



State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

174th Meeting of State Level Bankers' Committee

Review for March 2023

Date: 06.06.2023

Venue: HOTEL AMBASSADOR PALLAVA

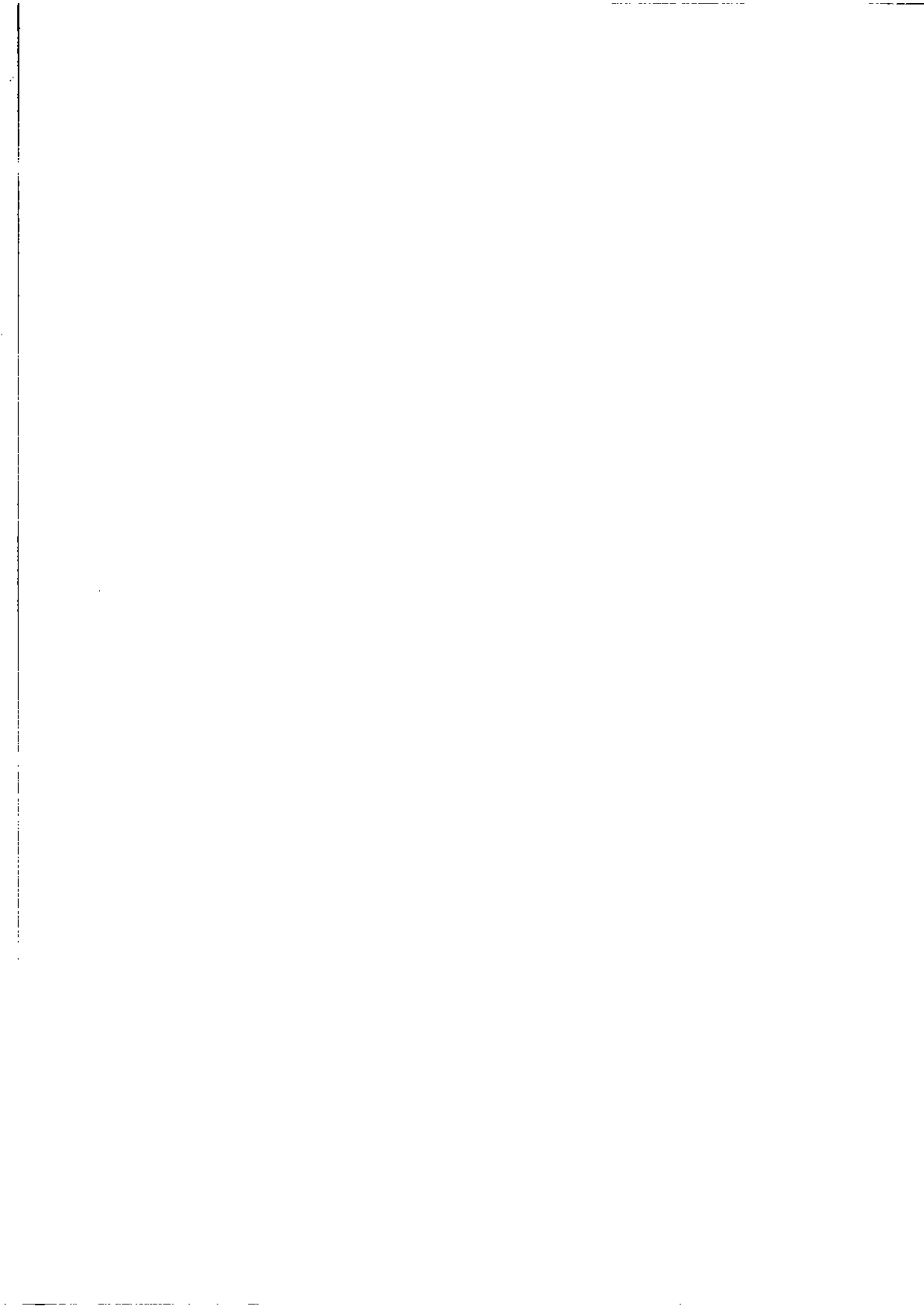
Time: 11:00 AM

Egmore, Chennai-600002.

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BANKING AT A GLANCE IN TAMIL NADU AS OF 31ST MARCH 2023

KEY PARAMETERS	Amount – Rs. In Crores		
	MAR 2022	DEC 2022	MAR 2023
Deposits	10,38,298.99	11,02,626.02	11,36,405.22
Advances	11,34,444.51	12,42,886.82	13,03,085.02
CD Ratio	109.45%	112.72%	114.67%
Priority Sector Advances	5,62,359.48	6,01,728.44	6,23,052.33
% of Priority Sector Advances to Total Advances	49.51%	48.41%	47.81%
Agricultural Advances	2,76,997.32	3,00,917.61	3,15,754.46
% of Agricultural Advances to Total Advances	24.41%	24.21%	24.23%
Micro & Small Enterprises (MSME)	2,12,544.01	2,34,562.93	2,41,489.83
Of which Micro enterprises	80,624.48	1,02,338.46	1,07,930.05
Export Credit	864.44	675.03	601.12
Education	13,221.00	13,077.16	12,327.92
Housing	45,526.55	43,039.12	43,445.55
Renewable Energy	338.67	535.00	462.71
Social Infrastructure	1,427.75	1,364.28	1,218.38
Others	11,439.74	7,557.29	7,752.35
Adv. to Weaker Sections	1,95,464.19	2,61,345.60	2,70,795.38
% of Weaker Section Advances to Total Advances	17.22%	21.03%	20.78%

	Mar 2022	Dec 2022	Mar 2023
Total No. of Branches	12,707	12,907	13,124
• Rural	3,384	3,466	3,499
• Semi-Urban	4,607	4,699	4,791
• Urban	4,716	4,742	4,834
Achievement under ACP 2022-23 vis-a-vis annual target under Total Priority Sector	490.38%	113.66%	138.49%
• Agriculture	625.11%	113.66%	156.94%
• MSME	472.66%	122.04%	142.68%
• Export Credit	91.02%	23.85%	27.43%
• Education	62.90%	16.84%	24.76%
• Housing	120.46%	45.13%	64.31%
• Social Infrastructure	43.68%	14.62%	18.14%
• Renewable Energy	236.28%	2.18%	3.09%
• Others	250.00%	46.66%	69.59%
Lead Districts - Total	38	38	38
Indian Overseas bank	15	15	15
Indian Bank	14	14	14
Canara bank	7	7	7
State Bank Of India	2	2	2
RSETI - TOTAL	32	33	33
Indian Overseas Bank	12	12	12
Indian bank	12	12	12
Canara Bank	6	7	7
State Bank of India	2	2	2
RUDSETI	1	1	1

	Mar 2022	Dec 2022	Mar 2023
FLC - Total	65	67	67
Indian Overseas Bank	14	15	15
Indian Bank	13	14	14
Canara bank	8	8	8
State Bank Of India	2	2	2
TNGB	28	28	28

State Level Bankers' Committee, Tamil Nadu

Convener: Indian Overseas Bank

Minutes of the 173rd Meeting of SLBC

The 173rd meeting of SLBC, Tamil Nadu was held on 2nd of March 2023, at Hotel Ambassador Pallava, Chennai.

Welcome Address:

Shri. Ajay Kumar Srivastava, 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. V. Arun Roy, I.A.S, Secretary to Government (Expenditure), GoTN, Shri. V.V.S. Kharayat, Director, DFS, Gol, Shri. S.M.N. Swamy, Regional Director, Reserve Bank of India, Chennai, Shri.Venkatakrisna, Chief General Manager, NABARD, Chennai, Secretaries/HODs GoTN, Lead District Managers, Senior Bankers, and representatives from various agencies.

CHAIRMAN'S ADDRESS:

The Chairman, SLBC, Tamil Nadu and MD & CEO, Indian Overseas Bank welcomed the participants and thanked the Hon'ble Minister for sparing his valuable time, which shows the importance of the meeting and his experience as a former banker will provide rich impetus to all the bankers. This will also help in enhancing the overall relationship with the State Government in implementing various schemes formulated by them. Before proceeding on the performance of banks in the state, he congratulated the State Government for having signed an MOU with Electric Vehicle Maker Ola Electric with investments worth Rs.7,614 crores.

The Chairman dwelt briefly on Global, Domestic, and banking developments in the State of Tamil Nadu. Highlights of his speech is given below:

- Inflation is exhibiting some softening from elevated levels, prompting central banks to moderate the size and pace of rate actions.
- The International Monetary Fund forecast global growth to slow from 6.0 % in 2021 to 3.2% in 2022 and 2.7% in 2023.
- The banking system credit grew 16.10 % year-on-year (YoY) as of February 10, 2023, to Rs 134.17 Lakh Crores.
- The first advance estimates released by the National Statistical Office (NSO) on January 6, 2023, placed India's real gross domestic product (GDP) growth at 7.0 % year-on-year (y-o-y) for 2022-23.
- Tamil Nadu is aspiring to become a trillion-dollar economy by 2030 and Umagine Chennai 2023 is one of the key initiatives in this endeavour.
- The state government predicts IT sector will contribute over 10% to Tamil Nadu's \$1 trillion economy by 2030.

- The CD ratio increased from 110.81% as of Sept 2022 to 112.72% as of Dec 2022.
- Advances of the Banks in Tamil Nadu have increased from Rs. 12.07 Lakh crores as of Sept 2022 to Rs. 12.42 Lakh crores as of Dec 2022, registering a growth of Rs. 35,471 crores.
- The total deposits increased from to Rs. 10.89 Lakh crores as of Sept 2022 to Rs. 11.02 Lakh crores as of Dec 2022, registering an increase of Rs. 13,010 crores.
- Priority sector advances has increased from Rs. 5.82 Lakh crores as of 30th Sep 2022 to Rs. 6.01 Lakh crores as of 31st Dec 2022.
- The aggregate of agricultural advances extended by Banks in Tamil Nadu have increased from Rs. 2.89 Lakh crores as of 30th Sep 2022 to Rs. 3.00 Lakh crores as of 31st Dec 2022.
- MSME advances increased from Rs. 2.26 Lakh Crores as of 30th Sep 2022 to Rs.2.34 Lakh Crores as of 31st Dec 2022.
- The outstanding under Educational Loans has increased from Rs. 12,704 Crores as of 30th Sep 2022 to Rs. 13,077 Crores as of 31st Dec 2022.
- The outstanding under Housing Loans has decreased from Rs. 44,563 Crores as of 30th Sep 2022 to Rs. 43,039 Crores as of 31st Dec 2022 mainly due to reclassification of Priority Sector Housing Loan Portfolio by few banks during the current quarter.
- Renewable Energy portfolio increased from Rs. 495 Crores as of 30th Sep 2022 to Rs. 535 Crores as of 31st Dec 2022.
- Advances to Weaker Sections increased from Rs. 2.38 Lakh Crores as of 30th Sep 2022 to Rs.2.61 Crores as of 31st Dec 2022.
- Advances to export credit decreased from Rs. 878.84 Crores as of 30th Sep 2022 to Rs.675.03 Crores as of 31st Dec 2022.

Before concluding his speech, he thanked the Central, State Government, RBI, NABARD for their good support and guidance given to SLBC and Member Banks.

