82
38	VIRUDHUNAGAR	24797	1253.74	1695	1141.67	452	867.96	126	6.17	0	0	0	0	27070	3269.54
		<b>1033957</b>	<b>43471.17</b>	<b>113368</b>	<b>41003.92</b>	<b>14857</b>	<b>25380.14</b>	<b>3751</b>	<b>485.7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1165933</b>	<b>110340.93</b>

TAMIL NADU

BANK WISE TOTAL ACP - MSME Outstanding AS ON 30.9.2022

No. in Actual and Amount

MSME

Sr. No.	Name of Bank	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)s		Medium Enterprises (Manufacturing + Service)		Other Finance to MSMEs (As indicated in Master Direction on PSII)		Out of Other finance to MSMEs above, loans upto 50		Total MSMEs (Ps)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	<b>PUBLIC BANK</b>												
1	INDIAN OVERSEAS BANK	7074	2301.09	461146	8200.13	2494	2264.05	0	0	0	0	470714	12765.27
2	BANK OF BARODA	51283	3422.6	2525	1914.56	361	1005.83	0	0	0	0	54169	6342.99
3	BANK OF INDIA	56197	2069.12	1569	1179.83	91	235.36	0	0	0	0	57857	3484.31
4	BANK OF MAHRASHTRA	3832	1835.44	257	297.71	17	91.55	0	0	0	0	4106	2224.7
5	CANARA BANK	284955	10185.59	21737	9336.23	1785	3244.14	13447	178.88	0	0	321924	22944.84
6	CENTRAL BANK OF INDIA	23679	758.68	2209	976.09	79	163.25	163	90.1	0	0	26130	1988.12
7	INDIAN BANK	427035	6521.11	141805	10348.27	1630	2400.58	0	0	0	0	570470	19269.96
8	PUNJAB NATIONAL BANK	33887	2729.6	4615	2079.87	562	1365.24	0	0	0	0	39064	6174.71
9	PUNJAB AND SIND BANK	1610	95.95	104	86.53	14	17	0	0	0	0	1728	199.48
10	UNION BANK OF INDIA	127569	3857.06	5682	3681.47	1103	1810.6	0	0	0	0	134354	9349.13
11	UCO BANK	15833	195.73	1894	733.5	17	24.64	0	0	0	0	17744	953.87
12	STATE BANK OF INDIA	17959	6000.51	6306	7302.13	1326	5292.55	1944	760.61	0	0	27535	19355.8
	<b>Sub Total</b>	<b>1050913</b>	<b>39972.48</b>	<b>649849</b>	<b>46136.32</b>	<b>9479</b>	<b>17914.79</b>	<b>15554</b>	<b>1029.59</b>	<b>0</b>	<b>0</b>	<b>1725795</b>	<b>105053.18</b>
	<b>PRIVATE BANKS</b>												
13	AXIS BANK	12578	6229.85	5725	7920.73	1968	4602.35	0	0	0	0	20271	18752.93
14	BANDHAN BANK	85	6.2	4	10.26	0	0	8	147.18	0	0	97	163.64
15	FEDERAL BANK	5143	1386.67	2651	1584.54	933	1113.3	0	0	0	0	8727	4084.51
16	HDFC BANK	385351	10392.89	20299	7227.17	6867	7435.57	0	0	0	0	412517	25055.63
17	ICICI BANK	16444	4506.39	10965	5839.46	3307	2252.83	0	0	0	0	30716	12598.68
18	IDBI BANK	7752	903.32	535	599.12	127	333.37	0	0	0	0	8414	1835.81
19	INDUSIND BANK	34231	2220.89	14841	2382.73	1657	826.59	0	0	0	0	50729	5430.21
20	J & K BANK	166	14.44	37	7.31	3	0.63	0	0	0	0	206	22.38
21	KARNATAKA BANK	1815	314.57	687	645.51	95	421.61	0	0	0	0	2597	1381.69
22	CSB BANK LIMITED	1383	154.35	275	286.67	89	281.39	0	0	0	0	1747	722.41
23	CITY UNION BANK	15609	3669.69	5384	5014.12	589	2175.97	0	0	0	0	21582	10859.78
24	DHANLAXMI BANK	515	77.51	165	132.07	15	85.57	0	0	0	0	695	295.15
25	IDFC FIRST BANK	5090	782.42	1405	567.85	330	109.57	0	0	0	0	6825	1459.84
26	KARUR VYASYA BANK	10678	2426.22	4174	3016.71	817	1799.36	0	0	0	0	15669	7242.29
27	KOTAK MAHINDRA BANK	13406	2046.63	6286	2279.72	2594	1254.52	0	0	0	0	22286	5580.87
28	DBS BANK INDIA (E-LVB)	1720	249.28	585	326.58	66	132.71	0	0	0	0	2371	708.57

TAMIL NADU

BANK WISE TOTAL ACP - MSME Outstanding AS ON 30.9.2022

Sr. No.	Name of Bank	MSME																	
		Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)				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 above, loans upto 50		Total MSMEs (PS)	
		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
29	RBL BANK	1021	203.36	205	106.01	36	40.43	0	0	0	0	0	0	0	0	0	1262	349.8	
30	SOUTH INDIAN BANK	3486	703.6	1882	1696.44	400	1091.78	0	0	0	0	0	0	0	0	0	5768	3491.82	
31	TAMILNAD MERCANTILE BANK	51319	7219.55	4644	2419.59	304	552.1	0	0	0	0	0	0	0	0	0	56267	10191.24	
32	YES BANK	7355	1358.04	4424	1591.61	2257	1566.5	0	0	0	0	0	0	0	0	0	14036	4516.15	
	Sub Total	575147	44865.87	85173	43654.2	22454	26076.15	8	147.18	0	0	0	0	0	0	0	682782	114743.4	
	REGIONAL RURAL BANKS																		
33	TAMILNADU GRAMA BANK	207622	1938.44	8868	82.49	0	0	0	0	0	0	0	0	0	0	0	216490	2020.93	
	Sub Total	207622	1938.44	8868	82.49	0	0	0	0	0	0	0	0	0	0	0	216490	2020.93	
	COOPERATIVE BANK																		
34	TAMILNADU STATE APEX CO-O	136	0.66	0	0	0	0	0	0	2942	13.49	0	0	0	0	0	3078	14.15	
	Sub Total	136	0.66	0	0	0	0	0	0	2942	13.49	0	0	0	0	0	3078	14.15	
	Small Financial Bank																		
35	EQUITAS SMALL FINANCE BAN	47304	2695.37	2041	260.76	118	21.73	0	0	0	0	0	0	0	0	0	49463	2977.86	
36	JANA SMALL FINANCE BANK L	120704822	468.04	108	93.49	19	10.78	0	0	0	0	0	0	0	0	0	120704949	572.31	
37	SURYODAY SMALL FINANCE BA	1218	31.36	33	1.65	0	0	0	0	0	0	0	0	0	0	0	1251	33.01	
38	UJIVAN SMALL FINANCE BAN	2413	171.47	78	49.97	5	2.84	0	0	0	0	0	0	0	0	0	2496	224.28	
39	ESAF BANK	229949	698.82	0	0	0	0	0	0	0	0	0	0	0	0	0	229949	698.82	
40	FINCARE SMALL FINANCE BAN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
41	AU SMALL FINANCE BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Sub Total	120985706	4065.06	2260	405.87	142	35.35	0	0	0	0	0	0	0	0	0	120988108	4506.28	
	OTHER BANK																		
42	SIDBI	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	
44	TIIC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
45	TNSARD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	PAYMENT BANKS																		
46	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
47	AIRTEL PAYMENTS BANK	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	
	GRAND TOTAL	122819524	90842.51	746150	90278.88	32075	44026.29	18504	1190.26	0	0	0	0	0	0	0	123616253	226337.94	

TAMIL NADU

DISTRICT WISE ACP - MSME Outstanding AS ON 30.9.2022

No. in Actual and Ar

MSME

Sr. No.	Name of Bank	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)		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 above, loans upto 50 crores to Start-ups		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	ARIYALUR	18810	278.77	2928	134	91	54.23	454	3.2	0	0	22283	470.2
2	CHENGALPATTU	89802	1974.91	31904	1628.18	405	419.99	526	14.42	0	0	122637	4037.5
3	CHENNAI	10825926	27113.38	84539	32545.54	11185	15969.49	1048	413.22	0	0	10922698	76041.63
4	COIMBATORE	101087226	9302.14	41694	11093.3	4094	6888.4	664	63.68	0	0	101133678	27347.52
5	CUDDALORE	76406	1211.87	16548	708.44	185	216.51	1185	15.24	0	0	94324	2152.06
6	DHARMAPURI	24855	712.22	9173	462.4	105	114.97	543	2.46	0	0	34676	1292.05
7	DINDIGUL	58744	1568.93	20521	1291.91	298	594.53	1023	12.77	0	0	80586	3468.14
8	ERODE	283209	3312.35	16408	3339.14	1380	2475.18	396	5.61	0	0	301393	9132.28
9	KALLAKURICHI	24841	369.97	4397	272.77	48	93.27	448	2.08	0	0	29734	738.09
10	KANCHIPURAM	54300	1758.29	19139	1676.88	696	505.01	167	5.78	0	0	74302	3945.96
11	KANNIYAKUMARI	65092	1675.3	25025	1224.27	203	190.3	637	9.63	0	0	90957	3099.5
12	KARUR	24802	1438.9	9855	1227.08	445	243.09	229	4.09	0	0	35331	2913.16
13	KRISHNAGIRI	41361	1925.8	12126	1682.18	474	647.86	197	38.15	0	0	54158	4293.99
14	MADURAI	71695	3655.09	42255	3199.27	1059	1273.76	947	26	0	0	115956	8154.12
15	MAYILADUTHURAI	32257	364.66	16518	244.24	36	8.91	129	4.92	0	0	48940	622.73
16	NAGAPATTINAM	13338	314	9502	165.99	28	6.43	155	1.37	0	0	23023	487.79
17	NAMAKKAL	329924	2808.28	13829	2025.99	1356	1545.68	608	7.95	0	0	345717	6387.9
18	PERAMBALUR	13828	299.57	5703	256.49	46	138.39	76	3.54	0	0	19653	697.99
19	PUDUKKOTTAI	18379	630.67	27344	468.65	186	107.17	229	4.5	0	0	46138	1210.99
20	RAMANATHAPURAM	21411	487.43	20184	385.84	47	41.23	65	1.33	0	0	41707	915.83
21	RANIPET	15667	530.2	5982	464.62	334	381.9	454	10.49	0	0	22437	1387.21
22	SALEM	1222849	4760.96	29374	3280.38	1883	1452.76	1144	46.78	0	0	1255250	9540.88
23	SIVAGANGA	20675	590.43	22112	453.52	130	94.68	257	5.31	0	0	43174	1143.94
24	TENKASI	33510	892.34	19164	602.36	144	142.65	679	7.83	0	0	53497	1645.18
25	THANJAVUR	1046025	1619.9	20804	1398.9	381	474.87	479	24.18	0	0	1067689	3517.85
26	THE NILGIRIS	20758	316.6	2177	109.3	31	34.56	533	6.5	0	0	23499	466.96
27	THENI	31499	775.58	8787	543.94	101	91.8	1001	10.24	0	0	41388	1421.56
28	THIRUVALLUR	121304	3303	27506	2543.14	820	1295.85	521	57.28	0	0	150151	7199.27
29	THIRUVARUR	22339	522.03	12114	322.5	44	23.08	134	1.99	0	0	34631	869.6

**TAMIL NADU**  
**DISTRICT WISE ACP - MSME Outstanding AS ON 30.9.2022**

Sr. No.	Name of Bank	MSME											
		Micro Enterprises (Manufacturing + Service) (Including Khadi & Village Industries)		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 above, loans upto 50 crores to Start-ups)		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
30	TIRUCHIRAPPALLI	1714284	2451.28	36879	2580.97	1514	1255.97	424	103.75	0	0	1753101	6391.97
31	TIRUNELVELI	5086074	1369.93	26077	802.84	215	247.46	786	4.9	0	0	5113152	2425.13
32	TIRUPATTUR	12178	416.77	5765	286.13	90	121.71	324	1.48	0	0	18357	826.09
33	TIRUPPUR	55466	5299.84	19739	7352.11	2082	4434.67	311	195.18	0	0	77598	17281.8
34	TIRUVANNAMALAI	55178	1036.82	16017	651.01	84	77.41	171	12.75	0	0	71450	1777.99
35	TOOTHUKUDI	46387	1689.85	24717	1209.07	555	730.57	417	11.35	0	0	72076	3640.84
36	VELLORE	33370	1056.11	13013	903.15	479	208.67	370	22.73	0	0	47232	2190.66
37	VILLUPURAM	55549	785.25	11209	490.85	150	157.22	599	10.97	0	0	67507	1444.29
38	VIRUDHUNAGAR	50206	2223.09	15122	2251.53	671	1266.06	174	16.61	0	0	66173	5757.29
		122819524	90842.51	746150	90278.88	32075	44026.29	18504	1190.26	0	0	123616253	226337.94



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

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

As per the data as of 11.10.2022, out of 377429 eligible applications received so far, banks in the State have sanctioned 226732 loans and 150697 applications are pending. The bank wise performance under the scheme is provided in the annexure.

**PMSVANIDHI loan applications status report as on 11.10.2022**

<b>PMSVANIDHI</b>	<b>Total No. of Loan applications uploaded in portal</b>	<b>Total No. of loan sanctioned</b>	<b>% of loan sanction to Eligible for Sanction</b>	<b>Disbursed</b>	<b>% of loan disbursement to sanction</b>
<b>First Tranche</b>	377429	226732	60.07%	197925	87.30%
<b>Second Tranche</b>	35686	31736	88.93%	23350	73.57%

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.

**Annexure-Ia -  
PMSVANidhi – First Tranche Bank Wise Progress As on 11.10.2022**

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	99255	26992	70749	67919	2830	68
2	State Bank of India	58222	13040	44849	40395	4454	69
3	Indian Overseas Bank	54104	25526	27667	25016	2651	46
4	Canara Bank	51839	16609	34870	33724	1146	65
5	HDFC Bank	21739	588	16563	2060	14503	9
6	Union Bank	20568	8318	10372	9888	484	48
7	Bank of Baroda	12185	6756	4345	3585	760	29
8	Bank of India	9727	4812	4758	4642	116	48
9	Tamil Nadu Mercantile Bank	9012	3633	1508	1192	316	13
10	Karur Vysya Bank	8396	1025	824	531	293	6
11	Central Bank of India	7372	3345	3820	2838	982	38
12	Punjab National Bank	4837	2701	2186	2050	136	42
13	City Union Bank	4686	324	416	340	76	7
14	DCCB	4407	931	459	366	93	8
15	UCO Bank	3746	1658	1720	1457	263	39
16	All Other Banks	3234	712	283	56	227	2
17	South Indian Bank	1563	298	152	132	20	8
18	Federal Bank	1345	367	195	170	25	13
19	IDBI Bank	1277	734	374	270	104	21
20	Karnataka Bank	1210	229	198	173	25	14
21	ICICI Bank	1015	180	80	73	7	7
22	TNGB	760	189	242	219	23	29
23	Punjab and Sind Bank	657	217	407	390	17	59
24	Bank of Maharashtra	598	210	356	340	16	57
25	Catholic Syrian Bank	275	103	19	14	5	5
26	Dhanalakshmi Bank	175	2	16	14	2	8
27	IDFC First Bank Ltd	43	27	4	3	1	7
28	India Post Payments Bank	32	7	5	4	1	13
29	J & K Bank	3	1	1	1	0	33
<b>Grand Total</b>		<b>377429</b>	<b>119102</b>	<b>226732</b>	<b>197925</b>	<b>28807</b>	<b>52</b>

**Annexure-Ib**

**PMSVANidhi – First Tranche District Wise Progress As on 11.10.2022**

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	Total No. of Applications pending in PMSVANidhi Market Place	% of Loan Disbursement
1	2	3	4	5	6	7	8
1	Kancheepuram	7482	2915	2540	375	4567	34
2	Salem	11306	5188	4772	416	6118	42
3	Ranipet	3215	1574	1414	160	1641	44
4	Chennai	105934	60174	47663	12511	45760	45
5	Chengalpattu	11763	6166	5402	764	5597	46
6	Krishnagiri	3952	2156	1905	251	1796	48
7	Tiruvallur	13440	7136	6507	629	6304	48
8	Dindigul	13671	7281	6620	661	6390	48
9	Virudhunagar	8576	4697	4283	414	3879	50
10	Erode	9299	5348	4699	649	3951	51
11	Sivagangai	3404	2024	1751	273	1380	51
12	Tirunelveli	8571	5002	4553	449	3569	53
13	Perambalur	834	472	450	22	362	54
14	Thoothukkudi	5623	3672	3096	576	1951	55
15	Namakkal	4539	2727	2509	218	1812	55
16	Tiruppur	9033	5578	4996	582	3455	55
17	Kanniyakumari	10047	6148	5663	485	3899	56
18	Tenkasi	4200	2780	2379	401	1420	57
19	Thanjavur	8474	5548	4840	708	2926	57
20	Tiruvannamalai	6209	3916	3554	362	2293	57
21	Theni	9626	6040	5511	529	3586	57
22	Madurai	21636	13366	12397	969	8270	57
23	Kallakurichi	2071	1353	1195	158	718	58
24	Tirupathur	2869	1817	1683	134	1052	59
25	Cuddalore	11693	7923	6887	1036	3770	59
26	Dharmapuri	1491	1053	887	166	438	59
27	Tiruchirappalli	14079	9478	8430	1048	4601	60
28	Coimbatore	26578	17755	16099	1656	8823	61
29	Mayiladuthurai	1646	1134	1003	131	512	61
30	Vilupuram	5346	3549	3310	239	1797	62
31	Ramanathapuram	3920	2605	2429	176	1315	62
32	Tiruvarur	4310	2948	2674	274	1362	62
33	Pudukkottai	2912	2218	1864	354	694	64
34	The Nilgiris	4373	3081	2883	198	1292	66
35	Karur	3914	2903	2642	261	1011	68
36	Nagapattinam	3207	2461	2232	229	746	70
37	Ariyalur	895	707	640	67	188	72
38	Vellore	7329	5768	5450	318	1561	74
	<b>Grand Total</b>	<b>377429</b>	<b>226732</b>	<b>197925</b>	<b>28807</b>	<b>150697</b>	<b>52</b>

**Annexure-Ic**

**PMSVANidhi – Second Tranche Bank Wise Progress As on 11.10.2022**

PMSVANidhi – Second Tranche (Rs.20,000/-)						
S.No.	Bank Name	No. of Applications Picked up from Market Place	No. of Applications Sanctioned	No. of Loan Disbursed	Yet to be disbursed after Sanctioning	% of Disbursed
1	Indian Bank	12131	10945	9677	1268	80
2	Canara Bank	8659	8496	7508	988	87
3	State Bank of India	6056	5919	2575	3344	43
4	Indian Overseas Bank	4535	3591	1679	1912	37
5	Union Bank	1170	618	442	176	38
6	Bank of India	722	617	563	54	78
7	Central Bank of India	559	547	280	267	50
8	Bank of Baroda	500	316	151	165	30
9	Punjab National Bank	494	239	126	113	26
10	Tamil Nadu Mercantile Bank	218	48	33	15	15
11	UCO Bank	198	184	129	55	65
12	IDBI Bank	72	46	40	6	56
13	City Union Bank	70	5	3	2	4
14	Punjab and Sind Bank	65	64	64	0	98
15	Bank of Maharashtra	56	55	54	1	96
16	Karnataka Bank	41	7	6	1	15
17	Other Banks	140	39	20	19	14
<b>Grand Total</b>		<b>35686</b>	<b>31736</b>	<b>23350</b>	<b>8386</b>	<b>65</b>

## **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.**

<b>S.No</b>	<b>Details</b>	<b>As on 11.10. 2022</b>
1	PMSVANidhi Target for Tamil Nadu	3,50,000 Nos
2	Number of Applications uploaded (Eligible)	3,77,429 Nos (refers to only I tranche loans of Rs 10,000 each)
3	Number of Applications Sanctioned	2,26,732 Nos
4	Number of Applications Disbursed	1,97,925 Nos
5	Number of Applications Returned by Banks	1,19,102 Nos
6	Number of Applications Rejected by Banks	44,213 Nos
7	Number of Applications yet to be disbursed after Sanctioning by banks	28,807 Nos
8	Total No. of Applications pending in PMSVANidhi Market Place	1,50,697 Nos

## **District Performance**

### **Top 5 ranks based on loan achievement performance**

Vellore	: 74%
Ariyalur	: 72%
Nagapattinam	: 70%
The Nilgiris	: 66%
Karur	: 68%

### **Last 5 ranks based on loan achievement performance**

Kanchipuram	: 34%
Salem	: 42%
Chengalpattu	: 46%
Ranipet	: 44%
Chennai	: 45%

## **Bank - wise Performance in PMSVANidhi**

### **Major Banks Performance**

#### **Top 5 ranks based on loan achievement performance**

State Bank of India	: 69%
Indian Bank	: 68%
Canara Bank	: 65%
Union Bank	: 48%
Indian Overseas Bank	: 46%

## **Last 5 ranks based on loan achievement performance**

Karur Vysya Bank	: 6%
City Union Bank	: 7%
HDFC Bank	: 9%
South Indian Bank	: 8%
TMB	: 13%

### **Key Points:**

As per DFS instruction, banks should not insist on CIBIL Score for loan Processing

44,213 applications (1171%) have been rejected due to low CIBIL Score

1,50,697 applications (39.92%) 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.

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.

<b>S.No</b>	<b>Details</b>	<b>As on 11.10.2022</b>
1	No. of Applications Picked up from Market Place	35,686 Nos
2	Number of Applications Sanctioned	31,736 Nos
3	Number of Applications Disbursed	23,350 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.

Major bank wise performance under the Second Tranche is as **Annexure – Ic.**



**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 31.10.2022. As per their report, 14163 applications for Rs.171.01 crore are pending with various Bank branches for issue of Form III. Similarly, even after receipt of subsidy release orders for Rs.24.14 crores for year 2022-23 issued by TAHDCO to the bank branches from the nodal bank, UCs are yet to be submitted for 1626 cases.

Pendency of applications for sanction was reviewed in the 172<sup>nd</sup> SLBC meeting on Credit Flow and Financial Inclusion on 28.10.2022 wherein MD TAHDCO informed that some branches are still following the Service Area Approach and hence the pendency of applications are on higher side. MD, TAHDCO urged the Member Banks to quickly sanction / disburse all the pending applications at the earliest. SLBC has called for the details of pending applications Bank wise District wise from TAHDCO. On receipt of the details we will follow up with the LDMs /Banks.

SLBC advises Indian Bank, State Bank of India, Canara Bank and Indian Overseas Bank having more pendency for sanction, to take suitable measures to bring down the number before the next review. Also, TNSC bank is advised to take up with PACS to bring their pendency level down. The bank wise details of pending application for sanction / disbursement as on 31.10.2022 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-2022-23 - Bank wise - Application Pendency Report as on 31.10.2022**

*(Rs. In Lakhs)*

Name of Bank	Total Application Forwarded		Bank Sanctioned		Bank Rejection		Application pending with Bank	
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy
Indian Bank	4242	5192.82	748	840.11	151	214.09	3343	4138.62
PACS	3204	2240.11	392	369.83	155	128.74	2657	1741.54
State Bank of India	2188	2822.46	250	358.35	170	193.34	1768	2270.77
Canara Bank	2340	2955.31	583	792.87	106	120.97	1651	2041.47
Indian Overseas Bank	2211	2589.86	407	449.46	216	225.50	1588	1914.91
Union Bank of India	644	766.31	129	176.82	59	54.45	456	535.04
HDFC Bank Ltd	894	1988.70	530	1187.14	16	34.74	348	766.81
Kotak Mahendra Bank Ltd	688	1539.18	378	846.23	11	24.57	299	668.38
Indus Ind Bank Ltd	718	1578.79	418	920.79	9	20.25	291	637.74
Central Bank of India	358	488.18	79	109.19	29	36.73	250	342.25
Tamil Nadu Grama Bank	376	389.63	76	75.96	71	64.25	229	249.42
Bank of India	323	370.19	79	89.85	35	32.73	209	247.61
Bank of Baroda	270	372.74	57	88.14	5	8.76	208	275.83
City Union Bank Ltd.	135	166.86	12	13.06	4	5.17	119	148.63
Axis Bank Ltd.,	428	941.64	312	701.59	3	6.75	113	233.30
Karur Vysya Bank Ltd.	143	201.32	12	20.38	20	34.33	111	146.61
Punjab National Bank	172	207.69	53	58.56	10	10.44	109	138.69
Tamilnadu Mercantile Bank L	125	151.74	8	13.48	9	12.70	108	125.56
ICICI Bank Ltd	129	258.63	64	133.55	2	3.74	63	121.34
U C O Bank	76	106.42	10	17.71	16	12.83	50	75.88
South Indian Bank Ltd.	57	80.79	1	0.90	16	19.93	40	59.96
Pandyan Grama Bank	66	58.84	9	11.95	21	16.13	36	30.76
IDBI Ltd - DBSBU	25	39.02	1	0.45			24	38.57
Punjab & Sind Bank	29	63.63			8	18.00	21	45.63
Federal Bank Ltd.	20	35.44	2	2.78	1	2.01	17	30.65
Lakshmi Vilas Bank Ltd.	14	19.32			2	3.00	12	16.32
Karnataka Bank Ltd.	11	17.84	1	2.25			10	15.59
Bank of Maharashtra	6	12.26			1	2.25	5	10.01
Vijaya Bank	5	5.74					5	5.74
Catholic Syrian Bank Ltd.	4	4.80					4	4.80
Equitas Small Finance Bank	5	7.62	1	2.25			4	5.37
Oriental Bank of Commerce	3	3.98					3	3.98
Ujjivan Small Finance Bank	3	3.45					3	3.45
United Bank of India	5	6.20	2	2.97			3	3.23
State Bank of Hyderabad	2	3.15					2	3.15
RBL Bank Ltd.	1	1.84					1	1.84
State Bank of Bikaner & Jaipu	1	0.95					1	0.95
State Bank of Indore	3	3.08	1	1.20	1	1.28	1	0.60
State Bank of Mysore	1	0.82					1	0.82
Dhanalakshmi Bank Ltd.	2	3.68	2	3.68				
TIIC Bank	1	1.68			1	1.68		
YES BANK	1	2.25	1	2.25				
<b>Grand Total</b>	<b>19929</b>	<b>25704.95</b>	<b>4618</b>	<b>7293.75</b>	<b>1148</b>	<b>1309.39</b>	<b>14163</b>	<b>17101.81</b>

TAHDCO-2022-23 - District wise - Application Pendency Report as on 31.10.2022								
District	Total Application Forwarded		Bank Sanctioned		Bank Rejection		Application pending with Bank	
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy
Ariyalur	423	395.86	103	100.53	88	91.94	232	203.39
Chennai	462	686.10	121	165.49	5	9.30	336	511.32
Coimbatore	227	389.13	61	113.71	27	45.98	139	229.44
Cuddalore	948	1383.79	180	329.38	48	75.17	720	979.25
Dharmapuri	600	1036.83	166	349.55	15	13.97	419	673.31
Dindigul	597	725.62	107	162.25	17	24.56	473	538.81
Erode	191	283.34	56	79.66	17	28.27	118	175.41
Kanchipuram	1346	2338.22	468	963.10	15	20.35	863	1354.77
Kanniyakumari	108	98.21	13	14.85	4	5.02	91	78.34
Karur	438	588.07	161	179.70	114	146.40	163	261.98
Krishnagiri	222	404.32	37	59.86	32	58.56	153	285.90
Madurai	760	826.03	217	253.32	43	45.53	500	527.18
Nagapattinam	602	709.97	91	116.51	20	30.42	491	563.04
Namakkal	267	425.55	59	106.18	7	9.08	201	310.29
Perambalur	624	872.72	209	323.64	26	40.93	389	508.15
Pudukkottai	285	422.52	54	87.27	8	12.91	223	322.33
Ramanathapuram	300	436.44	114	237.40	11	5.25	175	193.79
Salem	832	1343.21	172	313.81	20	34.44	640	994.96
Sivagangai	384	581.88	204	278.33	16	18.14	164	285.41
Thanjavur	1665	789.92	73	113.80	2	2.55	1590	673.58
The Nilgiris	282	385.97	67	103.16	40	50.65	175	232.16
Theni	686	838.68	218	323.81	27	33.48	441	481.39
Thoothukkudi	514	706.78	143	227.46	5	9.04	366	470.28
Tiruchirappalli	394	719.30	146	290.88	28	47.39	220	381.03
Tirunelveli	574	625.03	203	273.20	14	14.07	357	337.76
Tiruppur	214	306.68	42	71.54	10	11.96	162	223.18
Tiruvallur	870	1568.57	209	397.93	5	4.62	656	1166.02
Tiruvannamalai	1843	1693.72	289	325.50	123	127.71	1431	1240.51
Tiruvarur	634	762.17	130	168.19	12	13.79	492	580.18
Vellore	802	1146.79	193	329.48	2	4.75	607	812.56
Villupuram	843	1270.32	145	213.56	17	33.32	681	1023.44
Virudhunagar	992	943.21	167	220.71	330	239.83	495	482.67
<b>Grand Total</b>	<b>19929</b>	<b>25704.95</b>	<b>4618</b>	<b>7293.75</b>	<b>1148</b>	<b>1309.39</b>	<b>14163</b>	<b>17101.81</b>

**TAHDCO-Subsidy Taken by Lending Bank but Loan not Disbursed (UC Pending) as on 31.10.2022**

(Rs. In Lakhs)

Name of the Bank	One Year Above		6 months above and one year below		3 months above and 6 months below		Below 3 Months		Total	
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy
Indian Bank	36	56.28	40	59.07	53	76.47	128	133.80	257	325.61
Indian Overseas Bank	49	53.30	27	39.92	67	65.64	102	96.66	245	255.53
Canara Bank	34	60.91	30	39.25	41	41.87	116	120.10	221	262.12
State Bank of India	11	19.32	4	8.15	42	41.85	55	64.13	112	133.45
Central Bank of India	9	14.85	7	12.30	11	17.74	19	24.04	46	68.93
PACS	37	55.20	19	32.47	46	75.10	28	35.52	130	198.28
Axis Bank Ltd.,	3	6.75	1	2.25	5	11.25	15	33.75	24	54.00
Bank of Baroda	5	8.74	6	12.00	7	10.38	11	20.31	29	51.43
Bank of India	5	7.30	18	13.57	8	8.91	24	27.21	55	56.98
Catholic Syrian Bank Ltd.	1	1.50							1	1.50
City Union Bank Ltd.	2	3.25	1	2.25	1	0.30	2	4.44	6	10.23
Dena Bank	2	3.15							2	3.15
Equitas Small Finance Bank					1	2.25			1	2.25
Federal Bank Ltd.							1	2.18	1	2.18
HDFC Bank Ltd	9	16.46	3	6.75	9	19.40	156	349.98	177	392.59
ICICI Bank Ltd	1	2.25							1	2.25
IDBI Ltd - DBSBU			1	2.25					1	2.25
Indus Ind Bank Ltd	3	6.60	7	13.37	2	4.50	55	119.14	67	143.61
Karnataka Bank Ltd.	1	1.86							1	1.86
Karur Vysya Bank Ltd.	1	0.63					6	9.02	7	9.65
Kotak Mahendra Bank Ltd	2	4.36	3	6.68	3	6.75	114	255.13	122	272.91
Lakshmi Vilas Bank Ltd.	1	1.20							1	1.20
Pandyan Grama Bank							11	12.39	11	12.39
Punjab & Sind Bank					1	2.25			1	2.25
Punjab National Bank	2	4.35	3	5.85	4	6.77	11	12.07	20	29.04
South Indian Bank Ltd.							1	2.25	1	2.25
State Bank of Mysore	1	0.70							1	0.70
Tamil Nadu Grama Bank	2	1.38	2	3.41	6	4.72	16	18.62	26	28.14
Tamilnadu Mercantile Bank Ltd					1	1.03	1	1.14	2	2.18
U CO Bank	2	2.12	4	4.46	2	3.81			8	10.39
Union Bank of India	14	22.29	8	12.43	8	11.16	18	27.30	48	73.19
United Bank of India	1	2.25							1	2.25
<b>Grand Total</b>	<b>234</b>	<b>357.00</b>	<b>184</b>	<b>276.41</b>	<b>318</b>	<b>412.15</b>	<b>890</b>	<b>1369.18</b>	<b>1626</b>	<b>2414.74</b>

**TAHDCO-Subsidy Taken by Lending Bank but Loan not Disbursed (UC Pending) as on 31.10.2022**

*(Rs. In Lakhs)*

Name of the District	One Year Above		6 months above and one year		3 months above and 6 months		Below 3 Months		Total	
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy
Ariyalur			15	7.42	22	9.90	6	4.11	43	21.43
Chennai	15	28.30	7	15.35	12	19.06	23	32.25	57	94.96
Coimbatore	3	3.16					1	2.24	4	5.40
Cuddalore			32	47.70	32	59.01	32	53.71	96	160.42
Dharmapuri	14	28.08	4	9.25	17	22.18			35	59.51
Dindigul	3	7.50	3	6.00			106	164.32	112	177.81
Erode	1	2.00			6	9.92	8	14.73	15	26.64
Kanchipuram	6	13.34	20	36.13	37	63.17	85	141.06	148	253.69
Kanniyakumari							6	9.63	6	9.63
Karur			1	2.10	5	7.43	13	12.86	19	22.39
Krishnagiri	1	2.25	2	2.15			16	22.95	19	27.35
Madurai							168	305.40	168	305.40
Nagapattinam	23	22.46	11	13.08	20	30.57	24	28.31	78	94.43
Namakkal	4	8.50	5	7.50					9	16.00
Ramanathapuram					1	1.98	77	158.65	78	160.63
Salem	9	15.66	3	6.24			4	8.35	16	30.25
Sivagangai	1	0.48	1	2.25	7	11.45	3	4.89	12	19.08
Thanjavur	23	31.15	16	16.97	14	13.99	55	57.30	108	119.42
Theni			1	1.73					1	1.73
Thoothukkudi	1	1.35	10	14.12	16	24.03	112	155.91	139	195.42
Tiruchirappalli	11	12.21	8	12.73	6	8.85	20	36.27	45	70.05
Tirunelveli			6	8.17	26	21.35	16	15.21	48	44.73
Tiruvallur	44	76.88	22	39.11	17	26.72			83	142.72
Tiruvannamalai			10	15.06	49	42.53	55	60.70	114	118.29
Tiruvarur	2	1.25	1	0.90	17	10.97	33	33.14	53	46.26
Vellore	7	13.83	6	12.45	14	29.05	24	40.46	51	95.78
Villupuram	65	87.14					2	4.50	67	91.64
Virudhunagar	1	1.45					1	2.24	2	3.69
<b>Grand Total</b>	<b>234</b>	<b>357.00</b>	<b>184</b>	<b>276.41</b>	<b>318</b>	<b>412.15</b>	<b>890</b>	<b>1369.18</b>	<b>1626</b>	<b>2414.74</b>

**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 09.11.2022

Districts	Total Application	Loan		
		Under Process	Loan Sanctioned	Loan Rejected
Ariyalur	119	42	21	22
Chengalpattu	123	27	47	25
Chennai	78	4	3	3
Coimbatore	121	29	31	12
Cuddalore	415	125	35	41
Dharmapuri	109	46	19	18
Dindigul	119	27	37	30
Erode	128	28	41	4
Kallakurichi	128	36	27	31
Kanchipuram	172	42	33	29
Kanniyakumari	122	41	19	13
Karur	75	18	32	7
Krishnagiri	127	47	27	27
Madurai	215	37	95	9
Nagapattinam	216	46	13	17
Namakkal	130	39	51	19
Perambalur	131	27	33	3
Pudukkottai	134	43	25	11
Ramanathapuram	83	30	27	7
Ranipet	142	35	38	24
Salem	170	50	66	22
Sivaganga	123	49	25	28
Tenkasi	117	20	46	8
Thanjavur	219	76	31	32
Theni	99	32	29	0
The Nilgiris	64	16	29	1
Thiruvallur	178	44	41	23
Thiruvarur	111	30	19	7
Tiruchirappalli	170	50	53	18
Tirunelveli	182	55	44	6
Tirupathur	176	59	78	27
Tiruppur	89	20	36	5
Tiruvannamalai	394	72	155	82
Tuticorin	287	18	22	20
Vellore	142	47	46	23
Villupuram	143	31	38	41
Virudhunagar	135	32	44	18
<b>TOTAL</b>	<b>5686</b>	<b>1470</b>	<b>1456</b>	<b>713</b>

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

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

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

Now, the scope has been extended to cover all eligible farmers under KCC Scheme. As per the portal data, the cumulative KCC – AH applications received as on 28.10.2022 is 174826, and KCC-Fisheries applications received as on 28.10.2022 is 5829.

**KISAN CREDIT CARD SCHEME (KCC)**

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

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

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



<b>KCC AH as on 28.10.2022</b>				
<b>Banks</b>	<b>Sum of Cumulative No of Applications Received</b>	<b>Sum of Cumulative No of Applications Accepted</b>	<b>Sum of Cumulative No of Applications Sanctioned</b>	<b>Sum of Pendency more than 15 days</b>
Bank of Baroda	4946	4944	2342	0
Bank of India	3021	3009	2088	0
Bank of Maharashtra	0	0	0	0
Canara Bank	19137	19002	11722	84
Central Bank of India	2464	2438	920	358
Cooperative Bank	53572	53054	43152	163
IDBI Bank Ltd.	573	573	44	124
Indian Bank	35980	35111	25843	19
Indian Overseas Bank	23798	23484	10430	1249
Jammu & Kashmir Bank Ltd	0	0	0	0
Punjab & Sind Bank	9	9	0	0
Punjab National Bank	455	454	145	106
State Bank of India	22761	22610	7077	282
UCO Bank	604	604	266	2
Union Bank of India	7506	7504	3163	252
<b>Grand Total</b>	<b>174826</b>	<b>172796</b>	<b>107192</b>	<b>2639</b>

<b>KCC AH as on 28.10.2022</b>				
<b>District</b>	<b>Sum of Cummulative No of Applications Received</b>	<b>Sum of Cummulative No of Applications Accepted</b>	<b>Sum of Cummulative No of Applications Sanctioned</b>	<b>Sum of Pendency more than 15 days</b>
Ariyalur	904	904	900	0
Chengalpattu	2607	2607	1502	636
Chennai	0	0	0	0
Coimbatore	2754	2743	2392	7
Cuddalore	1147	1147	1147	0
Dharmapuri	14009	13967	12294	0
Dindigul	6690	6690	6690	0
Erode	23081	23081	7707	28
Kallakuruchi	7606	7416	4474	67
Kancheepuram	1815	1724	1098	0
Kanniyakumari	1366	934	676	0
Karur	1170	1170	826	0
Krishnagiri	7594	7594	6583	0
Madurai	12944	12941	6988	204
Myladuthurai	175	175	175	0
Nagapattinam	486	480	76	0
Namakkal	8772	8772	7453	108
Perambalur	5135	5135	3005	0
Pudukkottai	4829	4829	1369	749
Ramanathapuram	4914	4914	1173	33
Ranipet	800	800	800	0
Salem	7980	7980	7377	113
Sivaganga	1701	1701	1349	55
Tenkasi	90	90	29	0
Thanjavur	1633	746	663	0
The Nilgiris	808	787	313	22
Theni	5357	5357	870	0
Thiruvallur	797	774	462	126
Thiruvarur	268	268	265	0
Thoothukkudi	5370	5122	3676	0
Tiruchirappalli	9420	9346	5202	234
Tirunelveli	4166	4166	1843	0
Tirupattur	441	441	441	0
Tiruppur	3973	3973	2016	257
Tiruvannamalai	13980	13978	10206	0
Vellore	1400	1400	1322	0
Viluppuram	6969	6969	3159	0
Virudhunagar	1675	1675	671	0
<b>Grand Total</b>	<b>174826</b>	<b>172796</b>	<b>107192</b>	<b>2639</b>

<b>KCC Fisheries as on 28.10.2022</b>				
<b>Bank</b>	<b>Sum of Cummulative No of Applications Received</b>	<b>Sum of Cummulative No of Applications Accepted</b>	<b>Sum of Cummulative No of Applications Sanctioned</b>	<b>Sum of Pendency more than 15 days</b>
Bank of Baroda	159	157	102	0
Bank of India	198	192	155	0
Bank of Maharashtra	1	1	0	0
Canara Bank	463	391	203	0
Central Bank of India	123	123	85	28
Cooperative Bank	262	257	166	1
IDBI Bank Ltd.	0	0	0	0
Indian Bank	1496	1318	942	12
Indian Overseas Bank	1913	1865	734	162
Jammu & Kashmir Bank Ltd	0	0	0	0
Punjab & Sind Bank	0	0	0	0
Punjab National Bank	10	10	2	0
State Bank of India	880	683	284	4
UCO Bank	35	35	21	0
Union Bank of India	289	287	65	96
<b>Grand Total</b>	<b>5829</b>	<b>5319</b>	<b>2759</b>	<b>303</b>

KCC Fisheries as on 28.10.2022				
District	Sum of Cumulative No of Applications Received	Sum of Cumulative No of Applications Accepted	Sum of Cumulative No of Applications Sanctioned	Sum of Pendency more than 15 days
Ariyalur	63	63	28	0
Chengalpattu	0	0	0	0
Chennai	580	580	267	142
Coimbatore	118	118	91	19
Cuddalore	213	213	213	0
Dharmapuri	10	10	0	0
Dindigul	354	354	98	49
Erode	39	39	24	0
Kallakuruchi	0	0	0	0
Kancheepuram	0	0	0	0
Kanniyakumari	263	55	33	0
Karur	93	93	57	0
Krishnagiri	23	23	23	0
Madurai	26	26	8	2
Myladuthurai	120	120	120	0
Nagapattinam	48	48	10	0
Namakkal	0	0	0	0
Perambalur	0	0	0	0
Pudukkottai	115	115	51	0
Ramanathapuram	619	619	294	3
Ranipet	40	40	32	0
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	0
Thiruvallur	6	6	6	0
Thiruvarur	64	64	20	0
Thoothukkudi	134	134	61	21
Tiruchirappalli	196	196	101	0
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	77	19	1
<b>Grand Total</b>	<b>5829</b>	<b>5319</b>	<b>2759</b>	<b>303</b>

**WEAVER MUDRA SCHEME:**

- The Weaver MUDRA Scheme has been introduced by the Government of India from June 2016 onwards, in lieu of erstwhile Weavers Credit Card Scheme.
- This Scheme provides concessional credit to handloom sector towards working capital and cost of tools and equipment required for carrying out weaving / allied activity, with a Individual Handloom Weavers / Weaver Entrepreneur – Margin Money assistance @ 20% of loan amount, subject to maximum of Rs.25,000/-
- Handloom organization – Margin money assistance @20% of loan amount, subject to maximum of Rs.20.00 lakh (margin money @ Rs.2.00 lakh for every 100 weaver / worker).
- Additional margin money requirement, if any as per banking norms will be borne by the beneficiary Agency
- Subsidized loans at concessional interest rate of 6% for a period of three years will be available to all eligible beneficiaries. However, this is subject to interest subvention cap only upto 7% by the GOI. Interest subvention as applicable will be provided maximum for 3 years from the date of fist disbursal.
- The loans extended to the beneficiaries will be guaranteed by the National Credit Guarantee Trustee Company (NCGTC)/Credit Guarantee Fund Trust for Medium & Small Enterprises (CHIMSE). As per decision of the Bank / Financial Institution concerned. Guarantee cover will be effective from the date of disbursement of loan for 3 years.
- The scheme is successfully implemented in Tamilnadu continuously in the last six years from 2016-17 to 2021-22. The performance of the scheme in Tamilnadu in the last six years is as follows:

Sl. No	Year	Actual Target	Revised Target	MUDRA loans Sanctioned details		MUDRA loans Disbursed Details	
				No. of loans	Sanctioned Amount (Rs. in Crore)	No. of loans	Disbursed Amount (Rs. in Crore)
1)	2016-17	15,000	20,000	18340	88.92	17031	82.38
2)	2017-18	15,000	20,000	18925	92.29	18488	90.12
3)	2018-19	30,000	20,000	22774	113.00	22650	112.37
4)	2019-20	20,000	20,000	17963	87.62	17918	87.32
5)	2020-21	15,000	15,000	14545	70.15	14545	70.15
6)	2021-22	15,000	15,000	13,460	66.04	13,392	65.70
<b>Total</b>		<b>1,10,000</b>	<b>1,10,000</b>	<b>1,06,007</b>	<b>518.02</b>	<b>1,04,024</b>	<b>508.04</b>

- It is placed on record that Tamilnadu is continuously holding the **NUMBER ONE position in the country** in the last six years i.e., **2016-2017 to 2021-22** in implementation of Weaver MUDRA Scheme.
- **In order to implement the scheme in the year 2022-23, a target has been fixed to cover 15,000 Weavers under this Scheme.**
- As on 31.10.2022, 11508 application forwarded in which 6377 applications only sanctioned and 6373 Weaver MUDRA were disbursed to the beneficiaries to the tune of Rs.31.08 crores.
- In this connection, a meeting with the Bankers concerned to review the progress made under Weavers MUDRA Scheme was held on 08.11.2022 and requested the bankers to increase the size of the loan upto Rs.2.00 lakh to weavers and clear the pending loan application at the earliest.
- Also requested the Punjab National Bank to check up with their portal to verify the data of the banks with PNB Portal and ensure that all the sanctioned loans have been uploaded in PNB Portal for interest subvention and Margin Money Assistance.