Highlights of the Presidential Address by Dr Palanivel Thiagarajan, Hon'ble Minister for Finance, Human Resources Management, GoTN

- He thanked the MD of Indian Bank for having conducted the SHG credit outreach program in Madurai where a sum of Rs.521 crore was disbursed for the State.
- The timeliness, granularity of data provided by SLBC has improved significantly and helped the State Government to review the performance of their various schemes in near real time basis.
- Briefed on the role played by the banks in the economy and the relationship between the banks and the State Government.
- Briefed on various reforms that has been made by the Government.
- Emphasized on the need to improve the overall capital investment, increase in productivity by involvement of various departments like industries, skill development department etc.
- Role of banks in supporting the Governments move for developing integrated beneficiary identified system for delivery of benefits and schemes so that the benefits reach the right person.
- Banks will have to play a big role in technology based/ identity-based solutions or initiatives of the State Government.
- He thanked the SLBC for being most efficient, functional, and leading among SLBCs in the country.

Highlights of the Address by Shri V. Arun Roy, IAS, Secretary to Government (Expenditure), Tamil Nadu

- He thanked the bankers for the improvement in their performance under various schemes for third quarter when compared to the second quarter.
- Targets under ACP should be aspirational and requested SLBC to consult the Government before finalizing the targets for the next year.
- Targets under various schemes like TAHDCO, PM SVANidhi, Urban SHGs needs further improvement.
- There needs to be uniform improvement under the schemes in all the districts for which participation of all the banks is necessitated.
- He wished the forum for a fruitful discussion ahead.

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

- Government of India, with the objective to improve the living conditions of the poor, had launched the flagship schemes of Pradhan Mantri Jan Dhan Yojana (PMJDY), the social security schemes of Pradhan Mantri Jeevan Suraksha Bima Yojana (PMJSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY).
- He sought the support of the State Government for increased coverage under the above schemes.
- He requested banks to improve their performance under Stand-Up India.
- To increase financial literacy, he requested the State Government to take steps for integration of financial education in school curriculum.
- He congratulated the performance of Vellore District under Mission Utkarsh program and thanked the State Government and Banks for their active support.
- He referred the observations of the Parliamentary Standing Committee on Industry on high rate of rejections of PMEGP applications and requested banks to be more empathetic while processing these applications.

Highlights of the special address by Mr. S.M.N. Swamy-Regional Director-RBI, Chennai:

- Though the outlook on Global Economic growth has improved, persistence of Geopolitical hostilities and tightening of monetary policy by central banks may decelerate the growth rate this year.
- Agriculture, Industries, and service sectors in the country are showing overall growth thus boosting the domestic economy.
- Strong credit growth, governments continuous trust on spending and infrastructure has created a conducive environment for investment.
- Real GDP for the Year 2023-24 is expected at 6.4% and GDP for the upcoming quarter at 7.8%
- Monitoring Policy Committee which met in Feb 2023 has increased the repo rate by 25 basis point which makes it to 6.50% to tame the inflation.
- RBI observed the Financial Literacy Week from 13th – 18th Feb 2023 under the theme "Good Financial behaviour your savior".

- Requested the bankers to propagate the financial messages of RBI to make the financial eco system inclusive.
- Emphasized the need for conduct of BLBC/DLRC at periodical interval by involving active participation of public representatives.
- He suggested that access to Vidya Lakshmi portal may be given to LDMs for swift monitoring of applications entered in every district.
- Wanted to fill the post of Financial Literacy Counsellors wherever found vacant at the earliest.
- Wanted Member Banks for timely and accurate uploading of data in SLBC portal.
- Requested Banks to propagate the Helpline Number 1930 to their customers in case they happen to be a victim of any cybercrime frauds.
- Export credit under Agriculture and MSME sector are allowed to be classified as priority sector lending, however the advance under such category is not reflected in the MIS data and requested banks to make necessary corrections in future so that they are reflected in MIS submitted by banks.
- To take forward the financial literacy awareness, RBI is conducting Financial Literacy Quiz for students of class VIII, IX and X Std focusing on municipal/Govt. schools at block/district levels. He solicited the coordination of District Administration in this regard.
- He congratulated the banks for achieving the targets under various schemes.

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

- Congratulated Banks for achieving Rs.4.10 lakh crores as of December 2022 as against the annual target of Rs.3.86 lakh crore.
- Appreciated the performance of the banks under Agriculture, MSME viz-a-viz the ACP target.
- Appreciated the performance of the banks under other key parameters like CD ratio, priority sector advances etc.
- NABARD is providing Rural Infrastructure Support through RIDF like food processing fund, micro irrigation fund and so on.
- Requested the bankers to converge their lending with these infrastructure funds of NABARD.
- Under Agriculture Infrastructure Fund operated with the assistance of Central Government, 2002 loans amounting to Rs.120 crores have been sanctioned in this current Financial Year through PACS.
- Requested banks to make use of subsidy available under Agri Marketing Infrastructure fund scheme, ACABC scheme etc.
- Under Financial Inclusion Fund Scheme grant is available for 15 schemes and requested banks to make use of the same to improve Financial Inclusion.

REGULAR AGENDA of the 173rd SLBC Meeting:

The forum confirmed the minutes of the 172nd SLBC meeting held on 30.11.2022.

Special Agenda on DEAF accounts:

Tmt Reeta Harish Thakkar, IAS, Special Secretary, Finance Department, GoTN informed the forum on the agenda of creating database on Government Bank accounts once the new Government was formed and in the last one-year reasonable ground has been covered with the details that were submitted by many banks in this regard. She further informed that a separate meeting would be held in another 10-15 days with those banks who have not submitted the data. She said that while analyzing the DEAF accounts certain instruments issued by banks became time barred and wanted to know the procedure to correct the same and bring it into the account. She thanked all the banks for extending their cooperation and requested to further continue to extend their cooperation to the Finance Department for completing this huge exercise.

Action: Banks

AGENDA NO 1: Financing to SHGs

173rd SLBC Meeting

Principle Secretary-Rural Development, GoTN: As of 24.02.2023 Banks in the State have achieved Rs.23450 crores and reposed confident that the banks would achieve the target by March 2023. She lauded the efforts of the banks in achieving this figure. For the next year, she informed that the target would be raised to around Rs.30000 crores. She raised concern regarding the ticket size of loans given by banks in our State when compared to the State of Andhra and requested the banks to improve the ticket size.

Action: Banks

AGENDA NO 2: RSETIs

173rd SLBC Meeting

Principle Secretary-Rural Development, GoTN: The scope for training for trades shall be widened to include carpentry, two-wheeler mechanism, plumbing and sanitary work etc., as there is huge demand for these trained persons in urban areas. She requested RSETIs to identify resource persons and the training will be imparted by the department. Regarding construction of RSETI buildings she informed that even after land has been allotted to certain RSETIs, constructions are either not started, or construction is yet to complete.

She requested the sponsor banks to complete the construction wherever land is allotted. She congratulated SBI for having completed constructions in both the places where land has been allotted. She further informed that, if any clearance is required from Government side, the same will be coordinated with the District Collector for doing the needful. She also requested the banks to increase the credit facilities to the trained candidates. Separate codes for loan sanctioned to RSETIs trained candidates is to be used by banks for monitoring the progress.

RD, RBI advised the sponsor banks to complete the construction without further delay as land has already been allotted and funds for construction is provided by MoRD.

LDM Chengalpattu informed that for newly formed districts like Tenkasi, Chengalpattu, Kallakurichi, Tirupattur MoRD approval is pending. PS, RD & PR informed that for these districts, the matter has already been taken and in the current year sanctions will be accorded.

Canara Bank, Indian Bank and IOB assured to update the present position of construction of building at the earliest.

Action: Canara Bank, Indian Bank & IOB

AGENDA NO 3: DAY- NULM

173rd SLBC Meeting

The Convener reviewed the performance of the banks under various components of DAY-NULM and requested banks to achieve the targets under SEP-I and Urban SHGs Bank Linkage.

Principle Secretary-Rural Development, GoTN informed that the ticket size of loans is less when compared to other States. For Urban SHGs the ticket size is less when compared to rural SHGs. Similarly, in new settlement areas within the urban agglomeration, she requested the support of banks in opening of accounts for such people for supporting their livelihood activities.

Executive Director, TNCDW informed that there is huge difference in the ticket size between Non-NULM SHGS and NULM SHGs. Under Non-NULM SHGs the average ticket size is around Rs.7.2 lakhs whereas under NULM SHGs the average ticket size is around Rs.4.92 lakhs. There are around 59450 households in six resettlement tenements under GCC and there are issues with certain section in opening of bank accounts for want of proper address proof for KYC purposes. She requested banks to come up with some sort of solution in this regard so that credit linkage can be provided to these people. She also requested bankers to represent in the meeting to be held for NULM community organizers to get familiarize with NULM

product codes. Similarly, banks were requested to extend credit facilities to DAY-NULM mission trained candidates.

Action: Banks

AGENDA NO 4: MSME

173rd SLBC Meeting

The Convenor briefed the forum on the performance of the banks under MSME sector for the period ending December 2022. **Industries Commissioner, GoTN** informed the forum on certain issues face under TN TReDS platform like individual limit flexibility, overall limit and requested banks to look into the issue. She also informed on the road show that is going to be held on 11th of March 2023 for unveiling International Trade Financing Services which is coming up in Chennai. She requested access be given to Finance department and few other State Government departments like MSME to collect data from the SLBC portal. Similarly, she wanted separate codes for various MSME schemes so that performance under each scheme can be clearly distinguished and reviewed. She requested banks to improve the performance under NEEDS, UYEGP, PMFME with relation to SC/ST beneficiaries, women and differently abled. She also requested banks to expedite sanctions under PMFME scheme. SBI assured to clear the pendency within 20th of March 2023.

Action: Banks

AGENDA NO 5: NEEDS/UYEGP

173rd SLBC Meeting

The Convenor reviewed the bank wise/district wise performance of the banks under the scheme as on 16-02-2023. **Industries Commissioner** asked in the forum regarding ST candidates if Forest Rights Act relevant document be treated equal to a Patta for consideration as collateral. GM, UBI informed that the legal opinion given in this regard is not very clear and as such requires further clarification which needs to be addressed.

Industries Commissioner, GoTN informed that the signed sanction letter in respect of loans sanctioned to be duly signed by the branch head and then to be uploaded in the portal and many banks are not following the same.

Action: Banks

AGENDA NO 6: Performance of banks under PMEGP

173rd SLBC Meeting

The convenor briefed the forum on the performance of banks under PMEGP as on 16-02-2023. Achievement viz-a-viz targets under various components of PMEGP

was reviewed. SLBC requested Member Banks to achieve the targets for March 2023 under various components.

Action: Banks

AGENDA NO 7: High rate of rejections of applications under PMEGP scheme by banks

The convenor informed the forum that there is high rate of rejection by banks of PMEGP applications as informed by Parliamentary Standing Committee on Industries particularly on the grounds of Service area, time limit for submitting documents, having achieved target etc. He requested banks esp., SBI, Canara Bank, Indian Bank, PNB, IOB, ICICI having more rejections to look into the issue and requested banks not to reject applications particularly on grounds of service area, time limit for submitting documents, having achieved the targets etc.

Industries Commissioner, GoTN & RD RBI requested banks to consider NOC submitted by the applicants at the time of processing the applications.

Action: Banks esp., SBI, IOB, Indian Bank, PNB, Canara Bank, ICICI

AGENDA NO 8: Procedure for remittance of call back of subsidy under PMEGP scheme

The Convenor informed KVIC's detailed procedure for remittance of call back of subsidy under the PMEGP scheme and follow the steps laid down by KVIC as circulated by SLBC.

Action: Banks

Agenda No.9: PMFME scheme-need for Improvement **173rd SLBC Meeting**

The convenor informed the forum on the performance of banks as on 17-02-2023 and State Governments proposal to monitor and expedite the entire process. The convenor requested Banks to sensitize their field level officers about the potential available under the scheme and process all eligible applications without undue delay.

Industries Commissioner, GoTN informed that branch must sign and then upload the sanction letters in the portal and requested banks to consider processing of applications even if target set under Agriculture is met.

RD-RBI advised that bank branches must familiarize about various subsidy related loan schemes which will be beneficial to the applicants.

Action: Banks

Agenda No.10 – PMMY Scheme

173rd SLBC Meeting

The Convenor informed the forum on the performance of banks under the various components of PMMY scheme as on 22-02-23. He requested the Member Banks to improve their lending especially under Tarun category.

Action: Banks

Agenda No.11: PM SVANidhi

173rd SLBC Meeting

The Convenor reviewed the bank wise/district wise performance of the banks under the scheme as on 17-02-2023. **Principle Secretary-Rural Development, GoTN** informed that under the first tranche target given to state is 3.50 lakhs application of which 2.52 lakhs application has been sanctioned and disbursement is 2.18 lakhs. She requested banks to disburse all the sanctions without further delay. As we are moving towards the end of current FY, she requested banks to sanctions all the eligible applications so that the target set by the Central Government is achieved. She further requested Pvt Sector Banks esp., HDFC to improve their disbursements.

Action: Banks

Agenda No.12 – Performance under TAHDCO scheme

173rd SLBC Meeting

The Convenor informed the forum on bank wise & district wise performance/pendency of applications. Banks esp., SBI, Indian Bank, Canara Bank and IOB were advised to clear the large pendency of sanction and submit Completion Certificate at the earliest.

MD, TAHDCO, GoTN informed that Government had issued G.O to conduct the task force committee meeting once in fortnight. Also, application pendency for more than one year is there for which subsidy received by banks is around Rs.11 crores. Similarly, under land purchase scheme for SC/ST he requested banks to come forward to provide credit as there is a subsidy component of Rs.5 lakhs.

LDM Madurai informed that in his district higher % of pendency related to PACS.

RD-RBI informed that as the forum comprises of banks and hence PACS should not be clubbed in the agenda. **MD-TAHDCO** informed that their department are not promoting PACS as many primary co-operatives are not financially sound to lend.

Action: Banks

Agenda No.13: Agriculture Infrastructure Fund

173rd SLBC Meeting

The **Convenor** reviewed the performance of banks under the scheme as on 15.02.2023.

Additional Director, Agriculture Marketing, GoTN informed that though banks have sanctioned to the tune of Rs.548 crores but disbursements have been only to the tune of Rs.331 crore and requested banks to expedite disbursement. Similarly, she informed that the ROI charged by banks under the scheme is more than 9% which is creating a bottle neck. Also, collateral is being insisted for loans up to Rs. 2 crores.

The **Chairman SLBC** informed that ROI is concerned with individual banks policy and advised banks to strictly follow the rules as laid down under the scheme regarding collateral security.

Action: Banks

Agenda No.14: New AMI Scheme

173rd SLBC Meeting

The pendency of sanction bank-wise as provided by NABARD was deliberated in the forum and requested Member Banks concerned to complete the Checker level approval procedure so that the process can be completed.

Action: Banks

Agenda No.15: Special 6 months campaign at Gram Panchayat level

The convenor briefed the forum on the Special 6 months campaign at Gram Panchayat level launched by Government of India from 15-02-23 to 15-08-23. He advised LDMs and banks having branches in Virudhunagar, Ramanathapuram and Vellore, three districts selected for our State, to extend full co-operation for successful conduct of the campaign.

Action: Banks & LDMs of Ramanathapuram, Virudhunagar and Vellore

Agenda No.16: Saturation of farmers under KCC scheme

The convenor requested Member Banks to issue suitable instructions to their branches to dispose of the pending applications immediately and saturate all eligible farmers under the scheme.

Commissioner, Fisheries, GoTN informed the forum that as against the sanction of Rs.35.88 crores, disbursement are pending for many sanctions and there are 55000 applications pending for process esp., in districts like Ramanathapuram, Tuticorin, Virudhunagar, Tiruvallur and Chennai and requested to expedite the process.

RD, RBI advised banks to speed up sanctioning of eligible applications without any delay and there should not be huge pendency report in forthcoming meetings.

Representative from Aavin requested that periodical camps must be conducted at district level for saturation of eligible farmers under KCC.

Addl. Director, Animal Husbandry, GoTN informed that banks have so far achieved only 36% with districts like Mayiladuthurai, Nagapattinam, Tirupattur, The Nilgiris, Thanjavur, Virudhunagar are in single digit achievement.

LDM Madurai wanted granular data regarding applications given directly to the branches by the department so that follow up will be easy.

Action: Banks & LDMs of Ramanathapuram, Tuticorin, Virudhunagar, Tiruvallur and Chennai

Agenda No.17: PMAY(U)-Housing for All

173rd SLBC Meeting

The Convenor requested the Member Banks to formulate their own strategies to improve the sanctioning of loans under the scheme.

MD-TN Habitat Board, GoTN informed that despite Tripartite Agreement only couple of SCBs are sanctioning loans and still many SCBs are not considering loan process. He briefed the forum on the AHF and BLC schemes for the benefit of the bankers.

Action: Banks

Agenda No.18: Weavers Mudra Scheme

173rd SLBC Meeting

The convenor informed the forum on the Margin money assistance and Credit guarantee cover available under the scheme and requested the Member Banks to verify/update the concessional credit/Weavers' Mudra data in the PNB portal for the benefit to reach the handloom weavers.

Joint Director, Handlooms Department, GoTN informed that for the 6th year in a row, the State has been **In number 1 position** and thanked the banks for making this to happen. He also requested banks to clear the pending 3125 applications at the earliest and release the Margin money assistance to weavers wherever not released so far.

Action: Banks

Agenda No.19: Internal Working Group to review Agriculture Credit

RBI had suggested measures to State Government to improve the reach of Institutional Credit, but the recommendations are yet to be implemented by the State Government. SLBC requested the State Government to take appropriate action at the earliest

Action: State Government

Agenda No.20: Expanding and Deepening of Digital Payment Ecosystem

Keeping in view the growth of digitization in already identified districts, RBI through SLBC asked for identification of more districts for deepening of Digital payment eco system. The Convenor asked Canara Bank, Indian Bank and IOB to identify and provide the names of the districts for further communication to RBI.

Action: Canara Bank, Indian Bank, and Indian Overseas Bank

Agenda No.21: Pledge financing for agriculture commodities through e-NWR

The convenor briefed the forum on the features of e-NWR and requested Member Banks to promote more pledge financing through e-NWRs.

Action: Banks

Agenda No.22: Standardization of ACP document released district-wise:

It was decided in the forum to form a committee comprising of representatives from RBI, NABARD, IOB, IB, SBI, Canara Bank and four LDMs representing each Lead Bank.

Action: SLBC

Agenda No.23: Status of opening of bank branches in unbanked areas:

The convenor briefed the forum on the status of opening of branches in the unbanked areas and advised LDM Perambalur to update the status pertaining to his district.

Action: LDM Perambalur

Agenda No.24: Status of Implementation of SVAMITVA scheme in TN

The convenor briefed the forum on SVAMITHVA scheme and requested Member Banks who have not submitted clarifications/challenges on certain points to submit the same at the earliest.

Agenda No.25: Atal Pension Yojana

The Convenor briefed the forum on bank-wise/district-wise performance and requested banks to stive hard to achieve the targets for the FY 2022-23.

Action: Banks

Agenda No.26: Standardization and submission of data

The Convenor requested the Member Banks to check not only the veracity of data uploaded in the portal but also upload the same within the stipulated time frame.

Action: Banks

Agenda No.27: Review of performance of Business Correspondents:

SLBC advised Member Banks to reduce the number of inactive BCs and address the concern of BCs at the earliest.

Action: Banks

Agenda No.28: NeSL-e-stamping, e-BG and eSign with storage

ED, NeSL briefed the forum on the benefits of e-stamping through a PPT presentation. SLBC requested the Member Banks to make use of this facility.

Action: Banks

Shri.Visveshwaran, General Manager, Union Bank of India delivered Vote of Thanks

Confirmation of Minutes of the 173rd SLBC Meeting:

The forum confirmed minutes of the 173rd SLBC Meeting conducted on 02.03.2023

Action Taken Report for the 173rd SLBC meeting:

Agenda No: 22 - Constitution of committee for standardization of ACP released District-wise:

POINT	ACTION TAKEN
<p>In the 173rd meeting of SLBC the RBI had advised to constitute a committee to develop a uniform/ standardized ACP format district-wise.</p>	<p>SLBC had constituted a committee comprising of representatives from RBI, NABARD, IOB, SBI, Canara Bank, Indian Bank and four LDMs viz., Ariyalur, Tenkasi, Tiruppur and Tirupattur representing four banks having lead bank responsibilities in the State. The committee held its first meeting on 30.03.2023 and devised a uniform template to be adopted by all the districts. The same was duly approved by RBI and communicated to all the LDMs for adherence.</p>

TARGET VS ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2022-23 – Under Priority Sector**(Number of accounts in actual and Amt. Rs in Crores)**

Sr No	Sub-Sector	Annual Target March 2023		Achievement from April 2022 to March 2023		% of achievement to March 2023	
		Number	Amount	Number	Amount	No	Amt
Priority							
1	Agriculture & allied	1,58,15,411	2,08,978	2,56,13,541	3,27,989.09	161.95	156.94
2	MSME	17,36,116	1,26,702	21,85,653	1,80,789.56	125.89	142.68
3	Education	1,93,679	4,731	85,767	1,171.37	44.28	24.76
4	Housing	2,15,973	13,659	2,52,517	8,784.18	116.92	64.31
5	Export Credit	26,398	3,327	472	912.74	1.78	27.43
6	Renewable Energy	1,09,57,941	6,290	153	194.53	0.0014	3.09
7	Social Infrastructure	59,521	1,614	34,332	292.81	57.68	18.14
8	Others	12,04,631	20,613	20,17,161	14,343.67	167.45	69.59
	Priority Total	3,02,09,670	3,85,914	3,01,89,596	5,34,477.95	99.93	138.49

The top 3 and bottom 3 performing banks under 2 categories are given below:

PSB		Pvt. Bank	
BANK	Achievement %	Bank	Achievement %
TOP 3 Performing Banks		TOP 3 Performing Banks	
INDIAN BANK	204.31	IDFC	554.71
CANARA BANK	171.74	KOTAK MAHINDRA	236.30
UNION BANK OF INDIA	140.56	HDFC	193.65

PSB		Pvt. Bank	
BANK	Achievement %	Bank	Achievement %
BOTTOM 3 Performing Banks		BOTTOM 3 Performing Banks	
PUNJAB & SIND BANK	86.34	RBL	78.62
PUNJAB NATIONAL BANK	58.39	J&K Bank	34.60
BANK OF MAHARASHTRA	27.42		