- Since, Mudra Loan Scheme is essential to the weavers for improving their livelihood and providing continuous employment to the weavers, it is regularly reviewed by the Hon'ble Union Minister of Textiles and Union Minister of Finance, the same may be reiterated in the forthcoming meeting held on 30.11.2022.
- **SLBC advise all Banks to increase the loan amount to the maximum of Rs.2.00 lakhs for individual Handloom Weaver / Weaver Entrepreneur, for upgradation of their livelihood and for transformation of the livelihood of Handloom Weavers.**
- **The SLBC also advise all bankers to clear the 4827 pending application and to be generous in sanctioning loan to the Handloom Weavers.**

**WEAVER MUDRA SCHEME, 2022-23**  
**CIRCLE-WISE PROGRESS OF IMPLEMENTATION OF THE SCHEME**

As on: 31.10.2022

Sl. No.	Name of the Circle	Target for the year 2022-23	Total No of application forwarded	MUDRA Loan Sanctioned		MUDRA Loan Disbursed		% of Achievement (on disbursement)	No. of Applns. Rejected	No. of Applns. Pending with Bank	Shortfall to target (3)-(7)
				No. of Cards	Loan Amount (Rs.in lakh)	No. of Loans	Loan Amount (Rs.in lakh)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Coimbatore	1100	862	533	209.00	533	209.00	48.45	-	329	567
2	Dindigul	1000	846	562	288.50	562	288.50	56.20	2	282	438
3	Erode	1300	1364	799	399.50	799	399.50	61.46	85	480	501
4	Kancheepuram	1000	678	407	203.50	407	203.50	40.70	68	203	593
5	Karur	550	415	243	124.00	243	124.00	44.18	1	171	307
6	Kumbakonam	1000	698	305	152.50	305	152.50	30.50	-	393	695
7	Madurai	200	137	110	64.00	110	64.00	55.00	-	27	90
8	Nagercoil	300	210	152	76.00	152	76.00	50.67	-	58	148
9	Paramakudi	1300	963	644	322.00	644	322.00	49.54	24	295	656
10	Salem	1200	734	214	107.00	214	107.00	17.83	-	520	986
11	Thiruvannamalai	1100	755	337	177.00	337	177.00	30.64	3	415	763
12	Tirunelveli	300	231	152	84.00	152	84.00	50.67	17	62	148
13	Tiruppur	950	713	272	136.00	268	134.00	28.21	-	441	682
14	Tiruvannamalai	50	34	1	0.50	1	0.50	2.00	20	13	49
15	Trichy	150	209	75	37.50	75	37.50	50.00	6	128	75
16	Virudhunagar	1500	815	575	288.11	575	288.11	38.33	58	182	925
17	Cuddalore	550	422	304	152.50	304	152.50	55.27	-	118	246
18	Thiruvallur	150	103	77	38.50	77	38.50	51.33	20	6	73
19	Tiruchengode	850	861	452	133.90	452	133.90	53.18	-	409	398
20	Vellore	450	458	163	116.00	163	116.00	36.22	-	295	287
	<b>TOTAL</b>	<b>15000</b>	<b>11508</b>	<b>6377</b>	<b>3110.01</b>	<b>6373</b>	<b>3108.01</b>	<b>42.49</b>	<b>304</b>	<b>4827</b>	<b>8627</b>



## WEAVERS MUDRA SCHEME 2022-23

## BANK-WISE PROGRESS ON IMPLEMENTATION OF THE SCHEME

As on : 31.10.2022

Sl. No.	Name of the Bank	No. of Branches	No. of Applications Forwarded	MUDRA Loan Sanctioned		MUDRA Loan Disbursed		No. of Appins. Rejected	No. of Appins. Pending with Bank		
				No. of Cards	Loan Amount (Rs. in lakh)	No. of Loans	Loan Amount (Rs. in lakh)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
1	Punjab National Bank	38	612	216	100.00	216	100.00	44	352		
2	Canara Bank	78	3262	2047	1018.00	2047	1018.00	47	1168		
3	Indian Overseas Bank	93	1291	654	335.00	654	335.00	21	616		
4	State Bank of India	58	1156	556	271.50	554	270.50	3	597		
5	Indian Bank	75	865	474	244.50	474	244.50	3	388		
6	IDBI Bank	4	87	60	30.00	60	30.00	2	25		
7	Tamilnadu Grama Bank	45	896	318	157.45	318	157.45	14	564		
8	Central Co-operative Bank	41	2195	1384	612.65	1384	612.65	100	711		
9	Union Bank of India	18	646	438	221.11	438	221.11	25	183		
10	Bank of Baroda	15	164	64	32.00	63	31.50	1	99		
11	UCO Bank	3	46	30	15.00	30	15.00	1	15		
12	Central Bank of India	4	197	119	65.50	118	65.00	8	70		
13	Catholic Syrian Bank	1	10	0	-	0	-	-	10		
14	City Union Bank	5	55	0	-	0	-	34	21		
15	Punjab & Sind Bank	1	0	0	0.00	0	0.00	-	0		
16	Union Co-operative Bank	1	4	3	0.30	3	0.30	-	1		
17	Karur Vysya Bank	3	4	0	0	0	0	1	3		
18	Lakshmi Vilas Bank	3	0	0	-	0	-	-	0		
19	Tamilnadu Mercantile Bank	4	18	14	7.00	14	7.00	-	4		
<b>TOTAL</b>				<b>490</b>	<b>11508</b>	<b>6377</b>	<b>3110.01</b>	<b>6373</b>	<b>3108.01</b>	<b>304</b>	<b>4827</b>

**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 October 2022, Banks in the State have opened 346962 accounts against the target of 714400, falling short of the target by 131531 accounts. Nevertheless, SLBC takes the opportunity to congratulate those banks who have achieved the proportionate target up to October 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 31<sup>st</sup> October 2022 is placed in the Annexure.

APY	Name of the APY-SPs	Bank Category	No. of Branches as on 1st April, 2022	AAPB Target	Annual Target	FY 2022-23		Annual Target Achievement	Cumulative APY accounts opened since inception till 31 Oct, 2022
						APY accounts opened in FY 2022-23 till 31 Oct, 2022	AAPB Achieved as on 31 Oct, 2022		
	CENTRAL BANK OF INDIA	Major Bank	203	80	16,240	7,333	36	45%	79,920
	PUNJAB AND SIND BANK	Major Bank	16	80	1,280	166	10	13%	2,350
	AXIS BANK LTD	Major Bank	350	80	28,000	1,232	4	4%	1,02,769
	ICICI BANK LIMITED	Major Bank	440	80	35,200	629	1	2%	17,815
	HDFC BANK LTD	Major Bank	357	80	28,560	3,442	10	12%	61,666
	CANARA BANK (Including eSY	Major Bank	1,058	80	84,640	54,895	52	65%	4,36,491
	INDIAN OVERSEAS BANK	Major Bank	1,100	80	88,000	48,774	44	55%	4,46,141
	PUNJAB NATIONAL BANK (Inc	Major Bank	280	80	22,400	1,937	7	9%	27,177
	BANK OF INDIA	Major Bank	212	80	16,960	12,383	58	73%	74,972
	BANK OF BARODA (Including	Major Bank	311	80	24,880	3,890	13	16%	86,167
	INDIAN BANK (Including eALL	Major Bank	1,059	80	84,720	70,436	67	83%	8,18,282
	UCO BANK	Major Bank	117	80	9,360	1,762	15	19%	19,062
	BANK OF MAHARASHTRA	Major Bank	44	80	3,520	1,003	23	28%	4,712
	UNION BANK OF INDIA (Inclu	Major Bank	579	80	46,320	15,629	27	34%	99,789
	IDBI BANK LTD	Major Bank	111	80	8,880	3,135	28	35%	29,046
	STATE BANK OF INDIA	Major Bank	1,184	80	94,720	55,530	47	59%	4,43,220
	INDUSIND BANK LIMITED	PVT	39	30	1,170	30	1	3%	80
	YES BANK LIMITED	PVT	20	30	600	-	-	0%	49
	STANDARD CHARTERED BANK	PVT	7	30	210	-	-	0%	2
	TAMILNAD MERCANTILE BAN	PVT	369	30	11,070	27,472	74	248%	1,25,040
	THE LAKSHMI VILAS BANK LTD	PVT	291	30	8,730	-	-	0%	1,240
	THE CATHOLIC SYRIAN BANK	PVT	101	30	3,030	1	0	0%	1,718
	THE FEDERAL BANK LTD	PVT	155	30	4,650	504	3	11%	3,200
	DHANLAXMI BANK LIMITED	PVT	34	30	1,020	355	10	35%	1,250
	KARNATAKA BANK LIMITED	PVT	50	30	1,500	702	14	47%	6,815
	DCB BANK LIMITED	PVT	14	30	420	-	-	0%	31

RBL BANK LIMITED	PVT	21	30	630	2	0	0%	77
THE KARUR VYSYA BANK LTD	PVT	431	30	12,930	414	1	3%	10,180
THE JAMMU AND KASHMIR B	PVT	4	30	120	2	1	2%	72
THE SOUTH INDIAN BANK LTD	PVT	150	30	4,500	1,404	9	31%	17,710
CITY UNION BANK LTD	PVT	495	30	14,850	2,250	5	15%	37,362
KOTAK MAHINDRA BANK	PVT	94	30	2,820	404	4	14%	1,649
BANDHAN BANK LIMITED	PVT	18	30	540	119	7	22%	1,314
IDFC BANK LIMITED	PVT	11	30	330	2	0	1%	19
TAMIL NADU GRAMA BANK	RRB	644	80	51,520	31,114	48	60%	1,40,299
PUDUVAI BHARTHAR GRAMA	RRB	1	80	80	11	11	14%	51
		10,370		7,14,400	3,46,962	33	49%	30,97,737

APY	Name of the District (As per LGD Database)	Bank Category	No. of Branches as on 1st April, 2022	AAPB Target	Annual Target	FY 2022-23			Cumulative APY accounts opened since inception till 31 Oct, 2022
						APY accounts opened in FY 2022-23 till 31 Oct, 2022	AAPB Achieved as on 31 Oct, 2022	Annual Target Achievement	
	ARIYALUR	Major Banks	55	80	4,400	2,297	42	52%	38,069
	ARIYALUR	PVT	18	30	540	174	10	32%	1,602
	ARIYALUR	RRB	8	80	640	565	71	88%	1,242
	ARIYALUR Total		81		5,580	3,036	37	54%	40,913
	CHENGALPATTU	Major Banks	8	80	640	161	20	25%	2,059
	CHENGALPATTU	RRB	11	80	880	650	59	74%	3,751
	CHENGALPATTU Total		19		1,520	811	43	53%	5,810
	CHENNAI	Major Banks	1,096	80	87,680	22,709	21	26%	2,09,409
	CHENNAI	PVT	276	30	8,280	1,070	4	13%	11,778
	CHENNAI Total		1,372		95,960	23,779	17	25%	2,21,187
	COIMBATORE	Major Banks	545	80	43,600	13,539	25	31%	1,23,516
	COIMBATORE	PVT	216	30	6,480	2,133	10	33%	20,253
	COIMBATORE	RRB	24	80	1,920	1,465	61	76%	4,591
	COIMBATORE Total		785		52,000	17,137	22	33%	1,48,360
	CUDDALORE	Major Banks	206	80	16,480	8,133	39	49%	1,02,058
	CUDDALORE	PVT	45	30	1,350	623	14	46%	3,568
	CUDDALORE	RRB	19	80	1,520	1,763	93	116%	5,541
	CUDDALORE Total		270		19,350	10,519	39	54%	1,11,167
	DHARMAPURI	Major Banks	84	80	6,720	5,562	66	83%	46,095
	DHARMAPURI	PVT	22	30	660	630	29	95%	2,508
	DHARMAPURI	RRB	26	80	2,080	881	34	42%	6,911
	DHARMAPURI Total		132		9,460	7,073	54	75%	55,514
	DINDIGUL	Major Banks	205	80	16,400	8,255	40	50%	78,430
	DINDIGUL	PVT	54	30	1,620	1,451	27	90%	5,691
	DINDIGUL	RRB	11	80	880	208	19	24%	949

DINDIGUL Total		270		18,900	9,914	37	52%	85,070
ERODE	Major Banks	237	80	18,960	9,273	39	49%	97,674
ERODE	PVT	108	30	3,240	1,219	11	38%	9,032
ERODE	RRB	29	80	2,320	2,151	74	93%	5,813
ERODE Total		374		24,520	12,643	34	52%	1,12,519
KALLAKURICHI	Major Banks	2	80	160	399	200	249%	1,939
KALLAKURICHI	RRB	18	80	1,440	2,229	124	155%	5,878
KALLAKURICHI Total		20		1,600	2,628	131	164%	7,817
KANCHIPURAM	Major Banks	524	80	41,920	28,775	55	69%	1,78,318
KANCHIPURAM	PVT	192	30	5,760	882	5	15%	11,764
KANCHIPURAM	RRB	5	80	400	216	43	54%	905
KANCHIPURAM Total		721		48,080	29,873	41	62%	1,90,987
KANNIYAKUMARI	Major Banks	212	80	16,960	7,026	33	41%	66,711
KANNIYAKUMARI	PVT	59	30	1,770	2,978	50	168%	13,310
KANNIYAKUMARI	RRB	26	80	2,080	1,051	40	51%	3,233
KANNIYAKUMARI Total		297		20,810	11,055	37	53%	83,254
KARUR	Major Banks	95	80	7,600	3,673	39	48%	43,650
KARUR	PVT	38	30	1,140	303	8	27%	2,584
KARUR	RRB	11	80	880	203	18	23%	1,204
KARUR Total		144		9,620	4,179	29	43%	47,438
KRISHNAGIRI	Major Banks	143	80	11,440	6,816	48	60%	64,993
KRISHNAGIRI	PVT	37	30	1,110	309	8	28%	2,427
KRISHNAGIRI	RRB	34	80	2,720	1,827	54	67%	8,921
KRISHNAGIRI Total		214		15,270	8,952	42	59%	76,341
MADURAI	Major Banks	332	80	26,560	10,439	31	39%	1,18,707
MADURAI	PVT	106	30	3,180	2,333	22	73%	10,840
MADURAI	RRB	18	80	1,440	425	24	30%	1,531
MADURAI Total		456		31,180	13,197	29	42%	1,31,078
MAYILADUTHURAI	RRB	4	80	320	175	44	55%	339
MAYILADUTHURAI Total		4		320	175	44	55%	339
NAGAPATTINAM	Major Banks	133	80	10,640	4,486	34	42%	51,742
NAGAPATTINAM	PVT	46	30	1,380	726	16	53%	5,102
NAGAPATTINAM	RRB	6	80	480	285	48	59%	574
NAGAPATTINAM Total		185		12,500	5,497	30	44%	57,418

NAMAKKAL	Major Banks	171	80	13,680	4,679	27	34%	58,939
NAMAKKAL	PVT	66	30	1,980	1,508	23	76%	6,221
NAMAKKAL	RRB	20	80	1,600	1,010	51	63%	6,134
NAMAKKAL Total		257		17,260	7,197	28	42%	71,294
PERAMBALUR	Major Banks	61	80	4,880	2,036	33	42%	21,729
PERAMBALUR	PVT	7	30	210	147	21	70%	675
PERAMBALUR	RRB	6	80	480	276	46	58%	743
PERAMBALUR Total		74		5,570	2,459	33	44%	23,147
PUDUKKOTTAI	Major Banks	152	80	12,160	6,208	41	51%	59,927
PUDUKKOTTAI	PVT	20	30	600	259	13	43%	1,600
PUDUKKOTTAI	RRB	15	80	1,200	708	47	59%	1,271
PUDUKKOTTAI Total		187		13,960	7,175	38	51%	62,798
RAMANATHAPURAM	Major Banks	95	80	7,600	5,123	54	67%	30,633
RAMANATHAPURAM	PVT	22	30	660	1,158	53	175%	4,814
RAMANATHAPURAM	RRB	28	80	2,240	777	28	35%	7,195
RAMANATHAPURAM Total		145		10,500	7,058	49	67%	42,642
RANIPET	Major Banks	3	80	240	13	4	5%	393
RANIPET Total		3		240	13	4	5%	393
SALEM	Major Banks	265	80	21,200	13,310	50	63%	1,10,077
SALEM	PVT	101	30	3,030	2,066	20	68%	8,777
SALEM	RRB	31	80	2,480	2,075	67	84%	25,324
SALEM Total		397		26,710	17,451	44	65%	1,44,178
SIVAGANGA	Major Banks	190	80	15,200	5,995	32	39%	58,693
SIVAGANGA	PVT	22	30	660	474	22	72%	2,295
SIVAGANGA	RRB	33	80	2,640	1,749	53	66%	7,290
SIVAGANGA Total		245		18,500	8,218	34	44%	68,278
TENKASI	Major Banks	3	80	240	133	44	55%	3,899
TENKASI	RRB	30	80	2,400	988	33	41%	3,938
TENKASI Total		33		2,640	1,121	34	42%	7,837
THANJAVUR	Major Banks	216	80	17,280	7,876	36	46%	1,00,212
THANJAVUR	PVT	92	30	2,760	861	9	31%	6,846
THANJAVUR	RRB	19	80	1,520	1,141	60	75%	3,120
THANJAVUR Total		327		21,560	9,878	30	46%	1,10,178
THE NILGIRIS	Major Banks	87	80	6,960	2,770	32	40%	18,076

THE NILGIRIS	PVT	13	30	390	121	9	31%	1,207
THE NILGIRIS	RRB	2	80	160	59	30	37%	179
THE NILGIRIS Total		102		7,510	2,950	29	39%	19,462
THENI	Major Banks	107	80	8,560	5,089	48	59%	47,063
THENI	PVT	48	30	1,440	806	17	56%	4,176
THENI	RRB	11	80	880	283	26	32%	620
THENI Total		166		10,880	6,178	37	57%	51,859
THIRUVALLUR	Major Banks	334	80	26,720	11,215	34	42%	1,16,255
THIRUVALLUR	PVT	103	30	3,090	462	4	15%	6,957
THIRUVALLUR	RRB	19	80	1,520	834	44	55%	3,953
THIRUVALLUR Total		456		31,330	12,511	27	40%	1,27,165
THIRUVARUR	Major Banks	112	80	8,960	4,160	37	46%	49,064
THIRUVARUR	PVT	46	30	1,380	730	16	53%	5,104
THIRUVARUR	RRB	5	80	400	266	53	67%	935
THIRUVARUR Total		163		10,740	5,156	32	48%	55,103
TIRUCHIRAPPALLI	Major Banks	297	80	23,760	9,395	32	40%	1,25,354
TIRUCHIRAPPALLI	PVT	90	30	2,700	644	7	24%	4,950
TIRUCHIRAPPALLI	RRB	12	80	960	661	55	69%	1,646
TIRUCHIRAPPALLI Total		399		27,420	10,700	27	39%	1,31,950
TIRUNELVELI	Major Banks	264	80	21,120	11,907	45	56%	1,34,720
TIRUNELVELI	PVT	84	30	2,520	2,865	34	114%	13,589
TIRUNELVELI	RRB	35	80	2,800	1,125	32	40%	5,495
TIRUNELVELI Total		383		26,440	15,897	42	60%	1,53,804
TIRUPATHUR	Major Banks	2	80	160	605	303	378%	7,241
TIRUPATHUR	RRB	5	80	400	131	26	33%	784
TIRUPATHUR Total		7		560	736	105	131%	8,025
TIRUPPUR	Major Banks	238	80	19,040	6,957	29	37%	75,613
TIRUPPUR	PVT	93	30	2,790	1,155	12	41%	10,178
TIRUPPUR	RRB	17	80	1,360	1,142	67	84%	3,710
TIRUPPUR Total		348		23,190	9,254	27	40%	89,501
TIRUVANNAMALAI	Major Banks	168	80	13,440	11,373	68	85%	89,711
TIRUVANNAMALAI	PVT	34	30	1,020	669	20	66%	2,642
TIRUVANNAMALAI	RRB	12	80	960	533	44	56%	1,830
TIRUVANNAMALAI Total		214		15,420	12,575	59	82%	94,183



TUTICORIN	Major Banks	137	80	10,960	6,241	46	57%	51,133
TUTICORIN	PVT	58	30	1,740	2,133	37	123%	10,597
TUTICORIN	RRB	37	80	2,960	1,080	29	36%	4,972
TUTICORIN Total		232		15,660	9,454	41	60%	66,702
VELLORE	Major Banks	294	80	23,520	14,357	49	61%	1,40,853
VELLORE	PVT	76	30	2,280	863	11	38%	5,576
VELLORE	RRB	4	80	320	114	29	36%	838
VELLORE Total		374		26,120	15,334	41	59%	1,47,267
VILLUPURAM	Major Banks	208	80	16,640	11,282	54	68%	1,51,650
VILLUPURAM	PVT	51	30	1,530	445	9	29%	3,199
VILLUPURAM	RRB	15	80	1,200	1,066	71	89%	3,124
VILLUPURAM Total		274		19,370	12,793	47	66%	1,57,973
VIRUDHUNAGAR	Major Banks	140	80	11,200	9,909	71	88%	74,974
VIRUDHUNAGAR	PVT	56	30	1,680	1,445	26	86%	7,896
VIRUDHUNAGAR Total		196		12,880	11,354	58	88%	82,870
CHENGALPATTU	PVT	3	30	90	19	6	21%	50
CHENGALPATTU Total		3		90	19	6	21%	50
MAYILADUTHURAI	PVT	1	30	30	-	-	0%	-
MAYILADUTHURAI Total		1		30	-	-	0%	-
TENKASI	PVT	1	30	30	-	-	0%	-
TENKASI Total		1		30	-	-	0%	-
VIRUDHUNAGAR	RRB	37	80	2,960	941	25	32%	5,783
VIRUDHUNAGAR Total		37		2,960	941	25	32%	5,783
RANIPET	RRB	2	80	160	72	36	45%	83
RANIPET Total		2		160	72	36	45%	83

**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 167<sup>th</sup> SLBC meeting and the performance of the banks are not at the desired level. The gist of the schemes are provided below:

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

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

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

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

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

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

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

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

Annexure I:

(A) District wise dwelling Units Sanctioned under AHP:

Sl.No.	District	AHP
1	Chennai	56464
2	Erode	13010
3	Coimbatore	10180
4	Thiruvallur	8032
5	Tiruppur	6628
6	Pudukkottai	5676
7	Madurai	5200
8	Tirunelveli	4544
9	Chengalpattu	4236
10	Theni	4226
11	Salem	3832
12	Namakkal	3224
13	Kancheepuram	2864
14	Thanjavur	2705
15	Dharmapuri	2520
16	Trichy	2380
17	Dindigul	2136
18	Cuddalore	2092
19	Vellore	1568
20	Sivagangai	1508
21	Kanyakumari	1500
22	Thoothukudi	1472
23	Nagapattinam	1364
24	Karur	1302
25	Krishnagiri	1008
26	Nilgiris	872
27	Ariyalur	864
28	Virudhunagar	864
29	Kallakurichi	776
30	Tirupattur	528
31	Ramnathapuram	520
32	Perambalur	504
33	Thenkasi	480
34	Tiruvannamalai	192
35	Thiruvarur	120
<b>Total</b>		<b>155391</b>

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

(Rs. in Lakh)

Sl. No.	District	Banks / PLIs	Up to (04.11.2022)			
			No. of Applications Received	No. of Loan Sanctioned	Amount of Loan Disbursed	No. of applications under scrutiny
1	Chennai	Svatanra Bank	103	73	0.00	30
		IIFL Home Finance Ltd	20	0	0.00	20
		Indian Bank	18	0	0.00	18
<b>Chennai Total</b>			<b>141</b>	<b>73</b>	<b>0.00</b>	<b>68</b>
2	Kancheepuram	IIFL Home Finance Ltd	363	40	52.00	323
		Svatanra Bank	70	20	30.00	50
		Indian Bank	40	18	24.30	22
<b>Kancheepuram Total</b>			<b>473</b>	<b>78</b>	<b>106.30</b>	<b>395</b>
3	Chengalpattu	IIFL Home Finance Ltd	174	35	88.64	139
		LIC	1	1	8.00	0
		Svatanra Bank	6	1	5.60	5
		Indian Bank		0	0.00	0
<b>Chengalpattu Total</b>			<b>181</b>	<b>37</b>	<b>102.24</b>	<b>144</b>
4	Vellore	Mahindra Home Finance	555	9	12.18	546
		IIFL Home Finance Ltd	11	0	0.00	11
5	Tirupattur	Mahindra Home Finance	54	0	0.00	54
		IIFL Home Finance Ltd	35	0	0.00	35
6	Cuddalore	Svatanra Bank	94	54	99.18	40
		Indian Bank	80	0	0.00	80
7	Salem	Bandhan Bank	6	2	3.67	4
		IIFL Home Finance Ltd	26	10	16.61	16
8	Krishnagiri	IIFL Home Finance Ltd	14	0	0.00	14
<b>Salem Total</b>			<b>46</b>	<b>12</b>	<b>20.28</b>	<b>34</b>
9	Namakkal	Varashakthi Housing Finance Ltd.	181	7	9.00	174
10	Coimbatore	IIFL Home Finance Ltd	70	26	40.43	44
		Mahindra Home Finance	5	0	0.00	5
11	Tiruppur	Canara	307	307	171.65	0
		Mahindra Home Finance	81	41	46.64	40
		IIFL Home Finance Ltd	98	66	81.31	32
		HDFC	47	47	23.65	0
		ICICI	5	5	2.50	0
<b>Tiruppur Total</b>			<b>538</b>	<b>466</b>	<b>325.75</b>	<b>72</b>
12	Trichy	Mahindra Home Finance	2	2	1.68	0
		Bandhan Bank	1	1	0.84	0
		IIFL Home Finance Ltd	1	1	0.1	0
<b>Trichy Total</b>			<b>4</b>	<b>4</b>	<b>2.62</b>	<b>0</b>

Sl. No.	District	Banks / PLIs	Up to (04.11.2022)			
			No. of Applications Received	No. of Loan Sanctioned	Amount of Loan Disbursed	No. of applications under scrutiny
13	Nagapattinam	Bandhan Bank	18	0	0.00	18
14	Pudhukottai	Bandhan Bank	45	0	0.00	45
15	Madurai	IIFL Home Finance Ltd	198	40	55.23	158
		Indian bank	20	0	0.00	20
		Mahindra Home Finance	28	14	13.00	14
<b>Madurai Total</b>			<b>246</b>	<b>54</b>	<b>68.23</b>	<b>192</b>
16	Theni	IIFL Home Finance Ltd	41	22	24.02	19
		Indian bank	18	0	0.00	18
<b>Theni Total</b>			<b>59</b>	<b>22</b>	<b>24.02</b>	<b>37</b>
17	Sivagangai	IIFL Home Finance Ltd	54	8	9.10	46
		Mahindra Home Finance	45	1	1.00	44
<b>Sivagangai Total</b>			<b>99</b>	<b>9</b>	<b>10.1</b>	<b>90</b>
18	Kanyakumari	Mahindra Home Finance	118	6	11.45	112
19	Tirunelveli	IIFL Home Finance Ltd	53	0	0.00	53
20	Thoothukudi	Mahindra Home Finance	90	0	0.00	90
<b>Grand Total</b>			<b>3196</b>	<b>857</b>	<b>831.78</b>	<b>2359</b>
<b>Total Sanctioned Units</b>				<b>155,391</b>		
<b>% of Demand Met</b>				<b>0.55%</b>		

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

Sl.No.	District	BLC
1	Thiruvallur	42868
2	Salem	28857
3	Coimbatore	25209
4	Madurai	24232
5	Kanniyakumari	23998
6	Tirunelveli	18193
7	Chennai	15669
8	Tiruchirappalli	15146
9	Kancheepuram	14848
10	Tiruppur	13444
11	Thoothukkudi	13184
12	Erode	13142
13	Chengalpattu	12812
14	Tenkasi	11686
15	Ranipet	10085
16	Cuddalore	9681
17	Dindigul	9299
18	Theni	9186
19	Thanjavur	8692
20	Vellore	8438
21	Namakkal	8379
22	The Nilgiris	6879
23	Tirupathur	6713
24	Tiruvannamalai	6309
25	Pudukkottai	5820
26	Virudhunagar	4998
27	Ramanathapuram	4909
28	Dharmapuri	4886
29	Viluppuram	4804
30	Karur	4170
31	Krishnagiri	3380
32	Sivaganga	3002
33	Thiruvarur	2702
34	Kallakurichi	2489
35	Nagapattinam	2140
36	Perambalur	1814
37	Mayiladuthurai	1503
38	Ariyalur	1416
<b>Total</b>		<b>404982</b>

**(B) District wise Loan Sanctioned under BLC Vertical****(Rs. in Lakh)****Up to (04.11.2022)**

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

Sl. No	District	Name of the PLIs / Banks	Application Received	No. of Loan Sanctioned	Amount of Loan Disbursed	No. of application under scrutiny
15	Sivagangai	Bandan Small Finance Bank	107	35	70.00	72
		Mahindra Home Finance	4	4	8.00	0
		Equitas Bank	1	1	2.00	0
		Cholamandalam Finance	2	2	4.00	0
		Syndicate Bank	18	18	36.00	0
<b>Sivagangai Total</b>			<b>132</b>	<b>60</b>	<b>120.00</b>	<b>72</b>
16	Tirunelveli	Mahindra Home Finance	98	6	0.00	92
17	Thenkasi	Mahindra Home Finance	25	0	0.00	25
18	Thoothukudi	Mahindra Home Finance	82	16	0.00	66
19	Kanyakumari	Mahindra Home Finance	70	3	0.00	67
<b>Grand Total</b>			<b>2491</b>	<b>410</b>	<b>269.25</b>	<b>2081</b>
<b>Total Sanctioned Units</b>				<b>404,982</b>		
<b>% of Demand Met</b>				<b>0.10%</b>		

Managing Director,  
TNUHDB





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

To  
Convenor of SLBC, Tamil Nadu,  
Indian Overseas Bank ,Central Office,  
763- Anna Salai,  
Chennai 600 002

Letter No. HFA/12676-1/2017

Dated: .11.2022

Sir,

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

Ref: Message received through phone from SLBC coordinator dated: 18.11.2022.

In the reference cited, it has been requested to submit the details of agenda note for the 172th Meeting of the SLBC to be held on 30.11.2022 at 11.00 AM at Hotel Ambassador Pallava No.30, Red Cross Road Egmore, Chennai - 600008.

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

- Affordable Housing in Partnership (AHP) and
- Beneficiary Led Constructions (BLC).

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

Managing Director,  
TNUHDB

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

**Fees Structure for Self-Financing professional and Medical/Engineering colleges:**

Every year thousands of students get admission for MBBS, Dental and Engineering U.G/ P.G courses in various colleges in the State of Tamil Nadu. Many students approach banks to avail education loans and banks sanctions loans, quantum of which is based on the fee structure as stipulated by the Committee on Fixation of Fees for Professional/Medical colleges. The annual fee, includes various fees like Tuition fee, Admission fee, Special fee, Laboratory / Computer/ Internet fee, Library fee, Sports fee, Placement and Training fee, Maintenance and Amenities fee, Extra Curricular activities fee and other recurring expenditure.

The fee structure last stipulated by the Committee was for the academic year 2019-20. SLBC vide its various email communication has requested for providing the fee structure for the current academic year so that the same shall be circulated to the Member Banks. As it is a very important basis of sanction of Education loans by banks, we urge the concerned department of the State Government to provide to SLBC the fees structure stipulated for various professional/Medical/Engineering/Arts and science U.G/P.G courses for the academic year 2022-23 under Government/Management/NRI Quota.

**Business Model scheme on Financing JLGs - SFBs and Scheduled Private Sector Banks - Pilot Project**

NABARD's Circular No. 148 dated 12 July 2021 (Copy of Circular attached) - "Business Model scheme on financing JLGs" for Small Finance Banks & Scheduled Private Sector Banks has been formulated whereby, NABARD will enter into a Bipartite or Tripartite MOU with Banks directly or with BC /NGOs, with assured support for financing JLGs on terms and conditions to be mutually decided upon. NABARD support will be available in the form of Financial Incentive @ Rs. 4000/- per JLG for promotion and bank linkage of JLGs, training and mentoring, etc. As per the MOU, the onus of formation, promotion and extending credit support to JLGs would be on the bank concerned.

The detailed scheme is given as Annexure to the Agenda Item.



संदर्भ सं. राबैं. एम.सी.आई.डी./ 513 / जेएलजी (पॉलिसी)/ 2021-22  
परिपत्र संख्या/148 / एम.सी.आई.डी. - 03/ 2021

12 जुलाई 2021

अध्यक्ष/ प्रबंध निदेशक

The Chairman/ Managing Director

सभी लघु वित्त बैंक/ अनुसूचित निजी क्षेत्र बैंक

All Small Finance Banks/Scheduled Private Sector Banks

प्रिय महोदया /महोदय

संयुक्त देयता समूहों के वित्त पोषण के लिए मॉडल व्यवसाय योजना - लघु वित्त बैंक और अनुसूचित निजी क्षेत्र के बैंक- प्रायोगिक परियोजना

**Business Model Scheme on Financing JLGs - SFBs and Scheduled Private Sector Banks - Pilot Project**

संयुक्त देयता समूह (जेएलजी), भूमिहीन किसानों जैसे काश्तकार किसानों, मौखिक पट्टेदारों, बटाईदारों और छोटे/सीमांत किसानों और अन्य गरीब व्यक्तियों को कृषि, कृषीतर और गैर-कृषि गतिविधियों को शुरू करने हेतु ऋण प्रवाह को बढ़ाने के लिए एक महत्वपूर्ण साधन के रूप में कार्य करता है। यद्यपि जेएलजी के माध्यम से ग्रामीण क्षेत्रों में बैंकिंग प्रणाली द्वारा संपार्श्विक मुक्त ऋण देना एक सफल पहल साबित हुई है, भूमिहीन गरीबों, किरायेदार किसानों, छोटे / सीमांत किसानों को ऋण उपलब्धता अभी भी अपर्याप्त है। जेएलजी के माध्यम से वित्तपोषण बढ़ाने के लिए लघु वित्त बैंकों, अनुसूचित निजी क्षेत्र के बैंकों के लिए "संयुक्त देयता समूहों के वित्तपोषण के लिए मॉडल व्यवसाय योजना" का परिचालन किया जा रहा है, जिसके द्वारा, नाबार्ड पारस्परिक रूप से तय किए

JLG serves as an important tool for augmenting flow of credit to landless farmers cultivating land as tenant farmers, oral lessees, share croppers and small/marginal farmers and other poor individuals for taking up farm, off farm and non-farm activities. Though extending bank loans through Joint Liability Groups (JLGs) has proved to be a successful initiative for purveying collateral free credit through the banking system in the rural areas, flow of credit to the landless poor, tenant farmers, small/marginal farmers is still inadequate. In order to scale up the JLG financing, "Business Model scheme on financing JLGs" for SFBs and Scheduled Private Sector Banks has been

राष्ट्रीय कृषि और ग्रामीण विकास बैंक

**National Bank for Agriculture and Rural Development**

सूक्ष्म ऋण नवप्रवर्तन विभाग

प्लॉट नं. सी-24, 'जी' ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 26530084 • फ़ैक्स: +91 22 26528141 • ई मेल: mcid@nabard.org

Micro Credit Innovations Department

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इस मॉडल के अंतर्गत बैंकों को जेएलजी पोर्टफोलियो बनाने के लिए कार्यनीति रूपरेखा का विवरण अनुबंध में दिया गया है. आपसे अनुरोध है कि नाबार्ड की सुनिश्चित समर्थन के साथ इस योजना का लाभ उठाएँ.

formulated whereby, NABARD will enter into a Bipartite or Tripartite MOU with Banks directly or with BC /NGOs, with assured support for financing JLGs on terms and conditions to be mutually decided upon. NABARD support will be available in the form of Financial Incentive @ Rs. 4,000/ per JLG for promotion and bank linkage of JLGs, training and mentoring, etc. As per the MOU, the onus of formation, promotion and extending credit support to JLGs would be on the bank concerned.

Details of the suggested strategy framework to enable the Banks to build a credible JLG portfolio under the model, is given in Annexure. We request you to take advantage of the scheme with NABARD's assured support.

भवदीय

हस्ता/-

(एस विजयलक्ष्मी)  
मुख्य महाप्रबंधक

संलग्नक: यथोक्त

## Annexure

### **Business Model for financing Joint Liability Groups (JLGs)**

The JLG approach is a major product propagated by NABARD for purveying microfinance in rural India for meeting the credit needs of Small / Marginal farmers / Tenant / Oral lessees and share croppers and micro enterprises in Off-farm sector to enhance opportunities for livelihood in terms of income and employment by making available collateral free credit through the banking system. The JLG product plays a vital role in covering the excluded farmers/ micro-enterprises in the fold of banking system. It is however observed that the progress under the JLG scheme has been less than satisfactory. While some RRBs, Cooperative Banks and Public Sector Banks have been participating in JLG lending with/without our JLG Promoting Institution (JLGPI) support, the performance has been lacklustre and many banks have not participated whole-heartedly for lack of adequate focus.

After analyzing the ground situation and keeping in view the immense scope of utilizing the network of BC Agents, it is felt that as directed by RBI in the JLG guidelines of November 2014, Banks can easily co-opt BCs/ CSPs for taking on a Business facilitator role and rope them in for formation, monitoring and extending hand holding support to the JLGs as an add on function. Some of the PSU banks and a few RRBs are already utilizing the services of BCs as BF (JLGPI) for deepening their JLG portfolio with good results. This not only externalizes some of the bank's functions - mainly of monitoring, ensuring high touch, hand holding and following up for timely repayments but also enables the BC Agents to get additional income from managing the JLGs.

It is suggested that in order to scale up the JLG approach in their areas, Banks may consider the route of entering into an MOU with Regional Offices of NABARD or Head Office of NABARD (in case of Pan India Project) with provision of assured support from NABARD, where the concerned bank shall take the onus of extending credit support to JLGs on terms and conditions to be mutually decided upon. Wherever banks enter into an arrangement with Corporate BCs for Business Facilitation as JLGPI, a tripartite agreement may be more suitable which will also specify the service charges to be shared by the BC agent with the Corporate BC. In cases where banks do not have good BC networks or find it convenient to engage identified NGOs to act as JLGPI, a tripartite agreement between Bank, NGO and NABARD may be entered into. The capacity of NGOs in terms of availability of team of animators and Project Managers would be critical for delivery.

Details of the suggested strategy framework to enable Banks to build a credible JLG portfolio under the model are given below.



## 1. Objectives

- i. To build a good quality JLG portfolio with the objective of increasing flow of credit to farmers, especially small, marginal, tenant farmers, oral lessees, share croppers/ individuals taking up farming activities.
- ii. To rope in Small Finance Banks and Scheduled Private Banks into JLG finance on a much larger scale, at affordable cost, by leveraging on the existing BC network/ local NGOs as channel partners.
- iii. To ensure high touch and close monitoring of JLGs through BCs/NGOs/Bank Staff for ensuring quality credit portfolio with high repayment performance.
- iv. To make available additional income opportunity to BC Agents/ CSP on a sustainable basis through management of JLG portfolio by building capacities.
- v. To augment flow of credit to Micro Entrepreneurs/ artisans/ individuals in Non-Farm sector activities through JLG mechanism.

## 2. Support from NABARD

### a. Incentive from NABARD for promotion of JLGs

NABARD shall provide grant assistance to the Banks for passing on to Corporate BC/ NGO-JLGPIs, as the case may be, for formation, nurturing and financing of new JLGs @ ₹ 4,000/- per JLG. The incentive shall be linked with the financing of the JLGs and shall be released in three instalments as indicated below.

- i. First instalment of ₹ 2,000/- would be released after disbursement of loan by the bank.
- ii. Second instalment of ₹ 1,000/- would be released after one year from the date of loan disbursement subject to the certification by the financing bank that the loan repayment is regular / without default by all the individual members of the JLG.
- iii. Third instalment of ₹ 1,000/- would be released on closure of the loan account by all members of JLG or after the end of second year from the date of loan disbursement subject to similar certification from financing bank, whichever is early.

Incentive will be available for the 1st cycle of loan only. It is expected that from the 2nd cycle onwards the portfolio size will grow and the service charges on the outstanding loans alone will be adequate to take care of the BC's/ NGO's remuneration.

The above incentive is also available to the Banks eventhough they undertake formation and nurturing of JLGs through their staff.

### **b. Training of dedicated team of Master Trainers**

A pool of master trainers comprising of identified officials from the Bank's Head Office, Bank's Regional Office and the concerned Project Staff of Corporate BC/ NGO-JLGPI would be created by imparting them training on the nuances of JLG approach, management of JLG portfolio and MIS of JLGs. The training programme will be arranged and supported by NABARD for the Banks who have signed a MOU or a tripartite agreement for scaling up JLG financing.

### **c. Mentoring**

NABARD through an expert and experienced agency will undertake, on location mentoring of concerned Bank Officials, Corporate BC and BC Agents. The proposed mentoring is expected to upgrade the skills of different stakeholders in performing their respective roles and responsibilities and enable managing a good JLG portfolio.

### **3. Interest Rates**

The financial incentive to be paid by the Bank to the BC/ NGO-JLGPI, as above, may be factored into the ultimate lending rates applicable to JLGs. The rates will vary between banks depending upon their MCLR, however, **it may be ensured that in no case the interest rates exceed the average one year MCLR of Public Sector Banks +10%.**

### **4. Support from participating Banks**

#### **a. Financial Incentive**

It is envisaged that in order to sustain the interest of BCs, NGO-JLGPIs on a durable basis, the banks would be paying service charges to BC Agents/ JLGPI. This would ensure continued engagement of BC Agents/ JLGPIs with the community and management of the portfolio on a long term basis. While Bank may negotiate and finalize the service charges in consultation with Corporate BC/ NGO-JLGPI. it is suggested that the range of service charges could be between 2% - 4% p.a. Wherever the Corporate BC / NGO-JLPI is prepared to guarantee the default risk, the service charges payable may be higher say upto 6 % p.a. The service charges would be payable on outstanding loans to JLGs so long as the JLG account remains regular and in Performing Status. The fee sharing mechanism between the BC Agent & Corporate BC would be specified in the agreement/ MOU.

#### **b. Training of Branch Officials/ BCAs**

In order to sensitize the identified branch staff in the JLG business, it is envisaged that the bank would conduct a two day training programme at their own facility. The training programme is intended to impart conceptual clarity about the model and the roles of each stakeholder. The training would be conducted by the Banks Master Trainers already trained with NABARD support.





NABARD

### **c. Training of BC Agents**

After the BCAs suitable for taking on the function of JLG promotion role are identified by the Bank/ Corporate BC an intensive two day training programme may be held by the Corporate BC's Master Trainers. It is expected that each BCA/ animator would manage not more than 30 JLGs in his/her area of operation so that proper monitoring and follow-up can be exercised by him/her. For every 20-25 BCAs, one Project Staff of the Corporate BC / JLGPI would be required so that proper control over BCAs can be exercised.

### **5. Loan Facility**

For enabling close monitoring and high touch with the JLG members it is envisaged under this model that the loan facility will be Term Loan with repayments at monthly rests. EMI may be worked out for each loan and advised to the JLG member in the beginning.