BANK WISE CD RATIO AS ON 31.3.2023			
Amount in Crore			
Name of Bank	Deposit	Advance	CD Ratio
PUBLIC BANK			
BANK OF MAHARASHTRA	1583.76	8410.44	531.04
PUNJAB NATIONAL BANK	17447.85	37165.01	213.01
UCO BANK	5085.38	8331.82	163.84
PUNJAB AND SIND BANK	398.56	622.75	156.25
CANARA BANK	94884.09	132736.90	139.89
BANK OF BARODA	33471.70	46716.55	139.57
BANK OF INDIA	16235.69	21253.93	130.91
CENTRAL BANK OF INDIA	12201.27	14901.59	122.13
UNION BANK OF INDIA	38320.09	45776.96	119.46
STATE BANK OF INDIA	215686.29	229151.29	106.24
INDIAN BANK	122964.96	107688.24	87.58
INDIAN OVERSEAS BANK	90402.32	63490.34	70.23
Sub Total	648681.96	716245.82	110.42
PRIVATE BANKS			
YES BANK	7011.73	16957.16	241.84
FEDERAL BANK	10214.51	23471.40	229.78
IDFC FIRST BANK	8858.57	19385.07	218.83
J & K BANK	80.30	124.84	155.47
SOUTH INDIAN BANK	9376.53	14572.58	155.42
AXIS BANK	51377.42	77532.21	150.91
CSB BANK LIMITED	4274.48	6200.09	145.05
KOTAK MAHINDRA BANK	14766.17	20825.45	141.03
HDFC BANK	112499.74	153855.73	136.76
INDUSIND BANK	15795.79	20448.71	129.46
IDBI BANK	12798.52	14651.57	114.48
BANDHAN BANK	3095.92	3365.25	108.70
KARNATAKA BANK	4211.56	4285.80	101.76
DHANLAXMI BANK	1420.22	1421.62	100.10
ICICI BANK	77422.06	71137.37	91.88
TAMILNAD MERCANTILE BANK	34855.61	28418.53	81.53
CITY UNION BANK	42055.03	29352.97	69.80
KARUR VYSYA BANK	43259.16	29619.73	68.47
RBL BANK	6788.86	3567.35	52.55
DBS BANK INDIA (E-LVB) ***	0.00	0.00	0.00
Sub Total	460162.18	539193.43	117.17
REGIONAL RURAL BANKS			
TAMILNADU GRAMA BANK	13182.10	20478.83	155.35
Sub Total	13182.10	20478.83	155.35
COOPERATIVE BANK			
TAMILNADU STATE APEX CO-OP BANK	68559.33	58544.69	85.39
Sub Total	68559.33	58544.69	85.39
Small Financial Bank			
ESAF SMALL FIN. BANK	514.47	3475.12	675.48
EQUITAS SMALL FIN. BANK	7531.41	14384.26	190.99
FINCARE SMALL FIN. BANK	925.16	1573.98	170.13
JANA SMALL FIN. BANK	1620.12	2714.09	167.52
UJJIVAN SMALL FIN. BANK	2298.07	3732.37	162.41
SURYODAY SMALL FIN. BANK	1068.67	1201.86	112.46
AU SMALL FIN.BANK	125.97	85.26	67.68
Sub Total	14083.87	27166.94	192.89
PAYMENT BANKS			
INDIA POST PAYMENTS BANK	285.69	0.00	0.00
AIRTEL PAYMENTS BANK	9.42	0.00	0.00
Sub Total	295.11	0.00	0.00

*** Data not submitted

Financing to Self Help Groups (SHGs)

The Tamil Nadu Corporation for Development of Women had set the credit disbursement target of Rs.25,000 crores for the Year 2022-23. Banks in the state have achieved Rs.25,642.01 crores, as against the target of Rs.25,000 crores, during the FY 2022-23. We give below the details:

(Rs. In Crores)

S.No	Particulars	Target		Achievement 31.03.2023		% of achievement
		No. of SHG	Amount	No. of SHG	Amount	
1	SHG-BLP	3,90,633	25,000	4,49,209	25,642.01	103%
2	PLF-Bulk Loan	400	400	2,529	1,163.55	291%
3.	CGFMU Loan	5,000	750	11,493	1,434.71	191%

Banks in the state have achieved the disbursal target under SHG – BLP, PLF – Bulk Loan and CGFMU loan during FY 2022-23. SLBC congratulates all the member banks for surpassing the target under SHG -BLP, PLF-Bulk loan and CGFMU loan for FY 2022-23.

Tamil Nadu Corporation for Development of Women has set the credit disbursement target of Rs.30,000 crores for the Year 2023-24. The Bank wise/District wise targets for the year 2023-24 is provided in the annexure

The Bank-wise/District-wise targets and achievements under SHG- BLP for the year 2022-23 and achievements up to 30.04.2023 is provided in the annexure.

SHG - BLP Bankwise Achievement as on 31.03.2023

		(Rs. In crore)					
Sl. No	Name of the Bank	TARGET		ACHIEVEMENT		ACHIEVEMENT	
		No	Amount	No	Amount	No	Amount
I	Nationalised Banks						
1	Indian Bank	73665	4827.63	78518	5072.12	107	105
2	Indian Overseas Bank	28063	1804.27	13307	857.85	47	48 ✓
3	State Bank of India	10984	656.54	12039	794.17	110	121
4	Canara Bank	26696	1757.56	24155	1565.97	90	89
5	Bank of India	5467	318.85	4136	255.92	76	80
6	Punjab and Sindh Bank	102	15.11	27	1.36	26	9
7	Central Bank of India	4528	274.38	3123	206.08	69	75
8	Union Bank of India	8208	477.68	4936	280.76	60	59
9	Punjab National Bank	2780	183.97	1054	49.65	38	27
10	Bank of Baroda	3806	225.01	2447	179.15	64	80
11	UCO Bank	1201	73.66	961	47.41	80	64
12	Bank of Maharashtra	138	7.81	102	3.28	74	42
	Sub Total	165638	10622.47	144805	9313.72	87	88
II	Private Sector Banks						
1	ICICI Bank	24608	1490.81	32015	1758.14	130	118
2	IDBI Bank	2015	142.11	5326	283.59	264	200
3	HDFC Bank	32690	2012.90	56455	2758.75	173	137
4	RepcO Bank	5177	333.26	8203	369.68	158	111
5	Rathnakar Bank	1244	95.26	2546	133.11	205	140
6	City Union Bank	633	36.52	260	17.56	41	48
7	Tamilnadu Mercantile Bank	1145	79.77	370	2.51	32	3
8	Yes Bank	818	36.44	2395	124.51	293	342
9	Karur Vysya Bank	763	38.59	311	13.59	41	35
10	Lakshmi Vilas Bank	46	5.75	65	5.19	141	90
11	Axis Bank	856	50.30	3906	156.70	456	312
12	South Indian Bank	86	4.04	186	6.99	216	173
13	Federal Bank	358	22.60	1119	62.24	313	275
14	Dhanalakshmi Bank	56	5.04	109	7.62	195	151
15	Catholic Syrian Bank	15	0.79	33	1.46	220	185
16	Karnataka Bank	0	0.00	35	2.63	0	0
17	Equitas Bank	10177	670.49	24328	1396.91	239	208
18	IDFC	9606	671.02	52130	3475.83	543	518
	Sub Total	90293	5695.68	189792	10577.01	210	186
III	Regional Rural Bank						
1	Tamilnadu Grama Bank	23000	1238.53	15100	920.23	66	74
	Sub Total	23000	1238.53	15100	920.23	66	74
IV	Co-operative Bank						
1	DCCB	32047	2125.76	19441	857.23	61	40
2	PACCS	70193	4661.78	33991	1332.76	48	29
3	UCB	2680	174.57	544	30.15	20	17
4	UCCS	548	33.82	112	7.46	20	22
5	LAMPS	438	26.11	75	4.84	17	19
	Sub Total	105906	7022.05	54163	2232.44	51	32
V	Others (Specify if any)						
1	Tamilnadu Industrial co	235	13.37	4030	176.96	1715	1324
2	ESAF	1223	79.98	14640	770.12	1197	963
3	Ujivan	3100	230.76	18383	1066.58	593	462
4	Bandhan Bank	610	50.00	3693	218.74	605	437
5	Suryodaya	575	46.00	4067	334.32	707	727
6	Nicholson Bank	53	1.16	536	31.90	1011	2750
	Sub Total	5796	421.27	45349	2598.61	782	617
	Grand Total	390633	25000.00	449209	25642.01	115	103

SHG - BLP District wise achievement as on 31.03.2023		
DISTRICT	No. of SHGs	Amount in Crores
Ariyalur	6651	350.11
Chengalpat	10794	640.25
Chennai	20552	912.40
Coimbatore	13181	769.66
Cuddalore	17268	1050.42
Dharmapuri	6275	483.92
Dindigul	14779	828.56
Erode	11769	751.36
Kallakurichi	9140	506.82
Kancheepuram	9567	513.59
Kanniyakumari	9519	551.53
Karur	8207	401.60
Krishnagiri	11731	811.83
Madurai	17090	930.37
Mayiladuthurai	9876	501.41
Nagapattinam	9467	456.47
Namakkal	10751	658.62
Perambalur	5854	252.69
Pudukkottai	14043	700.77
Ramanathapuram	10176	501.63
Ranipet	8800	539.92
Salem	17968	1007.80
Sivagangai	11057	652.02
Tenkasi	10410	473.12
Thanjavur	17407	1216.35
The Nilgiris	6522	342.48
Theni	9348	547.53
Thoothukkudi	13953	773.17
Tiruchirappalli	17638	981.28
Tirunelveli	8269	505.23
Tiruppathur	6896	454.76
Tiruppur	10327	587.61
Tiruvallur	14201	1054.79
Tiruvannamalai	21317	1250.76
Tiruvarur	13544	701.68
Vellore	8926	550.66
Vilupuram	13812	778.75
Virudhunagar	12124	650.10
Total	449209	25642.01

**SHG BLP - PLF Bulk Loan for the year 2022-23 as on
31.03.2023**

(Rs.in Crore)

Sl. No	Name of the district	Target		Total		Amount %
		No of PLF	Amount in Cr	No. of SHGs	Amount Disbursed	
1	Ariyalur	6	6.00	14	6.79	113
2	Chengalpattu	8	8.00	10	2.34	29
3	Chennai	5	5.00	5	2.80	56
4	Coimbatore	14	14.00	47	17.59	126
5	Cuddalore	14	14.00	262	133.14	951
6	Dharmapuri	10	10.00	3	1.45	14
7	Dindigul	14	14.00	78	37.30	266
8	Erode	14	14.00	21	6.38	46
9	Kallakurichi	9	9.00	383	207.02	2300
10	Kancheepuram	5	5.00	24	9.72	194
11	Kanniyakumari	9	9.00	34	17.62	196
12	Karur	8	8.00	18	4.89	61
13	Krishnagiri	10	10.00	1	0.37	4
14	Madurai	15	15.00	123	41.19	275
15	Mayiladuthurai	5	5.00	5	2.13	43
16	Nagapattinam	6	6.00	10	4.58	76
17	Namakkal	15	15.00	47	14.23	95
18	Perambalur	4	4.00	8	7.35	184
19	Pudukkottai	13	13.00	118	50.54	389
20	Ramanathapuram	11	11.00	30	8.87	81
21	Ranipet	7	7.00	16	8.21	117
22	Salem	20	20.00	49	21.64	108
23	Sivagangai	12	12.00	42	20.15	168
24	Tenkasi	10	10.00	35	14.89	149
25	Thanjavur	14	14.00	419	180.23	1287
26	The Nilgiris	4	4.00	10	4.65	116
27	Theni	8	8.00	19	5.63	70
28	Thoothukkudi	12	12.00	33	12.61	105
29	Tiruchirappalli	17	17.00	15	6.47	38
30	Tirunelveli	9	9.00	103	46.24	514
31	Tirupathur	6	6.00	19	8.46	141
31	Tiruppur	13	13.00	28	10.10	78
33	Tiruvallur	14	14.00	97	58.65	419
34	Tiruvannamalai	18	18.00	204	105.52	586
35	Tiruvarur	10	10.00	10	4.57	46
36	Vellore	7	7.00	11	4.70	67
37	Vilupuram	13	13.00	127	50.89	391
38	Virudhunagar	11	11.00	51	23.66	215
	Grand Total	400	400.00	2529	1163.55	291

SHG - BLP Bankwise Target for 2023-24

(Rs. In crore)

Sl.	Name of the Bank	No	Amount
I	Nationalised Banks		
1	Indian Bank + Alahabad Bank	84111	5027.51
2	Indian Overseas Bank	31845	1874.58
3	State Bank of India	19679	1212.91
4	Canara Bank + Syndicate Bank	34237	1972.36
5	Bank of India	6704	444.98
6	Punjab and Sindh Bank	137	8.25
7	Central Bank of India	4676	279.92
8	Union Bank of India +Andhra Bank +Corporation Bank	9112	518.66
9	Punjab National Bank + Oriental Bank of Commerce & United Bank of India	2626	177.82
10	Bank of Baroda +Vijaya Bank + Dena Bank	5149	314.85
11	UCO Bank	1601	90.38
12	Bank of Maharashtra	132	6.19
	Sub Total	200009	11928.42
II	Private Sector Banks		
1	ICICI Bank	34772	1980.92
2	IDBI Bank	8751	449.49
3	HDFC Bank	39813	2184.19
4	RepcO Bank	9349	446.47
5	Rathnakar Bank	5355	243.27
6	City Union Bank	1188	69.32
7	Tamilnadu Mercantile Bank	715	27.67
8	Yes Bank	1444	90.07
9	Karur Vysya Bank	910	46.15
10	Lakshmi Vilas Bank	418	24.77
11	Axis Bank	2843	139.27
12	South Indian Bank	143	6.41
13	Federal Bank	307	19.18
14	Dhanalaksahmi Bank	78	4.35
15	Catholic Syrian Bank	14	0.72
16	Karnataka Bank	560	33.60
17	Equitas Bank	24810	1318.93
18	IDFC	32481	1764.73
	Sub Total	163951	8849.51
III	Regional Rural Bank		
1	Tamilnadu Grama Bank	21692	1192.22
	Sub Total	21692	1192.22
IV	Co-operative Bank		
1	DCCB	39760	2103.44
2	PACCS	67368	3890.51
3	UCB	1542	96.47
4	UCCS	188	13.12
5	LAMPS	96	5.95
	Sub Total	108954	6109.49
V	Others (Specify if any)		
1	Tamilnadu Industrial co operative Bank	327	10.57
2	ESAF	10992	531.91
3	Ujivan	18317	886.05
4	Bandhan Bank	5487	269.61
5	Suryodaya	4448	211.76
6	Nicholson Bank	120	10.45
	Sub Total	39691	1920.36
	Grand Total	534297	30000.00

Annexure – I
SHG-Bank Linkage Target for the Year 2023-24

(Rs. in Cr)

Sl. No	Name of the District	Rural		Urban		Total	
		No. of SHG	Amount	No. of SHG	Amount	No. of SHG	Amount
1	2	3	4	5	6	7	8
1	Ariyalur	5783	347.00	2145	109.00	7928	456.00
2	Chengalpattu	9900	594.00	7145	356.00	17045	950.00
3	Chennai	0	0.00	22710	1119.00	22710	1119.00
4	Coimbatore	7083	425.00	9910	498.00	16993	923.00
5	Cuddalore	15400	924.00	7525	378.00	22925	1302.00
6	Dharmapuri	5817	349.00	3275	164.00	9092	513.00
7	Dindigul	10933	656.00	5300	265.00	16233	921.00
8	Erode	7533	452.00	7475	372.00	15008	824.00
9	Kallakurichi	11467	688.00	1400	69.00	12867	757.00
10	Kancheepuram	7783	467.00	3100	153.00	10883	620.00
11	Kanniyakumari	4450	267.00	6375	311.00	10825	578.00
12	Karur	4883	293.00	2400	120.00	7283	413.00
13	Krishnagiri	5084	305.00	4610	233.00	9694	538.00
14	Madurai	11767	706.00	5605	274.00	17372	980.00
15	Mayiladuthurai	8967	538.00	3050	154.00	12017	692.00
16	Nagapattinam	7667	460.00	3175	160.00	10842	620.00
17	Namakkal	7384	443.00	4550	225.00	11934	668.00
18	Perambalur	4816	289.00	1975	98.00	6791	387.00
19	Pudukkottai	9533	572.00	5175	258.00	14708	830.00
20	Ramanathapuram	7400	444.00	3200	161.00	10600	605.00
21	Ranipet	7900	474.00	4750	238.00	12650	712.00
22	Salem	13833	830.00	6050	294.00	19883	1124.00
23	Sivagangai	10517	631.00	4565	224.00	15082	855.00
24	Tenkasi	5250	315.00	3894	195.00	9144	510.00
25	Thanjavur	16850	1011.00	9250	470.00	26100	1481.00
26	The Nilgiris	3967	238.00	2750	136.00	6717	374.00
27	Theni	5783	347.00	4930	247.00	10713	594.00
28	Thoothukkudi	10566	634.00	5050	247.00	15616	881.00
29	Tiruchirappalli	10217	613.00	7450	373.00	17667	986.00
30	Tirunelveli	4883	293.00	4530	225.00	9463	518.00
31	Tirupathur	5584	335.00	3550	178.00	9134	513.00
32	Tiruppur	5783	347.00	4575	224.00	10358	571.00
31	Tiruvallur	13750	825.00	5975	291.00	19725	1116.00
34	Tiruvannamalai	21717	1303.00	5775	291.00	27492	1594.00
35	Tiruvarur	11950	717.00	4650	236.00	16600	953.00
36	Vellore	9483	569.00	3615	178.00	13098	747.00
37	Vilupuram	12933	776.00	4980	253.00	17913	1029.00
38	Virudhunagar	8717	523.00	4475	223.00	13192	746.00
	Total	333333	20000.00	200964	10000.00	534297	30000.00

Annexure – II
PLF Bulk Loan Target for the year 2023-24
(Rs. in Cr)

Sl. No	Name of the District	No of PLF	Amount
1	Ariyalur	6	6.00
2	Chengalpattu	10	10.00
3	Chennai	0	0.00
4	Coimbatore	12	12.00
5	Cuddalore	14	14.00
6	Dharmapuri	12	12.00
7	Dindigul	14	14.00
8	Erode	14	14.00
9	Kallakurichi	10	10.00
10	Kancheepuram	5	5.00
11	Kanniyakumari	9	9.00
12	Karur	8	8.00
13	Krishnagiri	12	12.00
14	Madurai	13	13.00
15	Mayiladuthurai	5	5.00
16	Nagapattinam	6	6.00
17	Namakkal	15	15.00
18	Perambalur	5	5.00
19	Pudukkottai	13	13.00
20	Ramanathapuram	11	11.00
21	Ranipet	7	7.00
22	Salem	20	20.00
23	Sivagangai	12	12.00
24	Tenkasi	10	10.00
25	Thanjavur	14	14.00
26	The Nilgiris	4	4.00
27	Theni	8	8.00
28	Thoothukkudi	12	12.00
29	Tiruchirappalli	16	16.00
30	Tirunelveli	9	9.00
31	Tirupathur	6	6.00
31	Tiruppur	13	13.00
33	Tiruvallur	14	14.00
34	Tiruvannamalai	18	18.00
35	Tiruvarur	10	10.00
36	Vellore	9	9.00
37	Vilupuram	13	13.00
38	Virudhunagar	11	11.00
	Total	400	400.00

Annexure - III
SHG-BLP : Credit Guarantee Fund for Micro Credit(CGFMU) Target
for 2023-24

(No. of SHGs Availed 4th Dose and Above)

(Rs. in Cr)

Sl. No.	Name of the District	Target SHGs for CGFMU	Amount @15 lakhs per SHG
1	Ariyalur	116	17.00
2	Chengalpattu	232	35.00
3	Chennai	0	0.00
4	Coimbatore	80	12.00
5	Cuddalore	673	101.00
6	Dharmapuri	48	7.00
7	Dindigul	200	30.00
8	Erode	97	15.00
9	Kallakurichi	38	6.00
10	Kancheepuram	232	35.00
11	Kanniyakumari	135	20.00
12	Karur	152	23.00
13	Krishnagiri	103	15.00
14	Madurai	496	75.00
15	Mayiladuthurai	98	15.00
16	Nagapattinam	99	15.00
17	Namakkal	129	19.00
18	Perambalur	29	4.00
19	Pudukkottai	276	41.00
20	Ramanathapuram	31	5.00
21	Ranipet	129	19.00
22	Salem	383	57.00
23	Sivagangai	174	26.00
24	Tenkasi	4	1.00
25	Thanjavur	364	55.00
26	The Nilgiris	59	9.00
27	Theni	85	13.00
28	Thoothukkudi	262	39.00
29	Tiruchirappalli	142	21.00
30	Tirunelveli	116	17.00
31	Tirupathur	91	14.00
31	Tiruppur	50	8.00
33	Tiruvallur	480	72.00
34	Tiruvannamalai	393	59.00
35	Tiruvarur	70	11.00
36	Vellore	139	21.00
37	Vilupuram	226	34.00
38	Virudhunagar	229	34.00
	Total	6660	1000.00

SHG - BLP Bankwise Achievement as on 30.04.2023

(Rs. In crore)