### **6. Quantum of loan**

The quantum of loan depends upon the nature of activity. However, at times it is possible that under this model, the unit cost of activity is only part financed, while the rest is managed by the borrower. It is envisaged that the loan amount will be less in the first cycle and the quantum of loan will gradually go up with each subsequent cycle of loan depending upon the requirement of the activity. The bank may fix a suitable loan limit for first cycle of loan per member with increments in each subsequent cycle. To enable operation of joint liability mechanism, each member of JLG would ideally be provided equal amount of loan in each cycle so that each member of the group has equal liability. Say for example in the first cycle the loan amount could be as low as ₹ 25000/- per member and may be incrementally raised to ₹ 1 lakh per member depending on the credit history and the need of the JLG.

### **7. Repayment period**

As against the project based lending where the repayment period is linked to projected cash flows, under the suggested model it is proposed not to follow the typical project lending model but to ensure that small amounts are repaid by JLG members on monthly basis. It is suggested that the repayment period may not exceed 18 months in the first credit cycle, however, in the subsequent cycles the repayment period may go up to 36 months. The repayments are expected not only from the activity for which loan was taken but also from family's overall income stream. In case the dues are not paid in 90 days the account of JLG member would be classified as NPA.

### **8. NABARD Refinance**

NABARD will provide refinance assistance under investment credit to the banks against their lending to JLGs as per refinance policy for the schematic lending for the year 2021-



22. Under the Pilot Project, preference will be given to the Banks agreeing for availing NABARD refinance.

### 9. Preference to districts with low PSL

In order to address the regional disparity in the flow of priority sector credit and to increase credit flow in the underserved and unserved areas, preference will be given to the Pilot Project submitted in the districts falling under LWE districts, aspirational districts and 184 districts identified by the RBI as districts with comparatively low PSL credit.

### 10. Sanctioning process

For quick and timely disposal of credit, the branches may be delegated with the sanctioning power so that all JLG loans are sanctioned by the Branch Manager. Alternatively, a dedicated team/ Central Processing Unit at Regional Office of the bank may also take on this role.

### 11. Loan Disbursement, Monitoring and Recovery

- i. Financing of individuals in the JLG is proposed to be adopted under this framework. The loans may be disbursed preferably in cashless mode by credit to the savings bank account of the JLG member. The JLG members may also be encouraged to save a specified amount each month (say ₹ 100). All the JLG members of a JLG will be required to visit the bank branch on the day of disbursement. The terms and conditions of sanction would be communicated highlighting the importance of on time repayment, by the branch manager.
- ii. The JLG member account may be Aadhaar seeded and preferably also mobile seeded and she/he may be provided with a RuPay card to operate the account through micro-ATMs. Each JLG member would also be given a loan passbook so that her/ his repayments are recorded every month. The passbook will have all necessary details viz. Loan amount sanctioned and disbursed, EMI fixed, No. of instalments, Interest rate on loan, penal interest on default etc. Receipts towards repayment of EMI would be issued by the BC/ JLGPI to the JLG member. It would be desirable if an SMS alert can be triggered by the Bank on credit of repayment instalment by the JLG member. SMS alert may also be enabled to go to the members/ BCA reminding about the amount of EMI due and the due date.
- iii. The JLGs through peer pressure will ensure loan utilization and timely repayment. All members will be collectively liable for any default. In case of default by one member, joint liability concept will operate and all the other members will contribute to make good the shortfall. However, the Project Manager, BCA and Branch Managers would have to play a coordinated role to ensure good quality of loan portfolio.



- iv. The BC Agent/ JLGPI will facilitate the monitoring & recovery of loans. The BCA/ JLGPI will form a center in each village comprising of 2-8 JLGs i.e. 10-30 members. The center shall meet on monthly basis in a fixed place at a fixed day and time. The Branch officials are to maintain harmonious relations and continuous close contact and relationship with the JLG, BC/ JLGPI and the Project Manager.

## 12. MIS and Review

A strong MIS for monitoring the performance of JLGs and BCAs/ JLGPIs is a prerequisite for the success of this approach. Proper JLG wise registers may be maintained by the BCA for recording the transactions by members. Similarly, the Project Managers are required to maintain oversight on the activities of BCAs under him for which he may develop a suitable mechanism.

Review of the JLG member account may be done periodically, at least once every month. Agency fee to the BC/ NGO may also be approved and paid at quarterly rest based on the recovery performance.

## 13. Due Diligence

**Identification of BCAs/ NGOs:** The identification of BCA with the right aptitude for the job would be done by the bank in consultation with the Project Manager/ Corporate BC. In case the bank intends to avail the services of NGO for JLGPI role then the identification of NGO will be done by the Bank in consultation with NABARD.

**Identification of members:** The members of JLGs should be non-defaulting persons engaged in similar activity in the service area of BC agent. The identification of JLG members would be done based on business mapping of the villages. The Branch Manager and the Project Manager will be closely involved in the potential mapping exercise. The JLG members should have/ or should open a basic SB / PMJDY account with the bank. It would be desirable to look into the credit history of prospective JLG members. In case the JLG member is already being serviced by some bank or MFI, it may be ensured that he will be able to service the loan being taken from the bank.

**Appraisal of JLG:** A suggestive appraisal tool for use by the financing banks was circulated vide our circular no. 184/MCID-09/2013-14 dated 27 August 2013. The banks may be advised to either use the suggested tool or their own assessment tool while appraising and financing JLGs. Appraisal involves borrower appraisal, credit/ cash flow risk, mutual guarantors risk and concentration risk.

**Processing Fee:** RBI guidelines to be followed. Maximum processing fee of 1% of the Gross Loan Amount can be levied by the bank at the time of sanction of individual loans in excess of ₹ 25000/-.



**Pre-sanction inspection:** To be undertaken by the branch official/ RO dedicated team with the assistance of BC Agent to verify identity and residence of JLG members. No inspection charges will be levied by the bank.

**Post-disbursement follow up & Recovery:** All repayments will preferably be scheduled between first and tenth of every month. BCA will visit each loan account on the due date. The Project Manager will visit all overdue accounts for follow-up. End use utilization shall be undertaken by the BCA and Project Manager to ensure proper utilization. Branch Manager shall verify minimum 10 loan accounts in a month on sample basis.

**Agricultural Marketing Infrastructure Scheme (New AMI Scheme)**

Directorate of Marketing and Inspection, Department of Agriculture and Farmer Welfare, Ministry of Agriculture and Farmer Welfare, Government of India vide their communication F.No.M-11011/12/New Scheme/2019-AMI (pt.3) dated 08.11.2021 has informed with regard to Agricultural Marketing Infrastructure (AMI) Sub-Scheme of INTEGRATED SCHEME FOR AGRICULTURAL MARKETING (ISAM) is being extended up to 31" March, 2022 or until further order whichever is earlier.

NABARD has informed that The AMI sub-scheme of ISAM is applicable for new credit linked projects, where term loan has been sanctioned by eligible financial institutions from 22.10.2018 onwards. NABARD is the channelizing agency for release of subsidy @ 25% to 33.33% of the capital cost for institutions eligible for refinance by NABARD or any other FI such as State Financial Corporations (SFCs) approved by DAC&FW.

SLBC vide its communication DT 09.11.2021 to all the Member Banks has informed on the extension of the scheme up to 31" March 2022 or until further order whichever is earlier.

Now, NABARD has informed extension and continuation of New AMI scheme up to 31.03.2023, received vide GOI notification dated 10.10.2022.

SLBC advises Member Banks to take note of the same and take up with NABARD for claim of subsidy as eligible under the scheme guidelines.

**Synchronization between ACP and PLP:**

The Annual Credit Plans (ACP), which are based on Potential Linked Plans (PLP) should address the gaps by identifying the challenges that hamper the growth of the district and at the same time focus on the potential of the concerned district. ACP formulation should be a scientific exercise emphasizing on the deficient districts and mapping the desired credit offtake with the identified potential of the districts. The ACP and PLP should be in sync and complementary to each other and that NABARD applies objective criteria for the preparation of PLP.

All the stakeholders must co-ordinate with NABARD to create objective criteria for preparation of PLP. It may include big data analytics and other available technologies such as satellite imagery, soil health card database and district infrastructure profiles

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

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

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

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

Accordingly, Member Banks were advised to upload the data in the portal in the prescribed format on monthly basis. The banks shall start to upload the data on monthly basis starting from April 2022 and data is to be uploaded on or before 10<sup>th</sup> of the following month. However, it is found that all banks are not uploading the data monthly despite several reminders.

The Member Banks may share their views to know their difficulties in order to find a suitable solution in this regard.

**Providing Credit linkage to elderly SHG members:**

TamilNadu Corporation for Development of Women Ltd., vide their letter Roc No. 238/MC1/2022 dated 14.10.2022 on Special Group formation of Elderly SHGs and credit linkage to them (copy enclosed).

Further TNCDW has informed that there are certain difficulties faced in opening of bank accounts for the special SHGs especially the elderly SHGs as PAN cards are being insisted for opening of account of elderly SHGs. Also, the elderly SHGs are not being provided credit facility by banks citing their age as an issue.

SLBC through the forum requests Member Banks to devise suitable board approved policy for providing credit facilities to the elderly SHGs.





# 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 :14.10.2022.**

To

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

Sir,

Sub : TNSRLM - SISD Component - Special group formation -  
Elderly SHGs - Credit linkage to elderly SHGs -  
Regarding.

Ref : 1) AAP 2022-23.  
2) Senior citizen policy of Tamil Nadu Government.  
3) Field inspection report of Additional Director (RD).

The dependency ratio of senior citizens in Tamil Nadu has increased from 15.8% in 2011 to 20.5% in 2021 and is expected to rise to 28% in 2031. The Government of Tamil Nadu is framing the state policy for senior citizens, 2022 with welfare measures that aim to build their livelihoods.

Micro finance/Micro credit is one such avenue to improve, enrich and empower the lives of the senior citizens. The state policy for senior citizens also aims to facilitate Micro finance / Micro credit with no age barrier.

Social Inclusion and Social Development (SISD) component is implemented under TNSRLM and as per the directions of the Government, elderly people survey was conducted across the State in 12,525 panchayats. Based on the policy of NRLM, MoRD, GoI exclusive special groups were formed in all panchayats with 6 to 10 members per SHG. The ADRDs and JDs have reported that during their field inspections, the mission staff and Community resource persons are finding it difficult to

open Bank accounts for the special SHGs particularly ESHGs and Bankers are insisting for PAN card for elderly SHG members.

Also, the elderly SHGs formed during 2020-21 and 2021-22 have not been provided with even small amount of micro credit( ie, Rs.50,000 /- to Rs.1,00,000/-) for the last 2 years.

In the SHG Bank Linkage programme, the right to credit is ensured through easy access to credit through credit institutions, adequate credit, timely delivery of credit and availability of credit at an affordable interest rate to SHG members with no barrier on age.

But often we have come across incidences of elderly SHG members being debarred from accessing the credit under SHG-BLP due to their age.

Since special SHGs, particularly elderly SHGs are not getting credit from Banks, they have to depend on Revolving Fund and Community Investment Funds provided by TNSRLM. Elderly SHG members of around 20,000 SHGs in Tamil Nadu are willing to take small livelihood activities like goat rearing, Dairy, petty shops, tea shop etc., and NRLM, GoI insists that elderly SHGs should be motivated to avail credit.

We request SLBC, Tamil Nadu to take immediate action and issue suitable instructions to member Banks and LDMs to refrain denying credit Linkage to Elderly SHG members citing age as a reason. This may also be discussed as an agenda in SLBC and DLCC/DLRC meetings.

**Sd/-  
Managing Director /  
Chief Executive Officer  
TNCDW, Chennai.**

**//True Copy//**

  
4/10/22.  
**Joint Director(FI)**

  
14/10/2022

**Availability of printed material in trilingual form.**

It has been brought to RBI notice that the loan application forms issued by nationalized banks are available only in English and Hindi. In terms of our Master Circular on Customer Service in Banks "In order to ensure that banking facilities percolate to the vast sections of the population, banks should make available all printed material used by retail customers including account opening forms, pay-in-slips, passbooks, etc., in trilingual form i.e., English, Hindi and the concerned Regional Language.

In this regard, we advise all the banks to ensure the availability of printed materials used by the retail customers should be in trilingual form.

**Acceptance of Rs.10 coins**

The Reserve Bank of India puts into circulation, coins minted by the Government of India through its various Issue Offices. ₹10 coins were first introduced in the year 2009 in bi-metallic style with the theme "Unity in Diversity" and "Connectivity and Information Technology". Since then, ₹10 coins with various designs have been issued from time to time.

Banks in various districts have informed that ₹10 coins are not being accepted by general public for daily transactions due to rumours and misinformation through social media doubting the genuineness of these coins. We have been receiving queries from public on the legal tender status of these coins. Few merchant associations and chambers of commerce have also written to us expressing their difficulty in transacting with ₹10 coins and bank branches refusing to accept ₹10 coins.

In the recent District Level Currency Management Committee (DLCMC) meetings held at Coimbatore and Trichy, the issue of acceptance of ₹10 coins was discussed extensively and it was decided that banks can collectively issue advertisements at district level to dispel all misinformation surrounding ₹10 coins and encourage the members of the public to use ₹10 coins for daily transactions.

In this regard, following actions are proposed:

- (i) Government to issue instructions to the State owned transport corporations to accept ₹10 coins from the public which will instil confidence to the general public and also arrange for display of posters in this regard in the public transport.
- (ii) Banks are advised to spread awareness about the acceptance of ₹10 coins and encourage the customers to use ₹10 coins for daily transactions by display of posters in this regard in all their branches.
- (iii) Publishing of advertisement jointly by all banks in the respective districts in coordination with the Publication Division of the Government.

**Participation of Bank representatives in the district/block level meetings**

The Lead District Manager (LDM) convenes the DCC/ DLRC meetings. The District Collector is the Chairman of the DCC/DLRC meetings. Reserve Bank of India, NABARD, all the commercial banks including Small Finance Banks, Wholly Owned Subsidiaries (WOS) of Foreign Banks, RRBs, Payments Banks, Co-operative banks including the District Central Cooperative Bank (DCCB), various State Government departments and allied agencies are the members of the DCC/DLRC. The public representatives will participate in DLRC meetings. Further, LDM chairs the BLBC (Block Level Bankers Committee) meeting in which all the bank branch managers in the Block along with the DDM, NABARD and local Govt. Officials participate and deliberate on the issues pertaining to that Block. It is observed that the representatives of some banks in many districts are not participating in the DCC/DLRC/BLBC meetings. SLBC advises all the banks to ensure that their representatives are present in all the District/Block level meetings in order to address the issues/concerns of the respective District/Block.

**Online verification of the e-Bank Guarantees issued:**

Deputy Secretary to Government (Budget) Finance (Res-II) Department, Secretariat vide Letter No.47824/Finance (Res-II)/2022-1 dated 09.11.2022 [copy enclosed] has informed that, based on the Budget announcement 2022-23, in order to create a separate e-procurement portal for Government of Tamil Nadu, a core Technical Committee (CTC) was formed to recommend the requirements for creating an exclusive e-Procurement portal for Government of Tamil Nadu duly fulfilling the provisions containing in the TNTIT Act, 1998/Rules 2000. In that CTC, among others, it was recommended that, the BG needs to be enabled in the portal and till the process is automated by banks/RBI, the BG copy can be uploaded by the bidder and physical copy can be submitted for verification under TNTIT rules 2000/Rule 14.

Further, GOTN has informed that they are in the process of creating a new e-Procurement portal for carrying out all procurement related activities only by all Government Departments/organizations etc. and with effective from 01.04.2023, all tenders are to be published and processed through the portal.

SLBC requests the State Government to provide the detailed guidelines for banks to carry out the integration process in the portal.

AGM (GSK) 14/11



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

**Letter.No.47824/Finance(Res-II)/2022-1, dated:09.11.2022**

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

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



Sir,

Sub: SLBC Meeting - Agenda Inclusion - e-Bank  
Guarantee and online verification of the e-Bank  
Guarantee issued by all banks -Reg.

\*\*\*\*\*

I am directed to state that, based on Budget Announcement 2022-23, to create a separate e-procurement portal for Government of Tamil Nadu, a core Technical Committee (CTC) was formed to recommend the requirements for creating an exclusive e-Procurement portal for Government of Tamil Nadu duly fulfilling the provisions containing in the TNTIT Act, 1998/Rules 2000. In the meeting of Core Technical Committee, among others, it was recommended that, the Bank Guarantee needs to be enabled in the portal and till the process is automated by banks / RBI, the bank guarantee copy can be uploaded by the bidder and physical copy can also be submitted for verification under TNTIT rules 2000/ Rule 14.

2. Hence, the Government of Tamil Nadu is in the process of creation of a new e-Procurement portal for carrying out all procurement related activities online by all Government Departments / Organizations / Corporations /Boards etc. With effect from 01.04.2023, all tenders are to be published and processed using the link "<https://tntenders.gov.in>"

3. In view of above, I am to request you to include issue "**e-bank Guarantee and online verification of the e-Bank Guarantees issued by all banks**" as an agenda item in the upcoming 172<sup>nd</sup> SLBC Meeting to be held under the Chairmanship of Hon'ble Minister for Finance & HRM.

Yours faithfully,

*S. Ananthakrishnan*  
9/11/2022

for Deputy Secretary to Government(Budget)

Copy to:-

Fin(Salaries) Dept., Secretariat, Ch-09. 115

**Inclusion of agroforestry trees**

Shri Deepak Srivastava, I.F.S Additional Principal Chief conservator of forests forwarded a letter to SLBC dated July 13, 2022 regarding inclusion of agroforestry trees in the SLBC document.

“In order to encourage the farmers to take up the tree plantation inside their farmlands along with the food crops to augment the wood production and the revenue of the farmer, it is proposed that the tree crops may be included in the scale of finance of SLBC document so that the facilitation of tree loans to the farmers can be considered till the second year of maintenance of tree crops.



## BANKING DEVELOPMENTS IN TAMIL NADU IN KEY PARAMETERS AS OF September 2022

KEY PARAMATERS	Amount – Rs. In Crores			
	Parameters	JUNE 2022	SEP 2022	Variation & % of growth over June 2022
No. of Branches	11445	11729	284.00	2.48
Deposits	1052533.11	1089615.21	37082.10	3.52
Advances	1157696.44	1207415.34	49718.90	4.29
CD Ratio	109.99	110.81	0.82	0.75
Priority Sector Advances	573500.25	582068.33	8568.08	1.49
% of Priority Sector Advances to Total Advances	49.53%	48.21%	0	0
Agricultura Advances	277712.80	289792.78	12079.98	4.35
% of Agricultural Advances to Total Advances	23.99	24.00	0	0
Micro & Small Enterprises (MSME)	230464.10	226259.40	-4204.70*	-1.82
Of which Micro enterprises	88998.40	89466.75	468.35	0.53
Export Credit	799.05	878.84	79.79	9.99
Education	13086.48	12704.51	-381.97*	-2.92
Housing	44575.21	44563.73	-11.48*	-0.03
Renewable Energy	391.68	495.86	104.18	26.60
Social Infrastructure	1430.40	1385.11	-45.29*	-3.17
Others	5040.53	5988.10	947.57	18.80
Adv. to Weaker Sections	218328.15	238733.98	20405.83	9.35
% of Weaker Section Advances to Total Advances	18.86	19.77	0	0

\*Negative growth commented after branch network

## BRANCH NETWORK

As at the end of Sep 2022, the total number of Bank Branches in Tamil Nadu increased to 11729 from 11445 in June 2022. Group wise spread of Bank branches in Tamil Nadu as of June 2022 and September 22 is given below:

Name of the Group	June 2022	Sep 2022	Variation
State Bank Group	1268	1268	0
Nationalised Banks	4898	4982	84
Private Sector Banks	4041	4116	75
RRBs	645	648	3
Small Finance Banks	593	680	87
Payment Banks	35	35	0
TOTAL	11480	11729	284

## DEPOSIT GROWTH

Deposits of the Banks in Tamil Nadu have increased from Rs. 1052533.11 crores as of 30<sup>th</sup> June 2022 to Rs. 1089615.21 crores as of 30<sup>th</sup> Sep 2022, registering an increase of Rs. 37082.10 crores. The QoQ incremental deposit growth is 3.52 %.

## CREDIT EXPANSION

The total advances increased from Rs. 1157696.44 crores as of 30<sup>th</sup> June 2022 to Rs. 1207415.34 crores as of 30<sup>th</sup> Sep 2022, registering an increase of Rs 49718.90 crores in absolute terms and 4.29 % 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 109.99 % as of 30<sup>th</sup> June 2022 to 110.81% as of 30<sup>th</sup> Sep 2022 registering a growth of 0.75 basis points.

### **PRIORITY SECTOR ADVANCES**

Priority sector advances has increased from Rs.575,500.25 crores as of 30<sup>th</sup> June 2022 to Rs.582,068.33 crores as of 30<sup>th</sup> September 2022. The percentage of priority sector advances stood at 48.21 % as of Sep 2022 as against 49.53% as of June 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. 277712.80 crores as of 30<sup>th</sup> June 2022 to Rs. 289792.78 crores as of 30<sup>th</sup> Sep 2022, thus registering an increase of Rs. 12079.98 crores in absolute terms and 4.35% in percentage terms. The percentage of Agricultural sector advances to total advances is 24.00 % as of Sep 2022 as against 23.99% as of 30<sup>th</sup> June 2022. The national norm is 18%.

### **MICRO, SMALL & MEDIUM ENTERPRISES (MSME)**

The advances to Micro, Small and Medium Enterprises sector (MSME) during the period under review has witnessed an decrease of Rs. 4204.70 Crores. MSME advances decreased from Rs. 230464.10 Crores as of 30<sup>th</sup> June 2022 to Rs.226259.40 Crores as of 30<sup>th</sup> Sep 2022 registering a decrease of -1.82% QoQ in % terms.

### **EXPORT CREDIT**

Advances to export credit increased from Rs. 799.05 Crores as of 30<sup>th</sup> June 2022 to Rs.878.84 Crores as of 30<sup>th</sup> Sep 2022 registering a good growth of 9.99% during the quarter under review.

### **EDUCATION LOAN**

The outstanding under Educational Loans has decreased from Rs. 13086.48 Crores as of 30<sup>th</sup> June 2022 to Rs. 12704.51 Crores as of 30<sup>th</sup> September 2022. Banks in the state

have disbursed a sum of Rs.193.22 crores. In spite of the disbursement the growth in the quarter is negative to the tune of Rs.381.97 crores during the current quarter. Axis Bank loans of Puducherry branches was controlled by their Tamil Nadu circle upto the previous quarter. From this quarter they have transferred the amount pertaining to Puducherry to Puducherry state. Apart from that some banks have sold some portion of their NPA Educational Portfolio.

## **HOUSING LOAN**

The outstanding under Housing Loans has decreased from Rs. 44575.21 Crores as of 30<sup>th</sup> June 2022 to Rs. 44563.73 Crores as of 30<sup>th</sup> Sep 2022. In spite of disbursement of Rs.3282.19 Crores during the current quarter the outstanding is negative under priority sector housing loan. This is mainly due to the following 3 banks namely Axis Bank, AU Small Finance Bank and Karur Vysya Bank.

Axis Bank loans of Puducherry branches was controlled by their Tamil Nadu circle upto the previous quarter. From this quarter they have transferred the amount pertaining to Puducherry to Puducherry state.

AU Small Finance : Rs.382.33 crores pertaining to Priority Sector housing loans was wrongly classified as non priority sector housing loan in the September 2022 quarter

Karur Vysya Bank : There is a reduction in Priority Sector Housing loan of Rs.49.41 crores when compared to previous quarter. The bank has stated that as per RBI inspection report for some housing loan accounts the Loan to Value (LTV) exceeded in few accounts, and hence declassified from priority sector advances.

## **RENEWABLE ENERGY**

The advances to Renewable Energy witnessed a good growth during this quarter and the previous quarter also. The advances under this portfolio increased from Rs. 391.68 Crores as of 30<sup>th</sup> June 2022 to Rs. 495.86 Crores as of 30<sup>th</sup> September 2022 registering

a growth of 26.60%. The growth in the previous quarter was 15.65%. SLBC congratulates on the good performance and requests all the member banks to maintain the current momentum in the future quarters also.

### **SOCIAL INFRASTRUCTURE**

The outstanding under Social Infrastructure decreased from Rs. 1430.40 Crores as of 30<sup>th</sup> June 2022 to Rs. 1385.11 Crores as of 30<sup>th</sup> September 2022. The decrease is due to wrong classification by co-operative banks.

### **ADVANCES TO WEAKER SECTIONS**

The advances to Weaker Sections increased from Rs. 218328.15 Crores as of 30<sup>th</sup> June 2022 to Rs.238733.98 Crores as of 30<sup>th</sup> September 2022, registering a good growth of Rs. 20405.83 Crores. Advances to weaker sections also registered a good growth in the previous quarter, registering a growth of 11.69% in % terms the growth under this sector is 9.35% during the current quarter. SLBC Congratulates on the good performance and advises the member banks to show a similar/better progress in the ensuing quarters also. The increase in advances under this category will not only comply the objectives of the government, but also will increase the income of the weaker sections of the society. At this level, advances to Weaker Sections constitute 19.77% of the total credit.

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

### AS AT THE END OF September 2022

As at the end of September 2022, there are 970 branches of Co-operative Banks (both, District Central Co-operative Banks and State Agricultural and Rural Development Banks) in Tamil Nadu. The details are furnished for the information of the members.

Classification of Branches	June 2022	September 2022	No. of branches increased during the quarter
Rural	275	294	19
Semi-Urban	263	274	11
Urban	395	402	7
<b>TOTAL</b>	<b>933</b>	<b>970</b>	<b>37</b>

(Amt. in Crores)

Particulars	June 2022	Sep 2022
Deposits	46736.19	46787.36
Advances	52306.68	58247.21
CD Ratio	111.92	124.49

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

<b>S.No.</b>	<b>Particulars</b>	<b>June 2022</b>	<b>Sep 2022</b>
1	Agricultural Advances	11775.17	12782.78
	Of which, Small & Marginal farmers		
2	MSME	13.90	14.15
3	Export Credit	0	0
4	Education	0.48	1.04
5	Housing	439.76	474.61
6	Renewable Energy	44.11	0
7	Social Infrastructure	0	0
8	Others	7804.92	8214.17
	<b>TOTAL PRIORITY SECTOR ADVANCES</b>	<b>20078.34</b>	<b>21486.75</b>

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

<b>Particulars</b>	<b>June 2022</b>	<b>Sep 2022</b>
Total Advances to Weaker Sections	7051.83	6787.32
Of which,		
(i) Advances under SC/ST	3586.73	3358.07

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

(Amount in crores)

Particulars	NPA Amount	% of NPA to Total PS
i) NPA in Housing loans	69.33	0.32
ii) NPA in Education loans	1.03	0.00
iii) NPA in Agriculture Loans	327.20	1.52
iv) NPA in Loans to MSME	2.26	0.01
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	386.66	1.80
vi) NPA in overall Priority Sector Lending	786.48	3.66



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

As per the information available, Banks in Tamil Nadu have disbursed Priority credit of Rs. 298449.81 crores as against the Annual target of Rs.385914.12 Crores as of March 2023 representing 77.34% achievement under ACP against the overall target for FY 2022-23. The consolidated sector-wise achievement is given below.

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

Sr No	Sub-Sector	Annual Target March 2023		Achievement from April 2022 to September 2022		% of achievement to March 2023	
		Number	Amount	Number	Amount	No	Amt
<b>Priority</b>							
1	Agriculture & allied	15815411	208978	6025305	173005	83.14	82.79
2	MSME	1736116	126702	688120	111683	67.36	88.15
3	Education	193679	4731	24970	731	31.05	15.44
4	Housing	215973	13659	95630	5252	84.78	38.45
5	Export Credit	26398	3327	237	681	1.35	20.46
6	Renewable Energy	10957941	6290	67	99	0.00	1.57
7	Social Infrastructure	59521	1614	10673	197	34.38	12.18
8	Others	1204631	20613	373115	6802	72.82	33.00
	<b>Priority Total</b>	<b>30209670</b>	<b>385914</b>	<b>7218117</b>	<b>298449</b>	<b>51.17</b>	<b>77.34</b>

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

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

**NPA POSITION**

(Amount in Rs.Crores)

S No.	Particulars	NPA Amount		Variance (+/-)
		June 2022	Sep 2022	
1	NPA in Housing loans	1139.69	1090.11	-49.58
2	NPA in Education loans	4323.95	4718.50	394.55
3	NPA in Agriculture Loans	10931.45	9736.84	-1194.61
4	NPA in Loans to MSME	18850.17	16906.38	-1943.79
5	NPA in Export Credit	39.10	43.08	3.98
6	NPA in Renewable Energy	14.07	10.03	-4.04
7	NPA in Social Infra Structure	885.86	831.36	-54.5
8	NPA in other Priority Sector Loans	597.45	945.91	348.46
	NPA in overall Priority Sector Lending	36781.74	34282.21	-2499.53

**BANK WISE TOTAL ACP NPA Outstanding AS ON 30.9.2022**

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
		No. in Actual and Amount in Crore																	
	<b>PUBLIC BANK</b>																		
1	INDIAN OVERSEAS BANK	84719	1073.73	53288	2282.21	0	0	35924	909.8	1269	124.17	0	0	2	0.01	1894	3.77	177096	4393.69
2	BANK OF BARODA	9479	282.91	13811	810.24	0	0	7474	125.63	806	47.47	0	0	2	0.25	1	0	31573	1266.5
3	BANK OF INDIA	27692	395.89	13226	638.5	7	8.94	9080	147.04	588	25.48	0	0	2	6.15	57	0.05	50652	1222.05
4	BANK OF MAHRASHTRA	379	10.79	1186	64.79	0	0	143	3.07	11	0.58	0	0	0	0	0	0	1719	79.23
5	CANARA BANK	113648	2452.43	93451	3505.07	0	0	58955	1447.71	1845	119.61	12	0.69	1	0	763	15.59	268675	7541.1
6	CENTRAL BANK OF INDIA	31639	345.98	10615	422.74	0	0	13751	274.35	593	34.18	1	4.42	3	0.04	35	0.07	56637	1081.78
7	INDIAN BANK	70511	639.31	74477	1890.01	0	0	46941	895.12	1900	120.24	31	3.91	2	0	0	0	193862	3548.59
8	PUNJAB NATIONAL BANK	12466	252.7	15646	2059.8	0	0	7887	169.43	684	45.45	0	0	0	0	213	0.58	36896	2527.96
9	PUNJAB AND SIND BANK	9	2.04	636	25.58	0	0	9	0.19	13	1.98	0	0	0	0	16	0.22	683	30.01
10	UNION BANK OF INDIA	51847	945.34	38854	2042.74	0	0	20006	367.79	2583	132.9	105	15.1	3	0.05	3967	0.47	117365	3504.39
11	UCO BANK	6928	93.99	6515	161.48	104	2.01	5615	103.63	255	13.45	15	800.24	0	0	1429	47.46	20861	1222.26
12	STATE BANK OF INDIA	49645	889.04	2062	500.85	8	11.14	5236	109.67	1478	130.73	31	3.24	1	0.08	0	0	58461	1644.75
	<b>Sub Total</b>	<b>458962</b>	<b>7384.15</b>	<b>323767</b>	<b>14404.01</b>	<b>119</b>	<b>22.09</b>	<b>211021</b>	<b>4553.43</b>	<b>12025</b>	<b>796.24</b>	<b>195</b>	<b>827.6</b>	<b>16</b>	<b>6.58</b>	<b>8375</b>	<b>68.21</b>	<b>1014480</b>	<b>28062.31</b>
	<b>PRIVATE BANKS</b>																		
13	AXIS BANK	5815	349.98	298	157.29	2	20.99	30	0.83	90	11.98	0	0	0	0	44835	32.44	51070	573.51
14	BANDHAN BANK	4412	13.04	1	0	0	0	0	0	137	13.41	0	0	0	0	16649	49.09	21199	75.54
15	FEDERAL BANK	1377	66.1	145	51.64	0	0	859	18.38	107	10.44	0	0	0	0	642	1	3130	147.56
16	HDFC BANK	34807	166.41	22759	181.29	0	0	191	3.32	449	35.72	0	0	0	0	25041	30.66	83247	417.4
17	ICICI BANK	16680	191.08	1025	235.55	0	0	11	0.12	253	24.51	0	0	0	0	4449	10.76	22418	462.02
18	IDBI BANK	3182	142.16	1144	166.2	0	0	198	5.05	106	12.22	2	0	0	0	1	0	4633	325.63
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	96	76.27	423	149.84	0	0	222	3.59	34	3.26	0	0	4	3.41	3	0.02	782	236.39
22	CSB BANK LIMITED	3180	7.3	57	5.84	0	0	134	2.6	17	1.17	0	0	0	0	286	0.22	3674	17.13
23	CITY UNION BANK	2794	79.47	1914	470.2	0	0	3060	56.14	243	12.91	0	0	0	0	19	0.06	8030	618.78
24	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	IDFC FIRST BANK	32509	57.87	99	21.25	0	0	0	0	10200	21.04	1277	2.33	0	0	0	0	44085	102.49
26	KARUR VYASYA BANK	3131	44.53	119	56.15	0	0	2549	38.88	119	9.17	0	0	0	0	283	2.63	6201	151.36
27	KOTAK MAHINDRA BANK	946	55.21	657	83.59	0	0	169	2.68	0	0	0	0	0	0	5	0	1777	141.48
28	DBS BANK INDIA (E-LVB)	1589	88.2	275	122.64	0	0	127	0.2	37	3.11	2	1.43	0	0	3	1.17	2033	216.75
29	RBL BANK	67995	62.19	456	21.98	0	0	0	0	9	0.7	0	0	0	0	4895	4.99	73355	89.86
30	SOUTH INDIAN BANK	454	78.23	271	203.38	0	0	655	4.58	95	6.85	0	0	0	0	62	0.03	1537	293.07
31	TAMILNAD MERCANTILE B	1103	36.34	2345	178.89	0	0	1430	22.03	70	3.71	0	0	0	0	101	0.18	5049	241.15
32	YES BANK	5	26.29	284	61.3	0	0	0	0	63	10.94	0	0	0	0	93	0.11	445	98.64
	<b>Sub Total</b>	<b>180075</b>	<b>1540.67</b>	<b>32384</b>	<b>2174.38</b>	<b>2</b>	<b>20.99</b>	<b>9639</b>	<b>158.56</b>	<b>12037</b>	<b>182.04</b>	<b>1281</b>	<b>3.76</b>	<b>4</b>	<b>3.41</b>	<b>97376</b>	<b>136.73</b>	<b>332748</b>	<b>4220.54</b>
	<b>REGIONAL RURAL BANKS</b>																		
33	TAMILNADU GRAMA BANK	20210	145.98	13202	103.88	0	0	264	4.64	94	26.97	0	0	15	0.04	2823	30.2	36608	311.71
	<b>Sub Total</b>	<b>20210</b>	<b>145.98</b>	<b>13202</b>	<b>103.88</b>	<b>0</b>	<b>0</b>	<b>264</b>	<b>4.64</b>	<b>94</b>	<b>26.97</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>0.04</b>	<b>2823</b>	<b>30.2</b>	<b>36608</b>	<b>311.71</b>

**BANK WISE TOTAL ACP NPA Outstanding AS ON 30.9.2022**

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
		No. In Actual and Amount in Crore																	
	COOPERATIVE BANK																		
34	TAMILNADU STATE APEX C	21618	327.2	613	2.26	0	0	525	1.03	1210	69.33	0	0	0	0	66198	386.66	90164	786.48
	Sub Total	21618	327.2	613	2.26	0	0	525	1.03	1210	69.33	0	0	0	0	66198	386.66	90164	786.48
	Small Financial Bank																		
35	EQUITAS SMALL FINANCE	95867	92.14	2824	122.16	0	0	0	0	0	0	0	0	0	0	0	0	98691	214.3
36	JANA SMALL FINANCE BAN	10563	34.96	1585	16.94	0	0	0	0	795	6.85	0	0	0	0	57653	158.75	70596	217.5
37	SURYODAY SMALL FINANC	39412	54.76	329	4.04	0	0	0	0	7	0.52	0	0	0	0	51680	68.07	91428	127.39
38	UJIVAN SMALL FINANCE B	24113	31.66	230	0.39	0	0	0	0	2360	8.06	0	0	0	0	36774	47.06	63477	87.17
39	ESAF BANK	50677	125.32	29739	78.32	0	0	353	0.84	57	0.1	0	0	0	0	22298	50.23	103124	254.81
40	FINCARE SMALL FINANCE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	AU SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	220632	338.84	34707	221.85	0	0	353	0.84	3219	15.53	0	0	0	0	168405	324.11	427316	901.17
	OTHER BANK																		
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	THIC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	TNSARD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	PAYMENT BANKS																		
46	INDIA POST PAYMENTS BA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	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	901497	9736.84	404623	16906.38	121	43.08	221802	4718.5	28585	1090.11	1476	831.36	35	10	343177	945.91	1901316	34282.21

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

Credit flow to MSME Sector from April 2022 to September 2022 stands at Rs.111683.37 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 September 2022, share of Micro sector stands at Rs.43969.72 Crores (39.36%). 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.

**BANK WISE TOTAL ACP - MSME Outstanding AS ON 30.9.2022**

Sr. No.	Name of Bank	MSME													No. in Actual and Amount in Crore												
		Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)			Small Enterprises (Manufacturing + Service)s			Medium Enterprises (Manufacturing + Service)			Other finance to MSMEs (As Indicated in Master Direction on PSLI)			Out of Other finance to MSMEs above loans			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	7074	2301.09	461146	8200.13	2494	2264.05	0	0	0	0	0	0	0	0	0	0	0	470714	12765.27							
2	BANK OF BARODA	51283	3422.6	2525	1914.56	361	1005.83	0	0	0	0	0	0	0	0	0	0	0	54169	6342.99							
3	BANK OF INDIA	56197	2069.12	1569	1179.83	91	235.36	0	0	0	0	0	0	0	0	0	0	0	57857	3484.31							
4	BANK OF MAHRASHTRA	3806	1817.87	244	287.99	15	54.45	0	0	0	0	0	0	0	0	0	0	0	4065	2160.31							
5	CANARA BANK	284955	10185.59	21737	9336.23	1785	3244.14	13447	178.88	0	0	0	0	0	0	0	0	0	321924	22944.84							
6	CENTRAL BANK OF INDIA	23679	758.68	2209	976.09	79	163.25	163	90.1	0	0	0	0	0	0	0	0	0	26130	1988.12							
7	INDIAN BANK	427035	6521.11	141805	10348.27	1630	2400.58	0	0	0	0	0	0	0	0	0	0	0	570470	19269.96							
8	PUNJAB NATIONAL BANK	33887	2729.6	4615	2079.87	562	1365.24	0	0	0	0	0	0	0	0	0	0	0	39064	6174.71							
9	PUNJAB AND SIND BANK	1610	95.95	104	86.53	14	17	0	0	0	0	0	0	0	0	0	0	0	1728	199.48							
10	UNION BANK OF INDIA	127569	3857.06	5682	3681.47	1103	1810.6	0	0	0	0	0	0	0	0	0	0	0	134354	9349.13							
11	UCO BANK	15833	195.73	1894	733.5	17	24.64	0	0	0	0	0	0	0	0	0	0	0	17744	953.87							
12	STATE BANK OF INDIA	17959	6000.51	6306	7302.13	1326	5292.55	1944	760.61	0	0	0	0	0	0	0	0	0	27535	19355.8							
	Sub Total	1050887	39954.91	649836	46126.6	9477	17877.69	15554	1029.59	0	0	0	0	0	0	0	0	0	1725754	104988.79							
	PRIVATE BANKS																										
13	AXIS BANK	12578	6229.85	5725	7920.73	1968	4602.35	0	0	0	0	0	0	0	0	0	0	0	20271	18752.93							
14	BANDHAN BANK	85	6.2	4	10.26	0	0	8	147.18	0	0	0	0	0	0	0	0	0	97	163.64							
15	FEDERAL BANK	5143	1386.67	2651	1584.54	933	1113.3	0	0	0	0	0	0	0	0	0	0	0	8727	4084.51							
16	HDFC BANK	385351	10392.89	20299	7227.17	6867	7435.57	0	0	0	0	0	0	0	0	0	0	0	412517	25055.63							
17	ICICI BANK	16444	4506.39	10965	5839.46	3307	2252.83	0	0	0	0	0	0	0	0	0	0	0	30716	12598.68							
18	IDBI BANK	7752	903.32	535	599.12	127	333.37	0	0	0	0	0	0	0	0	0	0	0	8414	1835.81							
19	INDUSIND BANK	34231	2220.89	14841	2382.73	1657	826.59	0	0	0	0	0	0	0	0	0	0	0	50729	5430.21							
20	J & K BANK	166	14.44	37	7.31	3	0.63	0	0	0	0	0	0	0	0	0	0	0	206	22.38							
21	KARNATAKA BANK	1815	314.57	687	645.51	95	421.61	0	0	0	0	0	0	0	0	0	0	0	2597	1381.69							
22	CSB BANK LIMITED	1383	154.35	275	286.67	89	281.39	0	0	0	0	0	0	0	0	0	0	0	1747	722.41							
23	CITY UNION BANK	15609	3669.69	5384	5014.12	589	2175.97	0	0	0	0	0	0	0	0	0	0	0	21582	10859.78							
24	DHANLAXMI BANK	515	77.51	165	132.07	15	85.57	0	0	0	0	0	0	0	0	0	0	0	695	295.15							
25	IDFC FIRST BANK	5090	782.42	1405	567.85	330	109.57	0	0	0	0	0	0	0	0	0	0	0	6825	1459.84							
26	KARUR VYASYA BANK	10678	2426.22	4174	3016.71	817	1799.36	0	0	0	0	0	0	0	0	0	0	0	15669	7242.29							
27	KOTAK MAHINDRA BANK	13406	2046.63	6286	2279.72	2594	1254.52	0	0	0	0	0	0	0	0	0	0	0	22286	5580.87							
28	DBS BANK INDIA (E-LVB)	1720	249.28	585	326.58	66	132.71	0	0	0	0	0	0	0	0	0	0	0	2371	708.57							

**BANK WISE TOTAL ACP - MSME Outstanding AS ON 30.9.2022**

MSME		No. in Actual and Amount in Crore											
Sr. No.	Name of bank	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)s		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As indicated in Master Direction on PSL)		finance to MSMEs above loans		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
29	RBL BANK	1021	203.36	205	106.01	36	40.43	0	0	0	0	1262	349.8
30	SOUTH INDIAN BANK	3486	703.6	1882	1696.44	400	1091.78	0	0	0	0	5768	3491.82
31	TAMILNAD MERCANTILE BA	51319	7219.55	4644	2419.59	304	552.1	0	0	0	0	56267	10191.24
32	YES BANK	7355	1358.04	4424	1591.61	2257	1566.5	0	0	0	0	14036	4516.15
	Sub Total	575147	44865.87	85173	43654.2	22454	26076.15	8	147.18	0	0	682782	114743.4
	REGIONAL RURAL BANKS												
33	TAMILNADU GRAMA BANK	207622	1938.44	8868	82.49	0	0	0	0	0	0	216490	2020.93
	Sub Total	207622	1938.44	8868	82.49	0	0	0	0	0	0	216490	2020.93
	COOPERATIVE BANK												
34	TAMILNADU STATE APEX CO	136	0.66	0	0	0	0	2942	13.49	0	0	3078	14.15
	Sub Total	136	0.66	0	0	0	0	2942	13.49	0	0	3078	14.15
	Small Financial Bank												
35	EQUITAS SMALL FINANCE BA	47304	2695.37	2041	260.76	118	21.73	0	0	0	0	49463	2977.86
36	JANA SMALL FINANCE BANK	120704822	468.04	108	93.49	19	10.78	0	0	0	0	120704949	572.31
37	SURYODAY SMALL FINANCE	1218	31.36	33	1.65	0	0	0	0	0	0	1251	33.01
38	UJJVAN SMALL FINANCE BA	2413	171.47	78	49.97	5	2.84	0	0	0	0	2496	224.28
39	ESAF BANK	229949	698.82	0	0	0	0	0	0	0	0	229949	698.82
40	FINCARE SMALL FINANCE BA	0	0	0	0	0	0	0	0	0	0	0	0
41	AU SMALL FINANCE BANK L	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	120985706	4065.06	2260	405.87	142	35.35	0	0	0	0	120988108	4506.28
	OTHER BANK												
42	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0
43	TDDC	0	0	0	0	0	0	0	0	0	0	0	0
44	TIIC	0	0	0	0	0	0	0	0	0	0	0	0
45	TNSARD	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	PAYMENT BANKS												
46	INDIA POST PAYMENTS BAN	0	0	0	0	0	0	0	0	0	0	0	0
47	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	122819498	90824.94	746137	90269.16	32073	43989.19	18504	1190.26	0	0	123616212	226273.55

**BANK WISE TOTAL ACP - MSME Disbursement AS ON 30.9.2022**

Sr. No.	Name of Bank	No. in Actual and Amount in Crore														
		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-		Total MSMEs (PS)				
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt			
	<b>PUBLIC BANK</b>															
1	INDIAN OVERSEAS BANK	204167	2067.17	312	259.31	78	170.82	0	0	0	0	204557	2497.3			
2	BANK OF BARODA	11416	992.75	388	587.22	70	306.19	0	0	0	0	11874	1886.16			
3	BANK OF INDIA	16650	1195.47	611	870.96	46	165.1	0	0	0	0	17307	2231.53			
4	BANK OF MAHRASHTRA	1570	427.56	192	141.13	14	48.14	0	0	0	0	1776	616.83			
5	CANARA BANK	37160	1479.55	2953	1398.31	914	685.49	1160	15.48	0	0	42187	3578.83			
6	CENTRAL BANK OF INDIA	4971	342.44	868	526.29	34	79.13	72	47.33	0	0	5945	995.19			
7	INDIAN BANK	315478	5443.58	73209	6815.48	760	1979.87	0	0	0	0	389447	14238.93			
8	PUNJAB NATIONAL BANK	2142	240.27	566	593.74	198	159.72	0	0	0	0	2906	993.73			
9	PUNJAB AND SIND BANK	107	6.58	13	0.85	55	28.69	0	0	0	0	175	36.12			
10	UNION BANK OF INDIA	16835	3334.73	1767	3827.68	295	2048.12	0	0	0	0	18897	9210.53			
11	UCO BANK	1495	27.73	195	121.31	0	0	0	0	0	0	1690	149.04			
12	STATE BANK OF INDIA	42066	6484.72	8874	6122.71	1015	4387.33	1264	341.07	0	0	53219	17335.83			
	<b>Sub Total</b>	<b>654057</b>	<b>22042.55</b>	<b>89948</b>	<b>21264.99</b>	<b>3479</b>	<b>10058.6</b>	<b>2496</b>	<b>403.88</b>	<b>0</b>	<b>0</b>	<b>749980</b>	<b>53770.02</b>			
	<b>PRIVATE BANKS</b>															
13	AXIS BANK	2524	1224.38	886	1337.17	267	683.6	0	0	0	0	3677	3245.15			
14	BANDHAN BANK	40	3.89	3	10.2	0	0	2	75	0	0	45	89.09			
15	FEDERAL BANK	2800	1006.56	1044	1182.42	252	873.97	0	0	0	0	4096	3062.95			
16	HDFC BANK	137846	3145.87	4790	3503.29	4217	5772.74	0	0	0	0	146853	12421.9			
17	ICICI BANK	6784	3610.46	3716	4799.69	845	2102.91	0	0	0	0	11345	10513.06			
18	IDBI BANK	2250	332.32	269	333.33	43	157.18	0	0	0	0	2562	822.83			
19	INDUSIND BANK	3426	653.31	647	1120.88	669	472.35	0	0	0	0	4742	2246.54			
20	J & K BANK	13	4.15	3	4.34	0	0	0	0	0	0	16	8.49			
21	KARNATAKA BANK	204	70.99	116	201.02	1380	453.6	0	0	0	0	1700	725.61			
22	CSB BANK LIMITED	61	16.88	31	47.1	12	41.47	0	0	0	0	104	105.45			
23	CITY UNION BANK	1339	443.11	890	751.36	118	336.87	0	0	0	0	2347	1531.34			
24	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0			
25	IDFC FIRST BANK	2573	390.48	558	404.78	148	69.11	0	0	0	0	3279	864.37			
26	KARUR VYASYA BANK	1648	317.6	837	229.02	1122	179.05	0	0	0	0	3607	725.67			





**BANK WISE TOTAL ACP - MSME Disbursement AS ON 30.9.2022**

MSME		No. in Actual and Amount in Crore											
Sr. No.	Name of Bank	Micro Enterprises (Manufacturing + Service) (Including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As indicated in Master Direction on PSL)		Out of Other finance to MSMEs above, loans upto 50 crores to Start-		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
46	INDIA POST PAYMENTS BA	0	0	0	0	0	0	0	0	0	0	0	0
47	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	<b>GRAND TOTAL</b>	<b>1035731</b>	<b>43969.72</b>	<b>113676</b>	<b>41346.07</b>	<b>16251</b>	<b>25881.88</b>	<b>3751</b>	<b>485.7</b>	<b>0</b>	<b>0</b>	<b>1169409</b>	<b>111683.37</b>

**Details of Educational Loans disbursed from April 2022 to September 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. 1052.29 crore have been sanctioned during the period from April 2022 to September 2022 and disbursed loans to the tune of Rs.1065.15 crore.