Sl. No	Name of the Bank	ACHIEVEMENT	
		No. of SHG	Amount
I	Nationalised Banks		
1	Indian Bank + Alahabad Bank	1136	82.77
2	Indian Overseas Bank	421	28.10
3	State Bank of India	243	16.47
4	Canara Bank + Syndicate Bank	666	43.73
5	Bank of India	29	2.37
6	Punjab and Sindh Bank	0	0.00
7	Central Bank of India	25	2.30
8	Union Bank of India +Andhra Bank +Corporation Bank	85	3.69
9	Punjab National Bank + Oriental Bank of Commerce & United Bank of India	22	1.04
10	Bank of Baroda +Vijaya Bank + Dena Bank	29	1.64
11	UCO Bank	3	0.13
12	Bank of Maharashtra	2	0.00
	Sub Total	2661	182.24
II	Private Sector Banks		
1	ICICI Bank	727	38.31
2	IDBI Bank	22	1.02
3	HDFC Bank	806	40.74
4	RepcO Bank	131	5.20
5	Rathnakar Bank	54	3.17
6	City Union Bank	0	0.00
7	Tamilnadu Mercantile Bank	5	0.34
8	Yes Bank	3	0.22
9	Karur Vysya Bank	0	0.00
10	Lakshmi Vilas Bank	0	0.00
11	Axis Bank	31	0.83
12	South Indian Bank	0	0.00
13	Federal Bank	0	0.00
14	Dhanalaksahmi Bank	4	0.00
15	Catholic Syrian Bank	0	0.00
16	Karnataka Bank	19	0.00
17	Equitas Bank	98	4.00
18	IDFC	140	5.43
	Sub Total	2040	99.26
III	Regional Rural Bank		
1	Tamilnadu Grama Bank	121	8.04
	Sub Total	121	8.04
IV	Co-operative Bank		
1	DCCB	959	62.68
2	PACCS	1253	76.02
3	UCB	6	0.40
4	UCCS	21	1.31
5	LAMPS	0	0.00
	Sub Total	2239	140.41
V	Others (Specify if any)		
1	Tamilnadu Industrial co operative Bank	8	0.25
2	ESAF	87	5.04
3	Ujivan	59	0.30
4	Bandhan Bank	0	0.00
5	Suryodaya	57	0.00
6	Nicholson Bank	3	0.30
	Sub Total	214	5.89
	Grand Total	7137	435.84

SHG Bank Linkage Programme 2023-24 (As on-30.04.2023)

(Rs.in Crore)

Sl. No	Name of the District	Target		Achievement		%
		No.of SHGs	Amount	No.of SHGs	Amount	
1	Ariyalur	7928	456.00	254	13.06	3
2	Chengalpattu	17045	950.00	184	17.88	2
3	Chennai	22710	1119.00	315	15.25	1
4	Coimbatore	16993	923.00	468	30.33	3
5	Cuddalore	22925	1302.00	98	7.05	1
6	Dharmapuri	9092	513.00	56	5.42	1
7	Dindigul	16233	921.00	187	8.90	1
8	Erode	15008	824.00	145	9.53	1
9	Kallakurichi	12867	757.00	246	12.24	2
10	Kancheepuram	10883	620.00	156	11.41	2
11	Kanniyakumari	10825	578.00	154	12.44	2
12	Karur	7283	413.00	190	7.85	2
13	Krishnagiri	9694	538.00	57	3.65	1
14	Madurai	17372	980.00	489	25.38	3
15	Mayiladuthurai	12017	692.00	354	18.06	3
16	Nagapattinam	10842	620.00	239	9.73	2
17	Namakkal	11934	668.00	144	10.56	2
18	Perambalur	6791	387.00	148	5.68	1
19	Pudukkottai	14708	830.00	104	7.43	1
20	Ramanathapuram	10600	605.00	327	18.79	3
21	Ranipet	12650	712.00	105	7.99	1
22	Salem	19883	1124.00	170	12.24	1
23	Sivagangai	15082	855.00	239	14.17	2
24	Tenkasi	9144	510.00	22	1.06	0
25	Thanjavur	26100	1481.00	206	11.02	1
26	The Nilgiris	6717	374.00	72	5.86	2
27	Theni	10713	594.00	62	4.05	1
28	Thoothukkudi	15616	881.00	435	27.79	3
29	Tiruchirappalli	17667	986.00	140	7.97	1
30	Tirunelveli	9463	518.00	150	12.23	2
31	Tirupathur	9134	513.00	159	11.21	2
32	Tiruppur	10358	571.00	50	3.12	1
33	Tiruvallur	19725	1116.00	250	17.76	2
34	Tiruvannamalai	27492	1594.00	274	19.85	1
35	Tiruvarur	16600	953.00	168	7.99	1
36	Vellore	13098	747.00	52	3.35	0
37	Vilupuram	17913	1029.00	111	6.84	1
38	Virudhunagar	13192	746.00	157	10.73	1
	Total	534297	30000.00	7,137	435.84	1

PLF Bulk loan bankwise achievement as on 30.04.2023

(Rs. In crore)

Sl. No	Name of the Bank	Total	
		No. of PLF	Amount
I	Nationalised Banks		
1	Indian Bank + Alahabad Bank	9	3.67
2	Indian Overseas Bank	5	2.09
3	State Bank of India	21	9.21
4	Canara Bank + Syndicate Bank	7	1.41
5	Bank of India	0	0.00
6	Punjab and Sindh Bank	0	0.00
7	Central Bank of India	0	0.00
8	Union Bank of India + Andhra Bank + Corporation Bank	1	0.10
9	Punjab National Bank + Oriental Bank of Commerce &	0	0.00
10	Bank of Baroda + Vijaya Bank + Dena Bank	0	0.00
11	UCO Bank	0	0.00
12	Bank of Maharashtra	0	0.00
	Sub Total	43	16.48
II	Private Sector Banks		
1	ICICI Bank	0	0.00
2	IDBI Bank	0	0.00
3	HDFC Bank	0	0.00
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
	Sub Total	0	0.00
III	Regional Rural Bank		
1	Tamilnadu Grama Bank	0	0.00
	Sub Total	0	0.00
IV	Co-operative Bank		
1	DCCB	0	0.00
2	PACCS	0	0.00
3	UCB	0	0.00
4	UCCS	0	0.00
5	LAMPS	0	0.00
	Sub Total	0	0.00
V	Others (Specify if any)		
1	Tamilnadu Industrial co operative Bank	0	0.00
2	ESAF	0	0.00
3	Ujivan	0	0.00
4	Bandhan Bank	0	0.00
5	Suryodaya	0	0.00
6	Nicholson Bank	0	0.00
	Sub Total	0	0.00
	Grand Total	43	16.48

**PLF Bulk Loan for the year 2023-24
(As on-30.04.2023)**

(Rs.in Crore)

Sl. No	Name of the district	Target		Total		Amount %
		No of PLF	Amount in Cr	No. of SHGs	Amount Disbursed	
1	Ariyalur	6	6.00	0	0.00	0
2	Chengalpattu	10	10.00	2	0.60	6
3	Chennai	0	0.00	0	0.00	0
4	Coimbatore	12	12.00	3	1.48	12
5	Cuddalore	14	14.00	0	0.00	0
6	Dharmapuri	12	12.00	0	0.00	0
7	Dindigul	14	14.00	2	0.69	5
8	Erode	14	14.00	0	0.00	0
9	Kallakurichi	10	10.00	0	0.00	0
10	Kancheepuram	5	5.00	0	0.00	0
11	Kanniyakumari	9	9.00	0	0.00	0
12	Karur	8	8.00	0	0.00	0
13	Krishnagiri	12	12.00	0	0.00	0
14	Madurai	13	13.00	18	5.91	45
15	Mayiladuthurai	5	5.00	0	0.00	0
16	Nagapattinam	6	6.00	1	0.38	6
17	Namakkal	15	15.00	0	0.00	0
18	Perambalur	5	5.00	1	0.50	10
19	Pudukkottai	13	13.00	5	1.85	14
20	Ramanathapuram	11	11.00	0	0.00	0
21	Ranipet	7	7.00	0	0.00	0
22	Salem	20	20.00	0	0.00	0
23	Sivagangai	12	12.00	4	2.00	17
24	Tenkasi	10	10.00	0	0.00	0
25	Thanjavur	14	14.00	2	0.92	7
26	The Nilgiris	4	4.00	0	0.00	0
27	Theni	8	8.00	0	0.00	0
28	Thoothukkudi	12	12.00	0	0.00	0
29	Tiruchirappalli	16	16.00	0	0.00	0
30	Tirunelveli	9	9.00	0	0.00	0
31	Tirupathur	6	6.00	0	0.00	0
31	Tiruppur	13	13.00	0	0.00	0
33	Tiruvallur	14	14.00	0	0.00	0
34	Tiruvannamalai	18	18.00	0	0.00	0
35	Tiruvarur	10	10.00	0	0.00	0
36	Vellore	9	9.00	0	0.00	0
37	Vilupuram	13	13.00	4	1.80	14
38	Virudhunagar	11	11.00	1	0.35	3
	Grand Total	400	400.00	43	16.48	4

PLF BULK LOAN Application Pending as on 30.04.2023

(Rs. In crore)

Sl. No	Name of the Bank	Total	
		No. of PLF	Amount
I	Nationalised Banks		
1	Indian Bank + Alahabad Bank	26	13.03
2	Indian Overseas Bank	16	7.92
3	State Bank of India	103	73.69
4	Canara Bank + Syndicate Bank	21	6.95
5	Bank of India	12	5.66
6	Punjab and Sindh Bank	0	0.00
7	Central Bank of India	0	0.00
8	Union Bank of India +Andhra Bank +Corporation Bank	6	2.77
9	Punjab National Bank + Oriental Bank of Commerce & United Bank of India	0	0.00
10	Bank of Baroda +Vijaya Bank + Dena Bank	0	0.00
11	UCO Bank	0	0.00
12	Bank of Maharashtra	0	0.00
	Sub Total	184	110.02
II	Private Sector Banks	0	0.00
1	ICICI Bank	0	0.00
2	IDBI Bank	0	0.00
3	HDFC Bank	0	0.00
4	Repcobank	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
	Sub Total	0	0.00
III	Regional Rural Bank		
1	Tamilnadu Grama Bank	2	1.75
	Sub Total	2	1.75
IV	Co-operative Bank		
1	DCCB	2	1.20
2	PACCS	3	2.27
3	UCB	0	0.00
4	UCCS	0	0.00
5	LAMPS	0	0.00
	Sub Total	5	3.47
V	Others (Specify if any)		
1	Tamilnadu Industrial co operative Bank	0	0.00
2	ESAF	0	0.00
3	Ujivan	0	0.00
4	Bandhan Bank	0	0.00
5	Suryodaya	0	0.00
6	Nicholson Bank	0	0.00
	Sub Total	0	0.00
	Grand Total	191	115.24

**Credit Guarantee Fund for Micro Unit for the year 2023-24
(As on-30.04.2023)**

(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	116	17.00	5	0.63	4
2	Chengalpattu	232	35.00	0	0.00	0
3	Chennai	0	0.00	9	1.00	0
4	Coimbatore	80	12.00	26	4.14	34
5	Cuddalore	673	101.00	8	1.12	1
6	Dharmapuri	48	7.00	5	1.00	14
7	Dindigul	200	30.00	4	0.33	1
8	Erode	97	15.00	17	2.26	15
9	Kallakurichi	38	6.00	3	0.33	6
10	Kancheepuram	232	35.00	19	2.36	7
11	Kanniyakumari	135	20.00	6	1.03	5
12	Karur	152	23.00	0	0.00	0
13	Krishnagiri	103	15.00	0	0.00	0
14	Madurai	496	75.00	23	2.82	4
15	Mayiladuthurai	98	15.00	2	0.30	2
16	Nagapattinam	99	15.00	9	1.01	7
17	Namakkal	129	19.00	26	3.51	18
18	Perambalur	29	4.00	1	0.10	3
19	Pudukkottai	276	41.00	16	2.18	5
20	Ramanathapuram	31	5.00	0	0.00	0
21	Ranipet	129	19.00	20	3.20	17
22	Salem	383	57.00	16	2.10	4
23	Sivagangai	174	26.00	3	0.26	1
24	Tenkasi	4	1.00	0	0.00	0
25	Thanjavur	364	55.00	18	2.47	4
26	The Nilgiris	59	9.00	37	4.00	44
27	Theni	85	13.00	13	1.59	12
28	Thoothukkudi	262	39.00	24	3.27	8
29	Tiruchirappalli	142	21.00	15	2.08	10
30	Tirunelveli	116	17.00	19	2.87	17
31	Tirupathur	91	14.00	0	0.00	0
31	Tiruppur	50	8.00	13	1.55	19
33	Tiruvallur	480	72.00	31	3.62	5
34	Tiruvannamalai	393	59.00	0	0.00	0
35	Tiruvarur	70	11.00	0	0.00	0
36	Vellore	139	21.00	2	0.27	1
37	Vilupuram	226	34.00	0	0.00	0
38	Virudhunagar	229	34.00	4	0.45	1
	Grand Total	6660	1000.00	394	51.84	5

Tamil Nadu – DAY – NULM

TNULM has informed the progress report (targets & achievements) of banks under SEP-I, SEP-G, SEP-SHG bank linkage and Urban SHG bank linkage as on 31.03.2023. The Bank-wise details of performance under SEP-I, SEP-G, SEP-SHG bank linkage provided in the Annexure-I. Urban SHG Bank Linkage Target for the year 2023-24 also given by the department provided in Annex 2a and 2b.