Out of total loans disbursed Rs.414.37 Cr, were granted to girl students.

(Amount in Rs. Crores)

Fresh Sanctions during the Half Year		Disbursed during the half year		Of which girl Student.	
No.	Amount	No.	Amount	No.	Amount
21655	1052.29	42677	1065.15	20684	414.37

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

**BANK WISE TOTAL Progress under Education Loan AS ON 30.9.2022.**

SR.	NAME OF BANK	Sanctioned during the year (including application received during previous year)			of which girl student			Disbursed during the year			of which girl student			Education Loan Outstanding			of which Girl Student		
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.		
	<b>PUBLIC BANK</b>																		
1	INDIAN OVERSEAS BANK	1780	87.53	785	36.25	4982	66.13	2120	26.98	184292	2999.38	50433	837.26						
2	BANK OF BARODA	1013	175.7	395	67.96	2422	100.14	910	36.27	17611	701.3	6560	242.01						
3	BANK OF INDIA	449	37.48	112	7.97	1191	24.98	402	6.11	17225	376.12	6517	144.43						
4	BANK OF MAHARASHTRA	117	5.03	47	1.7	117	5.03	407	1.7	1128	49.26	406	19.31						
5	CANARA BANK	3463	125	1459	49.47	9848	238.4	4062	94.09	131240	3661.06	50541	1475.26						
6	CENTRAL BANK OF INDIA	218	16.39	85	5.17	218	5.26	288	3.46	14381	349.56	283	8.88						
7	INDIAN BANK	1430	171.22	515	54.13	4398	112.51	1642	41.23	82783	2164.81	29079	772.91						
8	PUNJAB NATIONAL BANK	356	60.6	148	22.5	1212	39.46	443	14.68	16617	641.98	6372	236.4						
9	PUNJAB AND SIND BANK	8	0.22	2	0.07	37	0.36	16	0.18	229	8.45	106	3.83						
10	UNION BANK OF INDIA	1078	84.99	441	34.61	940	26.36	361	11.66	38892	1052.39	14775	404.02						
11	UCO BANK	82	8.13	35	2.83	382	10.23	160	3.65	8200	337.3	75.36	25.19						
12	STATE BANK OF INDIA	3756	78.92	1494	30.66	8378	282.27	3079	106.48	52769	2119.23	19464	755.19						
	<b>Sub Total</b>	<b>13700</b>	<b>851.21</b>	<b>5518</b>	<b>313.32</b>	<b>34125</b>	<b>906.13</b>	<b>13550</b>	<b>346.49</b>	<b>564857</b>	<b>14292.93</b>	<b>187909</b>	<b>4969.86</b>						
	<b>PRIVATE BANKS</b>																		
13	AXIS BANK	176	20.14	64	6.49	399	63.09	135	18.24	2588	182.11	928	59.53						
14	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0						
15	FEDERAL BANK	44	3.79	20	1.64	88	2.59	43	1.28	1507	44.56	657	19.89						
16	HDFC BANK	275	5.73	85	1.83	258	4.85	81	1.34	4397	81.41	1573	27.71						
17	ICICI BANK	199	49.34	117	30.28	199	20.42	117	12.93	960	68.96	554	44.59						
18	IDBI BANK	124	18.36	55	9.23	282	11.2	119	4.49	1471	49.18	584	18.77						
19	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0	0	0						
20	J & K BANK	0	0	0	0	0	0.04	2	0.02	18	0.84	8	0.35						
21	KARNATAKA BANK	38	6.07	14	3.36	54	2.06	22	0.84	511	23.09	215	10.53						
22	COB BANK LIMITED	0	0	0	0	0	0	0	0	0	0	0	0						
23	GTY UNION BANK	72	13.73	23	4.27	213	9.61	68	2.18	4303	154.53	1522	57.88						
24	DHANAXMI BANK	12	0.59	6	0.17	35	0.57	18	0.23	334	8.64	222	2.22						
25	HDFC FIRST BANK	0	0	0	0	0	0	0	0	0	0	0	0						
26	KARUR VYASA BANK	85	0	26	0	85	7.15	26	2.29	4583	108.5	1754	40.26						
27	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	175	2.73	1.35	0.04						
28	DRS BANK INDIA (E L VBI)	0	0	0	0	2	0.01	0	0	473	23.41	162	3.53						
29	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0						
30	SOUTH INDIAN BANK	21	2.59	9	1.85	25	0.69	9	0.35	1434	27.69	456	11.05						
31	TAMILNADU MERCANTILE BANK	566	62.02	151	17.2	566	18.02	151	4.97	5245	151.94	1523	45.66						
32	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0						
	<b>Sub Total</b>	<b>1612</b>	<b>182.36</b>	<b>570</b>	<b>76.32</b>	<b>2209</b>	<b>140.3</b>	<b>791</b>	<b>49.16</b>	<b>28596</b>	<b>932.34</b>	<b>10377</b>	<b>345.73</b>						
	<b>REGIONAL RURAL BANKS</b>																		
33	TAMILNADU GRAMA BANK	0	0	0	0	0	0	0	0	280	5.19	98	1.82						
	<b>Sub Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>280</b>	<b>5.19</b>	<b>98</b>	<b>1.82</b>						
	<b>COOPERATIVE BANK</b>																		
34	TAMILNADU STATE APEX CO-OP	0	0	0	0	0	0	0	0	13	0.07	4	0.04						
	<b>Sub Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13</b>	<b>0.07</b>	<b>4</b>	<b>0.04</b>						
	<b>Small Financial Bank</b>																		
35	EQUITAS SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0						
36	JANIA SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0						
37	SURYODAY SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0						
38	UJIVAN SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0						
39	ESAF BANK	6343	18.72	6343	18.72	6343	18.72	6343	18.72	10737	25.48	10737	25.48						
40	FINCARE SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0						
41	AU SMALL FINANCE BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0						
	<b>Sub Total</b>	<b>6343</b>	<b>18.72</b>	<b>6343</b>	<b>18.72</b>	<b>6343</b>	<b>18.72</b>	<b>6343</b>	<b>18.72</b>	<b>10737</b>	<b>25.48</b>	<b>10737</b>	<b>25.48</b>						
	<b>OTHER BANK</b>																		
42	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0						
43	TDDC	0	0	0	0	0	0	0	0	0	0	0	0						
44	TIIC	0	0	0	0	0	0	0	0	0	0	0	0						
45	THSARD	0	0	0	0	0	0	0	0	0	0	0	0						
	<b>Sub Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>						
	<b>PAYMENT BANKS</b>																		
46	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0						
47	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0						
	<b>Sub Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>						
	<b>GRAND TOTAL</b>	<b>21655</b>	<b>1052.29</b>	<b>12431</b>	<b>408.36</b>	<b>42677</b>	<b>1065.15</b>	<b>20684</b>	<b>414.37</b>	<b>604483</b>	<b>15256.01</b>	<b>209125</b>	<b>5342.93</b>						

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

As per the data provided by the member banks, disbursement to the tune of Rs.5252.27 crores have been made to the housing sector from April 2022 to September 2022.

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

(Amount in Rs. Crores)

<b>Disbursement made from April 2022 to September 2022</b>		
<b>Particulars</b>	<b>Numbers</b>	<b>Amount</b>
<b>Total</b>	<b>183094</b>	<b>5252.27</b>

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

TAMIL NADU			
BANK WISE TOTAL ACP Disbursement AS ON 30.9.2022			
No. in Actual and Amount in Crore			
Sr. No.	Name of Bank	Housing (PS)	
		A/c	Amt
<b>PUBLIC BANK</b>			
1	INDIAN OVERSEAS BANK	2816	262.38
2	BANK OF BARODA	1046	115.97
3	BANK OF INDIA	906	81.65
4	BANK OF MAHRASHTRA	453	21.31
5	CANARA BANK	7265	647.33
6	CENTRAL BANK OF INDIA	1047	63.56
7	INDIAN BANK	4432	360.9
8	PUNJAB NATIONAL BANK	506	48.68
9	PUNJAB AND SIND BANK	13	1.97
10	UNION BANK OF INDIA	634	35.51
11	UCO BANK	454	38.03
12	STATE BANK OF INDIA	34641	2002.88
<b>Sub Total</b>		<b>54213</b>	<b>3680.17</b>
<b>PRIVATE BANKS</b>			
13	AXIS BANK	2754	230.36
14	BANDHAN BANK	1008	55.47
15	FEDERAL BANK	257	28.17
16	HDFC BANK	8702	73.52
17	ICICI BANK	481	100.63
18	IDBI BANK	164	14.88
19	INDUSIND BANK	231	8.33
20	J & K BANK	1	0.05
21	KARNATAKA BANK	88	8.97
22	CSB BANK LIMITED	1	0.17
23	CITY UNION BANK	224	20.02
24	DHANLAXMI BANK	0	0
25	IDFC FIRST BANK	99160	473.9
26	KARUR VYASYA BANK	153	17.51
27	KOTAK MAHINDRA BANK	93	15.67
28	DBS BANK INDIA (E-LVB)	0	0
29	RBL BANK	154	8.71
30	SOUTH INDIAN BANK	2523	2.02
31	TAMILNAD MERCANTILE BANK	3121	201.92
32	YES BANK	607	78.32
<b>Sub Total</b>		<b>119722</b>	<b>1338.62</b>
<b>REGIONAL RURAL BANKS</b>			
33	TAMILNADU GRAMA BANK	182	23.31
<b>Sub Total</b>		<b>182</b>	<b>23.31</b>
<b>COOPERATIVE BANK</b>			

TAMIL NADU			
BANK WISE TOTAL ACP Disbursement AS ON 30.9.2022			
No. in Actual and Amount in Crore			
Sr. No.	Name of Bank	Housing (PS)	
		A/c	Amt
34	TAMILNADU STATE APEX CO-OP BANK	806	57.99
	<b>Sub Total</b>	<b>806</b>	<b>57.99</b>
	<b>Small Financial Bank</b>		
35	EQUITAS SMALL FINANCE BANK	0	0
36	JANA SMALL FINANCE BANK LTD.	1471	44.3
37	SURYODAY SMALL FINANCE BANK	18	1.31
38	UJJIVAN SMALL FINANCE BANK	6508	100.01
39	ESAF BANK	174	6.56
40	FINCARE SMALL FINANCE BANK LIMITED	0	0
41	AU SMALL FINANCE BANK LTD.	0	0
	<b>Sub Total</b>	<b>8171</b>	<b>152.18</b>
	<b>OTHER BANK</b>		
42	SIDBI	0	0
43	TDDC	0	0
44	TIIC	0	0
45	TNSARD	0	0
	<b>Sub Total</b>	<b>0</b>	<b>0</b>
	<b>PAYMENT BANKS</b>		
46	INDIA POST PAYMENTS BANK	0	0
47	AIRTEL PAYMENTS BANK	0	0
	<b>Sub Total</b>	<b>0</b>	<b>0</b>
	<b>GRAND TOTAL</b>	<b>183094</b>	<b>5252.27</b>

**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 19.02% of total advance in our state.

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

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

(Amount in Rs. Crores)

S.No	BANKS	Disbursement made during the half ended Sep 2022		Outstanding position as of Sep 2022	
		Accounts	Amount	Accounts	Amount
1	PUBLIC SECTOR BANKS	4226805	56838.86	8846696	148868.52
2	PRIVATE SECTOR BANKS	2411926	29218.07	6126705	71598.39
3	REGIONAL RURAL BANKS	356328	3535.21	628803	6119.52
4	SMALL FINANCE BANK	746200	3979.37	3457523	10799.69
5	COOPERATIVE BANK	229565	1570.46	382294	3358.05
	TOTAL	7970824	95141.97	19442021	240744.17



**Credit Flow to Minority Communities:**

As per the data received from the member banks, 1279092 loans amounting to Rs.20476.47 crore were disbursed to Minority Communities during the half ended September 2022. Out of all banks, Public Sector Banks disbursed 665158 loans amounting to Rs. 12789.76 Crore. The details are furnished below:

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Disbursement during the half year ended			
		September 2022			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	717408	11478.83	375658	7364.57
2	Muslim	529493	7648.89	273767	4617.24
3	Buddist	17337	205.49	10485	146.15
4	Sikh	2977	41.45	1827	28.56
5	Zoroastrian	1953	23.58	1558	20.19
6	Jains	9924	1078.23	1863	613.05
	<b>Total</b>	<b>1279092</b>	<b>20476.47</b>	<b>665158</b>	<b>12789.76</b>

Total outstanding advances to Minority Communities by all banks stood at Rs. 46265.70 crores as of September 2022 out of which Public Sector Banks o/s amounts to Rs.28992.88 crores. The details are furnished below.

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Outstanding Position as of			
		September 2022			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	1325298	26293.97	667005	17218.99
2	Muslim	1074498	17801.83	514551	10847.1
3	Buddist	97613	548	20507	421.43
4	Sikh	6454	117.45	3374	67.12
5	Zoroastrian	6388	93.51	4900	83.96
6	Jains	16931	1410.94	4748	354.28
	<b>Total</b>	<b>2527182</b>	<b>46265.7</b>	<b>1215085</b>	<b>28992.88</b>

**BANK WISE TOTAL LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON 30.9.2022**

Slr.	NAME OF BANK	No. in Actual and Amount in Crore																				
		CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL								
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.							
	PUBLIC BANK																					
1	INDIAN OVERSEAS BANK	116327	1772.88	97508	1198.57	48	0.61	253	4.06	3	0.01	81	2.42	214220	2978.55							
2	BANK OF BARODA	5007	162.64	22759	487.66	272	6.39	203	4.36	22	0.27	674	28.88	28937	690.2							
3	BANK OF INDIA	7875	183.4	14198	239.26	0	0	44	1.04	4	0.03	61	9.61	22182	433.34							
4	BANK OF MAHARASHTRA	1145	77.37	1029	68.68	2	0.01	17	0.13	7	0.13	38	9.92	2258	157.65							
5	CANARA BANK	198184	4154.71	120255	2421.76	19954	407.64	2169	30.94	4806	79.9	2911	92.54	348279	7187.49							
6	CENTRAL BANK OF INDIA	1580	23.05	16049	409.83	36	0.43	89	2.36	9	0.12	93	7.95	18656	443.64							
7	INDIAN BANK	146781	3878.22	130283	2091.88	81	1.49	137	2.77	8	0.08	132	16.45	277423	5990.89							
8	PUNJAB NATIONAL BANK	5284	245.51	3283	106.13	2	0.04	22	0.9	0	0	103	20.17	8694	372.75							
9	PUNJAB AHD SIND BANK	57	3.68	41	1.32	0	0	9	0.95	0	0	0	0	107	5.95							
10	UNION BANK OF INDIA	32819	810.53	37841	858.86	55	2.07	43	3.18	27	1.42	479	132.34	71264	1808.4							
11	UCO BANK	6058	158.16	5892	120.4	6	0.01	2	0.06	1	0.01	16	1.8	11915	260.93							
12	STATE BANK OF INDIA	145888	5748.84	64673	2842.75	51	2.25	386	16.47	12	0.58	160	32.2	211170	8643.09							
	Sub Total	667005	37218.99	514551	30847.1	20507	421.43	3374	67.22	4900	83.96	4748	394.28	1215085	28991.88							
	PRIVATE BANKS																					
13	AXIS BANK	10128	549.96	14585	431.74	13	0.65	41	1.44	140	0.85	260	52.38	25167	1037.02							
14	BANDHAN BANK	3583	20.92	15083	61.91	1	0	0	0	0	0	1	0.01	1668	82.84							
15	FEDERAL BANK	9474	466.32	4549	210.51	12	0.13	10	0.38	2	0.04	5	0.26	14052	677.64							
16	HDFC BANK	34605	274.23	20715	156.18	3	0.37	11	0.39	8	0.2	25	6.2	55359	439.37							
17	ICICI BANK	17232	1314.57	19691	1194.8	188	20	69	14.94	48	3.99	330	169.57	37558	2717.87							
18	IDBI BANK	8660	348.77	9479	254.24	13	0.16	26	1.67	0	0	167	10.01	18345	614.85							
19	INDUSIND BANK	7993	108.33	8194	137.42	7	0.18	68	2.25	1	0.01	32	2.65	16295	240.84							
20	J & K BANK	0	0.72	363	49.99	0	0	0	1.1	0	0	4	0.77	395	52.08							
21	KARNATAKA BANK	579	110.15	192	13.53	1	0.01	0	0	0	0	0	2.31	780	126							
22	CSB BANK LIMITED	18978	281.86	8645	164.74	8	0.08	6	0.05	4	0.22	7847	64.99	35488	513.94							
23	CITY UNION BANK	19468	403.25	25153	481.32	0	0	51	0.68	5	0.03	193	9.38	44870	894.66							
24	DHANLAXMI BANK	145	4.01	499	10.11	107	0	6	0.36	0	0	35	0.99	792	38.17							
25	IDFC FIRST BANK	56337	182.58	75574	261.62	44	0.11	1406	4.33	96	0.24	57	1.32	139514	450.2							
26	KARUR VYASTA BANK	14086	357.64	23175	509.79	5	0.3	24	0.36	11	0.3	968	607.34	4309	891.78							
27	KOTAK MAHINDRA BANK	1708	123.93	1583	166.9	18	0.37	32	15.01	27	0.43	264	3.17	13481	187.12							
28	OBS BANK (INDIA) (E-LVB)	4865	60.83	8294	122.19	13	0.16	18	0.34	0	0	0	0	7485	15.96							
29	RBL BANK	3367	6.78	4002	8.36	72	0.09	20	0.02	24	0	71	1.16	6476	177.75							
30	SOUTH INDIAN BANK	3417	90.42	2934	85.38	20	0.27	31	0.38	3	0.14	201	6.6	111007	2070.59							
31	TAMILNAD MERCANTILE BAN	76165	1483.66	34381	575.32	16	0.04	73	4.24	2	0.04	121	84.07	5499	196.69							
32	YES BANK	3528	48.58	1822	62.76	5	1.18	13	0.1	0	0	0	0	587109	12325.92							
	Sub Total	294318	6234.51	278913	4948.81	546	34.85	2082	47.68	363	7	10887	1053.07									
	REGIONAL RURAL BANKS																					
33	TAMILNADU GRAMA BANK	120848	1176.04	99237	965.69	0	0	0	0	0	0	0	0	220085	2141.73							
	Sub Total	120848	1176.04	99237	965.69	0	0	0	0	0	0	0	0	220085	2141.73							
	COOPERATIVE BANK																					
34	TAMILNADU STATE APEX CO	155353	1253.84	58496	578.04	48000	0	48000	0	0	0	0	0	261849	1831.88							
	Sub Total	155353	1253.84	58496	578.04	48000	0	48000	0	0	0	0	0	261849	1831.88							
	Small Financial Bank																					
35	EQUITAS SMALL FINANCE BA	27377	178.35	48746	221.35	2815	6.13	408	0.93	1067	2.39	1036	2.46	81809	411.61							
36	JANA SMALL FINANCE BANK	11413	48.94	10946	43.66	8	0.01	38	0.09	0	0	209	0.55	48013	177.73							
37	SURUDAY SMALL FINANCE	9008	21.28	34261	30.98	8	0.01	29	0.07	51	0.14	12	0.02	23269	52.5							
38	UJIVAN SMALL FINANCE BA	15949	53.51	38690	124.68	35	0.16	117	0.38	7	0.02	11	0.04	54809	178.79							
39	ESAF BANK	23667	108.51	10658	41.52	295	0.93	406	1.18	0	0	28	0.52	35054	152.66							
40	FINCARE SMALL FINANCE BA	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
41	AU SMALL FINANCE BANK (L)	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
	Sub Total	87774	410.59	323301	463.19	28560	91.72	998	2.65	1125	2.55	1296	3.59	243064	973.29							
	OTHER BANK																					
42	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
43	TIDC	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
44	THC	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
45	TNSARD	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
	PAYMENT BANKS																					
46	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
47	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
	GRAND TOTAL	3325298	26293.97	1074498	17801.83	97613	548	6454	117.45	6388	93.51	16931	1410.94	2527182	46265.7							

BANK WISE TOTAL LOANS DISBURSEMENT TO MINORITY COMMUNITIES AS ON 30.9.2022

SR.	NAME OF BANK	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	PUBLIC BANK	52537	741.64	46564	543.27	7	0.08	94	1.24	0	0	36	0.38	99238	1286.61
2	INDIAN OVERSEAS BANK	1885	40.21	10564	164.14	107	1.9	82	1.14	13	0.16	260	6.1	12911	213.65
3	BANK OF BARODA	3768	46.79	7193	86.32	0	0	18	0.51	0	0	17	0.61	10457	134.24
4	BANK OF MAHARASHTRA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	CANARA BANK	82462	1371.99	58527	828.79	10253	141.41	1054	12.3	1509	19.18	1184	18.95	354989	2392.62
6	CENTRAL BANK OF INDIA	808	11.78	8259	350.29	16	0.28	37	0.8	5	0.06	39	5.45	9164	168.66
7	INDIAN BANK	77053	1999.64	67891	1009.43	30	0.67	78	2.33	7	0.08	49	9.12	145108	3021.27
8	PUNJAB NATIONAL BANK	1614	42.82	961	19.9	0	0	8	0.33	0	0	14	2.56	2597	65.61
9	PUNJAB AND SIND BANK	57	3.68	41	1.32	0	0	9	0.95	0	0	0	0	107	5.95
10	UNION BANK OF INDIA	7185	212.79	7846	448.34	14	0.29	5	0.09	7	0.43	101	549.23	15158	1211.17
11	UCO BANK	2455	45.59	2368	39.36	2	0.48	0	0	0	0	6	0.12	5034	85.63
12	STATE BANK OF INDIA	146314	2847.64	63413	1326.08	56	1.04	440	28.56	15	0.26	157	20.53	210395	4204.35
	Sub Total	375658	7364.57	273767	4617.24	10485	146.15	1827	28.56	1558	20.19	1863	613.05	665158	12789.76
PRIVATE BANKS															
13	AXIS BANK	1393	96.95	1391	76.92	3	0.34	5	0.2	0	0	42	12.22	2834	186.63
14	BANDHAN BANK	1238	10.4	5163	26.87	0	0	0	0	0	0	1	0.01	6402	37.28
15	FEDERAL BANK	35470	444.42	9313	173.12	8	0.02	29	0.75	1	0.03	82	1.83	44903	620.17
16	HDFC BANK	11281	113.7	5232	51.65	0	0	3	0.17	0	0	3	0.17	16519	165.69
17	ICICI BANK	6299	345.06	10455	374.32	104	11.63	24	3.14	19	1.38	43	12.27	16944	747.8
18	IDBI BANK	3959	113.27	4352	113.63	7	0.1	0	0	0	0	93	2.55	8399	229.83
19	INDUSIND BANK	913	14.23	1462	19.6	0	0	1	0.04	0	0	4	0.57	2380	34.44
20	J & K BANK	3	0.05	71	2.04	0	0	1	0.01	0	0	1	0.01	76	2.11
21	KARNATAKA BANK	277	15.4	54	0.74	1	0.01	1	0.01	0	0	4	1.99	316	18.14
22	CSB BANK LIMITED	14188	189.08	5887	104.11	4	0.05	5	0.03	2	0.01	5470	42.45	25556	335.73
23	CITY UNION BANK	9173	130.39	12020	155.68	0	0	24	0.4	5	0.03	84	1.42	21306	287.92
24	DHANSAMI BANK	104	2.36	292	5.56	24	0.59	0	0	0	0	10	0.26	430	8.77
25	IDFC FIRST BANK	22008	117.33	30909	126.19	16	0.05	538	2.78	37	0.18	21	0.12	53529	296.65
26	KARUR VYAS BANK	6550	177.2	14552	275.1	2	0.02	31	0.13	0	0	173	6.23	23268	458.68
27	KOTAK MAHINDRA BANK	341	46.55	349	46.64	5	0.09	2	0.03	0	0	163	205.8	860	305.51
28	DBS BANK INDIA (E-LVB)	2910	37.87	4968	72.64	12	0.15	19	0.3	0	0	149	1.63	8074	112.86
29	IBL BANK	151	1.61	195	0.77	4	0.01	7	0.13	0	0	0	0	357	7.52
30	SOUTH INDIAN BANK	6834	62.26	5780	55.28	37	0.42	60	0.49	5	0.02	126	1.34	12842	119.81
31	TAMILNAD MERCANTILE BANK	47984	745.58	21460	271.67	11	0.34	170	2.08	1	0.03	117	3.45	69743	1023.15
32	YES BANK	453	35.95	332	28.87	0	0	1	0.01	0	0	148	165.47	934	210.29
	Sub Total	173509	2679.66	134337	2031.4	238	19.22	898	11.83	96	2.08	674	459.79	315712	5203.98
REGIONAL RURAL BANKS															
33	TAMILNADU GRAMA BANK	70120	695.72	57136	566.79	0	0	0	0	0	0	0	0	127256	1262.51
	Sub Total	70120	695.72	57136	566.79	0	0	0	0	0	0	0	0	127256	1262.51
COOPERATIVE BANK															
34	TAMILNADU STATE APEX CO-OP	78288	603.32	32723	261.08	0	0	0	0	0	0	0	0	111011	864.4
	Sub Total	78288	603.32	32723	261.08	0	0	0	0	0	0	0	0	111011	864.4
Small Financial Bank															
35	EQUITAS SMALL FINANCE BANK	5967	36.26	13400	66.54	536	2.67	148	0.54	280	1.17	379	1.37	20710	100.5
36	JANA SMALL FINANCE BANK LT	1831	10.52	1469	8.67	5987	37.05	5	0.03	0	0	26	0.16	9318	56.43
37	SURYODAY SMALL FINANCE BA	1722	7.59	3034	11.93	1	0.01	0	0	16	0.12	0	0.02	4780	19.69
38	UJIVAN SMALL FINANCE BANK	3927	25.63	10642	63.71	9	0.08	29	0.23	3	0.02	1	0.01	34611	89.7
39	TESAF BANK	6386	55.54	3085	21.53	81	0.36	65	0.24	0	0	919	3.23	10536	81.5
40	FINCARE SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	AJ SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	19633	135.56	31630	172.38	6614	40.12	252	1.06	299	1.11	1327	5.39	59955	355.82
OTHER BANK															
42	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	TDCC	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	TIC	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	TFSARD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PAYMENT BANKS															
46	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	717408	114781.83	529493	7648.89	17317	205.49	2977	41.45	1953	23.58	9924	1078.23	1279092	20476.47

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

All the Four Banks having Lead District responsibilities have opened RSETIs in their Lead Districts (total 32 RSETIs).

**Performance of the RSETIs during 1<sup>st</sup> April 2022 to 30<sup>th</sup> September 2022**

Total No. of RSETIs	No of Training Programs conducted	No of persons trained	Of which				No. of persons secured employment / self-employment	No of trained persons credit linked
			SC/ST	Minority	OBC	Others		
33	479	13970	4518	438	8464	550	6545	2441

During the period under review, 13970 persons were trained in RSETIs.

Sponsoring Banks of RSETIs should play an important role in credit linking of the candidates trained in their RSETIs.

SLBC advises the sponsor banks having lead bank responsibilities in the newly formed districts i.e Tenkasi, Kallakurichi, Chengalpattu and Mayiladuthurai to update the status of opening of RSETIs at the earliest to cater to the training requirements of unemployed youths.

Training Data - ALL RSETIS & RUDSETI TN for Half Year Sept 2022-23

Sl. No.	Name of the Bank	District	Total posts Functional	No of Pymt.	Total Candidate s Trained	Male	Female	APL	SC	ST	OBC	GEN	Minority	Total Jettied	Self employed	Wage employed	Bank Finance	
1	CB	COIMBATORE	1	20	581	74	506	581	0	163	88	300	24	6	302	302	0	262
2	CB	DINDIGUL ANNA	1	16	482	49	433	478	4	177	11	238	9	47	328	328	0	267
3	CB	ERODE	1	14	434	133	301	346	88	93	1	352	1	7	396	369	27	120
4	CB	THE NILGIRIS	1	12	400	27	373	400	0	126	90	114	22	48	247	0	0	178
5	CB	THENNI	1	13	419	66	353	343	76	128	1	278	0	12	332	233	14	232
6	CB	TIRUPPUR	1	17	528	36	492	528	0	161	31	325	0	11	216	332	0	201
7	CB	KARAIKUDI	1	3	70	0	70	50	20	12	0	43	8	7	0	216	0	0
8	IB	CUDALORE	1	16	518	170	348	426	92	221	43	247	6	2	239	239	0	63
9	IB	DHARMAPURI	1	16	454	81	373	452	2	139	46	265	0	4	165	165	0	0
10	IB	KANCHIPURAM	1	17	468	57	411	437	31	165	2	294	6	1	162	162	0	124
11	IB	KRISHNAGIRI	1	9	212	90	122	205	2	29	0	171	2	10	121	118	3	3
12	IB	NAMAKKAL	1	15	427	82	345	379	5	107	55	262	3	0	333	333	0	45
13	IB	RANIPET	1	16	444	122	322	354	90	150	2	206	79	7	100	84	16	3
14	IB	SALEM	1	15	422	29	393	413	9	91	3	321	4	1	148	148	0	16
15	IB	THIRUPATHUR	1	15	363	72	291	336	27	131	9	221	2	0	59	78	1	13
16	IB	TIRUVANNAMALAI	1	15	436	48	388	363	73	118	2	310	5	1	79	91	0	24
17	IB	THIRUVALLUR	1	19	507	52	455	480	27	178	6	211	108	4	91	59	0	12
18	IB	VELLORE	1	15	400	101	299	306	94	63	3	318	15	1	107	104	3	98
19	IB	VILLUPURAM	1	13	420	87	333	419	1	113	5	297	1	4	190	190	0	16
20	IOB	KANYAKUMARI	1	15	419	17	402	417	2	8	0	401	10	0	301	174	0	163
21	IOB	KARUR-DHEERAN	1	11	300	0	300	300	0	143	0	7	147	3	174	297	4	72
22	IOB	NAGAPATTANAM	1	15	410	48	361	214	17	210	0	194	0	6	74	74	0	10
23	IOB	PERAMBALUR	1	16	461	82	379	449	12	140	0	252	36	33	304	304	0	59
24	IOB	PUDUKOTTAI	1	15	442	111	331	442	0	107	0	319	2	14	100	100	0	50
25	IOB	RAMANATHAPURAM	1	16	430	89	341	404	26	67	1	300	1	61	229	184	45	47
26	IOB	THANJAVUR	1	15	430	85	345	396	32	110	20	300	0	0	150	150	0	25
27	IOB	TRICHY	1	16	464	75	389	464	0	134	1	311	12	6	373	372	1	263
28	IOB	TIRUNELVELLI	1	17	510	21	488	509	0	108	1	275	13	113	378	209	0	12
29	IOB	VIRUDNAGAR	1	13	424	100	324	424	0	142	0	257	6	19	146	378	0	26
30	IOB	THIRUVARUR	1	15	466	0	466	466	0	267	0	183	8	8	209	146	0	16
31	SBI	ARIVALUR	1	15	473	106	367	451	22	165	3	303	0	2	294	293	1	0
32	SBI	TUTICORIN/THOOTHUKUDI	1	9	304	1	303	304	0	34	0	252	18	0	116	116	0	26
Total			32	464	13518	2111	11404	12536	752	4002	424	8107	548	437	6463	6348	115	2386
33	RUDSETI	MADURAI	1	15	452	169	283	435	17	91	1	357	2	1	217	10	72	55
TOTAL			33	479	13970	2280	11687	12971	769	4093	425	8464	550	438	6680	6358	187	2441

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

Four Lead Banks namely Indian Overseas Bank, Indian Bank, Canara Bank & State Bank of India have established 65 FLCCCs and they are providing Financial Literacy and Credit Counseling to the general public in their lead districts (38 districts). Besides, Tamil Nadu Grama Bank has established 28 FLCCCs in the State.

As per the extant guidelines, FLCCCs in Tamil Nadu have conducted Special Camps and target group specific camps in the state of Tamil Nadu. The Progress report is attached as Annexure.

SLBC advises all member banks in Tamil Nadu to strictly adhere to the guidelines advised by RBI in their circular no. FIDD.FLC.BC. No.22/12.01.018 /2016-17 dated 02.03.2017 on "Financial Literacy by FLCs and rural branches – Policy review" wherein it was advised that

- The Financial Literacy Centers shall conduct TWO Special Camps per month on Digital platforms, UPI and USSD and FIVE Target Group Specific Camps per month, one each for Farmers, SMEs, SHGs, School Children and Senior Citizens.
- All Rural branches shall conduct one camp per month on Financial Awareness Messages (FAMEs) and digital platforms, UPI and USSD on every 3rd Friday after business hours.

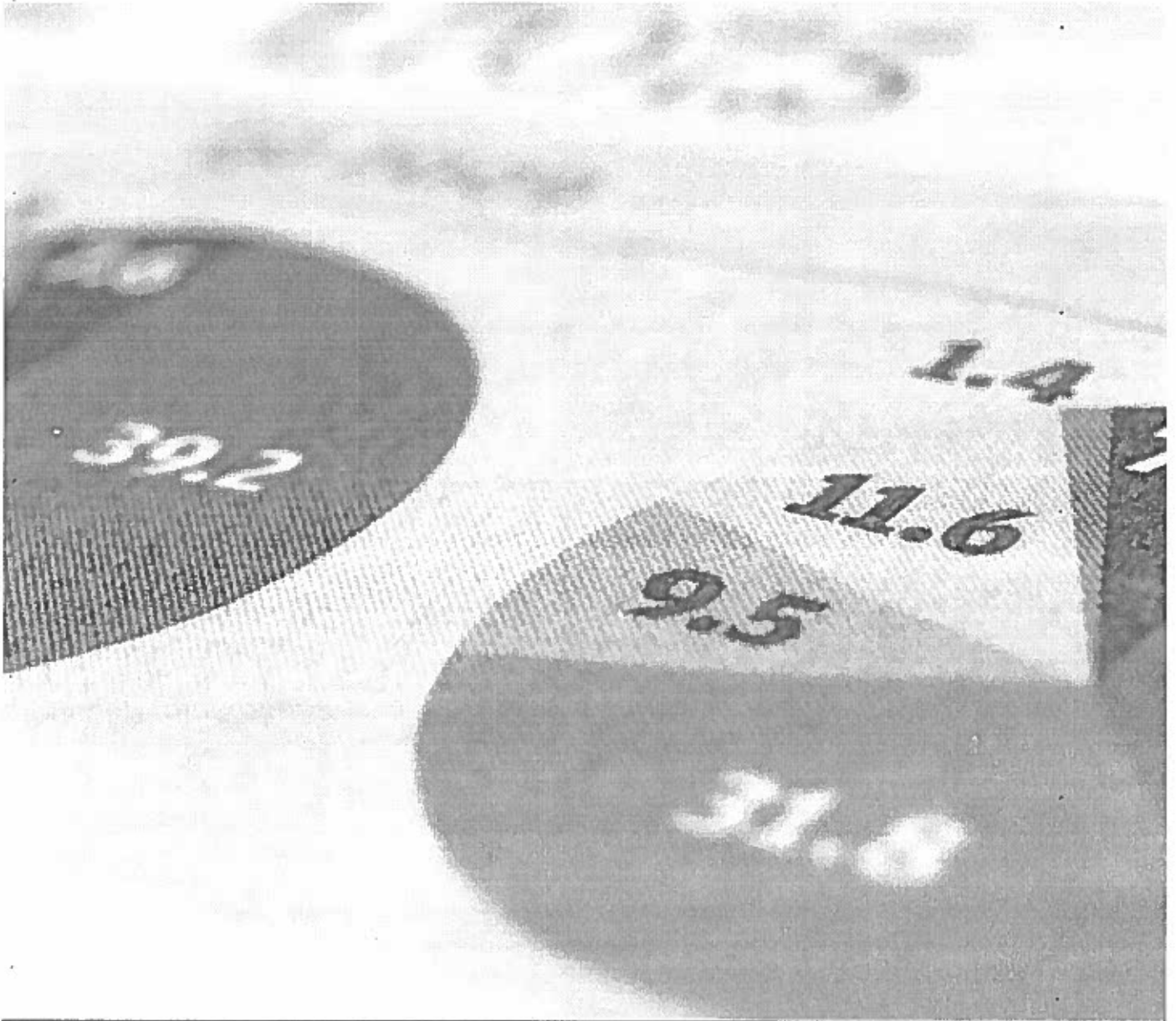
**FLCCC QUARTERLY REPORT ON SPECIAL CAMPS BY FLCS**  
For the quarter ended September 2022

**(FOR PEOPLE NEWLY INDUCTED INTO THE FINANCIAL SYSTEM)**

Name of the Bank	No of FLCCC	No. of Literacy camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of persons participated in literacy camps during the quarter
Indian Overseas Bank	15	79	6285
Indian Bank	13	136	7661
Canara Bank	8	136	12383
State Bank of India	2	14	670
Tamil Nadu Grama Bank	28	187	8685
<b>TOTAL</b>	<b>66</b>	<b>552</b>	<b>35684</b>

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

Name of the Bank	No of FLCCC	No. of Literacy camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of persons participated in literacy camps during the quarter
Indian Overseas Bank	15	190	10824
Indian Bank	13	220	12874
Canara Bank	8	204	13482
State Bank of India	2	38	1107
Tamil Nadu Grama Bank	28	38	1070
<b>TOTAL</b>	<b>66</b>	<b>690</b>	<b>39357</b>



# AGENDA CREDIT FLOW & FI

172nd SLBC SUB-COMMITTEE MEETING

10/28/22

AGENDA





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

**Convenor: Indian Overseas Bank**

**Meeting of SLBC Sub-Committee on Credit Flow & Financial Inclusion – 172<sup>nd</sup> SLBC**

**Date: 28.10.2022**

**Venue: IOB Staff College**

**Time: 11.00 AM**

**Old Thirumangalam, CHENNAI-600 040.**

<b>Agenda No.</b>	<b>SLBC Sub-Committee on Credit Flow</b>	<b>Page No</b>
1	Prime Minister's Employment Generation Programme (PMEGP)	1
2	Performance Under NEEDS & UYEGP 2022-23 - DIC	5
3	Financing to Self Help Groups (SHGs)/NRLM	9
4	Prime Minister Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi Scheme)	20
5	Financing under DAY - NULM	28
6	Progress Report on Pradhan Mantri Mudra Yojana (PMMY)	40
7	Progress Report on Economic Development Schemes of TAHDCO	43
8	Progress Report on Stand Up India (SUI) Scheme	49
9	Micro, Small and Medium Enterprises (MSME) Sector	52
<b>SLBC Sub-Committee on Financial Inclusion</b>		
1	Status of PMJDY Accounts in the State	1
2	Status of Janasuraksha Schemes in the State	4
3	Atal Pension Yojana (APY) – Performance	7
4	Financial Literacy & Credit Counselling Centers (FLCCC)	12
5	Setting up of Rural Self-Employment Training Institutes (RSETIs)	14
6	Status of Aadhar Saturation in the State	17

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

KVIC, Chennai vide their letter Ref No. SOT/PMEGP/SLBC/Vol-III/2022-23 dated 13.10.2022 has advised the Target and Achievement under PMEGP scheme from 1<sup>st</sup> April 2022 to 30<sup>th</sup> September 2022.

Program Year 2022-23

(Amt in Rs.Lakhs)

Name of the Agency	Target			Achievement as on 30.09.2022			% of Margin Money achievement
	Project(In. Nos.)	Margin Money	EMP	Project(In. Nos.)	Margin Money	EMP	
Coir board	0	0	0	10	84.88	80	0
KVIC-SO	1368	3968.40	10944	245	1373.41	1960	34.61
KVIC-DO	327	950.00	2616	138	350.37	1104	36.88
KVIB	1053	3052.80	8424	274	856.43	2192	28.05
DIC	3100	8988.80	24800	1034	2814.33	8272	31.31
<b>Total</b>	<b>5848</b>	<b>16960.00</b>	<b>46784</b>	<b>1701</b>	<b>5479.42</b>	<b>13608</b>	<b>32.31</b>

Share of SC, ST and Women

(Amt in Rs.Lakhs)

Category	Projects	Margin Money	Employment
SC	202	455.89	1616
ST	9	10.96	72
Women	780	2323.99	6240

The Bank-wise achievement as on 30.09.2022 under MM stands at Rs.5479.42 lakhs against the target of Rs.16960 lakhs thus registering an achievement of 32%.

Bank-wise MM disbursed as on 30.09.2022 is enclosed as annexure.

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



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

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

Date: 13.10.2022

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

Sub: - Target and Achievement under PMEGP Scheme from 1.04.22 to 30.09.22 –reg.

Sir,

The Target and Achievement under PMEGP Scheme from 1.04.2022 to 30.9.2022 is furnished here under. The bank wise details are enclosed herewith:-

(Rs. In Lakhs)

Name of the Agency	Target			Achievement as on 20.07.2022			% MM Achievement
	Project	Margin Money	EMP	Project	Margin Money	EMP	
COIR BOARD	0	0	0	10	84.88	80	0
KVIC-SO	1368	3968.40	10944	245	1373.41	1960	34.61
KVIC-DO	327	950.00	2616	138	350.37	1104	36.88
KVIB	1053	3052.80	8424	274	856.43	2192	28.05
DIC	3100	8988.80	24800	1034	2814.33	8272	31.31
<b>Total</b>	<b>5848</b>	<b>16960.00</b>	<b>46784</b>	<b>1701</b>	<b>5479.42</b>	<b>13608</b>	<b>32.31</b>

Share of SC, ST and Women:

Category	Projects	Margin Money (In Lakh)	Employment
SC	202	455.89	1616
ST	9	10.96	72
Women	780	2323.99	6240

This is for your kind information Please.

Yours faithfully,

Encl : As above.

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



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

**BANK WISE PERFORMANCE UNDER PMEGP SCHEME FROM 1.4.2022 TO 30.9.22**

Row ID	Name	Forwarded to Bank		Sanctioned by Bank		MM Disbursed		Pending at bank	
		No of Prj. (F)	MM Involvement (In Lakh) (G)	No of Prj. (H)	MM Involvement (In Lakh) (I)	No of Prj. (L)	MM (In Lakh) (M)	No of Prj. (V)	MM Involvement (In Lakh) (W)
1	UCO BANK	77	176.69	22	61.99	7	16.54	34	64.27
2	UNION BANK OF INDIA	895	2367.54	360	979.48	116	416.09	351	1051.22
3	CITY UNION BANK LIMITED	377	1430.87	55	381.93	16	77.7	287	951.2
4	CATHOLIC SYRIAN BANK LTD	7	39.87	0	0	0	0	6	31.12
5	HDFC BANK	59	270.09	6	9.21	4	6.39	55	257.09
6	IDBI BANK	80	366.25	24	135.88	14	89.09	43	194.79
7	VIJAYA BANK	0	0	0	0	0	0	0	0
8	FEDERAL BANK	115	595.27	15	45.83	8	29.46	60	408.83
9	BANK OF INDIA	423	1290.97	184	531.84	58	195.56	114	499.89
10	CANARA BANK	3146	10610.75	1264	4590.89	420	1860.02	277	1035.59
11	KARNATAKA BANK LTD	19	98.75	4	18.14	4	16.89	14	66.29
12	BANK OF MAHARASHTRA	19	94.81	9	34.4	0	0	9	56.55
13	KARUR VYSA BANK	323	1579.44	46	322.63	26	159.28	257	1304.06
14	INDIAN BANK	3960	9396.33	1149	2491.05	326	878.62	1761	4676.09
15	TAMILNAD MERCANTILE BANK LTD	292	1329.23	67	339.82	24	114.21	201	940.26
16	INDUSIND BANK	32	51.56	25	26.76	0	0	5	18.68
17	AXIS BANK LTD	40	216.83	0	0	0	0	37	210.1
18	SOUTH INDIAN BANK	74	320.07	10	102.19	2	9.62	54	224.85
19	STATE BANK OF INDIA	2526	6540.9	589	1281.93	172	479.91	238	794.01
20	ICICI BANK LIMITED	30	134.1	0	0	0	0	30	134.1
21	PUNJAB NATIONAL BANK	280	807.34	107	252.77	47	106.55	131	414.24
22	TAMIL NADU GRAMA BANK	382	423.26	102	95.96	80	44.79	209	221.03
23	CENTRAL BANK OF INDIA	320	996.88	176	555.91	56	185.96	58	207.42
24	INDIAN OVERSEAS BANK	2134	4516.31	746	1456.38	247	466.72	751	1705.72
25	LAXMI VILAS BANK	7	20	0	0	0	0	7	20
26	DCB BANK LIMITED	1	12.25	0	0	0	0	1	12.25
27	BANK OF BARODA	519	1862.22	158	702.57	71	319.2	335	1115.03
28	PUNJAB AND SIND BANK	11	23.3	3	8.75	1	2.5	4	6.75
29	DHANALAKSHMI BANK LTD	13	80.31	4	11.18	1	0.64	10	75.29
	<b>Total</b>	<b>16161</b>	<b>45652.19</b>	<b>5125</b>	<b>14437.49</b>	<b>1700</b>	<b>5475.74</b>	<b>5339</b>	<b>16696.72</b>

## Applications Sanctioned and Pending Status

NEEDS 2022-23

Rs. in lakhs

Category	TARGET		Applications Forwarded		Provisional Sanction		Final sanction		Applications Pending for Provisional sanction	
	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy
Overall	1000	9,868.00	733	13395.14	540	11012.30	413	8299.40	1202 *	18153.20
SC/ST	190	2,089.00	140	1743.00	63	813.02	48	678.13	219*	2685.32
Differently abled	40	400.00	17	199.14	5	33.79	4	30.10	19*	45.34

\*Including previous years pending

UYEGP 2022-23

Category	TARGET		Applications Forwarded		Sanctioned		Loan disbursed		Applications Pending for sanction	
	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy
Overall	2500	2,000.00	2790	2837.86	1537	1525.77	939	930.62	9202*	9789.08
SC/ST	525	420.00	571	538.54	227	193.58	129	115.66	2157*	2161.61
Differently abled	100	80.00	223	153.66	69	49.42	39	28.36	403*	309.98

\*Including previous years pending

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

The Bank wise performance under UYEGP & NEEDS for the Year 2022-23 as on 10.10.2022 are furnished in the annexure. The abstract of applications received, sanctioned, disbursed and pending are given below:

<b>Scheme wise abstract and Status of Applications as on 10.10.2022</b>			
<b>Scheme</b>	<b>Number of Applications</b>		
	<b>Recommended</b>	<b>Sanctioned</b>	<b>Pending (Including past years)</b>
<b>UYEGP</b>	<b>2790</b>	<b>1537</b>	<b>9202</b>
<b>NEEDS</b>	<b>733</b>	<b>540</b>	<b>1202</b>
<b>TOTAL</b>	<b>3523</b>	<b>2077</b>	<b>10404</b>

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

SLBC has been repeatedly advising the Member Banks to give suitable instruction to their branches to dispose of all the applications pending for the previous years. Branches are to ensure that only the applications received in the current Financial Year are kept for processing based on their eligibility and disburse the loans within the stipulated time without undue delay.

Once again, the Member Banks are requested to actively participate in the scheme and dispose of the pending applications immediately.

UYEGP 01/04/2022 - 10/10/2022 - BANK WISE REPORT (All Bank and All District) (SC & ST Category - Excluding OC) Amt in Lacs																																	
S.N	Name of the Bank	Recommended Applications						Sanction						Bank Pending						Loan Disbursed						Subsidy Disbursed							
		Project Cost		Subsidy		Loan		Project Cost		Subsidy		Loan		Project Cost		Subsidy		Loan		Project Cost		Subsidy		Loan		Project Cost		Subsidy		Loan			
		No		No		No		No		No		No		No		No		No		No		No		No		No		No		No			
1	AXIS BANK	1	5.00	1.25	4.75	1	5.00	1.25	4.75	5	24.95	6.24	23.70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2	BANK OF BARODA	15	62.53	15.63	59.40	6	14.09	3.52	13.39	53	252.34	59.72	239.72	3	7.99	2.00	7.59	3	3.99	1.00	3.79	3	3.99	1.00	3.79	3	3.99	1.00	3.79	3	3.99		
3	BANK OF INDIA	13	49.95	12.49	47.45	2	8.00	2.00	7.60	44	167.04	41.75	158.69	3	10.42	2.61	9.90	4	12.42	2.94	11.80	4	12.42	2.94	11.80	4	12.42	2.94	11.80	4	12.42		
4	CANARA BANK	69	256.95	64.24	244.10	50	155.88	38.97	148.08	270	1,119.33	272.07	1,063.37	23	85.52	21.38	81.24	26	99.32	23.80	94.35	26	99.32	23.80	94.35	26	99.32	23.80	94.35	26	99.32		
5	CENTRAL BANK OF INDIA	13	51.01	12.75	48.46	4	18.87	4.72	17.93	37	144.13	36.03	136.92	1	2.00	0.50	1.90	3	9.80	2.45	9.31	3	9.80	2.45	9.31	3	9.80	2.45	9.31	3	9.80		
6	CITY UNION BANK LTD	7	30.00	7.50	28.50	0	0	0	0	47	191.08	47.77	181.52	0	0	0	0	2	10.00	0.97	9.50	2	10.00	0.97	9.50	2	10.00	0.97	9.50	2	10.00		
7	Co operative Bank	1	5.00	1.25	4.75	0	0	0	0	1	5.00	1.25	4.75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8	HDFC BANK LTD	1	5.00	1.25	4.75	0	0	0	0	9	50.57	12.61	48.05	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9	INDIAN BANK	169	616.52	154.13	585.70	51	186.78	46.64	177.44	645	2,529.01	628.63	2,401.81	35	135.96	33.94	129.16	25	76.64	18.55	72.81	25	76.64	18.55	72.81	25	76.64	18.55	72.81	25	76.64		
10	INDIAN OVERSEAS BANK	87	372.01	80.50	305.91	37	123.93	30.98	117.73	323	1,175.75	291.26	1,116.96	25	90.47	22.62	85.95	19	63.91	15.17	60.71	19	63.91	15.17	60.71	19	63.91	15.17	60.71	19	63.91		
11	INDUSIND BANK LTD	2	8.04	2.01	7.64	2	7.46	1.87	7.09	6	24.47	6.12	23.25	2	7.46	1.87	7.09	1	4.78	1.19	4.54	1	4.78	1.19	4.54	1	4.78	1.19	4.54	1	4.78		
12	KARNATAKA BANK	1	5.00	1.25	4.75	1	5.00	1.25	4.75	2	10.00	2.50	9.50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	KARUR VYSYA BANK	3	13.02	3.26	12.37	0	0	0	0	33	149.07	37.27	141.62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	PUNJAB NATIONAL BANK	10	35.66	8.91	33.87	6	18.48	4.62	17.55	37	168.22	41.26	159.80	2	3.78	0.95	3.60	4	9.68	1.58	9.20	4	9.68	1.58	9.20	4	9.68	1.58	9.20	4	9.68		
15	SOUTH INDIAN BANK	4	20.50	5.13	19.48	0	0	0	0	11	45.49	11.37	43.22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	STATE BANK OF INDIA	113	438.94	109.73	416.99	38	124.69	31.17	118.46	392	1,651.86	407.70	1,569.27	17	50.11	12.52	47.60	17	64.58	15.12	61.35	17	64.58	15.12	61.35	17	64.58	15.12	61.35	17	64.58		
17	TAMILNAD MERCANTILE BANK LTD	6	20.10	5.03	19.10	0	0	0	0	25	100.28	25.07	95.27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	Tamilnadu Grama Bank	10	37.10	9.28	35.25	4	9.50	2.38	9.03	18	61.71	15.18	58.62	2	6.00	1.50	5.70	3	7.50	1.88	7.13	3	7.50	1.88	7.13	3	7.50	1.88	7.13	3	7.50		
19	THE FEDERAL BANK LTD	2	6.00	1.50	5.70	1	4.99	1.25	4.74	9	40.27	10.07	38.26	1	4.99	1.25	4.74	1	4.99	1.25	4.74	1	4.99	1.25	4.74	1	4.99	1.25	4.74	1	4.99		
20	THE LAKSHMI VILAS BANK	1	5.00	1.25	4.75	0	0	0	0	4	20.00	5.00	19.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	UCO BANK	6	21.55	5.89	22.37	0	0	0	0	13	57.10	14.28	54.25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
22	UNION BANK OF INDIA	37	137.31	34.33	130.44	23	88.47	21.72	84.05	113	460.82	115.08	437.78	13	48.17	12.04	45.76	13	67.92	14.09	64.52	13	67.92	14.09	64.52	13	67.92	14.09	64.52	13	67.92		
Total		571	2,154.18	538.54	2,046.47	227	776.14	193.58	737.33	2157	8,759.81	2,161.61	8,321.07	129	462.87	115.66	439.73	124	448.68	102.98	426.24	124	448.68	102.98	426.24	124	448.68	102.98	426.24	124	448.68		

NEEDS OVERALL SLBC REPORT AS ON 10.10.2022

S.No	Name of the Bank	Amt in Lacs										Actual Sanctioned Cases (Sanction received between 01/04/2022 - 10/10/2022)				Actual Sanction Pending					
		Recommended Applications					Provisional Sanction					Provisional Sanction Pending					Total				
		No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan
1	ALLAHABAD BANK	0	0	0	0	0	0	0	2	102.50	25.25	72.13	0	0	0	0	0	0	0	0	
2	AXIS BANK	3	324.50	61.10	247.18	0	0	0	7	625.33	119.34	474.73	0	0	0	0	0	0	0	0	
3	BANK OF BARODA	25	2,595.67	510.37	1,955.52	26	2,213.59	451.83	1,651.08	37	4,077.80	708.59	3,160.03	22	2,304.75	412.95	1,777.16	12	1,531.16	293.09	1,161.52
4	BANK OF INDIA	16	1,492.93	318.93	1,099.36	14	1,437.81	322.93	1,042.99	22	1,925.55	359.16	1,470.11	8	408.90	201.11	610.96	7	990.08	191.23	748.65
5	BANK OF MAHARASHTRA	4	157.75	35.16	114.70	4	408.90	97.91	290.55	7	716.13	150.23	520.09	4	9,175.43	97.91	290.55	2	159.54	37.38	114.19
6	CANARA BANK	110	13,443.25	2,639.05	10,126.21	96	11,733.72	2,316.81	8,822.76	191	17,336.99	3,387.87	13,077.40	73	220.27	1,682.92	7,052.61	80	11,118.27	2,158.89	8,396.03
7	CATHOLIC SYRIAN BANK LTD.	0	0	0	0	0	0	0	0	0	0	0	0	1	1,068.93	50.00	159.26	0	0	0	0
8	CENTRAL BANK OF INDIA	7	374.39	83.28	272.39	8	1,287.80	240.76	982.65	17	654.62	142.10	469.76	6	93.33	193.48	822.01	5	361.05	78.76	284.23
9	CITY UNION BANK LTD	21	2,672.70	538.15	2,000.92	10	1,133.56	275.47	801.41	33	4,883.02	898.21	3,739.23	5	679.44	157.49	487.98	6	722.63	176.36	510.14
10	DENA BANK	0	0	0	0	1	41.43	9.05	30.31	1	35.27	8.49	25.02	0	0	0	0	0	0	0	0
11	HDFC BANK LTD	55	3,063.07	720.12	2,184.45	44	2,254.94	531.45	1,605.40	29	1,525.36	340.75	1,108.33	37	712.64	407.85	1,245.81	5	248.56	50.19	186.04
12	ICICI BANK LTD	12	1,421.19	326.78	1,020.39	11	1,147.54	267.81	822.35	13	1,269.43	283.15	919.85	7	199.02	172.86	504.15	2	457.36	106.22	328.28
13	IDBI BANK LTD	5	200.41	47.76	142.62	5	261.41	63.05	185.29	2	105.50	23.66	76.57	3	3,481.36	49.08	140.00	2	177.00	38.50	129.65
14	INDIAN BANK	81	6,943.56	1,399.86	5,162.13	41	4,007.13	780.24	3,001.37	205	12,891.70	2,673.99	9,551.14	32	2,366.16	665.69	2,616.59	38	2,451.49	493.81	1,832.61
15	INDIAN OVERSEAS BANK	51	2,837.21	599.49	2,092.18	22	1,937.54	394.17	1,446.50	81	4,775.78	880.24	3,652.15	22	1,360.47	435.19	1,812.66	19	1,713.30	355.07	1,272.56
16	INDUSIND BANK LTD	32	1,932.43	462.80	1,360.95	31	1,985.21	474.65	1,399.24	16	1,557.70	372.71	1,103.71	20	1,029.10	321.83	958.56	4	440.94	97.05	309.79
17	KARNATAKA BANK LTD	1	19.71	4.93	13.79	4	774.71	112.34	623.63	4	808.21	162.93	604.87	6	2,154.31	172.34	805.88	3	682.50	111.50	536.88
18	KARUR VYSYA BANK	15	1,317.20	266.49	984.95	18	2,323.80	451.38	1,756.23	29	2,141.16	423.76	1,603.35	18	316.77	419.29	1,627.21	16	1,939.82	398.54	1,444.29
19	KOTAK MAHINDRA BANK	10	460.66	111.77	325.86	7	366.94	89.46	259.13	4	248.72	59.81	176.48	6	125.50	77.27	223.66	2	83.60	20.38	59.05
20	PUNJAB NATIONAL BANK	3	685.30	129.52	521.52	4	762.10	142.15	581.85	17	1,163.74	223.22	869.87	2	400.00	23.75	95.48	7	475.72	113.38	338.56
21	Small Industries Development Bank Of India	2	800.00	150.00	610.00	1	400.00	75.00	305.00	3	1,025.29	179.45	794.57	1	214.00	75.00	305.00	0	0	0	0
22	SOUTH INDIAN BANK	1	14.67	3.64	10.30	1	214.00	50.00	153.30	5	495.19	120.56	349.87	1	6,496.23	50.00	153.30	3	158.35	31.90	118.53
23	STATE BANK OF INDIA	141	11,164.76	2,201.46	8,356.95	95	8,633.83	1,715.90	6,446.06	219	14,822.88	2,766.22	11,277.09	76	23	1,256.35	4,875.28	36	2,760.45	525.89	2,092.58
24	TAICO	3	79.06	18.80	56.30	1	31.06	7.74	21.76	4	89.02	18.72	65.85	0	0	0	0	3	125.22	27.40	91.55
25	TAMILNAD MERCANTILE BANK LTD	23	1,723.41	377.09	1,260.15	11	813.16	172.53	599.97	40	2,539.32	518.88	1,884.07	12	770.92	165.59	566.78	7	453.47	96.21	394.58
26	TAMILNADU GRAMA BANK	4	126.37	28.33	91.72	3	38.46	8.74	27.80	7	220.00	49.02	159.99	3	38.46	8.74	27.80	0	0	0	0
27	Tamilnadu Industrial Investment Corporation	62	7,816.34	1,449.67	5,973.56	35	4,497.30	860.72	3,408.41	135	13,391.12	2,376.59	10,331.98	23	32	598.59	2,418.46	63	5,799.06	1,023.11	4,484.74



S.No	Name of the Bank	Recommended Applications						Provisional Sanction						Provisional Sanction Pending						Actual Sanctioned Cases (Sanction received between 01/04/2022 - 10/10/2022)						Actual Sanction Pending					
		Project Cost		Subsidy		Loan		Project Cost		Subsidy		Loan		Project Cost		Subsidy		Loan		Project Cost		Subsidy		Loan		Project Cost		Subsidy		Loan	
		No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
28	THE DHANALAKSHMI BANK LTD	1	10.60	2.40	7.67	1	10.60	2.40	7.67	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	THE FEDERAL BANK LTD	6	408.46	94.97	293.07	10	1,197.76	288.99	849.48	10	677.85	122.37	521.59	5	622.37	131.49	459.76	2	414.08	38.09	355.29	0	0	0	0	0	0	0	0	0	0
30	THE LAKSHMI VILAS BANK LTD	0	0	0	0	0	0	0	0	1	24.69	4.99	18.47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	UCD BANK	2	82.00	17.06	58.89	2	82.00	17.06	58.89	7	316.62	52.07	248.72	1	43.00	8.56	32.29	1	150.00	37.50	105.00	0	0	0	0	0	0	0	0	0	0
32	UNION BANK OF INDIA	23	2,077.33	409.15	1,564.31	21	2,027.65	426.26	1,499.49	44	2,553.31	536.27	1,889.37	12	34	278.50	968.66	18	2,117.34	376.32	1,632.07	0	0	0	0	0	0	0	0	0	0
33	UNITED BANK OF INDIA	0	0	0	0	0	0	0	0	0	60.00	14.14	42.86	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
34	VIJAYA BANK	0	0	0	0	0	0	0	0	0	245.50	54.85	178.38	0	861.44	186.17	632.20	1	33.16	8.29	23.21	0	0	0	0	0	0	0	0	0	0
35	YES BANK LTD	14	1,772.84	387.01	1,297.18	13	1,681.75	366.12	1,231.55	3	373.04	85.61	268.78	7	47,143	8,299.40	31,670.05	344	35,564.25	6,885.06	26,870.00	0	0	0	0	0	0	0	0	0	
	<b>Total</b>	733	66,017.77	13,395.14	49,205.13	540	53,705.68	11,012.30	39,912.14	1,202	93,678.35	18,153.17	70,706.40	413	94	8,299.40	31,670.05	344	35,564.25	6,885.06	26,870.00	0	0	0	0	0	0	0	0	0	0

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 and achievements under SHG- BLP for the year 2022-23 up to September 2022 is provided in the annexure. The Bank wise achievement as on 30.09.2022 stands at Rs. 8289.54 crores.

(Rs. In Crores)

S.No	Particulars	Target		Achievement September 2022		% of achievement
		No. of SHG	Amount	No. of SHG	Amount	
1	SHG-BLP *	390633	25000	162520	8289.54	33%
2	PLF-Bulk Loan**	400	400	564	182.11	46%
3.	CGFMU Loan **	5000	750	3773	459.04	61%

SLBC advises Member Banks to sanction loans under **Cash Credit Limits (CCL)** to all eligible SHGs by fixing annual Drawing Power (DP). The amount of CC shall be fixed as per the norms and banks are advised to allow operations in the CCL up to Drawing Power to meet the short-term working Capital requirements.

Banks in the State have sanctioned an amount of Rs.182.11 crores against the sub-target of Rs.400 crores under PLF-Bulk loan facility. Also under CGFMU loan, banks in the State have sanctioned Rs.459.04 crores against the sub-target of Rs. 750 Crores for the FY 2022-23.

As lending to **Panchayat Level Federation (PLF)** for onward lending to SHGs will help them to bridge the gap arising out of the shortfall in loans availed from banks, SLBC advises Member Banks to increase the lending to PLFs.

**Credit guarantee Fund for Micro Units (CGFMU)** provides guarantee cover to banks up to 75% of the loan amount in case of default. Hence, Member Banks are advised to consider higher quantum of loan above Rs. 10 lakhs and up to Rs. 20 lakhs for eligible SHG groups to undertake enterprise activities.

## Bankwise Achievement as on 30.09.2022

(Rs. In crore)

Sl. No	Name of the Bank	TARGET		ACHIEVEMENT		ACHIEVEMENT %	
		No	Amount	No	Amount	No	Amount
<b>I</b>	<b>Nationalised Banks</b>						
1	Indian Bank + Alahabad Bank	73665	4827.63	28183	1528.16	38	32
2	Indian Overseas Bank	28063	1804.27	4358	250.86	16	14
3	State Bank of India	10984	656.54	2611	208.36	24	32
4	Canara Bank + Syndicate Bank	26696	1757.56	8135	513.19	30	29
5	Bank of India	5467	318.85	2023	87.12	37	27
6	Punjab and Sindh Bank	102	15.11	26	11.49	25	76
7	Central Bank of India	4528	274.38	1370	82.07	30	30
8	Union Bank of India +Andhra Bank +Corporation Bank	8208	477.68	2454	106.43	30	22
9	Punjab National Bank + Oriental Bank of Commerce & United Bank of India	2780	183.97	887	24.42	32	13
10	Bank of Baroda +Vijaya Bank + Dena Bank	3806	225.01	877	46.45	23	21
11	UCO Bank	1201	73.66	385	12.56	32	17
12	Bank of Maharashtra	138	7.81	53	12.45	38	159
	<b>Sub Total</b>	<b>165638</b>	<b>10622.47</b>	<b>51362</b>	<b>2883.56</b>	<b>31</b>	<b>27</b>
<b>II</b>	<b>Private Sector Banks</b>						
1	ICICI Bank	24608	1490.81	12239	652.98	50	44
2	IDBI Bank	2015	142.11	5352	268.97	266	189
3	HDFC Bank	32690	2012.90	22628	1063.10	69	53
4	Repcobank	5177	333.26	1983	109.02	38	33
5	Rathnakar Bank	1244	95.26	724	33.49	58	35
6	City Union Bank	633	36.52	64	2.89	10	8
7	Tamilnadu Mercantile Bank	1145	79.77	67	3.16	6	4
8	Yes Bank	818	36.44	560	27.70	68	76
9	Karur Vysya Bank	763	38.59	5	0.20	1	1
10	Lakshmi Vilas Bank	46	5.75	186	10.71	404	186
11	Axis Bank	856	50.30	1864	66.92	218	133
12	South Indian Bank	86	4.04	26	2.35	30	58
13	Federal Bank	358	22.60	41	1.20	11	5
14	Dhanalaksahmi Bank	56	5.04	33	1.46	59	29
15	Catholic Syrian Bank	15	0.79	0	0.00	0	0
16	Karnataka Bank	0	0.00	355	19.78	0	0
17	Equitas Bank	10177	670.49	9195	411.28	90	61
18	IDFC	9606	671.02	16549	972.12	172	145
	<b>Sub Total</b>	<b>90293</b>	<b>5695.68</b>	<b>71871</b>	<b>3647.33</b>	<b>80</b>	<b>64</b>
<b>III</b>	<b>Regional Rural Bank</b>						
1	Tamilnadu Grama Bank	23000	1238.53	7017	379.58	31	31
	<b>Sub Total</b>	<b>23000</b>	<b>1238.53</b>	<b>7017</b>	<b>379.58</b>	<b>31</b>	<b>31</b>
<b>IV</b>	<b>Co-operative Bank</b>						
1	DCCB	32047	2125.76	6351	230.11	20	11
2	PACCS	70193	4661.78	10757	418.66	15	9
3	UCB	2680	174.57	412	14.98	15	9
4	UCCS	548	33.82	121	3.60	22	11
5	LAMPS	438	26.11	22	0.78	5	3
	<b>Sub Total</b>	<b>105906</b>	<b>7022.05</b>	<b>17663</b>	<b>668.13</b>	<b>17</b>	<b>10</b>
<b>V</b>	<b>Others (Specify if any)</b>						
1	Tamilnadu Industrial co	235	13.37	1479	42.21	629	316
2	ESAF	1223	79.98	6444	288.93	527	361
3	Ujivan	3100	230.76	5056	296.29	163	128
4	Bandhan Bank	610	50.00	802	46.64	131	93
5	Suryodaya	575	46.00	734	32.71	128	71
6	Nicholson Bank	53	1.16	92	4.16	174	359
	<b>Sub Total</b>	<b>5796</b>	<b>421.27</b>	<b>14607</b>	<b>710.94</b>	<b>252</b>	<b>169</b>
	<b>Grand Total</b>	<b>390633</b>	<b>25000.00</b>	<b>162520</b>	<b>8289.54</b>	<b>42</b>	<b>33</b>

**SHG Bank Linkage Programme**  
**Achievement for the Year 2022-23 :As on 30.09.2022**

(Rs.in Crore)

Sl.No	Name of the District	Target		Achievement		%
		No.of SHGs	Amount	No.of SHGs	Amount	
1	Ariyalur	5469	350	2,441	94.00	27
2	Chengalpattu	11719	750	2,267	138.00	18
3	Chennai	14844	950	9,231	363.72	38
4	Coimbatore	11719	750	4,364	260.12	35
5	Cuddalore	16406	1050	7,208	447.99	43
6	Dharmapuri	7813	500	3,246	232.68	47
7	Dindigul	10938	700	5,284	249.06	36
8	Erode	11719	750	3,401	187.03	25
9	Kallakurichi	7813	500	5,430	206.52	41
10	Kancheepuram	7813	500	2,746	147.79	30
11	Kanniyakumari	8594	550	3,725	196.55	36
12	Karur	6250	400	4,271	130.07	33
13	Krishnagiri	7813	500	4,935	281.05	56
14	Madurai	13281	850	5,455	226.20	27
15	Mayiladuthurai	7813	500	3,662	171.85	34
16	Nagapattinam	7031	450	4,176	147.76	33
17	Namakkal	10156	650	4,582	233.69	36
18	Perambalur	4688	300	1,998	78.41	26
19	Pudukkottai	10938	700	5,018	230.46	33
20	Ramanathapuram	7813	500	4,395	192.90	39
21	Ranipet	8594	550	2,080	106.78	19
22	Salem	14844	950	6,355	301.33	32
23	Sivagangai	10156	650	4,052	219.31	34
24	Tenkasi	7813	500	3,864	181.13	36
25	Thanjavur	16406	1050	4,589	267.94	26
26	The Nilgiris	5469	350	2,454	112.91	32
27	Theni	8594	550	4,583	257.56	47
28	Thoothukkudi	11719	750	5,574	278.38	37
29	Tiruchirappalli	14844	950	7,260	413.20	43
30	Tirunelveli	7813	500	3,268	177.78	36
31	Tirupathur	7813	500	2,792	159.65	32
32	Tiruppur	8594	550	2,720	155.23	28
33	Tiruvallur	16406	1050	3,823	277.88	26
34	Tiruvannamalai	19531	1250	6,883	390.62	31
35	Tiruvarur	10938	700	3,045	133.08	19
36	Vellore	8594	550	3,003	183.81	33
37	Vilupuram	11719	750	4,078	226.90	30
38	Virudhunagar	10156	650	4,262	230.20	35
	<b>Grand Total</b>	<b>390633</b>	<b>25000</b>	<b>1,62,520</b>	<b>8,289.54</b>	<b>33</b>

**PLF Bulk loan bankwise achievement as on 30.09.2022**

(Rs. In crore)

Sl. No	Name of the Bank	Total	
		No. of PLF	Amount
<b>I</b>	<b>Nationalised Banks</b>		
1	Indian Bank + Alahabad Bank	408	118.16
2	Indian Overseas Bank	11	3.35
3	State Bank of India	17	7.97
4	Canara Bank + Syndicate Bank	62	22.60
5	Bank of India	14	8.14
6	Punjab and Sindh Bank	0	0.00
7	Central Bank of India	1	0.44
8	Union Bank of India + Andhra Bank + Corporation Bank	2	0.48
9	Punjab National Bank + Oriental Bank of Commerce &	1	0.50
10	Bank of Baroda + Vijaya Bank + Dena Bank	0	0.00
11	UCO Bank	0	0.00
12	Bank of Maharashtra	0	0.00
	<b>Sub Total</b>	<b>516</b>	<b>161.64</b>
<b>II</b>	<b>Private Sector Banks</b>		
1	ICICI Bank	0	0.00
2	IDBI Bank	0	0.00
3	HDFC Bank	12	2.74
4	RepcO Bank	0	0.00
5	Rathnakar Bank	0	0.00
6	City Union Bank	0	0.00
7	Tamilnadu Mercantile Bank	0	0.00
8	Yes Bank	0	0.00
9	Karur Vysya Bank	0	0.00
10	Lakshmi Vilas Bank	0	0.00
11	Axis Bank	0	0.00
12	South Indian Bank	0	0.00
13	Federal Bank	0	0.00
14	Dhanalaksahmi Bank	0	0.00
15	Catholic Syrian Bank	0	0.00
16	Karnataka Bank	0	0.00
17	Equitas Bank	0	0.00
18	IDFC	0	0.00
	<b>Sub Total</b>	<b>12</b>	<b>2.74</b>
<b>III</b>	<b>Regional Rural Bank</b>		
1	Tamilnadu Grama Bank	0	0.00
	<b>Sub Total</b>	<b>0</b>	<b>0.00</b>
<b>IV</b>	<b>Co-operative Bank</b>		
1	DCCB	15	5.85
2	PACCS	21	11.92
3	UCB	0	0.00
4	UCCS	0	0.00
5	LAMPS	0	0.00
	<b>Sub Total</b>	<b>36</b>	<b>17.76</b>
<b>V</b>	<b>Others (Specify if any)</b>		
1	Tamilnadu Industrial co operative Bank	0	0.00
2	ESAF	0	0.00
3	Ujivan	0	0.00
4	Bandhan Bank	0	0.00
5	Suryodaya	0	0.00
6	Nicholson Bank	0	0.00
	<b>Sub Total</b>	<b>0</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>564</b>	<b>182.13</b>

**SHG BANK LINKAGE PROGRAMME**

**Bankwise Target & Achievement for the year 2022-23 (as on 30.09.2022)**

(Rs. in Crore)

Sl. No	Name of the Bank	TARGET		ACHIEVEMENT		ACHIEVEMENT %		Application pending	
		No	Amount	No	Amount	No	Amount	No	Amount
<b>I</b>	<b>Nationalised Banks</b>								
1	Indian Bank + Alahabad Bank	73665	4827.63	28183	1528.16	38	32	1943	115.17
2	Indian Overseas Bank	28063	1804.27	4358	250.86	16	14	1342	69.40
3	State Bank of India	10984	656.54	2611	208.36	24	32	586	39.60
4	Canara Bank + Syndicate Bank	26696	1757.56	8135	513.19	30	29	1159	69.66
5	Bank of India	5467	318.85	2023	87.12	37	27	185	10.26
6	Punjab and Sindh Bank	102	15.11	26	11.49	25	76	0	0.00
7	Central Bank of India	4528	274.38	1370	82.07	30	30	180	10.96
8	Union Bank of India +Andhra Bank +Corporation Bank	8208	477.68	2454	106.43	30	22	273	14.76
9	Punjab National Bank + Oriental Bank of Commerce & United Bank of India	2780	183.97	887	24.42	32	13	44	2.84
10	Bank of Baroda + Vijaya Bank + Dena Bank	3806	225.01	877	46.45	23	21	202	8.73
11	UCO Bank	1201	73.66	385	12.56	32	17	10	0.42
12	Bank of Maharashtra	138	7.81	53	12.45	38	159	6	0.11
	<b>Sub Total</b>	<b>165638</b>	<b>10622.47</b>	<b>51362</b>	<b>2883.56</b>	<b>31</b>	<b>27</b>	<b>5930</b>	<b>341.92</b>
<b>II</b>	<b>Private Sector Banks</b>								
1	ICICI Bank	24608	1490.81	12239	652.98	50	44	525	36.62
2	IDBI Bank	2015	142.11	5352	268.97	266	189	1	0.01
3	HDFC Bank	32690	2012.90	22628	1063.10	69	53	1381	68.45
4	Repcobank	5177	333.26	1983	109.02	38	33	41	2.50
5	Rathnakar Bank	1244	95.26	724	33.49	58	35	2	0.07
6	City Union Bank	633	36.52	64	2.89	10	8	8	0.12
7	Tamilnadu Mercantile Bank	1145	79.77	67	3.16	6	4	9	0.71
8	Yes Bank	818	36.44	560	27.70	68	76	13	0.69
9	Karur Vysya Bank	763	38.59	5	0.20	1	1	14	0.33
10	Lakshmi Vilas Bank	46	5.75	186	10.71	404	186	0	0.00
11	AxIs Bank	856	50.30	1864	66.92	218	133	112	5.40
12	South Indian Bank	86	4.04	26	2.35	30	58	10	0.48
13	Federal Bank	358	22.60	41	1.20	11	5	0	0.00
14	Dhanalakshmi Bank	56	5.04	33	1.46	59	29	0	0.00
15	Catholic Syrian Bank	15	0.79	0	0.00	0	0	0	0.00
16	Karnataka Bank	0	0.00	355	19.78	0	0	0	0.00
17	Equitas Bank	10177	670.49	9195	411.28	90	61	79	4.29
18	IDFC	9606	671.02	16549	972.12	172	145	0	0.00
	<b>Sub Total</b>	<b>90293</b>	<b>5695.68</b>	<b>71871</b>	<b>3647.33</b>	<b>80</b>	<b>64</b>	<b>2195</b>	<b>119.67</b>
<b>III</b>	<b>Regional Rural Bank</b>								
1	Tamilnadu Grama Bank	23000	1238.53	7017	379.58	31	31	920	55.79
	<b>Sub Total</b>	<b>23000</b>	<b>1238.53</b>	<b>7017</b>	<b>379.58</b>	<b>31</b>	<b>31</b>	<b>920</b>	<b>55.79</b>
<b>IV</b>	<b>Co-operative Bank</b>								
1	DCCB	32047	2125.76	6351	230.11	20	11	2088	92.24
2	PACCS	70193	4661.78	10757	418.66	15	9	7792	395.19
3	UCB	2680	174.57	412	14.98	15	9	61	1.75
4	UCCS	548	33.82	121	3.60	22	11	2	0.06
5	LAMPS	438	26.11	22	0.78	5	3	12	0.48
	<b>Sub Total</b>	<b>105906</b>	<b>7022.05</b>	<b>17663</b>	<b>668.13</b>	<b>17</b>	<b>10</b>	<b>9955</b>	<b>489.71</b>
<b>V</b>	<b>Others (Specify if any)</b>								
1	Tamilnadu Industrial co operative	235	13.37	1479	42.21	629	316	92	2.77
2	ESAF	1223	79.98	6444	288.93	527	361	327	4.58
3	Ujivan	3100	230.76	5056	296.29	163	128	0	0.00
4	Bandhan Bank	610	50.00	802	46.64	131	93	0	0.00
5	Suryodaya	575	46.00	734	32.71	128	71	0	0.00
6	Nicholson Bank	53	1.16	92	4.16	174	359	0	0.00
	<b>Sub Total</b>	<b>5796</b>	<b>421.27</b>	<b>14607</b>	<b>710.94</b>	<b>252</b>	<b>169</b>	<b>419</b>	<b>7.35</b>
	<b>Grand Total</b>	<b>390633</b>	<b>25000.00</b>	<b>162520</b>	<b>8289.54</b>	<b>42</b>	<b>33</b>	<b>19419</b>	<b>1014.45</b>

**SHG BANK LINKAGE PROGRAMME**

**Bankwise Target & Achievement for the year 2022-23 (as on 30.09.2022)**

(Rs. in Crore)

Sl. No	Name of the Bank	Target		Achievement reported by districts		NRLM Portal Achievement		Difference	
		No	Amount	No	Amount	No	Amount	No	Amount
<b>I</b>	<b>Nationalised Banks</b>								
1	Indian Bank + Alahabad Bank	73665	4827.63	28183	1528.16	20992	993.85	7191	534.30
2	Indian Overseas Bank	28063	1804.27	4358	250.86	4757	170.18	-399	80.67
3	State Bank of India	10984	656.54	2611	208.36	1656	101.49	955	106.87
4	Canara Bank + Syndicate Bank	26696	1757.56	8135	513.19	9442	505.65	-1307	7.55
5	Bank of India	5467	318.85	2023	87.12	1724	106.31	299	-19.19
6	Punjab and Sindh Bank	102	15.11	26	11.49	0	0.00	26	11.49
7	Central Bank of India	4528	274.38	1370	82.07	950	50.96	420	31.12
8	Union Bank of India + Andhra Bank + Corporation Bank	8208	477.68	2454	106.43	2773	99.90	-319	6.53
9	Punjab National Bank + Oriental Bank of Commerce + United Bank	2780	183.97	887	24.42	720	21.40	167	3.02
10	Bank of Baroda + Vijaya Bank + Dena Bank	3806	225.01	877	46.45	1052	61.16	-175	-14.71
11	UCO Bank	1201	73.66	385	12.56	235	4.37	150	8.19
12	Bank of Maharashtra	138	7.81	53	12.45	2	0.07	51	12.38
	<b>Sub Total</b>	<b>165638</b>	<b>10622.47</b>	<b>51362</b>	<b>2883.56</b>	<b>44303</b>	<b>2115.35</b>	<b>7059</b>	<b>768.21</b>
<b>II</b>	<b>Private Sector Banks</b>					0	0.00		
1	ICICI Bank	24608	1490.81	12239	652.98	8017	398.75	4222	254.23
2	IDBI Bank	2015	142.11	5352	268.97	1150	45.80	4202	223.17
3	HDFC Bank	32690	2012.90	22628	1063.10	18626	768.42	4002	294.69
4	Repcobank	5177	333.26	1983	109.02	0	0.00	1983	109.02
5	Rathnakar Bank	1244	95.26	724	33.49	0	0.00	724	33.49
6	City Union Bank	633	36.52	64	2.89	0	0.00	64	2.89
7	Tamilnadu Mercantile Bank	1145	79.77	67	3.16	0	0.00	67	3.16
8	Yes Bank	818	36.44	560	27.70	0	0.00	560	27.70
9	Karur Vysya Bank	763	38.59	5	0.20	0	0.00	5	0.20
10	Lakshmi Vilas Bank	46	5.75	186	10.71	0	0.00	186	10.71
11	Axis Bank	856	50.30	1864	66.92	0	0.00	1864	66.92
12	South Indian Bank	86	4.04	26	2.35	0	0.00	26	2.35
13	Federal Bank	358	22.60	41	1.20	0	0.00	41	1.20
14	Dhanalakshmi Bank	56	5.04	33	1.46	0	0.00	33	1.46
15	Catholic Syrian Bank	15	0.79	0	0.00	0	0.00	0	0.00
16	Karnataka Bank	0	0.00	355	19.78	0	0.00	355	19.78
17	Equitas Bank	10177	670.49	9195	411.28	0	0.00	9195	411.28
18	IDFC	9606	671.02	16549	972.12	0	0.00	16549	972.12
	<b>Sub Total</b>	<b>90293</b>	<b>5695.68</b>	<b>71871</b>	<b>3647.33</b>	<b>27793</b>	<b>1212.97</b>	<b>44078</b>	<b>2434.37</b>
<b>III</b>	<b>Regional Rural Bank</b>					0	0.00		
1	Tamilnadu Grama Bank	23000	1238.53	7017	379.58	7574	406.57	-557	-26.98
	<b>Sub Total</b>	<b>23000</b>	<b>1238.53</b>	<b>7017</b>	<b>379.58</b>	<b>7574</b>	<b>406.57</b>	<b>-557</b>	<b>-26.98</b>
<b>IV</b>	<b>Co-operative Bank</b>					0	0.00		
1	Co - Operative Bank	105906	7022.05	17663	668.13	1598	73.58	16065	594.55
	<b>Sub Total</b>	<b>105906</b>	<b>7022.05</b>	<b>17663</b>	<b>668.13</b>	<b>1598</b>	<b>73.58</b>	<b>16065</b>	<b>594.55</b>
<b>V</b>	<b>Others (Specify if any)</b>					0	0.00		
1	Tamilnadu Industrial co operative Bank	235	13.37	1479	42.21	0	0.00	1479	42.21
2	ESAF	1223	79.98	6444	288.93	0	0.00	6444	288.93
3	Ujivan	3100	230.76	5056	296.29	0	0.00	5056	296.29
4	Bandhan Bank	610	50.00	802	46.64	0	0.00	802	46.64
5	Suryodaya	575	46.00	734	32.71	0	0.00	734	32.71
6	Nicholson Bank	53	1.16	92	4.16	0	0.00	92	4.16
	<b>Sub Total</b>	<b>5796</b>	<b>421.27</b>	<b>14607</b>	<b>710.94</b>	<b>0</b>	<b>0.00</b>	<b>14607</b>	<b>710.94</b>
	<b>Grand Total</b>	<b>390633</b>	<b>25000.00</b>	<b>162520</b>	<b>8289.54</b>	<b>81268</b>	<b>3808.46</b>	<b>81252</b>	<b>4481.08</b>

**SHG - BLP - Loan Application Pending Details as on 30.09.2022**

(Rs. in Crore)