The Gist of Target & Achievement are given below:

(Amt. In Rs. Crs)

S.No.	Particulars	Target		Disbursement 31.03.2023		%	
		No. of Individual/ Group	Amount	No. of Individual/ Group	Amount	Physical	Financial
1	SEP - I (Individual Enterprise)	6,000	45.00	7,598	41.59	127	92
2	SEP - G (Group Enterprise)	2,500	75.00	3,340	115.08	134	153
3	SEP - BL to SHG (Bank Linkage to SHG)	20,000	800.00	35,911	1,793.95	180	224
4	Urban SHG (NULM and Non-NULM) Bank Linkage	1,22,366	7,500.00	1,47,178	8,003.53	120	107

The Disbursement surpassed the target under SEP-G ,Urban SHG,SEP-BL except SEP - I. SLBC congratulate member banks by surpassing all the scheme target in March 2023.

TNULM has fixed a target of Rs.10000 crores for the financial year 2023-24 and the details are as follows.

S.No.	Particulars	Target 2023-24	
		No. of Individual/ Group	Amount
1	SEP - I (Individual Enterprise)	3,000	22.50
2	SEP - G (Group Enterprise)	1,500	45.00
3	SEP - BL to SHG (Bank Linkage to SHG)	35,815	1432.50
4	Urban SHG (NULM and Non-NULM) Bank Linkage	1,63,464	8,500.00
	TOTAL	2,03,779	10,000.00

SLBC advise the member banks to achieve the target for the current Financial Year.

Roc. No. 4120/2016/NULM2

Dated: 19.05.2023

To

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

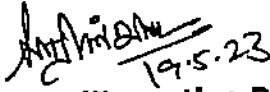
Sir,

Sub: SLBC – Office of the TNCDW- TNULM, Chennai – Inclusion of subject
TNULM Self Employment Programme – Target/Achievement of the
Year 2022-23 and Target for 2023-24- placed for forthcoming SLBC
meeting – Reg.

Ref: SLBC email dated:16.05.2023
- - -

Reference to the letter cited above, the copy of the agenda for Urban Bank
Linkage, credit target and achievement by Banks under urban SHG bank Linkage/ Self
Employment Programme (SEP) of TNULM of the year 2022-2023 and target of the year
2023-24.

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


Mission Director /Executive Director

TNULM

**Agenda No.1: 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 (WSHG) 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.

Urban Bank Linkage – Achievement for 2022-23

(Rs. In Crore)

S.No.	Particulars	Target		Achievement AS on 31.03.2023		Achievement %	
		No. of Individual/ Group	Amount	No. of Individual/ Group	Amount	Physical	Financial
1	Urban SHG (NULM and Non-NULM) Bank Linkage	122366	7,500.00	147178	8003.53	120%	107%
2	SEP - BL to SHG (Bank Linkage to SHG)	20000	800.00	35911	1,793.95	180%	224%
3	SEP - G (Group Enterprise)	2500	75.00	3340	115.08	134%	153%
4	SEP - I (Individual Enterprise)	6000	45.00	7598	41.59	127%	92%

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

District Performance

1. Top 5 ranks based on urban credit linkage loan achievement performance
 - a. Erode : 132%
 - b. Thanjavur : 126%
 - c. Tiruvallur : 124%
 - d. Vellore : 116%
 - e. Tenkasi : 116%

2. Last 5 ranks based on urban credit linkage loan achievement performance
 - a. Ramanathapuram : 100%
 - b. Cuddalore : 100%
 - c. Dindigul : 100%
 - d. Madurai : 100%
 - e. Thirupathur : 100%

Bank Performance

1. Top 5 ranks based on urban credit linkage loan achievement performance
 - a. Indian Bank : 116%
 - b. DCCB : 110%
 - c. Tiruvallur : 108%
 - d. Vellore : 106%
 - e. Tenkasi : 104%

2. Last 5 ranks based on urban credit linkage loan achievement performance
 - a. KVB : 96%
 - b. Axis Bank : 98%
 - c. City Union Bank : 98%
 - d. TMB : 98%
 - e. Bank of Baroda : 90%

We would like to specifically highlight the role of all the banks who have provided loans to urban poor individuals and SHGs to improve their livelihood. These loans have enabled urban poor to start their own businesses, which has improved their standard of living. With the financial backing from banks, we have been able to turn our vision into a reality. TNULM expresses gratitude to all the banking institutions for your assistance, and we are looking forward to a long-lasting relationship to work brighter in NULM 2.0.

Agenda No.2: Urban Bank Linkage Programme Target of the year 2023-24

The target for Self Employment Programme bank linkage for the financial year 2023-24 is fixed at Rs.10000 Crores. The district wise and Bank wise target communicated to the districts. The scheme aims to provide credit loan support through banks for those urban poor desirous of establishing micro-enterprises, either as individuals, activity groups or as SHG groups

(Rs. In Crore)

S.No.	Particulars	Target - 2023-24	
		No. of Individual/ Group	Amount
1	Urban SHG (NULM and Non-NULM) Bank Linkage	163464	8500.00
2	SEP - BL to SHG (Bank Linkage to SHG)	35815.2	1432.50
3	SEP - G (Group Enterprise)	1500	45.00
4	SEP - I (Individual Enterprise)	3000	22.50
Grand Total			10000.00

Key points to be remembered

Issues to be highlighted for the year 2022-23

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

The maximum loan limit per individual under this component is Rs 2,00,000/-. However, the average size of loans disbursed by banks during the year 2022-23, is Rs 55,000/- which is only 28% of the limit. Hence, banks must be instructed to increase the quantum of loan issued to members of SHGs under SEP- Individual component.

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

1. The maximum loan limit per group enterprises under this component is Rs 10,00,000/, However, the average size of loans disbursed by banks during the year 2022-23, is Rs

Annexure-Ia

Bank Wise progress as on 31.03.2023

S.No	Bank Name	Target		Achievement		% of Achievement	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	2	3	4	5	6	7	8
1	INDIAN BANK	23556	1443.75	28332	1680.77	120	116
2	DCCB	14739	903.38	15728	994.08	107	110
3	ICICI Bank	20640	1203.75	23623	1304.64	114	108
4	CANARA BANK	9606	588.75	11554	621.38	120	106
5	HDFC Bank	29368	1800.00	30152	1868.96	103	104
6	PUNJAB NATIONAL BANK	784	48.19	946	49.56	121	103
7	UNION BANK	1475	90.38	1774	91.54	120	101
8	ESAF	294	18.09	356	18.31	121	101
9	CENTRAL BANK OF INDIA	1181	72.28	1419	73.14	120	101
10	PACCS	5813	356.25	6991	360.19	120	101
11	STATE BANK OF INDIA	1573	96.38	1892	97.38	120	101
12	INDIAN OVERSEAS BANK	4913	301.13	5010	301.36	102	100
13	TAMIL NADU GRAMA BANK	1964	120.47	2365	120.55	120	100
14	URBAN COOPERATIVE BANK	1475	90.38	1774	90.25	120	100
15	BANK OF BARODA	1964	120.47	2365	118.56	120	98
16	TAMILNAD MERCANTILE BANK LTD	196	12.00	236	11.81	120	98
17	CITY UNION BANK LTD	986	60.19	1182	59.23	120	98
18	AXIS BANK	196	12.00	236	11.81	120	98
19	DENA BANK	196	12.00	236	11.81	120	98
20	KARUR VYSYA BANK	196	12.00	236	11.54	120	96
21	SYNDICATE BANK	490	30.09	591	28.12	121	93
22	UNITED BANK OF INDIA	196	11.91	229	10.78	117	91
23	BANK OF INDIA	986	60.19	1182	54.23	120	90
24	IDBI BANK LTD	196	12.00	236	10.81	120	90
25	BANK OF MAHARASHTRA	196	12.00	236	10.81	120	90
26	UCO BANK	196	12.00	236	10.52	120	88
Grand Total		122366	7500.00	147178	8003.53	120	107

Annexure-Ia1

TNULM- Urban SHG Bank Linkage Progress (MaThu & Non-MaThu) 2022-23							
S.No	Name of District	MaThu & Non-MaThu					
		Target		Achievement up to 31-03-2023		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	2	3	4	5	6	7	8
1	Ariyalur	1561	85.00	1635	89.82	105	106
2	Chengalpattu	3325	250.55	3923	283.61	118	113
3	Chennai	15928	850.00	20132	886.09	126	104
4	Coimbatore	5260	370.20	6792	397.50	129	107
5	Cuddalore	5013	300.78	5617	301.17	112	100
6	Dharmapuri	1390	130.55	1701	131.55	122	101
7	Dindigul	2860	208.00	3131	208.46	109	100
8	Erode	3899	225.94	4788	297.67	123	132
9	Kallakurichi	1165	55.00	1408	56.08	121	102
10	Kancheepuram	1725	120.50	2160	121.59	125	101
11	Kanniyakumari	3097	245.55	4183	253.64	135	103
12	Karur	1340	95.40	1514	96.68	113	101
13	Krishnagiri	2336	180.50	3229	185.86	138	103
14	Madurai	4160	221.95	4361	222.64	105	100
15	Muyiladuthurai	2070	121.00	2258	121.85	109	101
16	Nagapattinam	2084	125.04	2649	127.18	127	102
17	Namakkal	2825	169.50	3133	180.92	111	107
18	Nilgiris	1841	107.50	2650	107.90	144	100
19	Perambalur	1265	75.00	1452	75.53	115	101
20	Pudukkottai	3233	193.98	3904	206.75	121	107
21	Ramanathapuram	2225	124.00	2646	124.16	119	100
22	Ranipettai	2235	185.00	2721	189.60	122	102
23	Salem	3950	237.00	4684	240.12	119	101
24	Sivagangai	2640	158.40	3310	175.43	125	111
25	Tenkasi	2261	135.66	3739	156.76	165	116
26	Thanjavur	4898	293.88	5422	371.47	111	126
27	Theni	2887	173.22	3417	197.16	118	114
28	Thirupathur	2346	140.76	2600	141.23	111	100
29	Thiruvallur	3400	204.00	4615	253.86	136	124
30	Thiruvarur	3178	180.50	3423	187.39	108	104
31	Thoothukkudi	3270	196.20	4216	200.39	129	102
32	Tiruchirappalli	4825	289.50	5183	297.54	107	103
33	Tirunelveli	2631	157.86	3250	180.50	124	114
34	Tiruppur	2932	175.92	3557	181.19	121	103
35	Tiruvannamalai	3530	215.00	3554	219.21	101	102
36	Vellore	2112	126.72	2531	146.68	120	116
37	Viluppuram	3374	190.00	3618	200.18	107	105
38	Virudhunagar	3295	185.00	4072	188.17	124	102
Total		122366	7,500.56	147178	8003.53	120	107