Sl. No	Name of the Bank	Ariyalur		Chengalpat		Chennai	
		No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
<b>I</b>	<b>Nationalised Banks</b>						
1	Indian Bank + Alahabad Bank	8	0.68	116	7.14	28	0.84
2	Indian Overseas Bank	4	0.43	53	3.47	5	0.15
3	State Bank of India	13	1.37	14	0.75	0	0.00
4	Canara Bank + Syndicate Bank	17	1.02	24	1.44	6	0.18
5	Bank of India	2	0.08	0	0.00	0	0.00
6	Punjab and Sindh Bank	0	0.00	0	0.00	0	0.00
7	Central Bank of India	1	0.13	5	0.37	0	0.00
8	Union Bank of India +Andhra Bank +Corporation Bank	0	0.00	1	0.10	0	0.00
9	Punjab National Bank + Oriental Bank of Commerce & UBI	0	0.00	0	0.00	0	0.00
10	Bank of Baroda +Vijaya Bank + Dena Bank	0	0.00	6	0.21	0	0.00
11	UCO Bank	0	0.00	0	0.00	0	0.00
12	Bank of Maharashtra	0	0.00	0	0.00	0	0.00
	<b>Sub Total</b>	<b>45</b>	<b>3.72</b>	<b>219</b>	<b>13.48</b>	<b>39</b>	<b>1.17</b>
<b>II</b>	<b>Private Sector Banks</b>						
1	ICICI Bank	16	0.66	22	1.32	20	0.60
2	IDBI Bank	0	0.00	0	0.00	0	0.00
3	HDFC Bank	131	5.31	21	1.26	10	0.30
4	Repcobank	0	0.00	0	0.00	0	0.00
5	Rathnakar Bank	0	0.00	0	0.00	0	0.00
6	City Union Bank	0	0.00	0	0.00	0	0.00
7	Tamilnadu Mercantile Bank	0	0.00	0	0.00	0	0.00
8	Yes Bank	0	0.00	0	0.00	0	0.00
9	Karur Vysya Bank	0	0.00	0	0.00	0	0.00
10	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00
11	Axis Bank	0	0.00	0	0.00	0	0.00
12	South Indian Bank	0	0.00	0	0.00	0	0.00
13	Federal Bank	0	0.00	0	0.00	0	0.00
14	Dhanalakshmi Bank	0	0.00	0	0.00	0	0.00
15	Catholic Syrian Bank	0	0.00	0	0.00	0	0.00
16	Karnataka Bank	0	0.00	0	0.00	0	0.00
17	Equitas Bank	0	0.00	0	0.00	0	0.00
18	IDFC	0	0.00	0	0.00	0	0.00
	<b>Sub Total</b>	<b>147</b>	<b>5.96</b>	<b>43</b>	<b>2.58</b>	<b>30</b>	<b>0.90</b>
<b>III</b>	<b>Regional Rural Bank</b>						
1	Tamilnadu Grama Bank	2	0.12	0	0.00	0	0.00
	<b>Sub Total</b>	<b>2</b>	<b>0.12</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>IV</b>	<b>Co-operative Bank</b>						
1	DCCB	19	0.81	1	0.04	27	0.81
2	PACCS	252	8.56	120	6.94	0	0.00
3	UCB	3	0.08	0	0.00	0	0.00
4	UCCS	0	0.00	0	0.00	0	0.00
5	LAMPS	0	0.00	0	0.00	0	0.00
	<b>Sub Total</b>	<b>274</b>	<b>9.46</b>	<b>121</b>	<b>6.98</b>	<b>27</b>	<b>0.81</b>
<b>V</b>	<b>Others (Specify if any)</b>						
1	Tamilnadu Industrial co operative Bank	0	0.00	0	0.00	0	0.00
2	ESAF	0	0.00	0	0.00	0	0.00
3	Ujivan	0	0.00	0	0.00	0	0.00
4	Bandhan Bank	0	0.00	0	0.00	0	0.00
5	Suryodaya	0	0.00	0	0.00	0	0.00
6	Nicholson Bank	0	0.00	0	0.00	0	0.00
	<b>Sub Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>468</b>	<b>19.26</b>	<b>383</b>	<b>23.04</b>	<b>96</b>	<b>2.88</b>



**PLF Bulk Loan Application Pending Details as on 30.09.2022**

(Rs. In Crore)

S. No	District Name	Target		Achievement as on 30.09.2022		No. of applications pending in banks as on 30.09.2022	
		No. of Blocks / PLF	Amount	No. of Blocks / PLF	Amount disbursed	No. of Blocks / PLF	Amount
1	Ariyalur	6	6.00	0	0.00	18	12.01
2	Chengalpattu	8	8.00	0	0.00	4	1.85
3	Chennai	5	5.00	0	0.00	2	0.85
4	Coimbatore	14	14.00	8	2.47	16	5.95
5	Cuddalore	14	14.00	62	25.69	2	0.86
6	Dharmapuri	10	10.00	1	0.45	10	6.50
7	Dindigul	14	14.00	10	4.79	43	18.84
8	Erode	14	14.00	6	1.54	15	6.65
9	Kallakurichi	9	9.00	294	72.77	35	15.75
10	Kancheepuram	5	5.00	0	0.00	3	3.98
11	Kanniyakumari	9	9.00	0	0.00	23	12.16
12	Karur	8	8.00	7	1.86	9	2.72
13	Krishnagiri	10	10.00	0	0.00	39	13.43
14	Madurai	15	15.00	15	6.81	29	14.94
15	Mayiladuthurai	5	5.00	0	0.00	0	0.00
16	Nagapattinam	6	6.00	0	0.00	4	2.15
17	Namakkal	15	15.00	5	1.04	12	3.78
18	Perambalur	4	4.00	5	5.80	3	3.84
19	Pudukkottai	13	13.00	17	4.97	41	23.29
20	Ramanathapuram	11	11.00	6	3.06	10	7.94
21	Ranipet	7	7.00	2	1.48	10	10.06
22	Salem	20	20.00	6	2.14	21	8.83
23	Sivagangai	12	12.00	5	2.98	40	18.26
24	Tenkasi	10	10.00	1	0.51	16	5.31
25	Thanjavur	14	14.00	19	5.99	26	16.88
26	The Nilgiris	4	4.00	4	1.85	3	1.00
27	Theni	8	8.00	6	1.84	8	3.47
28	Thoothukkudi	12	12.00	3	1.163	22	9.44
29	Tiruchirappalli	17	17.00	7	3.98	17	11.30
30	Tirunelveli	9	9.00	33	14.53	22	9.37
31	Tirupathur	6	6.00	3	2.27	1	1.00
32	Tiruppur	13	13.00	12	2.86	7	6.05
33	Tiruvallur	14	14.00	4	1.55	3	1.55
34	Tiruvannamalai	18	18.00	3	1.53	49	32.94
35	Tiruvarur	10	10.00	3	1.02	61	41.45
36	Vellore	7	7.00	0	0.00	22	17.59
37	Vilupuram	13	13.00	3	0.55	71	26.13
38	Virudhunagar	11	11.00	14	4.64	21	8.55
	<b>Grand Total</b>	<b>400</b>	<b>400.00</b>	<b>564</b>	<b>182.13</b>	<b>738</b>	<b>386.67</b>

**SHG BLP - PLF Bulk Loan for the year 2022-23 as on  
30.09.2022**

(Rs.in Crore)

Sl. No	Name of the district	Target		Total		Amount %
		No of Block / PLF	Amount in Cr	No of Block / 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	8	2.47	18
5	Cuddalore	14	14.00	62	25.69	183
6	Dharmapuri	10	10.00	1	0.45	4
7	Dindigul	14	14.00	10	4.79	34
8	Erode	14	14.00	6	1.54	11
9	Kallakurichi	9	9.00	294	72.77	809
10	Kancheepuram	5	5.00	0	0.00	0
11	Kanniyakumari	9	9.00	0	0.00	0
12	Karur	8	8.00	7	1.86	23
13	Krishnagiri	10	10.00	0	0.00	0
14	Madurai	15	15.00	15	6.81	45
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	5	5.80	145
19	Pudukkottai	13	13.00	17	4.97	38
20	Ramanathapuram	11	11.00	6	3.06	28
21	Ranipet	7	7.00	2	1.48	21
22	Salem	20	20.00	6	2.14	11
23	Sivagangai	12	12.00	5	2.98	25
24	Tenkasi	10	10.00	1	0.51	5
25	Thanjavur	14	14.00	19	5.99	43
26	The Nilgiris	4	4.00	4	1.85	46
27	Theni	8	8.00	6	1.84	23
28	Thoothukkudi	12	12.00	3	1.163	10
29	Tiruchirappalli	17	17.00	7	3.98	23
30	Tirunelveli	9	9.00	33	14.53	161
31	Tirupathur	6	6.00	3	2.27	38
32	Tiruppur	13	13.00	12	2.86	22
33	Tiruvallur	14	14.00	4	1.55	11
34	Tiruvannamalai	18	18.00	3	1.53	9
35	Tiruvarur	10	10.00	3	1.02	10
36	Vellore	7	7.00	0	0.00	0
37	Vilupuram	13	13.00	3	0.55	4
38	Virudhunagar	11	11.00	14	4.64	42
	<b>Grand Total</b>	<b>400</b>	<b>400.00</b>	<b>564</b>	<b>182.11</b>	<b>46</b>

**PLF BULK LOAN Application Pending as on 30.09.2022**

**(Rs. In crore)**

Sl. No	Name of the Bank	Total	
		No. of PLF	Amount
<b>I</b>	<b>Nationalised Banks</b>		
1	Indian Bank + Alahabad Bank	252	134.01
2	Indian Overseas Bank	56	31.11
3	State Bank of India	91	45.94
4	Canara Bank + Syndicate Bank	116	61.93
5	Bank of India	20	12.10
6	Punjab and Sindh Bank	0	0.00
7	Central Bank of India	14	8.01
8	Union Bank of India +Andhra Bank +Corporation Bank	17	5.76
9	Punjab National Bank + Oriental Bank of Commerce & United Bank of India	2	0.50
10	Bank of Baroda +Vijaya Bank + Dena Bank	12	7.82
11	UCO Bank	3	1.10
12	Bank of Maharashtra	0	0.00
13	IDBI Bank	1	0.33
	<b>Sub Total</b>	<b>584</b>	<b>308.61</b>
<b>II</b>	<b>Private Sector Banks</b>		
1	ICICI Bank	0	0.00
2	HDFC Bank	4	4.50
3	RepcO Bank	1	0.30
4	Rathnakar Bank	0	0.00
5	City Union Bank	0	0.00
6	Tamilnadu Mercantile Bank	0	0.00
7	Yes Bank	1	0.50
8	Karur Vysya Bank	0	0.00
9	Lakshmi Vilas Bank	0	0.00
10	Axis Bank	0	0.00
11	South Indian Bank	0	0.00
12	Federal Bank	0	0.00
13	Dhanalaksahmi Bank	0	0.00
14	Catholic Syrian Bank	0	0.00
15	Karnataka Bank	0	0.00
16	Equitas Bank	0	0.00
17	IDFC	0	0.00
	<b>Sub Total</b>	<b>6</b>	<b>5.30</b>
<b>III</b>	<b>Regional Rural Bank</b>		
1	Tamilnadu Grama Bank	35	14.31
	<b>Sub Total</b>	<b>35</b>	<b>14.31</b>
<b>IV</b>	<b>Co-operative Bank</b>		
1	DCCB	52	31.47
2	PACCS	61	26.98
3	UCB	0	0.00
4	UCCS	0	0.00
5	LAMPS	0	0.00
	<b>Sub Total</b>	<b>113</b>	<b>58.45</b>
<b>V</b>	<b>Others (Specify if any)</b>		
1	Tamilnadu Industrial co operative Bank	0	0.00
2	ESAF	0	0.00
3	Ujivan	0	0.00
4	Bandhan Bank	0	0.00
5	Suryodaya	0	0.00
6	Nicholson Bank	0	0.00
	<b>Sub Total</b>	<b>0</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>738</b>	<b>386.66</b>

**Credit Guarantee Fund for Micro Unit Details as on  
30.09.2022**

(Rs.in Crore)

Sl. No.	Name of the District	Target		Achivement		
		Target SHGs for CGFMU	Amount @15 lakhs per SHG	No.of SHGs	Amount	Amount %
1	Ariyalur	83	13	28	4.11	32
2	Chengalpattu	125	19	90	13.50	71
3	Chennai	208	30	71	8.17	27
4	Coimbatore	167	24	65	9.48	39
5	Cuddalore	125	19	110	12.52	66
6	Dharmapuri	125	19	265	35.06	185
7	Dindigul	125	19	169	19.02	100
8	Erode	167	24	80	9.68	40
9	Kallakurichi	125	19	56	5.99	32
10	Kancheepuram	167	24	122	16.51	69
11	Kanniyakumari	125	19	133	16.50	87
12	Karur	83	13	37	3.90	30
13	Krishnagiri	125	19	408	45.30	238
14	Madurai	167	24	57	6.51	27
15	Mayiladuthurai	125	19	119	14.25	75
16	Nagapattinam	125	19	104	4.05	21
17	Namakkal	125	19	39	5.72	30
18	Perambalur	83	13	36	4.27	33
19	Pudukkottai	125	19	66	7.24	38
20	Ramanathapuram	125	19	12	1.20	6
21	Ranipet	125	19	97	11.82	62
22	Salem	167	24	85	12.92	54
23	Sivagangai	125	19	85	10.59	56
24	Tenkasi	125	19	21	2.33	12
25	Thanjavur	125	19	53	5.42	29
26	The Nilgiris	125	19	133	15.58	82
27	Theni	83	13	81	9.76	75
28	Thoothukkudi	167	24	182	26.21	109
29	Tiruchirappalli	167	25	171	23.00	92
30	Tirunelveli	167	24	74	10.47	44
31	Tirupathur	83	13	45	5.70	44
32	Tiruppur	166	25	113	11.76	47
33	Tiruvallur	125	19	161	20.95	110
34	Tiruvannamalai	125	19	134	18.28	96
35	Tiruvarur	83	13	32	3.20	25
36	Vellore	167	25	110	12.37	49
37	Vilupuram	125	19	92	11.76	62
38	Virudhunagar	125	19	37	3.94	21
	<b>Grand Total</b>	<b>5000</b>	<b>750</b>	<b>3773</b>	<b>459.04</b>	<b>61</b>

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

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

As per the data as of 11.10.2022, out of 377429 eligible applications received so far, banks in the State have sanctioned 226732 loans and 150697 applications are pending. The bank wise performance under the scheme is provided in the annexure.

**PMSVANIDHI loan applications status report as on 11.10.2022**

	Total No. of Loan applications uploaded in portal	Total No. of loan sanctioned	% of loan sanction to Eligible for Sanction	Disbursed	% of loan disbursement to sanction
<b>PMSVANIDHI First Tranche</b>	377429	226732	60.07%	197925	87.30%
<b>PMSVANIDHI Second Tranche</b>	35686	31736	88.93%	23350	73.57%

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.

## **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.**

<b>S.No</b>	<b>Details</b>	<b>As on 11.10. 2022</b>
1	PMSVANidhi Target for Tamil Nadu	3,50,000 Nos
2	Number of Applications uploaded (Eligible)	3,77,429 Nos (refers to only I tranche loans of Rs 10,000 each)
3	Number of Applications Sanctioned	2,26,732 Nos
4	Number of Applications Disbursed	1,97,925 Nos
5	Number of Applications Returned by Banks	1,19,102 Nos
6	Number of Applications Rejected by Banks	44,213 Nos
7	Number of Applications yet to be disbursed after Sanctioning by banks	28,807 Nos
8	Total No. of Applications pending in PMSVANidhi Market Place	1,50,697 Nos

## **District Performance**

### **Top 5 ranks based on loan achievement performance**

Vellore	: 74%
Ariyalur	: 72%
Nagapattinam	: 70%
The Nilgiris	: 66%
Karur	: 68%

### **Last 5 ranks based on loan achievement performance**

Kanchipuram	: 34%
Salem	: 42%
Chengalpattu	: 46%
Ranipet	: 44%
Chennai	: 45%

## **Bank - wise Performance in PMSVANidhi**

### **Major Banks Performance**

#### **Top 5 ranks based on loan achievement performance**

State Bank of India	: 69%
Indian Bank	: 68%
Canara Bank	: 65%
Union Bank	: 48%
Indian Overseas Bank	: 46%

## **Last 5 ranks based on loan achievement performance**

Karur Vysya Bank	: 6%
City Union Bank	: 7%
HDFC Bank	: 9%
South Indian Bank	: 8%
TMB	: 13%

### **Key Points:**

As per DFS instruction, banks should not insist on CIBIL Score for loan Processing

44,213 applications (1171%) have been rejected due to low CIBIL Score

1,50,697 applications (39.92%) 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.

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.

<b>S.No</b>	<b>Details</b>	<b>As on 11.10.2022</b>
1	No. of Applications Picked up from Market Place	35,686 Nos
2	Number of Applications Sanctioned	31,736 Nos
3	Number of Applications Disbursed	23,350 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.

Major bank wise performance under the Second Tranche is as **Annexure – Ic.**

**Annexure-Ia -  
PMSVANidhi – First Tranche Bank Wise Progress As on 11.10.2022**

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	99255	26992	70749	67919	2830	68
2	State Bank of India	58222	13040	44849	40395	4454	69
3	Indian Overseas Bank	54104	25526	27667	25016	2651	46
4	Canara Bank	51839	16609	34870	33724	1146	65
5	HDFC Bank	21739	588	16563	2060	14503	9
6	Union Bank	20568	8318	10372	9888	484	48
7	Bank of Baroda	12185	6756	4345	3585	760	29
8	Bank of India	9727	4812	4758	4642	116	48
9	Tamil Nadu Mercantile Bank	9012	3633	1508	1192	316	13
10	Karur Vysya Bank	8396	1025	824	531	293	6
11	Central Bank of India	7372	3345	3820	2838	982	38
12	Punjab National Bank	4837	2701	2186	2050	136	42
13	City Union Bank	4686	324	416	340	76	7
14	DCCB	4407	931	459	366	93	8
15	UCO Bank	3746	1658	1720	1457	263	39
16	All Other Banks	3234	712	283	56	227	2
17	South Indian Bank	1563	298	152	132	20	8
18	Federal Bank	1345	367	195	170	25	13
19	IDBI Bank	1277	734	374	270	104	21
20	Karnataka Bank	1210	229	198	173	25	14
21	ICICI Bank	1015	180	80	73	7	7
22	TNGB	760	189	242	219	23	29
23	Punjab and Sind Bank	657	217	407	390	17	59
24	Bank of Maharashtra	598	210	356	340	16	57
25	Catholic Syrian Bank	275	103	19	14	5	5
26	Dhanalakshmi Bank	175	2	16	14	2	8
27	IDFC First Bank Ltd	43	27	4	3	1	7
28	India Post Payments Bank	32	7	5	4	1	13
29	J & K Bank	3	1	1	1	0	33
<b>Grand Total</b>		<b>377429</b>	<b>119102</b>	<b>226732</b>	<b>197925</b>	<b>28807</b>	<b>52</b>

**Annexure-Ib**

**PMSVANidhi – First Tranche District Wise Progress As on 11.10.2022**

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	Total No. of Applications pending in PMSVANidhi Market Place	% of Loan Disbursement
1	2	3	4	5	6	7	8
1	Kancheepuram	7482	2915	2540	375	4567	34
2	Salem	11306	5188	4772	416	6118	42
3	Ranipet	3215	1574	1414	160	1641	44
4	Chennai	105934	60174	47663	12511	45760	45
5	Chengalpattu	11763	6166	5402	764	5597	46
6	Krishnagiri	3952	2156	1905	251	1796	48
7	Tiruvallur	13440	7136	6507	629	6304	48
8	Dindigul	13671	7281	6620	661	6390	48
9	Virudhunagar	8576	4697	4283	414	3879	50
10	Erode	9299	5348	4699	649	3951	51
11	Sivagangai	3404	2024	1751	273	1380	51
12	Tirunelveli	8571	5002	4553	449	3569	53
13	Perambalur	834	472	450	22	362	54
14	Thoothukkudi	5623	3672	3096	576	1951	55
15	Namakkal	4539	2727	2509	218	1812	55
16	Tiruppur	9033	5578	4996	582	3455	55
17	Kanniyakumari	10047	6148	5663	485	3899	56
18	Tenkasi	4200	2780	2379	401	1420	57
19	Thanjavur	8474	5548	4840	708	2926	57
20	Tiruvannamalai	6209	3916	3554	362	2293	57
21	Theni	9626	6040	5511	529	3586	57
22	Madurai	21636	13366	12397	969	8270	57
23	Kallakurichi	2071	1353	1195	158	718	58
24	Tirupathur	2869	1817	1683	134	1052	59
25	Cuddalore	11693	7923	6887	1036	3770	59
26	Dharmapuri	1491	1053	887	166	438	59
27	Tiruchirappalli	14079	9478	8430	1048	4601	60
28	Coimbatore	26578	17755	16099	1656	8823	61
29	Mayiladuthurai	1646	1134	1003	131	512	61
30	Vilupuram	5346	3549	3310	239	1797	62
31	Ramanathapuram	3920	2605	2429	176	1315	62
32	Tiruvarur	4310	2948	2674	274	1362	62
33	Pudukkottai	2912	2218	1864	354	694	64
34	The Nilgiris	4373	3081	2883	198	1292	66
35	Karur	3914	2903	2642	261	1011	68
36	Nagapattinam	3207	2461	2232	229	746	70
37	Ariyalur	895	707	640	67	188	72
38	Vellore	7329	5768	5450	318	1561	74
<b>Grand Total</b>		<b>377429</b>	<b>226732</b>	<b>197925</b>	<b>28807</b>	<b>150697</b>	<b>52</b>

**Annexure-Ic**  
**PMSVANidhi – Second Tranche Bank Wise Progress As on 11.10.2022**

PMSVANidhi – Second Tranche (Rs.20,000/-)						
S.No.	Bank Name	No. of Applications Picked up from Market Place	No. of Applications Sanctioned	No. of Loan Disbursed	Yet to be disbursed after Sanctioning	% of Disbursed
1	Indian Bank	12131	10945	9677	1268	80
2	Canara Bank	8659	8496	7508	988	87
3	State Bank of India	6056	5919	2575	3344	43
4	Indian Overseas Bank	4535	3591	1679	1912	37
5	Union Bank	1170	618	442	176	38
6	Bank of India	722	617	563	54	78
7	Central Bank of India	559	547	280	267	50
8	Bank of Baroda	500	316	151	165	30
9	Punjab National Bank	494	239	126	113	26
10	Tamil Nadu Mercantile Bank	218	48	33	15	15
11	UCO Bank	198	184	129	55	65
12	IDBI Bank	72	46	40	6	56
13	City Union Bank	70	5	3	2	4
14	Punjab and Sind Bank	65	64	64	0	98
15	Bank of Maharashtra	56	55	54	1	96
16	Karnataka Bank	41	7	6	1	15
17	Other Banks	140	39	20	19	14
<b>Grand Total</b>		<b>35686</b>	<b>31736</b>	<b>23350</b>	<b>8386</b>	<b>65</b>

Tamil Nadu – DAY – NULM

TNULM has informed the progress report (targets & achievements) of banks under SEP-I, SEP-G, SEP-SHG bank linkage as on 11.10.2022.

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

The Gist of Target & Achievement under the three Components is given below:

(Amt. In Rs. Crs)

S.No.	Particulars	Target		Disbursement 11.10.2022		%	
		No. of Individual/ Group	Amount	No. of Individual/ Group	Amount	Physical	Financial
1	SEP - I (Individual Enterprise)	6000	45.00	5121	28.83	85	64
2	SEP - G (Group Enterprise)	2500	75.00	2687	82.59	107	111
3	SEP - BL to SHG (Bank Linkage to SHG)	62258	2726.30	14612	681.01	23	25
<b>Grand Total</b>			<b>2846.30</b>		<b>792.43</b>		

SLBC places on record its sincere appreciation to all the Member Banks who have contributed in achieving the target and further requests all the Banks to continue their efforts for the FY 2022-23 also.

## **Self Employment Programme - Bank Linkage Target and Achievement for the Year 2022- 2023**

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

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

There are 3 sub-components under this category

SEP- Individual Enterprise Loans

SEP – Group Enterprise Loans

SEP – Bank Linkage to SHG Loans

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

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

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

Any group (between 3-10 members) of urban poor desirous of setting up a group

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

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

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

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

(Rs. In Crore).

S.No.	Particulars	Target		Achievement As on 11.10.22		%	
		No. of Individual/ Group	Amount	No. of Individual/ Group	Amount	Physical	Financial
1	SEP - I (Individual Enterprise)	6000	45.00	5121	28.83	85	64
2	SEP - G (Group Enterprise)	2500	75.00	2687	82.59	107	111
3	SEP - BL to SHG (Bank Linkage to SHG)	62258	2726.30	14612	681.01	23	27
<b>Grand Total</b>			<b>2846.30</b>		<b>792.43</b>		<b>28</b>

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

## **Self Help Group Account Opening in Tenements**

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

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

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

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

### **Tenements under TNULM**

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

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

All the residents living in the tenements are those who are moved from one location due to flood related damages and evicted during implementation of various projects (Project Affected Families) and have been resettled in tenements established by



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

### **Community Based Recovery Mechanism (CBRM)**

Community Based Recovery Mechanism is a community managed system to help both SHGs and Banks. In order to ensure more credit to SHGs, effective monitoring and recovery of Non- Performing Assets (NPA), In rural area already formed the committee and its functioning effectively. Thus, it is requested to add one ALF Officer Bearer, One Community Organizer and Assistant Project Officer TNULM in the existing CBRM committee.

### **The members of the CBRM committee are as follows in Urban area:**

Chairman	i	Bank Branch Manager
Members	ii	ALF Officer Bearers
	iii	Community Organizer (TNULM)
	iv	Assistant Project Officer (TNULM)

### **Bulk Loan to Area Level Federation (ALF)**

An Area Level Federation (ALF) is an association of SHGs consisting of representatives from all member SHGs, with the objective of supporting member-SHGs, (guiding and monitor the functioning of SHGs and forming and training new SHGs). The federation of SHGs is essential to deal with larger issues like bank-linkage, inter-group lending, negotiations with higher level structures and to gain greater bargaining power over the rights and privileges of SHGs.

ALFs play a vital role in representation for bank linkage and group lending among SHGs. Thus, it may be requested to provide bulk loans in ALFs as already given for PLFs in rural area.

As per guideline a minimum of 10 SHGs in a federation would be eligible to receive bulk loans. However, Banks are reluctant to lend to those Area Level Federations which have less than 30 SHGs under them. The average number of SHGs in an ALF is between 10-15 in various districts. Hence banks are requested to follow guideline and spirit and lend to those Area Level Federations which have a minimum of 10 SHGs under them.

**Annexure –IIa**  
**Self Employment Programme – Individual Enterprises (SEP - I) – Bank Wise**  
**progress as on 11.10.2022**

S.No.	Bank Name	Target		Sanctioned		Disbursed		% of Achievement	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	2	3	4	5	6	7	8	9	10
1	DCCB	1800	13.5	2065	8.00	2037	7.99	113	59
2	Canara Bank	900	6.75	811	5.23	795	5.15	88	76
3	Indian Bank	900	6.75	766	5.06	745	4.93	83	73
4	Indian Overseas Bank	500	3.75	256	1.90	250	1.84	50	49
5	Bank Of Baroda	300	2.25	179	1.30	178	1.29	59	57
6	PACCS	200	1.5	161	0.89	140	0.78	70	52
7	Bank Of India	150	1.125	140	1.20	137	1.16	91	103
8	Urban Cooperative Bank	150	1.125	133	0.36	131	0.36	87	32
9	Tamil Nadu Grama Bank	150	1.125	142	0.95	129	0.90	86	80
10	Union Bank	150	1.125	116	0.91	116	0.91	77	81
11	State Bank Of India	200	1.5	107	0.76	106	0.74	53	49
12	HDFC	150	1.125	103	0.55	103	0.56	69	50
13	Punjab National Bank	100	0.75	64	0.64	63	0.64	63	85
14	Ujjivan Small Finance Bank	50	0.375	35	0.22	35	0.22	70	59
15	IDFC Bank	50	0.375	27	0.17	27	0.16	54	44
16	Axis Bank	50	0.375	21	0.10	21	0.10	42	25
17	Central Bank Of India	40	0.3	18	0.22	18	0.22	45	72
18	Dhanlaxmi Bank Ltd	25	0.1875	17	0.29	17	0.29	68	155
19	Tamilnad Mercantile Bank Ltd	25	0.1875	16	0.13	16	0.13	64	68
20	UCO Bank	10	0.075	16	0.12	15	0.11	150	150
21	Syndicate Bank	10	0.075	12	0.06	12	0.06	120	76
22	Andhra Bank	10	0.075	9	0.10	9	0.10	90	136
23	Bank Of Maharashtra	10	0.075	5	0.09	5	0.09	50	125
24	Bandhan Bank	10	0.075	4	0.02	4	0.02	40	21
25	ICICI Bank Ltd	10	0.075	5	0.05	4	0.05	40	67
26	IDBI Bank Ltd	10	0.075	2	0.01	2	0.01	20	15
27	Karur Vysya Bank	10	0.075	2	0.01	2	0.01	20	13
28	The Lakshmi Vilas Bank Ltd	10	0.075	2	0.01	2	0.01	20	14
29	City Union Bank Ltd	10	0.075	1	0.01	1	0.01	10	13
30	The Federal Bank Ltd	10	0.075	1	0.00	1	0.00	10	4
<b>Grand Total</b>		<b>6000</b>	<b>45.00</b>	<b>5236</b>	<b>29.36</b>	<b>5121</b>	<b>28.83</b>	<b>85</b>	<b>64</b>

## Annexure –IIb

### Self-Employment Programme – Individual Enterprises (SEP - I) – District Wise progress as on 11.10.2022

S.No	District	Target		Achievement		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	Ariyalur	30	0.23	20	0.12	67	53
2	Chengalpattu	225	1.69	186	0.96	83	57
3	Chennai	750	5.63	113	0.33	15	6
4	Coimbatore	390	2.93	462	2.49	118	85
5	Cuddalore	180	1.35	278	1.55	154	115
6	Dharmapuri	75	0.56	73	0.33	97	58
7	Dindigul	165	1.24	90	0.56	55	45
8	Erode	210	1.58	150	0.74	71	47
9	Kallakurichi	45	0.34	61	0.38	136	112
10	Kancheepuram	60	0.45	120	0.53	200	118
11	Kanniyakumari	225	1.69	241	1.55	107	92
12	Karur	90	0.68	93	0.66	103	98
13	Krishnagiri	75	0.56	85	0.59	113	105
14	Madurai	360	2.70	259	1.23	72	46
15	Mayiladuthurai	45	0.34	43	0.20	96	59
16	Nagapattinam	60	0.45	65	0.67	108	148
17	Namakkal	180	1.35	191	1.32	106	98
18	Perambalur	45	0.34	48	0.31	107	90
19	Pudukkottai	90	0.68	106	0.82	118	121
20	Ramanathapuram	60	0.45	66	0.69	110	154
21	Ranipet	90	0.68	106	0.60	118	89
22	Salem	300	2.25	332	2.26	111	100
23	Sivagangai	90	0.68	117	0.56	130	83
24	Tenkasi	45	0.34	135	0.36	300	107
25	Thanjavur	150	1.13	123	0.80	82	71
26	The Nilgiris	105	0.79	81	0.50	77	63
27	Theni	165	1.24	130	0.83	79	67
28	Thoothukkudi	150	1.13	197	1.08	131	96
29	Tiruchirappalli	240	1.80	104	0.61	43	34
30	Tirunelveli	150	1.13	225	0.90	150	80
31	Tirupathur	75	0.56	78	0.41	104	74
32	Tiruppur	180	1.35	200	1.07	111	80
33	Tiruvallur	240	1.80	196	1.11	82	62
34	Tiruvannamalai	195	1.46	114	0.48	58	33
35	Tiruvarur	75	0.56	74	0.36	99	63
36	Vellore	150	1.13	77	0.63	51	56
37	Vilupuram	75	0.56	80	0.57	107	101
38	Virudhunagar	165	1.24	158	0.77	96	62
<b>Grand Total</b>		<b>6000</b>	<b>45.00</b>	<b>5277</b>	<b>29.92</b>	<b>88</b>	<b>66</b>

## Annexure –Iic

### Self Employment Programme – Group Enterprises (SEP - G) – Bank Wise progress as on 11.10.2022

S.No	Bank Name	Target		Sanctioned		Disbused		% of Achievement	
		Physical	Financial (Rs.in Cr)	Physical	Financial (Rs.in Cr)	Physical	Financial (Rs.in Cr)	Physical	Financial
1	2	3	4	5	6	7	8	9	10
1	DCCB	500	15.00	669	16.91	654	16.58	131	111
2	INDIAN BANK	500	15.00	415	14.04	388	13.07	78	87
3	HDFC Bank	400	12.00	745	24.73	712	23.27	178	194
4	ICICI Bank	300	9.00	283	7.57	272	7.27	91	81
5	CANARA BANK	200	6.00	193	7.45	189	7.22	95	120
6	PACCS	200	6.00	172	5.41	166	5.17	83	86
7	UNION BANK OF INDIA	100	3.00	65	2.02	62	1.91	62	64
8	INDIAN OVERSEAS BANK	100	3.00	53	1.73	52	1.69	52	56
9	BANK OF BARODA	50	1.50	42	1.39	42	1.39	84	93
10	TAMIL NADU GRAMA BANK	20	0.60	39	1.12	39	1.12	195	187
11	STATE BANK OF INDIA	20	0.60	38	1.60	37	1.58	185	263
12	CENTRAL BANK OF INDIA	20	0.60	20	0.97	20	0.97	100	161
13	IDBI BANK LTD	20	0.60	1	0.04	1	0.04	5	7
14	BANK OF INDIA	10	0.30	17	0.72	17	0.72	170	238
15	URBAN COOPERATIVE BANK	10	0.30	18	0.35	17	0.31	170	104
16	PUNJAB NATIONAL BANK	10	0.30	9	0.26	9	0.26	90	87
17	BANK OF MAHARASHTRA	10	0.30	4	0.06	4	0.06	40	18
18	SYNDICATE BANK	10	0.30	4	0.23	3	0.16	30	55
19	UCO BANK	10	0.30	2	0.14	2	0.14	20	47
20	ESAF	10	0.30	1	0.06	1	0.06	10	20
<b>Grand Total</b>		<b>2500</b>	<b>75.00</b>	<b>2790</b>	<b>86.79</b>	<b>2687</b>	<b>82.99</b>	<b>107</b>	<b>111</b>

## Annexure –IIId

### Self-Employment Programme – Group Enterprises (SEP - G) – District Wise progress as on 11.10.2022

S.No	District	Target		Achievement		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	Ariyalur	15	0.45	14	0.30	93	66
2	Chengalpattu	75	2.25	60	2.71	80	120
3	Chennai	330	9.90	462	9.11	140	92
4	Coimbatore	160	4.80	162	3.81	101	79
5	Cuddalore	75	2.25	170	4.20	227	187
6	Dharmapuri	40	1.20	50	1.76	125	146
7	Dindigul	60	1.80	58	2.17	97	120
8	Erode	100	3.00	102	3.94	102	131
9	Kallakurichi	15	0.45	15	0.42	100	93
10	Kancheepuram	25	0.75	27	0.75	108	100
11	Kanniyakumari	75	2.25	97	4.81	129	214
12	Karur	40	1.20	46	0.73	115	61
13	Krishnagiri	20	0.60	19	1.10	95	183
14	Madurai	160	4.80	103	3.76	64	78
15	Mayiladuthurai	20	0.60	26	0.48	130	80
16	Nagapattinam	25	0.75	25	0.54	100	72
17	Namakkal	75	2.25	95	2.36	127	105
18	Perambalur	15	0.45	15	0.44	100	98
19	Pudukkottai	40	1.20	85	2.23	213	186
20	Ramanathapuram	25	0.75	34	0.86	136	115
21	Ranipet	35	1.05	28	1.29	80	123
22	Salem	150	4.50	179	4.90	119	109
23	Sivagangai	40	1.20	45	1.43	113	119
24	Tenkasi	45	1.35	42	2.18	93	161
25	Thanjavur	60	1.80	58	0.84	97	47
27	The Nilgiris	45	1.35	55	2.07	122	153
26	Theni	65	1.95	66	1.53	102	78
31	Thoothukkudi	70	2.10	91	2.09	130	100
35	Tiruchirappalli	100	3.00	50	2.20	50	73
32	Tirunelveli	65	1.95	46	1.52	71	78
33	Tirupathur	30	0.90	23	0.50	77	55
34	Tiruppur	60	1.80	101	2.64	168	147
28	Tiruvallur	100	3.00	79	4.69	79	156
29	Tiruvannamalai	80	2.40	79	3.92	99	163
30	Tiruvarur	35	1.05	26	1.20	74	114
36	Vellore	45	1.35	58	3.18	129	236
37	Vilupuram	25	0.75	38	1.61	152	215
38	Virudhunagar	60	1.80	74	2.65	123	147
<b>Grand Total</b>		<b>2500</b>	<b>75.00</b>	<b>2803</b>	<b>86.91</b>	<b>112</b>	<b>116</b>

**Annexure –IIe**

**Self-Employment Programme – Bank Linkage to SHG (SEP – BL to SHG)  
Bank Wise progress as on 11.10.2022**

S.No	Bank Name	Target		Sanctioned		Disbused		% of Achievement	
		Physical	Financial (Rs.in Cr)	Physical	Financial (Rs.in Cr)	Physical	Financial (Rs.in Cr)	Physical	Financial
1	2	3	4	5	6	7	8	9	10
1	HDFC Bank	14658	586.32	4405	180.47	4405	182.63	30	31
2	INDIAN BANK	12000	480.00	2423	158.41	2424	158.04	20	33
3	ICICI Bank	10000	400.00	1723	72.29	1723	72.04	17	18
4	DCCB	7500	300.00	2758	91.03	2758	91.21	37	30
5	CANARA BANK	5000	200.00	948	60.21	948	60.50	19	30
6	PACCS	3000	120.00	762	25.52	762	25.47	25	21
7	INDIAN OVERSEAS BANK	2500	100.00	278	16.00	278	15.99	11	16
8	BANK OF BARODA	1000	40.00	200	10.08	200	9.98	20	25
9	TAMIL NADU GRAMA BANK	1000	40.00	187	9.77	187	9.77	19	24
10	STATE BANK OF INDIA	800	32.00	171	12.86	171	12.95	21	40
11	UNION BANK	750	30.00	210	11.68	210	11.63	28	39
12	URBAN COOPERATIVE BANK	750	30.00	127	3.84	127	4.14	17	14
13	CENTRAL BANK OF INDIA	600	24.00	128	9.06	128	9.06	21	38
14	BANK OF INDIA	500	20.00	92	5.94	92	5.94	18	30
15	CITY UNION BANK LTD	500	20.00	7	0.56	7	0.56	1	3
16	PUNJAB NATIONAL BANK	400	16.00	81	5.39	81	5.39	20	34
17	SYNDICATE BANK	250	10.00	18	1.11	18	1.11	7	11
18	ESAF	150	6.00	30	1.73	30	1.73	20	29
19	AXIS BANK	100	4.00	11	0.25	11	0.23	11	6
20	BANK OF MAHARASHTRA	100	4.00	19	0.41	19	0.41	19	10
21	DENA BANK	100	4.00	7	0.59	7	0.59	7	15
22	IDBI BANK LTD	100	4.00	1	0.07	1	0.07	1	2
23	KARUR VYSYA BANK	100	4.00	1	0.02	1	0.02	1	1
24	TAMILNAD MERCANTILE BANK LTD	100	4.00	1	0.04	1	0.04	1	1
25	UCO BANK	100	4.00	21	1.37	21	1.37	21	34
26	UNITED BANK OF INDIA	100	4.00	1	0.08	1	0.08	1	2
<b>Grand Total</b>		<b>62258</b>	<b>2490.32</b>	<b>14611</b>	<b>678.85</b>	<b>14612</b>	<b>681.01</b>	<b>23</b>	<b>27</b>

## Annexure –IIf

### Self Employment Programme – Bank Linkage to SHG (SEP – BL to SHG) District Wise progress as on 11.10.2022

S.No	District	Target		Achievement		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	Ariyalur	321	10.91	90	4.29	28	39
2	Chengalpattu	1453	74.13	468	25.59	32	35
3	Chennai	9294	400.07	1599	70.38	17	18
4	Coimbatore	2964	118.38	489	22.02	16	19
5	Cuddalore	2554	112.18	388	22.20	15	20
6	Dharmapuri	972	43.74	238	14.32	24	33
7	Dindigul	1647	45.85	340	13.50	21	29
8	Erode	2124	95.70	649	24.73	31	26
9	Kallakurichi	358	13.63	194	7.83	54	57
10	Kancheepuram	817	36.90	206	10.78	25	29
11	Kanniyakumari	2279	132.47	863	48.87	38	37
12	Karur	1004	29.83	177	5.90	18	20
13	Krishnagiri	598	38.68	327	17.84	55	46
14	Madurai	3570	151.15	644	22.90	18	15
15	Mayiladuthurai	373	15.06	139	5.02	37	33
16	Nagapattinam	544	20.52	153	7.25	28	35
17	Namakkal	1679	75.57	308	15.38	18	20
19	Perambalur	433	20.30	100	4.77	23	23
20	Pudukkottai	1210	54.17	446	19.42	37	36
21	Ramanathapuram	1035	36.63	234	10.00	23	27
22	Ranipet	766	35.23	350	16.16	46	46
23	Salem	2195	100.06	628	34.57	29	35
24	Sivagangai	1183	55.86	404	17.62	34	32
25	Tenkasi	1402	89.09	277	14.12	20	16
26	Thanjavur	2018	77.25	422	16.27	21	21
18	The Nilgiris	1034	54.24	269	13.15	26	24
27	Theni	1159	45.25	444	18.09	38	40
31	Thoothukkudi	2402	109.22	523	25.51	22	23
35	Tiruchirappalli	2040	63.67	449	24.55	22	39
32	Tirunelveli	1849	112.96	524	26.78	28	24
33	Tirupathur	751	25.43	234	11.51	31	45
34	Tiruppur	2282	78.99	350	15.10	15	19
28	Tiruvallur	2156	102.06	566	26.84	26	26
29	Tiruvannamalai	1281	50.69	342	18.38	27	36
30	Tiruvarur	721	33.88	209	9.63	29	28
36	Vellore	1290	43.17	475	23.22	37	54
37	Vilupuram	647	30.81	178	9.14	28	30
38	Virudhunagar	1853	92.58	394	11.49	21	12
<b>Grand Total</b>		<b>62258</b>	<b>2,726.30</b>	<b>15090</b>	<b>705.09</b>	<b>24</b>	<b>26</b>



**Progress Report on Pradhan Mantri Mudra Yojana (PMMY)**

The Bank-wise and District-wise performance details under PMMY for the State of Tamil Nadu for the period from 01-04-2022 to 13.10.2022 are given in the annexure.

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

As on 13.10.2022, Banks/FIs in Tamil Nadu have sanctioned 2521530 loans under three categories of Prime Minister Mudra Yojana scheme for an amount of Rs. 15991.54 crores and have disbursed loans to the tune of Rs. 15845.21 crores. Category-wise details are furnished below:

<b>PRADHAN MANTRI MUDRA YOJANA (PMMY)</b>			
<b>Progress Report as on 13.10.2022 during the FY-2022-23</b>			
<b>Amount in Rs. In Crs.</b>			
<b>TYPE</b>	<b>NO.OF ACS</b>	<b>SANCTIONED</b>	<b>DISBURSED</b>
SHISHU	16,18,833	5,638.76	5,620.58
KISHORE	87,55,33	7,951.65	7,877.52
TARUN	27,164	2,401.13	2,347.11
<b>TOTAL</b>	<b>25,21,530</b>	<b>15,991.54</b>	<b>15,845.21</b>

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

PMMY as on 13.10.2022

District	Shibu			Kichore			Taruin			Total		
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
Aryalpur	19381	71.27	71.2	8033	69.73	68.74	129	10.4	10.01	27543	151.41	149.94
Chengalpet	15326	56.48	56.46	10048	105.53	105.43	105	9.08	8.71	25479	171.08	170.61
Chennai	94235	312.5	311.65	25179	339.89	332.05	3219	264.61	254.89	122633	917.01	898.59
Coimbatore	73224	250.64	249.87	20735	269.27	263.73	2438	202.36	197	96397	722.27	710.61
Cuddalore	75849	278.55	277.9	24062	220.73	219.1	524	42.49	41.96	100435	541.58	536.96
Dharmapuri	19182	63.14	63.01	7911	103.69	103.15	889	70.72	69.96	27982	237.55	236.11
Dindigul	42363	147.24	146.83	9718	117.05	113.93	648	51.47	50.33	52729	315.76	311.09
Erode	48270	158.04	155.94	10036	115.18	113.31	1018	84.03	81.96	59324	357.25	351.22
Kallakurichi	15877	60.68	60.57	3704	36.53	38.2	80	6.46	6.46	19661	105.67	105.23
Kancheepuram	76460	267.78	267.01	33710	364.45	358.4	1176	95.02	90.73	111346	727.26	716.14
Kanyakumari	36709	126.4	126.18	12924	174.31	173.02	632	53.08	52.34	50265	353.79	351.54
Karur	10264	32.98	32.71	3529	41.37	39.86	288	22.65	21.96	14081	97	94.52
Krishnagiri	19976	68.4	68.17	8847	133.57	132.51	1932	155.42	154.87	30755	357.39	355.54
Madurai	57021	196.67	196.12	14445	178.57	173.87	1278	108.77	105.77	72744	484.01	475.76
Nagapattinam	50130	165.37	165.17	15132	128.59	127.84	343	27.43	26.59	65605	321.39	319.7
Namakkal	32071	111.1	110.83	10266	114.66	113.76	639	54.26	53.27	42976	280.02	277.86
Nilgiris	13050	46.18	45.97	6932	73.81	72.81	201	16.9	16.39	20183	136.89	135.16
Other	105642	416.71	416.71	418912	2967.8	2967.69	1076	68.03	67.97	525630	3452.54	3452.36
Perambalur	8942	30.57	30.42	3885	41.02	38.61	144	11.77	11.29	12971	83.37	80.31
Pudukkottai	34406	122.77	122.45	7648	72.22	70.76	320	26.09	25.12	42374	221.07	218.33
Ramanathapuram	29053	99.89	99.62	3874	53.28	52.99	285	21.82	21.46	33212	174.99	174.06
Ranipet	5989	22.55	22.55	4394	38.1	38.09	34	2.8	2.79	10417	63.45	63.43
Salem	50987	164.03	163.55	15293	186.6	184.33	1483	124.11	121.28	67763	474.74	469.16
Sivaganga	33658	117.41	116.88	9121	101.33	99.08	301	24.15	23.18	43080	242.89	239.13

PMMY as on 13.10.2022

District	Shilshu			Kibhere			Terun			Total		
	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
Tenkasi	13776	48.78	48.78	3802	41.5	41.48	67	5.28	5.28	17645	95.57	95.55
Thanjavur	48797	175.21	174.76	15503	143.28	141.63	668	57.15	56.54	64968	375.63	372.93
Theni	26819	94.22	94.01	5992	68.49	67.24	331	26.12	25.38	33142	188.83	186.62
Thiruvallur	59529	202.76	201.8	33487	379.7	374.27	1136	93.06	90.22	94152	675.53	666.29
Thiruvarur	47034	169.99	169.76	12808	102.42	101.97	190	15.2	15.07	60032	287.61	286.8
Thoothukudi	42709	142.65	142.16	9504	114.83	112.92	495	40.61	39.8	52708	298.09	294.88
Tiruchirappalli	64840	218.28	217.8	15310	149.5	145.86	769	251.06	249.29	80919	618.84	612.95
Tirunelveli	65543	224.84	223.97	15265	154.04	152.27	594	49.68	48.65	81402	428.57	424.89
Tirupattur	10318	38.9	38.84	6246	59.36	59.35	244	19.06	19.05	16808	117.33	117.24
Tiruppur	35171	122.67	121.99	8664	105.97	104.49	1143	98.25	95.96	44978	326.89	322.44
Tiruvannamalai	57342	201.28	200.62	19883	187.56	184.66	466	37.89	36.87	77691	426.73	422.15
Vellore	64487	219.47	217.05	13903	138.38	136.23	653	53.06	51.03	79043	410.9	404.31
Viluppuram	70594	244.94	243.88	17152	156.1	154.25	542	42.79	41.59	88288	443.83	439.71
Virudhunagar	43809	147.59	147.4	9676	101.19	99.63	684	58.01	56.03	54169	306.79	303.06
Total	1618833	5638.76	5620.58	875533	7951.65	7877.52	27164	2401.13	2347.11	2521530	15991.54	15845.21

**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 30.09.2022. As per their report, 14366 applications are pending as on 30.09.2022 with various Bank branches. Already TAHDCO allocated the subsidy for 5875 accounts amounting Rs.90.72 crore. Similarly, even after receipt of subsidy, 1216 account of various bank branches have not submitted Utilization Certificate.

Pendency of applications was reviewed in the 170<sup>th</sup> SLBC meeting chaired by Hon'ble Finance Minister held on 13.06.2022 wherein the Finance Secretary, Adi Dravidar and Tribal Welfare Department urged the Member Banks, especially the four major banks(SBI, IOB, Indian Bank and Canara Bank) to quickly disburse all the pending applications , for which subsidy has already been released.

SLBC advises these four major banks and PACS to take suitable measures in bringing down the number of pending applications before the next review. Similarly, 25 banks who have received subsidy are advised to disburse the loans and in case loans are disbursed, the banks are advised to submit utilization certificate.

The bank wise details of Application and UC pending as on 30.09.2022 is furnished in the annexure.

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

## TAHDCO 2022-23 PROGRESS AND PENDING REPORT AS ON 10.10.2022

Rs. In Lakhs

Name of the Bank	Application Pending with Bank			Bank Sanctioned			Rejection by Bank			Application Forwarded to Bank		
	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan
Axis Bank Ltd.,	145	297.31	698.01	278	624.60	1421.30	5	11.25	25.80	428	933.17	2145.11
Bank of Baroda	219	297.04	692.37	75	122.53	268.10	8	9.79	20.29	302	429.36	980.76
Bank of India	229	284.59	650.75	87	98.89	218.51	47	51.86	104.51	363	435.34	973.76
Bank of Maharashtra	5	10.01	23.13	1	0.92	1.64	1	2.25	7.25	7	13.18	32.01
Canara Bank	1699	2163.88	5023.17	846	1076.01	2488.40	204	265.70	582.14	2749	3505.60	8093.70
Catholic Syrian Bank Ltd.	4	4.80	10.50				1	1.86	4.04	5	6.66	14.54
Central Bank of India	272	369.19	859.78	86	113.65	263.55	40	60.46	160.03	398	543.30	1283.35
City Union Bank Ltd.	124	156.19	365.59	14	16.88	41.23	13	14.78	31.53	151	187.86	438.35
District Central Co-Op Bank	327	300.73	614.24	104	111.95	177.29	36	28.24	61.39	467	440.91	852.93
Equitas Small Finance Bank	4	5.37	12.10	2	4.50	10.86				6	9.87	22.96
Federal Bank Ltd.	18	31.85	83.61	2	2.78	5.90	3	4.85	10.45	23	39.48	99.96
HDFC Bank Ltd	418	922.26	2160.59	744	1665.96	3607.84	16	35.25	82.88	1178	2623.47	5851.31
ICICI Bank Ltd	70	132.58	347.07	39	81.37	162.92	11	9.59	17.98	120	223.53	527.96
IDBI Ltd - DBSBU	23	36.00	89.93							23	36.00	89.93
Indian Bank	3385	4202.69	9801.90	883	1056.83	2198.59	283	383.05	925.38	4551	5642.57	12925.87
Indian Overseas Bank	1560	1889.90	4414.65	580	603.44	1296.95	390	407.96	961.42	2530	2901.30	6673.01
Indus Ind Bank Ltd	244	531.31	1206.67	432	941.01	2094.81	11	24.71	60.01	687	1497.03	3361.49
Karnataka Bank Ltd.	10	16.19	38.84	2	4.35	9.43				12	20.54	48.27
Karur Vysya Bank Ltd.	128	166.10	435.07	12	19.20	39.87	23	36.76	84.49	163	222.06	559.43
Kotak Mahendra Bank Ltd	343	767.69	1733.37	468	1043.76	2343.18	14	31.32	67.59	825	1842.77	4144.13
Lakshmi Vilas Bank Ltd.	16	22.39	50.68				2	3.00	6.50	18	25.39	57.18
Oriental Bank of Commerce	3	3.98	10.71							3	3.98	10.71
PACS	2158	1426.79	2832.94	309	390.09	690.87	244	234.76	426.04	2711	2051.64	3949.86
Pandyan Grama Bank	38	35.23	75.10	23	22.74	57.83	25	22.36	49.03	86	80.32	181.96
Punjab & Sind Bank	20	43.50	99.33	2	4.50	10.18	8	18.00	39.00	30	66.00	148.51
Punjab National Bank	110	141.83	330.43	74	82.81	183.55	12	16.29	40.96	196	240.93	554.93
RBL Bank Ltd.	1	1.84	4.20							1	1.84	4.20

## TAHDCO 2022-23 PROGRESS AND PENDANCY REPORT AS ON 10.10.2022

Name of the Bank	Rs. In Lakhs											
	Application Pending with			Bank Sanctioned			Rejection by Bank			Application Forwarded to		
	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan
South Indian Bank Ltd.	45	67.18	217.67	2	3.15	7.20	17	19.63	35.96	64	89.96	260.83
State Bank of Bikaner & Jaipur	1	0.95	2.22							1	0.95	2.22
State Bank of Hyderabad	2	3.15	7.75							2	3.15	7.75
State Bank of India	1789	2280.10	5453.90	387	511.49	1238.65	292	374.28	894.60	2468	3165.87	7587.14
State Bank of Indore	1	1.19	2.59	1	1.20	2.00	1	1.28	2.75	3	3.67	7.34
State Bank of Mysore	1	0.82	1.78							1	0.82	1.78
State Bank of Travancore							1	1.50	3.30	1	1.50	3.30
Tamil Nadu Grama Bank	269	304.41	677.71	129	119.05	234.39	93	78.52	178.68	491	501.98	1090.77
Tamilnadu Mercantile Bank Lt	140	159.88	350.23	7	10.50	21.57	18	23.70	50.90	165	194.09	422.69
TIIIC Bank							1	1.68	3.63	1	1.68	3.63
U O Bank	58	84.46	193.01	13	20.49	44.24	20	16.61	35.73	91	121.56	272.99
Ujjivan Small Finance Bank	2	1.20	2.60							2	1.20	2.60
Union Bank of India	480	576.32	1300.52	158	193.07	436.09	81	74.50	166.18	719	843.89	1902.78
United Bank of India	4	3.83	10.67	1	0.72	1.53	1	0.48	1.04	6	5.02	13.23
<b>Grand Total</b>	<b>14366</b>	<b>17746.84</b>	<b>40889.91</b>	<b>5761</b>	<b>8948.44</b>	<b>19578.45</b>	<b>1922</b>	<b>2266.28</b>	<b>5141.45</b>	<b>22049</b>	<b>28961.55</b>	<b>65609.82</b>

**TAHDCO - Subsidy Released but Loan not Disbursed AS ON 10.10.2022**

Rs. In Lakhs

Name of the Bank	One year above		1 year below and 6 months above		6 months below and 3 months above		Below 3 months		Total
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	
	Andhra Bank	3	3.60	1	2.25			4	
Axis Bank Ltd.,	6	13.50	8	18.00	9	20.25	182	408.61	
Bank of Baroda	10	12.77	14	24.28	22	40.83	41	63.21	
Bank of India	22	32.33	27	19.81	19	22.50	46	50.83	
Canara Bank	106	139.35	91	138.98	242	255.44	453	598.64	
Catholic Syrian Bank Ltd.	1	1.50					1	1.50	
Central Bank of India	19	32.22	9	15.34	22	29.00	44	56.16	
City Union Bank Ltd.	4	7.75	1	2.25	2	1.81	7	10.29	
Corporation Bank	4	8.40	1	0.37			2	1.72	
Dena Bank	6	12.15							
District Central Co-Op Bank	14	26.43	8	17.78	26	37.08	34	56.51	
Equitas Small Finance Bank					1	2.25	1	2.25	
Federal Bank Ltd.							2	2.78	
HDFC Bank Ltd	20	41.21	20	43.85	128	285.95	532	1193.06	
ICICI Bank Ltd	2	3.00			1	2.25	16	30.31	
IDBI Ltd - DBSBU	3	6.60	1	2.25					
Indian Bank	178	257.21	189	229.48	247	320.02	509	579.35	
Indian Overseas Bank	109	144.44	74	112.66	200	193.47	255	243.39	
Indus Ind Bank Ltd	6	9.07	17	33.93	66	139.61	268	589.98	
Karnataka Bank Ltd.	2	3.28					1	2.25	
Karur Vysya Bank Ltd.	5	6.03			3	4.22	9	14.98	
Kotak Mahendra Bank Ltd	7	15.59	23	51.56	25	54.83	359	802.33	

**TAHDCO - Subsidy Released but Loan not Disbursed AS ON 10.10.2022**

Name of the Bank	Rs. In Lakhs											
	One year above		1 year below		6 months below		Below 3 months		Total			
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy		
Lakshmi Vilas Bank Ltd.	1	1.20							1	1.20		
MDCC							1	2.25	1	2.25		
PACS	64	88.78	61	101.00	56	101.54	141	177.51	322	468.83		
Pandyan Grama Bank	1	0.90	1	2.25	10	6.92	5	6.70	17	16.77		
Punjab & Sind Bank					2	4.50			2	4.50		
Punjab National Bank	4	6.94	3	5.85	15	19.42	39	40.59	61	72.79		
South Indian Bank Ltd.					1	2.25	1	0.90	2	3.15		
State Bank of India	30	46.06	33	47.31	126	139.89	167	253.09	356	486.35		
State Bank of Indore							1	1.20	1	1.20		
State Bank of Mysore	1	0.70							1	0.70		
State Bank of Travancore	1	2.25							1	2.25		
Tamil Nadu Grama Bank	9	11.04	10	15.36	52	53.13	28	30.29	99	109.82		
Tamilnadu Mercantile Bank Ltd					3	4.43	3	3.89	6	8.31		
TDCC Bank	1	0.48	1	0.90	9	4.32	2	4.50	13	10.20		
U C O Bank	7	9.38	4	5.44	4	6.97	7	10.12	22	31.91		
Union Bank of India	29	42.22	23	35.61	53	60.02	77	103.35	182	241.19		
United Bank of India	1	2.25					1	0.72	2	2.97		
Vijaya Bank	1	2.25							1	2.25		
<b>Grand Total</b>	<b>677</b>	<b>990.87</b>	<b>620</b>	<b>926.51</b>	<b>1344</b>	<b>1812.87</b>	<b>3234</b>	<b>5341.74</b>	<b>5875</b>	<b>9071.99</b>		



**TAHDCO - Subsidy Drawing by Lending Bank (UC PENDING) AS ON 10.10.2022**

Name of the Bank	6 months above and 1 year below		below 6 months above 3 months		Below 3 months		Total	
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy
	Axis Bank Ltd.,	1	2.25	3	6.75	12	27.00	16
Bank of Baroda			8	14.28	14	24.71	22	38.99
Bank of India	14	6.38	8	8.16	20	27.43	42	41.97
Canara Bank			36	36.76	116	114.01	152	150.76
Central Bank of India			7	12.64	20	24.06	27	36.70
City Union Bank Ltd.			1	0.30	2	4.44	3	4.74
District Central Co-Op Bank	1	0.90	9	4.88	13	22.95	23	28.73
Equitas Small Finance Bank			1	2.25			1	2.25
HDFC Bank Ltd			9	19.62	117	262.31	126	281.94
Indian Bank	1	1.71	43	54.52	153	160.65	197	216.88
Indian Overseas Bank			35	45.21	117	113.95	152	159.17
Indus Ind Bank Ltd			9	15.93	65	131.26	74	147.18
Karur Vysya Bank Ltd.					5	8.57	5	8.57
Kotak Mahendra Bank Ltd			11	24.74	96	215.29	107	240.03
PACS			27	52.03	42	60.38	69	112.41
Pandyan Grama Bank					9	11.49	9	11.49
Punjab & Sind Bank					1	2.25	1	2.25
Punjab National Bank			3	4.27	10	15.92	13	20.19
South Indian Bank Ltd.					1	2.25	1	2.25
State Bank of India			37	44.80	75	83.75	112	128.55
Tamil Nadu Grama Bank					22	24.46	22	24.46
Tamilnadu Mercantile Bank Ltd					3	4.43	3	4.43
TDCC Bank					10	6.57	10	6.57
U C O Bank			4	6.10	1	2.25	5	8.35
Union Bank of India			7	10.45	17	22.57	24	33.02
<b>Grand Total</b>	<b>17</b>	<b>11.24</b>	<b>258</b>	<b>363.68</b>	<b>941</b>	<b>1372.93</b>	<b>1216</b>	<b>1747.85</b>

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

The District wise and Bank wise performance details under Stand Up India (SUI) scheme for the state of Tamil Nadu as on 30.09.2022 (01.04.2022 to 30.09.2022) is furnished in the Annexure.

Banks in Tamil Nadu have sanctioned Rs. 3705.08 crore and disbursed Rs.1777.90 crore for SUI loans in both the category.

SLBC requests Member Banks to speed up disbursement of sanctioned loans as well as sanction all eligible pending applications.

Under Stand Up India Scheme, the Government of India has advised the Banks to finance two loans per branch – one each to SC/ST beneficiary and Women beneficiary. Hence, Banks have to extend financial assistance to beneficiaries equal to twice the number of their Branches in the state. The achievement level is far below the target given by the Gol.

Member Banks are requested to actively involve themselves in the implementation of Stand Up India scheme and to achieve the targets as advised by Gol. Further, Member Banks are also requested to issue suitable instructions to their branches to log into the SUI portal on regular basis and process the applications on priority basis and update the sanctions in the portal.

SUI as on 30.09.2022

Lender	SC				ST				Women (General)				Total			
	Target SC/ST A/Cs	No Of Sanctioned Amt	Disbursement Amt	Outstanding Amt	No Of Sanctioned A/Cs	Disbursement Amt	Outstanding Amt	Target Women A/Cs	No Of Sanctioned A/Cs	Disbursement Amt	Outstanding Amt	Target A/Cs	No Of Sanctioned A/Cs	Disbursement Amt	Outstanding Amt	
Public Sector Banks																
Bank of Baroda	307	25.66	11.94	11.63	2	0.3	0.15	0.15	650	137.29	65.49	65	778	163.25	76.79	
Bank of India	214	9.41	6.92	6.05	2	0.2	0.1	0	214	54.09	40.61	36.67	322	63.7	47.64	
Bank of Maharashtra	45	2.84	1.98	1.98	1	0.34	0	0	45	14.13	6.56	6.56	61	17.31	8.54	
Canara Bank	1061	179.06	62.78	62.42	90	22.65	3.51	3.51	1061	975.58	449.34	447.41	2222	1177.29	513.34	
Central Bank of India	202	2.87	2.54	2.21	55	11.83	10.24	10.24	202	22.6	18.41	15.97	404	37.29	28.41	
Indian Bank	1031	65.6	54.13	50.15	76	15.28	6.9	6.38	1031	513.95	388.06	355.93	2062	594.84	412.47	
Indian Overseas Bank	1159	29.37	16.8	15.61	13	2.54	2.19	2.09	1159	228.02	137.28	133.23	1221	259.94	156.26	
Punjab and Snd Bank	15	0.63	0.53	0.43	0	0	0	0	15	2.82	1.81	1.8	30	3.45	2.23	
Punjab National Bank	259	16.08	8.13	7.98	4	0.85	0.16	0.16	259	202.84	122.57	121.4	846	219.77	129.54	
State Bank of India	1346	55.51	17.78	16.78	15	3.16	0.46	0.46	1346	993	256.91	99.44	2692	315.58	116.68	
UCD Bank	106	5	3.32	3.32	1	0.2	0.2	0.2	106	57.15	39.63	39.62	212	62.95	43.13	
Union Bank of India	604	32.95	6.03	4.41	5	0.9	0.47	0.4	604	725	147.18	60.47	1208	161.03	65.29	
Total	1942	404.98	192.88	182.97	264	58.24	24.92	23.63	11001	2612.57	1454.37	1383.51	13207	3075.8	1672.17	
Private Sector Banks																
Federal Bank	139	0.87	0.87	0.87	0	0	0	0	139	72	14.43	13.39	278	74	15.3	
HDFC Bank	424	1.09	0	0	4	1.08	0	0	424	1607	362.89	18.44	848	365.06	18.44	
ICICI Bank	392	1.9	1.85	1.85	2	0.3	0.3	0.3	392	84	16.29	13.71	784	94	15.87	
IDBI Bank	113	1.19	0.94	0.94	1	0.1	0.1	0.1	113	26	6.51	3.96	33	7.8	5	
IndusInd Bank	44	5.46	3.87	3.87	2	0.69	0.47	0.47	44	186	44.45	38.98	88	206	43.32	
Koost Mahindra Bank Limited	84	18.89	0	0	0	0	0	0	84	392	110.34	0	168	465	129.23	
SOUTH INDIAN BANK	146	0	0	0	0	0	0	0	146	10	5.94	5.31	292	10	5.94	
Total	113	29.4	7.53	7.53	9	2.17	0.87	0.87	2377	560.86	94.7	93.58	2498	592.43	103.1	
Regional Rural Banks																
RRB Tamil Nadu GR	567	4.44	0.24	0.24	0	0	0	0	567	140	32.42	2.39	1134	165	2.63	
Total	25	4.44	0.24	0.24	0	0	0	0	140	32.42	2.39	1.25	165	36.85	2.63	
Grand Total	2080	438.82	200.64	190.73	273	60.41	25.6	24.48	13518	3205.85	1551.06	1478.93	15871	3705.08	1693.54	

SUI as on 30.09.2022

StateName/DistrictName	Total Branches	Total Targets	SC			ST			Women (General)			Total		
			No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
Ariyalur	67	134	4	1.63	0.66	0	0	0	37	7.1	2.79	41	8.73	3.45
CHENGALPATTU	44	88	1	0.1	0	0	0	0	89	19.78	0.94	90	19.88	0.94
CHENNAI	1666	3332	444	100.8	49.44	16	2.44	1.15	2672	660.28	311.23	3132	763.52	361.82
COIMBATORE	892	1784	189	45.42	26.21	15	3.86	1.47	2046	527.32	257.25	2250	576.61	284.93
CUDDALORE	246	492	66	11.22	5.02	0	0	0	248	51.3	31.7	314	62.52	36.72
DHARMAPURI	130	260	25	3.27	1.84	4	0.63	0.51	162	38.35	15.03	191	42.24	17.38
DINDIGUL	257	514	27	6.7	3.04	33	9.76	0.35	206	56.54	25.95	266	73	29.34
ERODE	382	764	101	21.07	5.26	16	5.26	1.94	575	130	55.57	692	156.33	62.77
KALLAKURICHI	2	4	0	0	0	0	0	0	2	0.9	0	2	0.9	0
KANCHIPURAM	559	1118	111	18.3	8.67	5	1.02	0.16	461	97.49	44.68	577	116.82	53.5
KANNIYAKUMARI	285	570	21	4.16	3.39	7	2	2	231	48.45	31.75	259	54.6	37.14
KARUR	151	302	20	3.15	1.64	5	0.64	0	173	42.03	21.95	198	45.82	23.59
KRISHNAGIRI	182	364	34	6.98	1.58	4	0.67	0.27	310	81.28	49.53	348	88.93	51.38
MADURAI	467	934	99	17.59	6.58	23	4.71	2.75	577	126.44	57.96	699	148.75	67.29
MAYILADUTHURAI	2	4	1	0.1	0	0	0	0	5	0.72	0	6	0.82	0
NAGAPATTINAM	180	360	29	3.93	2.73	1	0.13	0	149	28.39	17.39	179	32.45	20.11
NAMAKKAL	229	458	69	17.59	5.89	23	6.24	1.87	602	147.79	48.88	694	171.61	56.63
PERAMBALUR	80	160	21	3.43	1.91	0	0	0	64	9.69	5.06	85	13.12	6.97
PUDUKKOTTAI	158	316	24	4.58	2.98	4	0.63	0.22	100	16.66	12.61	128	21.86	15.81
RAMANATHAPURAM	133	266	34	5.55	0.97	2	0.35	0.1	57	14.1	6.88	93	20	7.95
Ranipet	6	12	0	0	0	0	0	0	5	0.79	0	5	0.79	0
SALEM	389	778	123	39.61	9.54	15	3.1	1.08	997	233.1	86.7	1135	275.81	97.32
SIVAGANGA	215	430	26	5.48	3.48	9	2.22	1.01	141	30.62	19.55	176	38.32	24.04
TENKASI	6	12	0	0	0	0	0	0	3	0.5	0	3	0.5	0
THANJAVUR	317	634	30	6.07	2.82	16	2.06	1.46	276	48.08	32.53	322	56.22	36.81
THE NILGIRIS	97	194	18	3.76	1.37	2	0.3	0.3	57	10.01	6.4	77	14.07	8.07
THENI	160	320	17	3.77	2.05	3	0.32	0.32	79	16.23	9.46	99	20.31	11.83
THIRUVALLUR	345	690	113	21.26	13.12	14	3.12	1.07	431	94.98	50.59	558	119.36	64.77
THIRUVARUR	152	304	8	1.01	0.45	2	0.6	0.6	74	11.72	6.29	84	13.33	7.34
TIRUCHIRAPPALLI	404	808	77	16.92	7.33	7	1.65	0.32	505	129.85	77.33	589	148.42	84.99
Tirunelveli	399	798	80	14.67	7.43	8	1.33	1.33	355	71.71	45.24	443	87.71	54
Tirupathur	9	18	2	0.26	0.1	1	0.17	0.17	11	1.89	0.54	14	2.32	0.81
TIRUPPUR	237	474	31	7.02	2.6	3	0.53	0.11	664	173.98	56.15	698	181.53	58.86
TIRUVANNAMALAI	194	388	28	5.46	2.03	4	0.74	0.36	183	49.05	26.38	215	55.25	28.76
TUTICORIN	223	446	32	5.85	1.28	12	2.17	1.32	169	36.5	23.47	213	44.53	26.07
Vellore	361	722	92	16.59	10.09	8	1.4	1.18	395	93.75	54.34	495	111.74	65.62
VILLUPURAM	267	534	39	7.16	4.27	1	0.22	0.22	157	36.51	20.43	197	43.89	24.92
VIRUDHUNAGAR	231	462	44	8.34	4.89	10	2.16	2.16	250	61.97	38.92	304	72.47	45.97
Total	10124	20248	2080	438.82	200.64	273	60.41	25.8	13518	3205.85	1551.46	15871	3705.08	1777.9

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

Credit flow to MSME Sector from April 2022 to September 2022 stands at Rs.110340.93 crores. The share of Micro, Small and Medium Enterprises in credit flow to MSME is furnished in the Annexure (Bank-Wise and District Wise). The share of Micro, Small and Medium Enterprises in outstanding to MSME is furnished in the Annexure (Bank-Wise and District Wise).

Out of the total MSME disbursements made during the period ended September 2022, share of Micro sector stands at Rs.43471.17 Crores (39.39%). 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

## DISTRICT WISE ACP - MSME Outstanding AS ON 30.9.2022

Sr. No.	Name of Bank	MSME													
		No. in Actual and Air		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 PSI)		Out of Other finance to MSMEs above, loans upto 50 crores to Start-ups)		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	ARIYALUR	18810	278.77	2928	134	54.23	91	54.23	454	3.2	0	0	22283	470.2	
2	CHENGALPATTU	89802	1974.91	31904	1628.18	419.99	405	419.99	526	14.42	0	0	122637	4037.5	
3	CHENNAI	10825926	27113.38	84539	32545.54	1185	15969.49	1185	15969.49	1048	413.22	0	0	10922698	76041.63
4	COIMBATORE	101087226	9302.14	41694	11093.3	4094	6888.4	4094	6888.4	664	63.68	0	0	101133678	27347.52
5	CUDDALORE	76406	1211.87	16548	708.44	185	216.51	185	216.51	1185	15.24	0	0	94324	2152.06
6	DHARMAPURI	24855	712.22	9173	462.4	105	114.97	105	114.97	543	2.46	0	0	34676	1292.05
7	DINDIGUL	58744	1568.93	20521	1291.91	298	594.53	298	594.53	1023	12.77	0	0	80586	3468.14
8	ERODE	283209	3312.35	16408	3339.14	1380	2475.18	1380	2475.18	396	5.61	0	0	301393	9132.28
9	KALLAKURICHI	24841	369.97	4397	272.77	48	93.27	48	93.27	448	2.08	0	0	29734	738.09
10	KANCHIPURAM	54300	1758.29	19139	1676.88	696	505.01	696	505.01	167	5.78	0	0	74302	3945.96
11	KANNIYAKUMARI	65092	1675.3	25025	1224.27	203	190.3	203	190.3	637	9.63	0	0	90957	3099.5
12	KARUR	24802	1438.9	9855	1227.08	445	243.09	445	243.09	229	4.09	0	0	35331	2913.16
13	KRISHNAGIRI	41361	1925.8	12126	1682.18	474	647.86	474	647.86	197	38.15	0	0	54158	4293.99
14	MADURAI	71695	3655.09	42255	3199.27	1059	1273.76	1059	1273.76	947	26	0	0	115956	8154.12
15	MAYILADUTHURAI	32257	364.66	16518	244.24	36	8.91	36	8.91	129	4.92	0	0	48940	622.73
16	NAGAPATTINAM	13338	314	9502	165.99	28	6.43	28	6.43	155	1.37	0	0	23023	487.79
17	NAMAKKAL	329924	2808.28	13829	2025.99	1356	1545.68	1356	1545.68	608	7.95	0	0	345717	6387.9
18	PERAMBALUR	13828	299.57	5703	256.49	46	138.39	46	138.39	76	3.54	0	0	19653	697.99
19	PUDUKKOTTAI	18379	630.67	27344	468.65	186	107.17	186	107.17	229	4.5	0	0	46138	1210.99
20	RAMANATHAPURAM	21411	487.43	20184	385.84	47	41.23	47	41.23	65	1.33	0	0	41707	915.83
21	RANIPET	15667	530.2	5982	464.62	334	381.9	334	381.9	454	10.49	0	0	22437	1387.21
22	SALEM	1222849	4760.96	29374	3280.38	1883	1452.76	1883	1452.76	1144	46.78	0	0	1255250	9540.88
23	SIVAGANGA	20675	590.43	22112	453.52	130	94.68	130	94.68	257	5.31	0	0	43174	1143.94
24	TENKASI	33510	892.34	19164	602.36	144	142.65	144	142.65	679	7.83	0	0	53497	1645.18
25	THANJAVUR	1046025	1619.9	20804	1398.9	381	474.87	381	474.87	479	24.18	0	0	1067689	3517.85
26	THE NILGIRIS	20758	316.6	2177	109.3	31	34.56	31	34.56	533	6.5	0	0	23499	466.96
27	THENI	31499	775.58	8787	543.94	101	91.8	101	91.8	1001	10.24	0	0	41388	1421.56
28	THIRUVALLUR	121304	3303	27506	2543.14	820	1295.85	820	1295.85	521	57.28	0	0	150151	7199.27
29	THIRUVARUR	22339	522.03	12114	322.5	44	23.08	44	23.08	134	1.99	0	0	34631	869.6

TAMIL NADU

DISTRICT WISE ACP - MSME Outstanding AS ON 30.9.2022

Sr. No.	Name of Bank	MSME													
		No. in Actual and Air		Micro Enterprises (Manufacturing + Service) (Including Khadi & Village Industries)		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 above, loans upto 50 crores to Start-ups)		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
30	TIRUCHIRAPPALLI	1714284	2451.28	36879	2580.97	1514	1255.97	424	103.75	0	0	1753101	6391.97		
31	TIRUNELVELI	5086074	1369.93	26077	802.84	215	247.46	786	4.9	0	0	5113152	2425.13		
32	TIRUPATTUR	12178	416.77	5765	286.13	90	121.71	324	1.48	0	0	18337	826.09		
33	TIRUPPUR	55466	5299.84	19739	7352.11	2082	4434.67	311	195.18	0	0	77598	17281.8		
34	TIRUVANNAMALAI	55178	1036.82	16017	651.01	84	77.41	171	12.75	0	0	71450	1777.99		
35	TOOTHUKUDI	46387	1689.85	24717	1209.07	555	730.57	417	11.35	0	0	72076	3640.84		
36	VELLORE	33370	1056.11	13013	903.15	479	208.67	370	22.73	0	0	47232	2190.66		
37	VILLUPURAM	55549	785.25	11209	490.85	150	157.22	599	10.97	0	0	67507	1444.29		
38	VIRUDHUNAGAR	50206	2223.09	15122	2251.53	671	1266.06	174	16.61	0	0	66173	5757.29		
		122819524	90842.51	746150	90278.88	32075	44026.29	18504	1190.26	0	0	123616253	226337.94		

**TAMIL NADU**  
**DISTRICT WISE ACP - MSME Disbursement AS ON 30.9.2022**

No. in Actual and Amount

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-ups)		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	ARIYALUR	8649	141.35	756	66.92	18	14.62	86	0.61	0	0	9509	223.5
2	CHENGALPATTU	44222	984.96	3311	596.08	85	160.2	42	6.02	0	0	47660	1747.26
3	CHENNAI	197615	12367.99	18717	14083.32	6569	11235.37	360	279.62	0	0	223261	37966.3
4	COIMBATORE	39107	3947.25	10301	5267.04	2140	3847.99	122	25.14	0	0	51670	13087.42
5	CUDDALORE	29942	517.84	1061	307.45	37	92.79	359	5.93	0	0	31399	924.01
6	DHARMAPURI	16178	440.43	3174	262.01	46	67.8	22	0.61	0	0	19420	770.85
7	DINDIGUL	20801	705.19	2399	536.94	90	161.54	104	8.39	0	0	23394	1412.06
8	ERODE	21866	1691.12	1975	1270.59	518	1022.46	62	2.06	0	0	24421	3986.23
9	KALLAKURICHI	15077	207.11	264	126.01	13	39.45	61	0.42	0	0	15415	372.99
10	KANCHIPURAM	30968	951.51	4146	934.66	290	321.47	29	2.28	0	0	35433	2209.92
11	KANNIYAKUMARI	24219	776.78	1993	484.83	74	80.67	130	4	0	0	26416	1346.28
12	KARUR	9790	735.82	821	488.7	122	76.43	61	0.73	0	0	10794	1301.68
13	KRISHNAGIRI	22270	1230.7	2793	957.85	151	331.31	27	14.36	0	0	25241	2534.22
14	MADURAI	39375	1758.37	9900	1507.04	313	534.89	200	5.96	0	0	49788	3806.26
15	MAYILADUTHURAI	16876	207.42	644	84.34	2	0.38	5	0.18	0	0	17527	292.32
16	NAGAPATTINAM	7342	139.18	579	41.6	11	4.9	10	0.14	0	0	7942	185.82
17	NAMAKKAL	20967	1198.08	1777	1004.73	277	998.22	140	2.42	0	0	23161	3203.45
18	PERAMBALUR	7632	118.91	885	124.82	7	6.95	14	2.66	0	0	8538	253.34
19	PUDUKKOTTAI	19091	343.34	1211	152.38	35	62.89	49	3.03	0	0	20386	561.64
20	RAMANATHAPURAM	17363	284.38	808	170.76	9	19.42	12	0.43	0	0	18192	474.99
21	RANIPET	10938	318.07	1888	285.25	77	351.14	139	4.86	0	0	13042	959.32
22	SALEM	40069	1974.66	5038	1398.45	615	601.99	275	27.35	0	0	45997	4002.45
23	SIVAGANGA	16379	314.03	1624	136.48	21	30.75	37	1.82	0	0	18061	483.08
24	TENKASI	19291	547.2	2608	292.18	39	99.76	93	3.11	0	0	22031	942.25
25	THANJAVUR	24005	737.43	1932	624.04	133	148.5	75	10.98	0	0	26145	1520.95
26	THE NILGIRIS	4528	114.9	300	65.82	16	18.69	64	1.61	0	0	4908	201.02
27	THENI	10197	392.19	868	207.45	24	10.32	75	0.67	0	0	11164	610.63
28	THIRUVALLUR	57228	1498.68	5653	1177.09	310	464.26	213	13.52	0	0	63404	3153.55



**TAMIL NADU**  
**DISTRICT WISE ACP - MSME Disbursement AS ON 30.9.2022**

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-ups)		Total MSMEs (PS)	
				A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
29		THIRUVARUR	11661	263.92	1037	146.21	22	78.94	18	0.68	0	0	12738	489.75	
30		TIRUCHIRAPPALLI	33259	1081.8	3637	953.92	451	309.79	121	10.83	0	0	37468	2356.34	
31		TIRUNELVELI	24345	703.6	1700	339.81	52	67.57	156	1.57	0	0	26253	1112.55	
32		TIRUPATTUR	9373	195.03	1430	142.49	172	199.68	127	0.86	0	0	11102	538.06	
33		TIRUPPUR	20234	2819.83	5378	4003.38	1123	2412	48	5.6	0	0	26783	9240.81	
34		TIRUVANNAMALAI	37712	568.96	4218	317.44	21	11.09	28	10.24	0	0	41979	907.73	
35		TOOTHUKUDI	29352	1071.54	1573	644.08	400	525.12	37	5.74	0	0	31362	2246.48	
36		VELLORE	19720	479.88	3240	417.49	90	83.96	138	7.73	0	0	23188	989.06	
37		VILLUPURAM	31519	387.98	2034	242.6	32	18.87	86	7.37	0	0	33671	656.82	
38		VIRUDHUNAGAR	24797	1253.74	1695	1141.67	452	867.96	126	6.17	0	0	27070	3269.54	
			<b>1033957</b>	<b>43471.17</b>	<b>113368</b>	<b>41003.92</b>	<b>14857</b>	<b>25380.14</b>	<b>3751</b>	<b>485.7</b>	<b>0</b>	<b>0</b>	<b>1165933</b>	<b>110340.93</b>	

No. in Actual and Amount

MSME

TAMIL NADU

BANK WISE TOTAL ACP - MSME Outstanding AS ON 30.9.2022

No. in Actual and Amount

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 PS I)		Out of Other finance to MSMEs above, loans upto 50		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	7074	2301.09	461146	8200.13	2494	2264.05	0	0	0	0	470714	12765.27
2	BANK OF BARODA	51283	3422.6	2525	1914.56	361	1005.83	0	0	0	0	54169	6342.99
3	BANK OF INDIA	56197	2069.12	1569	1179.83	91	235.36	0	0	0	0	57857	3484.31
4	BANK OF MAHRASHTRA	3832	1835.44	257	297.71	17	91.55	0	0	0	0	4106	2224.7
5	CANARA BANK	284955	10185.59	21737	9336.23	1785	3244.14	13447	178.88	0	0	321924	22944.84
6	CENTRAL BANK OF INDIA	23679	758.68	2209	976.09	79	163.25	163	90.1	0	0	26130	1988.12
7	INDIAN BANK	427035	6521.11	141805	10348.27	1630	2400.58	0	0	0	0	570470	19269.96
8	PUNJAB NATIONAL BANK	33887	2729.6	4615	2079.87	562	1365.24	0	0	0	0	39064	6174.71
9	PUNJAB AND SIND BANK	1610	95.95	104	86.53	14	17	0	0	0	0	1728	199.48
10	UNION BANK OF INDIA	127569	3857.06	5682	3681.47	1103	1810.6	0	0	0	0	134354	9349.13
11	UCO BANK	15833	195.73	1894	733.5	17	24.64	0	0	0	0	17744	953.87
12	STATE BANK OF INDIA	17959	6000.51	6306	7302.13	1326	5292.55	1944	760.61	0	0	27535	19355.8
	Sub Total	1050913	39972.48	649849	46136.32	9479	17914.79	15554	1029.59	0	0	1725795	105053.18
PRIVATE BANKS													
13	AXIS BANK	12578	6229.85	5725	7920.73	1968	4602.35	0	0	0	0	20271	18752.93
14	BANDHAN BANK	85	6.2	4	10.26	0	0	8	147.18	0	0	97	163.64
15	FEDERAL BANK	5143	1386.67	2651	1584.54	933	1113.3	0	0	0	0	8727	4084.51
16	HDFC BANK	385351	10392.89	20299	7227.17	6867	7435.57	0	0	0	0	412517	25055.63
17	ICICI BANK	16444	4506.39	10965	5839.46	3307	2252.83	0	0	0	0	30716	12598.68
18	IDBI BANK	7752	903.32	535	599.12	127	333.37	0	0	0	0	8414	1835.81
19	INDUSIND BANK	34231	2220.89	14841	2382.73	1657	826.59	0	0	0	0	50729	5430.21
20	J & K BANK	166	14.44	37	7.31	3	0.63	0	0	0	0	206	22.38
21	KARNATAKA BANK	1815	314.57	687	645.51	95	421.61	0	0	0	0	2597	1381.69
22	CSB BANK LIMITED	1383	154.35	275	286.67	89	281.39	0	0	0	0	1747	722.41
23	CITY UNION BANK	15609	3669.69	5384	5014.12	589	2175.97	0	0	0	0	21582	10859.78
24	DHANLAXMI BANK	515	77.51	165	132.07	15	85.57	0	0	0	0	695	295.15
25	IDFC FIRST BANK	5090	782.42	1405	567.85	330	109.57	0	0	0	0	6825	1459.84
26	KARUR VYASYA BANK	10678	2426.22	4174	3016.71	817	1799.36	0	0	0	0	15669	7242.29
27	KOTAK MAHINDRA BANK	13406	2046.63	6286	2279.72	2594	1254.52	0	0	0	0	22286	5580.87
28	DBS BANK INDIA (E-LVB)	1720	249.28	585	326.58	66	132.71	0	0	0	0	2371	708.57

**TAMIL NADU**  
**BANK WISE TOTAL ACP - MSME Outstanding AS ON 30.9.2022**

No. in Actual and Amount

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 PSI)		Out of Other finance to MSMEs above, loans upto 50		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
29	RBL BANK	1021	203.36	205	106.01	36	40.43	0	0	0	0	1262	349.8
30	SOUTH INDIAN BANK	3486	703.6	1882	1696.44	400	1091.78	0	0	0	0	5768	3491.82
31	TAMILNADU MERCANTILE BANK	51319	7219.55	4644	2419.59	304	552.1	0	0	0	0	56267	10191.24
32	YES BANK	7355	1358.04	4424	1591.61	2257	1566.5	0	0	0	0	14036	4516.15
	Sub Total	575147	44865.87	85173	43654.2	22454	26076.15	8	147.18	0	0	682782	114743.4
	REGIONAL RURAL BANKS												
33	TAMILNADU GRAMA BANK	207622	1938.44	8868	82.49	0	0	0	0	0	0	216490	2020.93
	Sub Total	207622	1938.44	8868	82.49	0	0	0	0	0	0	216490	2020.93
	COOPERATIVE BANK												
34	TAMILNADU STATE APEX CO-C	136	0.66	0	0	0	0	2942	13.49	0	0	3078	14.15
	Sub Total	136	0.66	0	0	0	0	2942	13.49	0	0	3078	14.15
	Small Financial Bank												
35	EQUITAS SMALL FINANCE BAN	47304	2695.37	2041	260.76	118	21.73	0	0	0	0	49463	2977.86
36	JANA SMALL FINANCE BANK L	120704822	468.04	108	93.49	19	10.78	0	0	0	0	120704949	572.31
37	SURYODAY SMALL FINANCE BA	1218	31.36	33	1.65	0	0	0	0	0	0	1251	33.01
38	UJIVAN SMALL FINANCE BAN	2413	171.47	78	49.97	5	2.84	0	0	0	0	2496	224.28
39	ESAF BANK	229949	698.82	0	0	0	0	0	0	0	0	229949	698.82
40	FINCARE SMALL FINANCE BAN	0	0	0	0	0	0	0	0	0	0	0	0
41	AU SMALL FINANCE BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	120985706	4065.06	2260	405.87	142	35.35	0	0	0	0	120988108	4506.28
	OTHER BANK												
42	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0
43	TDDC	0	0	0	0	0	0	0	0	0	0	0	0
44	TIIC	0	0	0	0	0	0	0	0	0	0	0	0
45	TNSARD	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	PAYMENT BANKS												
46	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0
47	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	122819524	90842.51	746150	90278.88	32075	44026.29	18504	1190.26	0	0	123616253	226337.94

**TAMIL NADU**  
**BANK WISE TOTAL ACP - MSME Outstanding AS ON 30.9.2022**

No. in Actual and Amount

Sr. No.	Name of Bank	MSME								Total MSMEs (PS)			
		Micro Enterprises (Manufacturing + Service) (Including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As indicated in Master Direction on PSU)		Out of Other finance to MSMEs above, loans upto 50		A/c	Amt
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt		

**TAMIL NADU**  
**BANK WISE TOTAL ACP - MSME Disbursement AS ON 30.9.2022**

No. in Actual and Amount in Cro

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-		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	<b>PUBLIC BANK</b>												
1	INDIAN OVERSEAS BANK	204167	2067.17	312	259.31	78	170.82	0	0	0	0	204557	2497.3
2	BANK OF BARODA	11416	992.75	388	587.22	70	306.19	0	0	0	0	11874	1886.16
3	BANK OF INDIA	16650	1195.47	611	870.96	46	165.1	0	0	0	0	17307	2231.53
4	BANK OF MAHRASHTRA	0	0	0	0	0	0	0	0	0	0	0	0
5	CANARA BANK	37160	1479.55	2953	1398.31	914	685.49	1160	15.48	0	0	42187	3578.83
6	CENTRAL BANK OF INDIA	4971	342.44	868	526.29	34	79.13	72	47.33	0	0	5945	995.19
7	INDIAN BANK	315478	5443.58	73209	6815.48	760	1979.87	0	0	0	0	389447	14238.93
8	PUNJAB NATIONAL BANK	2142	240.27	566	593.74	198	159.72	0	0	0	0	2906	993.73
9	PUNJAB AND SIND BANK	107	6.58	13	0.85	55	28.69	0	0	0	0	175	36.12
10	UNION BANK OF INDIA	16835	3334.73	1767	3827.68	295	2048.12	0	0	0	0	18897	9210.53
11	UCO BANK	1495	27.73	195	121.31	0	0	0	0	0	0	1690	149.04
12	STATE BANK OF INDIA	42066	6484.72	8874	6122.71	1015	4387.33	1264	341.07	0	0	53219	17335.83
	<b>Sub Total</b>	<b>652487</b>	<b>21614.99</b>	<b>89756</b>	<b>21123.86</b>	<b>3465</b>	<b>10010.46</b>	<b>2496</b>	<b>403.88</b>	<b>0</b>	<b>0</b>	<b>748204</b>	<b>53153.19</b>
	<b>PRIVATE BANKS</b>												
13	AXIS BANK	2524	1224.38	886	1337.17	267	683.6	0	0	0	0	3677	3245.15
14	BANDHAN BANK	40	3.89	3	10.2	0	0	2	75	0	0	45	89.09
15	FEDERAL BANK	2800	1006.56	1044	1182.42	252	873.97	0	0	0	0	4096	3062.95
16	HDFC BANK	137846	3145.87	4790	3503.29	4217	5772.74	0	0	0	0	146853	12421.9
17	ICICI BANK	6784	3610.46	3716	4799.69	845	2102.91	0	0	0	0	11345	10513.06
18	IDBI BANK	2250	332.32	269	333.33	43	157.18	0	0	0	0	2562	822.83
19	INDUSIND BANK	3426	653.31	647	1120.88	669	472.35	0	0	0	0	4742	2246.54
20	J & K BANK	13	4.15	3	4.34	0	0	0	0	0	0	16	8.49
21	KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0
22	CSB BANK LIMITED	61	16.88	31	47.1	12	41.47	0	0	0	0	104	105.45
23	CITY UNION BANK	1339	443.11	890	751.36	118	336.87	0	0	0	0	2347	1531.34
24	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0
25	IDFC FIRST BANK	2573	390.48	558	404.78	148	69.11	0	0	0	0	3279	864.37

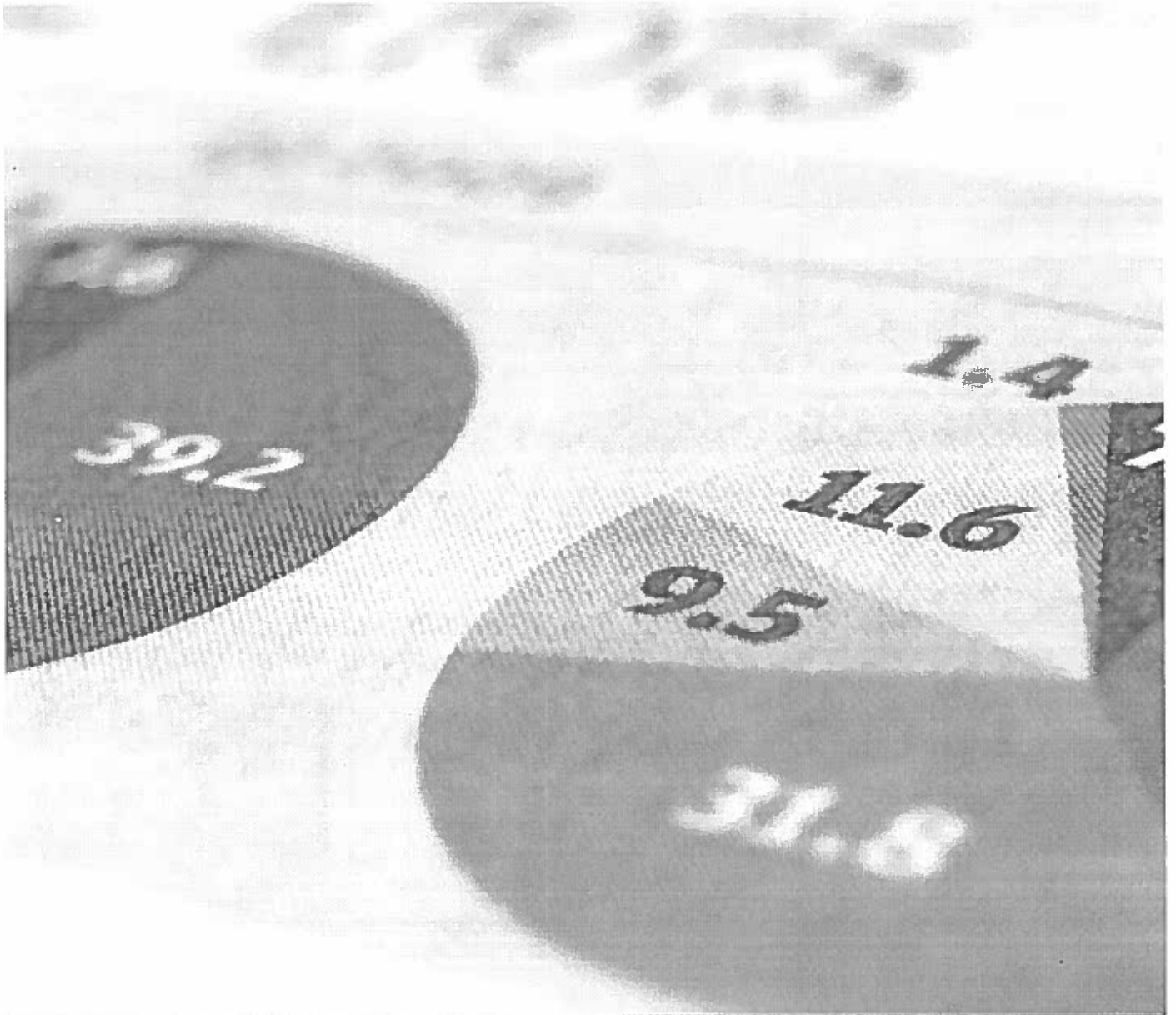
**TAMIL NADU  
MSME Disbursement AS ON 30.9.2022**

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-		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
26	KARUR VYASYA BANK	1648	317.6	837	229.02	1122	179.05	0	0	0	0	3607	725.67
27	KOTAK MAHINDRA BANK	4016	993.44	1953	1440.51	1198	1098.68	0	0	0	0	7167	3532.63
28	DBS BANK INDIA (E-LVB)	762	176.1	332	229.42	45	74.74	0	0	0	0	1139	480.26
29	RBL BANK	77	42.36	29	47.68	8	56.75	0	0	0	0	114	146.79
30	SOUTH INDIAN BANK	4064	16.29	2041	37.88	414	32.52	0	0	0	0	6519	86.69
31	TAMILNAD MERCANTILE BAN	29606	5657.81	2074	2184.04	410	867.45	0	0	0	0	32090	8709.3
32	YES BANK	2817	1074.58	2289	2066.76	1586	2531.01	0	0	0	0	6692	5672.35
	Sub Total	202646	19109.59	22392	19729.87	11354	15350.4	2	75	0	0	236394	54264.86
	REGIONAL RURAL BANKS												
33	TAMILNADU GRAMA BANK	128490	1268.45	539	14.84	0	0	0	0	0	0	129029	1283.29
	Sub Total	128490	1268.45	539	14.84	0	0	0	0	0	0	129029	1283.29
	COOPERATIVE BANK												
34	TAMILNADU STATE APEX CO-	42	0.23	0	0	0	0	1253	6.82	0	0	1295	7.05
	Sub Total	42	0.23	0	0	0	0	1253	6.82	0	0	1295	7.05
	Small Financial Bank												
35	EQUITAS SMALL FINANCE BA	16421	1133.05	600	65.69	24	3.85	0	0	0	0	17045	1202.59
36	JANA SMALL FINANCE BANK	429	140.47	36	44.3	5	8.56	0	0	0	0	470	193.33
37	SURYODAY SMALL FINANCE B	6	0.78	0	0	0	0	0	0	0	0	6	0.78
38	UJJIVAN SMALL FINANCE BAN	417	50.86	45	25.36	9	6.87	0	0	0	0	471	83.09
39	ESAF BANK	33019	152.75	0	0	0	0	0	0	0	0	33019	152.75
40	FINCARE SMALL FINANCE BA	0	0	0	0	0	0	0	0	0	0	0	0
41	AU SMALL FINANCE BANK LT	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	50292	1477.91	681	135.35	38	19.28	0	0	0	0	51011	1632.54
	OTHER BANK												
42	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0
43	TDDC	0	0	0	0	0	0	0	0	0	0	0	0
44	TIIC	0	0	0	0	0	0	0	0	0	0	0	0
45	TNSARD	0	0	0	0	0	0	0	0	0	0	0	0

**TAMIL NADU**  
**BANK WISE TOTAL ACP - MSME Disbursement AS ON 30.9.2022**

Sr. No.	Name of Bank	MSME											
		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-		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	PAYMENT BANKS												
46	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0
47	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	1033957	43471.17	113368	41003.92	14857	25380.14	3751	485.7	0	0	1165933	110340.93

No. in Actual and Amount in Cro



# AGENDA CREDIT FLOW & FI

172nd SLBC SUB-COMMITTEE MEETING

10/28/22

AGENDA



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

In the state of Tamil Nadu, 130.52 lakh PMJDY accounts are opened as on 30.09.2022 of which 68.53 lakhs are in rural areas and 61.99 lakh accounts are in urban areas.

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

Further, it is observed that, as many as 13.58 lakh accounts have zero balances (11.48 lakh zero balance account as of 30.06.2022), which accounts to 10.40% of total accounts (9.12% as of 30.06.2022). The remaining PMJDY accounts have an aggregate balance of Rs4203.35 Crore.

The Average balance per account is Rs.3220.46 (Rs.3081.09 as of 30.06.2022) (excluding zero balance accounts).

Further 70.94% of PMJDY accounts are issued with Rupay Cards and 72.78% accounts are Aadhaar seeded.

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

PMJDY (Bank Wise) as on 30.09.2022							
BANK	Sum of Rural A/C	Urban A/C	TOTAL A/C	Sum of Male A/C	Female A/C	TOTAL A/C	Sum of Total Deposit (Rs.)
Bank of Baroda	421211	317174	738385	315228	423157	738385	2289346577
Bank of India	297471	114781	412252	170924	241328	412252	1446406663
Bank of Maharashtra	9074	21568	30642	14206	16436	30642	104874215
Canara Bank	1346149	371556	1717705	724743	992962	1717705	6296106050
Central Bank of India	149542	81249	230791	99449	131342	230791	564846733.3
Indian Bank	2205873	594210	2800083	1140558	1659525	2800083	7294545587
Indian Overseas Bank	583990	1874629	2458619	1104433	1354186	2458619	13324828883
Punjab & Sind Bank	1149	14074	15223	7309	7914	15223	19662427.99
Punjab National Bank	124424	144931	269355	115670	153685	269355	640565507.9
State Bank of India	506062	1732898	2238960	870978	1367982	2238960	5171139291
UCO Bank	39361	101266	140627	60505	80122	140627	547109122.2
Union Bank of India	695516	263635	959151	386956	572195	959151	2130129887
Axis Bank Ltd	16180	105730	121910	69969	51941	121910	362185625.4
City Union Bank Ltd	9532	57627	67159	29300	37859	67159	137056685.9
Federal Bank Ltd	30502	14825	45327	22815	22512	45327	186476014.3
HDFC Bank Ltd	13062	215944	229006	54076	174930	229006	576333557.4
ICICI Bank Ltd	174064	48060	222124	79966	142158	222124	313611094.9
IDBI Bank Ltd.	3435	55898	59333	18794	40539	59333	154012054.9
IndusInd Bank Ltd	5	10641	10646	7560	3086	10646	25073703.49
Jammu & Kashmir Bank Ltd	0	153	153	92	61	153	98010
Karur Vysya Bank	79152	20491	99643	36622	63021	99643	152740044.7
Kotak Mahindra Bank Ltd	4612	2961	7573	4304	3269	7573	8830388.01
Lakshmi Vilas Bank Ltd	127022	14573	141595	49957	91638	141595	202854671.9
RBL Bank Ltd	5171	0	5171	0	5171	5171	6500863.39
South Indian Bank Ltd	10975	20178	31153	12493	18660	31153	78108482.64
Yes Bank ltd	0	70	70	40	30	70	68193.93
<b>Grand Total</b>	<b>6853534</b>	<b>6199122</b>	<b>13052656</b>	<b>5396947</b>	<b>7655709</b>	<b>13052656</b>	<b>42033510336</b>

PMJDY (District Wise) as on 30.09.2022							
District	Sum of Rural A/C	Sum of Urban A/C	TOTAL A/C	Sum of Male A/C	Sum of Female A/C	TOTAL A/C	Sum of Total Deposit(Rs.)
Ariyalur	71754	10392	82146	38465	43681	82146	179555771.9
Chennai	2248	835910	838158	310838	527320	838158	3009144514
Coimbatore	352108	416136	768244	328471	439773	768244	3038152121
Cuddalore	252258	143368	395626	169492	226134	395626	1028014485
Dharmapuri	212750	68474	281224	118532	162692	281224	653319928
Dindigul	241045	157920	398965	160723	238242	398965	1135354703
Erode	294300	209160	503460	218865	284595	503460	1819320998
Kancheepuram	292587	276819	569406	248346	321060	569406	2399719698
Kanniyakumari	138974	250627	389601	155148	234453	389601	987744974.7
Karur	144604	92448	237052	98642	138410	237052	867194221
Krishnagiri	208817	102459	311276	136615	174661	311276	834224596.9
Madurai	157498	357394	514892	196425	318467	514892	1398377926
Nagapattinam	131488	146159	277647	122793	154854	277647	827863502.6
Namakkal	291692	104891	396583	152141	244442	396583	1203442643
Perambalur	54000	36915	90915	39098	51817	90915	395815428
Pudukkottai	168963	99969	268932	116271	152661	268932	911283760.3
Ramanathapuram	138528	88384	226912	90030	136882	226912	896100983
Salem	365787	472573	838360	352996	485364	838360	1891065911
Sivaganga	168540	74934	243474	96100	147374	243474	971029134.4
Thanjavur	195146	213640	408786	167082	241704	408786	1132981733
The Nilgiris	99123	24081	123204	50036	73168	123204	770736878.7
Theni	126829	109344	236173	91834	144339	236173	616801916.5
Thiruvallur	273906	252484	526390	224769	301621	526390	1876806995
Thiruvarur	131906	106041	237947	99202	138745	237947	953543910.7
Thoothukkudi	121259	120222	241481	99250	142231	241481	975449180.5
Tiruchirappalli	195699	243069	438768	180968	257800	438768	1470140001
Tirunelveli	264770	280113	544883	225898	318985	544883	1882789707
Tiruppur	257914	241113	499027	211917	287110	499027	1516858355
Tiruvannamalai	262656	125354	388010	171885	216125	388010	1151848905
Vellore	530524	262741	793265	313389	479876	793265	2337694831
Viluppuram	491418	131122	622540	261623	360917	622540	1713234732
Virudhunagar	214443	144866	359309	149103	210206	359309	1187897893
<b>Grand Total</b>	<b>6853534</b>	<b>6199122</b>	<b>13052656</b>	<b>5396947</b>	<b>7655709</b>	<b>13052656</b>	<b>42033510336</b>

**Status of Jansuraksha Schemes in the State**

In the state of Tamil Nadu, the enrolments under Jansuraksha Schemes have reached 187.03 lakhs as on 30.09.2022, which includes 52.00 lakhs enrolments under PMJJBY and 135.03 lakhs enrolments under PMSBY.

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

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

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

Hon'ble PM's independence day speech he announced that "We have to achieve saturation viz. we have to enroll all eligible persons under the three Prime Minister's Jan Suraksha Schemes (PMJSS) viz., Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) for life cover, Pradhan Mantri Suraksha Bima Yojana (PMSBY) for personal accident cover and Atal Pension Yojana (APY) for pension.

**All Stake Holders together can do it !**

<b>JANSURAKSHA Bank Wise as on 30.09.2022</b>			
<b>BANK</b>	<b>PMJBY</b>	<b>PMSBY</b>	<b>Total</b>
Bank of Baroda	148946	558524	707470
Bank of India	167134	428135	595269
Bank of Maharashtra	5503	11743	17246
Canara Bank	1300706	2925364	4226070
Central Bank of India	145976	331020	476996
Indian Bank	1088076	2367803	3455879
Indian Overseas Bank	788708	1803398	2592106
Punjab & Sind Bank	2744	10699	13443
Punjab National Bank	75689	291190	366879
State Bank of India	773854	2774888	3548742
UCO Bank	58452	136091	194543
Union Bank of India	208200	853373	1061573
Axis Bank Ltd	17564	55439	73003
City Union Bank Ltd	59921	97584	157505
Federal Bank Ltd	16598	29178	45776
HDFC Bank Ltd	81833	169202	251035
ICICI Bank Ltd	45557	108896	154453
IDBI Bank Ltd.	43136	113032	156168
IDFC Bank Ltd.	408	1817	2225
IndusInd Bank Ltd	299	15042	15341
Jammu & Kashmir Bank Ltd	159	167	326
Karur Vysya Bank	68289	106118	174407
Kotak Mahindra Bank Ltd	9339	19445	28784
Lakshmi Vilas Bank Ltd	13667	29051	42718
RBL Bank Ltd	157	529	686
South Indian Bank Ltd	12381	28459	40840
Tamilnadu Mercantile Bank Ltd	66800	236025	302825
Yes Bank Ltd	167	196	363
<b>Grand Total</b>	<b>5200263</b>	<b>13502408</b>	<b>18702671</b>

<b>JANSURAKSHA District Wise as on 30.09.2022</b>			
<b>DISTRICT</b>	<b>PMJJB</b>	<b>PMSBY</b>	<b>Total</b>
Ariyalur	42796	169689	212485
Chennai	484044	1146638	1630682
Coimbatore	339495	852082	1191577
Cuddalore	155133	385622	540755
Dharmapuri	96058	211010	307068
Dindigul	183909	447372	631281
Erode	178596	472080	650676
Kancheepuram	293088	748602	1041690
Kanniyakumari	116533	354637	471170
Karur	66862	250847	317709
Krishnagiri	115227	263719	378946
Madurai	237680	617772	855452
Nagapattinam	104849	297286	402135
Namakkal	127801	322414	450215
Perambalur	52602	132299	184901
Pudukkottai	93851	269599	363450
Ramanathapuram	77450	196192	273642
Salem	333691	701298	1034989
Sivaganga	83760	302456	386216
Thanjavur	178505	510066	688571
The Nilgiris	50306	109228	159534
Theni	102039	300618	402657
Thiruvallur	255578	614769	870347
Thiruvarur	81743	248711	330454
Thoothukkudi	104279	271420	375699
Tiruchirappalli	191420	555117	746537
Tirunelveli	202138	542784	744922
Tiruppur	144568	396505	541073
Tiruvannamalai	155061	387405	542466
Vellore	230656	609761	840417
Viluppuram	184479	468642	653121
Virudhunagar	136066	345768	481834
<b>Grand Total</b>	<b>5200263</b>	<b>13502408</b>	<b>18702671</b>

**Atal Pension Yojana (APY)**

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

The District-wise and Bank-wise APY accounts opened from 1<sup>st</sup> April 2022 to 30<sup>th</sup> September 2022 is placed in the Annexure.

Tamil Nadu Mercantile Bank is the only bank in the state who has surpassed the March 2023 target. Five banks have done well in enrolling APY by achieving proportionate target up to September 2022. The banks are Bank Of India, Indian Bank, Canara Bank, TNGB, Indian Overseas Bank. Except for the above six banks, all the other banks have shown poor performance so far which has pulled down the average achievement.

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

Similarly, Kallakuruchi and Tirupattur districts have done well and surpassed the target for March 2023 whereas 11 districts have achieved proportionate enrollment target for September 2022. The remaining districts have performed poorly. Banks with Lead District responsibility are advised to sensitize their LDMs and ensure achievement of proportionate monthly enrolment targets.

**APY as on 30.09.2022**

Name of the APY-SPs	Bank Category	No. of Branches as	AAPB Target	Annual Target	FY 2022-23			Cumulative APY accounts opened since
					APY accounts opened in FY	AAPB Achieved as	Annual Target	
BANK OF INDIA	Major Bank	212	80	16,960	10,972	52	65%	73,561
BANK OF BARODA (Including D	Major Bank	311	80	24,880	3,438	11	14%	85,715
BANK OF MAHARASHTRA	Major Bank	44	80	3,520	898	20	26%	4,607
CENTRAL BANK OF INDIA	Major Bank	203	80	16,240	4,661	23	29%	77,248
CANARA BANK (Including eSYN	Major Bank	1,058	80	84,640	48,634	46	57%	4,30,230
INDIAN OVERSEAS BANK	Major Bank	1,100	80	88,000	43,576	40	50%	4,40,943
INDIAN BANK (Including eALLA	Major Bank	1,059	80	84,720	54,236	51	64%	8,02,082
PUNJAB AND SIND BANK	Major Bank	16	80	1,280	159	10	12%	2,343
PUNJAB NATIONAL BANK (Incl	Major Bank	280	80	22,400	1,633	6	7%	26,872
STATE BANK OF INDIA	Major Bank	1,184	80	94,720	44,977	38	47%	4,32,667
UCO BANK	Major Bank	117	80	9,360	1,509	13	16%	18,809
UNION BANK OF INDIA (Includ	Major Bank	579	80	46,320	13,073	23	28%	97,233
AXIS BANK LTD	Major Bank	350	80	28,000	1,209	3	4%	1,02,746
ICICI BANK LIMITED	Major Bank	440	80	35,200	577	1	2%	17,763
HDFC BANK LTD	Major Bank	357	80	28,560	3,409	10	12%	61,633
IDBI BANK LTD	Major Bank	111	80	8,880	2,583	23	29%	28,494
INDUSIND BANK LIMITED	PVT	39	30	1,170	24	1	2%	74
YES BANK LIMITED	PVT	20	30	600	-	-	0%	49
STANDARD CHARTERED BANK	PVT	7	30	210	-	-	0%	2
TAMILNAD MERCANTILE BANK	PVT	369	30	11,070	23,929	65	216%	1,21,499
THE LAKSHMI VILAS BANK LTD	PVT	291	30	8,730	-	-	0%	1,240
THE CATHOLIC SYRIAN BANK L	PVT	101	30	3,030	-	-	0%	1,717
THE FEDERAL BANK LTD	PVT	155	30	4,650	499	3	11%	3,195
DHANLAXMI BANK LIMITED	PVT	34	30	1,020	218	6	21%	1,113
KARNATAKA BANK LIMITED	PVT	50	30	1,500	638	13	43%	6,751
DCB BANK LIMITED	PVT	14	30	420	-	-	0%	31
RBL BANK LIMITED	PVT	21	30	630	2	0	0%	.77
THE KARUR VYSYA BANK LTD	PVT	431	30	12,930	393	1	3%	10,159
THE JAMMU AND KASHMIR BA	PVT	4	30	120	2	1	2%	72
THE SOUTH INDIAN BANK LTD	PVT	150	30	4,500	1,231	8	27%	17,537
CITY UNION BANK LTD	PVT	495	30	14,850	1,882	4	13%	36,994
KOTAK MAHINDRA BANK	PVT	94	30	2,820	379	4	13%	1,624
BANDHAN BANK LIMITED	PVT	18	30	540	118	7	22%	1,313
IDFC BANK LIMITED	PVT	11	30	330	2	0	1%	19
TAMIL NADU GRAMA BANK	RRB	644	80	51,520	26,233	41	51%	1,35,418
PUDUVAI BHARTHIAR GRAMA	RRB	1	80	80	8	8	10%	48
		10,370		7,14,400	2,91,102	28	41%	30,41,878



**APY as on 30.09.2022**

Name of the District (As per LGD Database)	Bank Category	No. of Branches as on 1st April, 2022	AAPB Target	Annual Target	FY 2022-23			Cumulative APY accounts opened since Inception till 30 Sep, 2022
					APY accounts opened in FY 2022-23 till 30 Sep, 2022	AAPB Achieved as on 30 Sep, 2022	Annual Target Achievement	
ARIYALUR	Major Banks	55	80	4,400	2,002	36	46%	37,774
	PVT	18	30	540	141	8	26%	1,569
	RRB	8	80	640	513	64	80%	1,190
ARIYALUR Total		81		5,580	2,656	33	48%	40,533
CHENGALPATTU	Major Banks	8	80	640	135	17	21%	2,033
	RRB	11	80	880	582	53	66%	3,683
CHENGALPATTU Total		19		1,520	717	38	47%	5,716
CHENNAI	Major Banks	1,096	80	87,680	18,871	17	22%	2,05,571
	PVT	276	30	8,280	978	4	12%	11,687
CHENNAI Total		1,372		95,960	19,849	14	21%	2,17,258
COIMBATORE	Major Banks	545	80	43,600	12,057	22	28%	1,22,034
	PVT	216	30	6,480	1,994	9	31%	20,114
	RRB	24	80	1,920	1,262	53	66%	4,388
COIMBATORE Total		785		52,000	15,313	20	29%	1,46,536
CUDDALORE	Major Banks	206	80	16,480	6,332	31	38%	1,00,257
	PVT	45	30	1,350	459	10	34%	3,404
	RRB	19	80	1,520	1,620	85	107%	5,398
CUDDALORE Total		270		19,350	8,411	31	43%	1,09,059
DHARMAPURI	Major Banks	84	80	6,720	4,530	54	67%	45,063
	PVT	22	30	660	521	24	79%	2,399
	RRB	26	80	2,080	566	22	27%	6,596
DHARMAPURI Total		132		9,460	5,617	43	59%	54,058
DINDIGUL	Major Banks	205	80	16,400	7,166	35	44%	77,341
	PVT	54	30	1,620	1,112	21	69%	5,352
	RRB	11	80	880	144	13	16%	885
DINDIGUL Total		270		18,900	8,422	31	45%	83,578
ERODE	Major Banks	237	80	18,960	8,171	34	43%	96,572
	PVT	108	30	3,240	1,136	11	35%	8,949
	RRB	29	80	2,320	2,034	70	88%	5,696
ERODE Total		374		24,520	11,341	30	46%	1,11,217
KALLAKURICHI	Major Banks	2	80	160	351	176	219%	1,891
	RRB	18	80	1,440	2,023	112	140%	5,672
KALLAKURICHI Total		20		1,600	2,374	119	148%	7,563
KANCHIPURAM	Major Banks	524	80	41,920	24,830	47	59%	1,74,372
	PVT	192	30	5,760	780	4	14%	11,663
	RRB	5	80	400	210	42	53%	899
KANCHIPURAM Total		721		48,080	25,820	36	54%	1,86,934
KANNIYAKUMARI	Major Banks	212	80	16,960	6,055	29	36%	65,740
	PVT	59	30	1,770	2,366	40	134%	12,698
	RRB	26	80	2,080	771	30	37%	2,953
KANNIYAKUMARI Total		297		20,810	9,192	31	44%	81,391
KARUR	Major Banks	95	80	7,600	3,134	33	41%	43,111
	PVT	38	30	1,140	230	6	20%	2,511
	RRB	11	80	880	182	17	21%	1,183
KARUR Total		144		9,620	3,546	25	37%	46,805
KRISHNAGIRI	Major Banks	143	80	11,440	5,584	39	49%	63,761
	PVT	37	30	1,110	298	8	27%	2,416
	RRB	34	80	2,720	1,361	40	50%	8,455
KRISHNAGIRI Total		214		15,270	7,243	34	47%	74,632
Major Banks		332	80	26,560	9,098	27	34%	1,17,366

MADURAI	PVT	106	30	3,180	1,990	19	63%	10,497
	RRB	18	80	1,440	330	18	23%	1,436
MADURAI Total		456		31,180	11,418	25	37%	1,29,299
MAYILADUTHURAI	RRB	4	80	320	164	41	51%	328
MAYILADUTHURAI Total		4		320	164	41	51%	328
NAGAPATTINAM	Major Banks	133	80	10,640	3,822	29	36%	51,078
	PVT	46	30	1,380	590	13	43%	4,966
	RRB	6	80	480	258	43	54%	547
NAGAPATTINAM Total		185		12,500	4,670	25	37%	56,591
NAMAKKAL	Major Banks	171	80	13,680	3,712	22	27%	57,972
	PVT	66	30	1,980	1,313	20	66%	6,026
	RRB	20	80	1,600	883	44	55%	6,007
NAMAKKAL Total		257		17,260	5,908	23	34%	70,005
PERAMBALUR	Major Banks	61	80	4,880	1,754	29	36%	21,447
	PVT	7	30	210	106	15	50%	634
	RRB	6	80	480	259	43	54%	726
PERAMBALUR Total		74		5,570	2,119	29	38%	22,807
PUDUKKOTTAI	Major Banks	152	80	12,160	5,386	35	44%	59,105
	PVT	20	30	600	197	10	33%	1,538
	RRB	15	80	1,200	581	39	48%	1,144
PUDUKKOTTAI Total		187		13,960	6,164	33	44%	61,787
RAMANATHAPURAM	Major Banks	95	80	7,600	4,463	47	59%	29,973
	PVT	22	30	660	1,029	47	156%	4,685
	RRB	28	80	2,240	491	18	22%	6,909
RAMANATHAPURAM Total		145		10,500	5,983	41	57%	41,567
RANIPET	Major Banks	3	80	240	11	4	5%	391
RANIPET Total		3		240	11	4	5%	391
SALEM	Major Banks	265	80	21,200	11,401	43	54%	1,08,168
	PVT	101	30	3,030	1,829	18	60%	8,540
	RRB	31	80	2,480	1,772	57	71%	25,021
SALEM Total		397		26,710	15,002	38	56%	1,41,729
SIVAGANGA	Major Banks	190	80	15,200	5,114	27	34%	57,812
	PVT	22	30	660	419	19	63%	2,240
	RRB	33	80	2,640	1,548	47	59%	7,089
SIVAGANGA Total		245		18,500	7,081	29	38%	67,141
TENKASI	Major Banks	3	80	240	132	44	55%	3,898
TENKASI Total		30	80	2,400	676	23	28%	3,626
THANJAVUR	Major Banks	216	80	17,280	6,943	32	40%	99,279
	PVT	92	30	2,760	689	7	25%	6,674
	RRB	19	80	1,520	1,082	57	71%	3,061
THANJAVUR Total		327		21,560	8,714	27	40%	1,09,014
THE NILGIRIS	Major Banks	87	80	6,960	2,289	26	33%	17,595
	PVT	13	30	390	116	9	30%	1,202
	RRB	2	80	160	57	29	36%	177
THE NILGIRIS Total		102		7,510	2,462	24	33%	18,974
THENI	Major Banks	107	80	8,560	4,438	41	52%	46,412
	PVT	48	30	1,440	719	15	50%	4,089
	RRB	11	80	880	233	21	26%	570
THENI Total		166		10,880	5,390	32	50%	51,071
THIRUVALLUR	Major Banks	334	80	26,720	9,173	27	34%	1,14,213
	PVT	103	30	3,090	408	4	13%	6,903
	RRB	19	80	1,520	720	38	47%	3,839
THIRUVALLUR Total		456		31,330	10,301	23	33%	1,24,955
THIRUVARUR	Major Banks	112	80	8,960	3,281	29	37%	48,185
	PVT	46	30	1,380	621	14	45%	4,995
	RRB	5	80	400	258	52	65%	927
THIRUVARUR Total		163		10,740	4,160	26	39%	54,107
TIRUCHIRAPPALLI	Major Banks	297	80	23,760	7,813	26	33%	1,23,772
	PVT	90	30	2,700	485	5	18%	4,791
	RRB	12	80	960	630	53	66%	1,615
TIRUCHIRAPPALLI Total		399		27,420	8,928	22	33%	1,30,178

TIRUNELVELI	Major Banks	264	80	21,120	10,342	39	49%	1,33,155
	PVT	84	30	2,520	2,474	29	98%	13,198
	RRB	35	80	2,800	872	25	31%	5,242
TIRUNELVELI Total		383		26,440	13,688	36	52%	1,51,595
TIRUPATHUR	Major Banks	2	80	160	463	232	289%	7,099
	RRB	5	80	400	116	23	29%	769
TIRUPATHUR Total		7		560	579	83	103%	7,868
TIRUPPUR	Major Banks	238	80	19,040	5,604	24	29%	74,260
	PVT	93	30	2,790	1,094	12	39%	10,117
	RRB	17	80	1,360	997	59	73%	3,565
TIRUPPUR Total		348		23,190	7,695	22	33%	87,942
TIRUVANNAMALAI	Major Banks	168	80	13,440	5,859	35	44%	84,197
	PVT	34	30	1,020	558	16	55%	2,531
	RRB	12	80	960	475	40	49%	1,772
TIRUVANNAMALAI Total		214		15,420	6,892	32	45%	88,500
TUTICORIN	Major Banks	137	80	10,960	5,391	39	49%	50,283
	PVT	58	30	1,740	2,119	37	122%	10,583
	RRB	37	80	2,960	684	18	23%	4,576
TUTICORIN Total		232		15,660	8,194	35	52%	65,442
VELLORE	Major Banks	294	80	23,520	12,112	41	51%	1,38,608
	PVT	76	30	2,280	739	10	32%	5,452
	RRB	4	80	320	103	26	32%	827
VELLORE Total		374		26,120	12,954	35	50%	1,44,887
VILLUPURAM	Major Banks	208	80	16,640	9,142	44	55%	1,49,510
	PVT	51	30	1,530	386	8	25%	3,140
	RRB	15	80	1,200	950	63	79%	3,008
VILLUPURAM Total		274		19,370	10,478	38	54%	1,55,658
VIRUDHUNAGAR	Major Banks	140	80	11,200	8,583	61	77%	73,648
	PVT	56	30	1,680	1,403	25	84%	7,854
VIRUDHUNAGAR Total		196		12,880	9,986	51	78%	81,502
CHENGALPATTU	PVT	3	30	90	18	6	20%	49
CHENGALPATTU Total		3		90	18	6	20%	49
MAYILADUTHURAI	PVT	1	30	30	-	-	0%	-
MAYILADUTHURAI Total		1		30	-	-	0%	-
TENKASI	PVT	1	30	30	-	-	0%	-
TENKASI Total		1		30	-	-	0%	-
VIRUDHUNAGAR	RRB	37	80	2,960	771	21	26%	5,613
VIRUDHUNAGAR Total		37		2,960	771	21	26%	5,613
RANIPET	RRB	2	80	160	63	32	39%	74
RANIPET Total		2		160	63	32	39%	74

Financial Literacy & Credit Counselling Centres (FLCCC)

Four Lead Banks namely Indian Overseas Bank, Indian Bank, Canara Bank & State Bank of India have established 65 FLCCCs and they are providing Financial Literacy and Credit Counseling to the general public in their lead districts (38 districts). Besides, Tamil Nadu Grama Bank has established 28 FLCCCs in the State.

As per the extant guidelines, FLCCCs in Tamil Nadu have conducted Special Camps and target group specific camps in the state of Tamil Nadu. The Progress report is attached as Annexure.

SLBC advises all member banks in Tamil Nadu to strictly adhere to the guidelines advised by RBI in their circular no. FIDD.FLC.BC. No.22/12.01.018 /2016-17 dated 02.03.2017 on "Financial Literacy by FLCs and rural branches – Policy review" wherein it was advised that

- The Financial Literacy Centers shall conduct TWO Special Camps per month on Digital platforms, UPI and USSD and FIVE Target Group Specific Camps per month, one each for Farmers, SMEs, SHGs, School Children and Senior Citizens.
- All Rural branches shall conduct one camp per month on Financial Awareness Messages (FAMEs) and digital platforms, UPI and USSD on every 3<sup>rd</sup> Friday after business hours.

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

**(FOR PEOPLE NEWLY INDUCTED INTO THE FINANCIAL SYSTEM)**

Name of the Bank	No of FLCCC	No. of Literacy camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of persons participated in literacy camps during the quarter
Indian Overseas Bank	15	79	6285
Indian Bank	13		
Canara Bank	8	136	12383
State Bank of India	2	14	670
Tamil Nadu Grama Bank	28	187	8685
<b>TOTAL</b>	<b>66</b>		

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

Name of the Bank	No of FLCCC	No. of Literacy camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of persons participated in literacy camps during the quarter
Indian Overseas Bank	15	190	10824
Indian Bank	13		
Canara Bank	8	204	13482
State Bank of India	2	38	1107
Tamil Nadu Grama Bank	28	38	1070
<b>TOTAL</b>	<b>66</b>		

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

All the Four Banks having Lead District responsibilities have opened RSETIs in their Lead Districts (total 32 RSETIs).

**Performance of the RSETIs during 1<sup>st</sup> April 2022 to 30<sup>th</sup> September 2022**

Total No. of RSETIs	No of Training Programs conducted	No of persons trained	Of which				No. of persons secured employment / self-employment	No of trained persons credit linked
			SC/ST	Minority	OBC	Others		
33	479	13971	4591	556	8170	654	1465	2441

During the period under review, 13971 persons were trained in RSETIs.

Sponsoring Banks of RSETIs should play an important role in credit linking of the candidates trained in their RSETIs.

SLBC advises the sponsor banks having lead bank responsibilities in the newly formed districts i.e Tenkasi, Kallakurichi, Chengalpattu and Mayiladuthurai to update the status of opening of RSETIs at the earliest to cater to the training requirements of unemployed youths.

ALL RSETIs and RUDESEI -TN- TRAINING DATA - Quarter Sept 2022-23																		
Sl. No.	Name of the Bank	District	Total RSETIs Functional	No of Prgms.	Total Candidates Trained	Male	Female	BPL	APL	SC	ST	OBC	GEN	Minority	Total settled	Self employd	Wage employd	Bank Finance
1	IOB	KANYAKUMARI	1	15	419	17	402	417	2	8	0	401	10	0	174	120	0	72
2	IOB	KARUR-DHEERAN	1	11	300	0	300	300	0	143	0	7	147	3	301	25	4	163
3	IOB	NAGAPATTANAM	1	15	410	48	361	214	17	210	0	194	0	6	74	0	0	10
4	IOB	PERAMBALUR	1	16	461	82	379	449	12	140	0	252	36	33	304	1	0	59
5	IOB	PUDUKOTTAI	1	15	442	111	331	442	0	107	0	319	2	14	100	0	0	50
6	IOB	RAMANATHAPURAM	1	16	430	89	341	404	26	67	1	300	1	61	229	42	45	47
7	IOB	THANJAVUR	1	15	430	85	345	396	32	110	20	300	0	0	150	0	0	25
8	IOB	THIRUVARUR	1	16	464	75	389	464	0	134	1	311	12	6	373	59	1	263
9	IOB	TIRUNELVELLI	1	17	510	21	488	509	0	108	1	275	13	113	209	0	0	16
10	IOB	TRICHY	1	13	424	100	324	424	0	142	0	257	6	19	378	0	0	12
11	IOB	VIRUDNAGAR	1	15	466	0	466	466	0	267	0	183	8	8	146	16	0	26
12	IB	CUDALORE	1	16	518	170	348	426	92	221	43	247	6	1	239	37	0	63
13	IB	DHARMAPURI	1	16	454	81	373	452	2	139	46	265	0	4	165	0	0	0
14	IB	KANCHIPURAM	1	17	468	57	411	437	31	165	2	294	6	1	162	31	0	124
15	IB	KRISHNAGIRI	1	9	212	90	122	205	2	29	0	171	2	10	121	0	3	3
16	IB	NAMAKKAL	1	15	427	82	345	379	5	107	55	262	3	0	333	0	0	45
17	IB	RANIPET	1	16	444	122	322	354	90	150	2	206	79	7	100	3	16	3

18	IB	SALEM	1	15	422	29	393	413	9	93	3	321	4	1	148	1	0	16
19	IB	THIRUPATHUR	1	15	363	72	291	336	27	131	9	221	2	0	79	13	1	24
20	IB	THIRUVALLUR	1	15	436	48	388	363	73	118	2	310	5	1	91	30	0	12
21	IB	TIRUVANNAMALAI	1	19	507	52	455	480	27	178	6	211	108	4	59	0	0	13
22	IB	VELLORE	1	15	400	101	299	306	94	63	3	318	15	1	107	11	3	38
23	IB	VILLUPURAM	1	13	420	87	333	419	1	113	5	297	1	4	190	16	0	16
24	CB	COIMBATORE	1	20	581	74	506	163	88	300	24	6	128	124	302	0	581	262
25	CB	DINDIGUL ANNA	1	16	482	49	433	478	4	177	11	238	9	47	328	32	0	267
26	CB	ERODE	1	14	434	133	301	346	88	93	1	332	1	7	396	118	27	120
27	CB	KARAIKUDI	1	3	70	0	70	50	20	12	0	43	8	7	0	0	0	0
28	CB	THE NILGIRIS	1	12	400	27	373	400	0	126	90	114	22	48	247	121	14	178
29	CB	THENNI	1	13	419	66	353	343	76	128	1	278	0	12	332	0	0	232
30	CB	TIRUPPUR	1	17	528	36	492	528	0	161	31	325	0	11	216	66	0	201
31	SBI	ARIYALUR	1	15	473	106	367	451	22	165	3	303	0	2	294	9	1	0
32	SBI	TUTICORN/THOOTHUKU	1	9	304	1	303	304	0	34	0	252	18	0	116	0	0	26
			32	464	13518	2111	11404	12118	840	4139	360	7813	652	555	6463	751	696	2386
33	RUDSETI	MADURAI	1	15	452	169	283	435	17	91	1	357	2	1	217	8	10	55
			33	479	13970	2280	11687	12553	857	4230	361	8170	654	556	6680	759	706	2441



Status of Aadhaar Saturation in the State

The District wise data as on 30.09.2022 on Aadhaar saturation taken from UIDAI portal indicates that 7,71,67,504 Aadhaar' s are generated for the State of Tamil Nadu as against the population of 7,66,31,000 as per 2011 census.

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

No.in Actuals			
State	Population	Aadhaar generated	% Aadhaar generation
Tamil Nadu	7,66,31,000	7,71,67,504	100.70%

Source: UIDAI.gov.in

District wise details of Aadhaar enrolments and percentage of enrolment is furnished in the annexure.

The Aadhaar saturation level is below 100% in two districts namely - Chennai, and Tiruppur.

Aadhar Data as on 30.09.2022		
District	Total Aadhaar Generated	Saturation
Kancheepuram	4511584	113%
Chennai	4492619	96%
Tiruvallur	4206350	113%
Vellore	4087939	104%
Salem	3740666	107%
Coimbatore	3710518	107%
Villupuram	3621052	105%
Tirunelveli	3353422	109%
Madurai	3334599	110%
Tiruchirappalli	2981820	110%
Cuddalore	2796240	108%
Tiruvannamalai	2619544	106%
Thanjavur	2588043	108%
Tiruppur	2416909	98%
Erode	2402174	106%
Dindigul	2303382	107%
Virudhunagar	2116150	109%
Kanniyakumari	2065821	111%
Krishnagiri	1963883	104%
Thoothukkudi	1889519	109%
Pudukkottai	1796682	111%
Namakkal	1778522	103%
Nagapattinam	1723062	107%
Dharmapuri	1671902	111%
Ramanathapuram	1451931	109%
Sivaganga	1448384	108%
Thiruvarur	1358588	107%
Theni	1355345	109%
Karur	1134872	105%
Ariyalur	857784	114%
The Nilgiris	754571	103%
Perambalur	633627	112%
<b>TOTAL</b>	<b>77167504</b>	