Annexure-Ib

INCOME SEP - DL to SHG Progress 2022-23							
SNo	District	SEP - DL to SHG					
		Target		Achievement up to 31.03.2023		% of Achievement	
		Physical	Financial (in Cr)	Physical	Financial (in Cr)	Physical	Financial
1	2	3	4	5	6	7	8
1	Ariyalur	100	4.00	174	9.05	174	226
2	Chengalpattu	750	30.00	1277	79.02	170	263
3	Chennai	2500	100.00	4704	214.66	188	215
4	Coimbatore	1300	52.00	1303	67.45	100	130
5	Cuddalore	600	24.00	1069	53.09	178	221
6	Dharmapuri	250	10.00	533	35.94	213	359
7	Dindigul	550	22.00	768	34.57	140	157
8	Erode	700	28.00	1312	53.83	187	192
9	Kallakurichi	150	6.00	285	11.73	190	196
10	Kancheepuram	200	8.00	622	34.95	311	437
11	Kanniyakumari	750	30.00	1787	109.84	238	366
12	Kanur	300	12.00	422	15.27	141	127
13	Krishnagiri	250	10.00	548	30.35	219	304
14	Madurai	1200	48.00	1370	52.99	114	110
15	Mayiladuthurai	150	6.00	313	11.81	209	197
16	Nagapattinam	200	8.00	427	20.36	214	255
17	Namakkal	600	24.00	856	45.24	143	189
18	Nagiris	350	14.00	511	28.74	146	205
19	Perambalur	150	6.00	307	15.31	205	255
20	Pudukkottai	300	12.00	898	40.54	299	338
21	Ramanathapuram	200	8.00	439	20.54	220	257
22	Ranipettai	300	12.00	749	38.56	250	321
23	Salem	1000	40.00	1656	88.81	166	222
24	Sivaganga	300	12.00	948	43.68	316	364
25	Tenkasi	150	6.00	630	33.16	420	553
26	Thanjavur	500	20.00	908	38.13	182	191
27	Theni	550	22.00	760	33.65	138	153
28	Thirupathur	250	10.00	510	26.44	204	264
29	Thiruvallur	800	32.00	1812	102.77	227	321
30	Thiruvannamalai	250	10.00	466	23.62	186	236
31	Thoothukudi	500	20.00	1245	67.92	249	340
32	Tiruchirappalli	800	32.00	1121	55.58	140	174
33	Tirunelveli	500	20.00	1031	62.35	206	312
34	Tiruppur	600	24.00	1155	49.93	193	208
35	Tiruvannamalai	650	26.00	628	38.03	97	146
36	Vellore	500	20.00	897	46.97	179	235
37	Viluppuram	250	10.00	468	24.88	187	249
38	Virudhunagar	550	22.00	1002	34.19	182	155
Total		20000	800.00	35911	1,793.95	180	224

Annexure-Ic

TNULM SEP - G (Group Enterprises) Progress 2022-23							
S.No	District	SEP- G (Group Enterprises)					
		Target		Achievement up to 31.03.2023		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	2	3	4	5	6	7	8
1	Ariyalur	15	0.45	15	0.58	100	129
2	Chengalpattu	75	2.25	91	4.00	121	178
3	Chennai	330	9.90	470	9.23	142	93
4	Coimbatore	160	4.80	195	4.73	122	99
5	Cuddalore	75	2.25	210	5.17	280	230
6	Dharmapuri	40	1.20	53	2.01	133	168
7	Dindigul	60	1.80	76	3.28	127	182
8	Erode	100	3.00	103	3.96	103	132
9	Kallakurichi	15	0.45	15	0.49	100	109
10	Kancheepuram	25	0.75	33	0.88	132	117
11	Kanniyakumari	75	2.25	110	5.74	147	255
12	Karur	40	1.20	71	1.26	178	105
13	Krishnagiri	20	0.60	19	2.08	95	347
14	Madurai	160	4.80	182	6.95	114	145
15	Mayiladuthurai	20	0.60	34	0.62	170	103
16	Nagapattinam	25	0.75	34	0.76	136	101
17	Namakkal	75	2.25	101	2.57	135	114
18	Nagiris	45	1.35	57	2.23	127	165
19	Perambalur	15	0.45	18	0.56	120	124
20	Pudukkottai	40	1.20	107	2.91	268	243
21	Ramanathapuram	25	0.75	37	0.93	148	124
22	Ranipettai	35	1.05	48	2.27	137	216
23	Salem	150	4.50	186	5.12	124	114
24	Sivaganga	40	1.20	47	2.28	118	190
25	Tenkasi	45	1.35	48	3.43	107	254
26	Tanjavar	60	1.80	86	2.21	143	123
27	Theni	65	1.95	67	1.78	103	91
28	Thirupathur	30	0.90	33	1.00	110	111
29	Thiruvallur	100	3.00	112	6.61	112	220
30	Thiruvarur	35	1.05	37	1.83	106	174
31	Thoothukkudi	70	2.10	102	2.36	146	112
32	Tiruchirappalli	100	3.00	100	6.05	100	202
33	Tirunelveli	65	1.95	66	2.22	102	114
34	Tiruppur	60	1.80	113	2.90	188	161
35	Tiruvannamalai	80	2.40	86	4.19	108	175
36	Vellore	45	1.35	66	3.58	147	265
37	Viluppuram	25	0.75	38	2.91	152	388
38	Virudhunagar	60	1.80	74	3.40	123	189
Total		2500	75.00	3340	115.08	134	153

Annexure-Id

TNULM- SEP - I Progress (Individual Enterprises) 2022-23							
S.No	District	SEP- I (Individual Enterprises)					
		Target		Achievement up to 31.03.2023		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	2	3	4	5	6	7	8
1	Ariyabur	30	0.23	34	0.26	113	116
2	Chengalpattu	225	1.69	240	1.38	107	82
3	Chennai	750	5.63	881	2.71	117	48
4	Coimbatore	390	2.93	567	3.02	145	103
5	Cuddalore	180	1.35	309	1.71	172	127
6	Dharmapuri	75	0.56	92	0.46	123	82
7	Dindigul	165	1.24	170	1.03	103	83
8	Erode	210	1.58	244	1.27	116	81
9	Kallakurichi	45	0.34	61	0.38	136	113
10	Kancheepuram	60	0.45	161	0.71	268	158
11	Kanniyakumari	225	1.69	256	1.62	114	96
12	Karur	90	0.68	93	0.66	103	98
13	Krishnagiri	75	0.56	98	0.74	131	132
14	Madurai	360	2.70	523	2.38	145	88
15	Mayiladuthurai	45	0.34	65	0.30	144	89
16	Nagapattinam	60	0.45	68	0.69	113	153
17	Namakkal	180	1.35	208	1.45	116	107
18	Niigiris	105	0.79	109	0.75	104	95
19	Perambakar	45	0.34	49	0.33	109	98
20	Pudukkottai	90	0.68	127	1.00	141	148
21	Ramanathapuram	60	0.45	66	0.69	110	153
22	Ranipettai	90	0.68	132	0.82	147	121
23	Salem	300	2.25	375	2.57	125	114
24	Sivaganga	90	0.68	122	0.59	136	87
25	Tenkasi	45	0.34	139	0.39	309	116
26	Tanjavar	150	1.13	206	1.32	137	117
27	Theni	165	1.24	176	1.11	107	90
28	Thirupathur	75	0.56	98	0.58	131	103
29	Thiruvalur	240	1.80	291	1.67	121	93
30	Thiruvarur	75	0.56	81	0.38	108	68
31	Thoothukkudi	150	1.13	217	1.30	145	116
32	Tiruchirappalli	240	1.80	193	1.25	80	69
33	Tiruchveli	150	1.13	261	1.12	174	100
34	Tiruppur	180	1.35	222	1.24	123	92
35	Tiruvannamalai	195	1.46	201	0.94	103	64
36	Vellore	150	1.13	119	0.89	79	79
37	Viluppuram	75	0.56	82	0.58	109	103
38	Virudhanagar	165	1.24	262	1.30	159	105
	Total	6000	45.00	7598	41.59	127	92

Annexure -Ie

Self-Employment Programme - BL to SHG - Bank Wise progress as on 31.03.2023

Bank Wise progress as on 31.03.2023							
S.No	Bank Name	Target		Achievement		% of Achievement	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	2	3	4	5	6	7	8
1	HDFC Bank	4800	192.00	9683	412.78	202	215
2	INDIAN BANK	3850	154.00	7120	468.66	185	304
3	ICICI Bank	3210	128.40	5789	239.87	180	187
4	DCCB	2409	96.36	6063	230.59	252	239
5	CANARA BANK	1570	62.80	2085	137.56	133	219
6	PACCS	950	38.00	1676	57.85	176	152
7	INDIAN OVERSEAS BANK	803	32.12	612	36.16	76	113
8	BANK OF BARODA	321	12.85	441	26.60	137	207
9	TAMIL NADU GRAMA BANK	321	12.85	413	22.28	129	173
10	STATE BANK OF INDIA	257	10.28	377	29.93	147	291
11	UNION BANK	241	9.64	464	27.22	193	282
12	URBAN COOPERATIVE BANK	241	9.64	281	9.61	117	100
13	CENTRAL BANK OF INDIA	193	7.71	283	20.82	147	270
14	BANK OF INDIA	161	6.42	203	14.42	126	225
15	CITY UNION BANK LTD	161	6.42	17	2.26	11	35
16	PUNJAB NATIONAL BANK	128	5.14	179	12.18	140	237
17	SYNDICATE BANK	80	3.21	40	3.39	50	105
18	ESAF	48	1.93	68	4.66	142	242
19	AXIS BANK	32	1.28	24	1.59	75	124
20	BANK OF MAHARASHTRA	32	1.28	43	1.95	134	153
21	DENA BANK	32	1.28	17	2.32	53	181
22	IDBI BANK LTD	32	1.28	4	1.25	13	98
23	KARUR VYSYA BANK	32	1.28	4	1.15	13	90
24	TAMILNAD MERCANTILE BANK LTD	32	1.28	4	1.19	13	93
25	UCO BANK	32	1.28	47	3.92	147	306
26	UNITED BANK OF INDIA	31	1.24	4	1.28	13	103
Grand Total		20000	800.00	35911	1793.95	180	224

Annexure -If

**Self-Employment Programme – G (Group Enterprises)
Bank Wise progress as on 31.03.2023**

S.No	Bank Name	Target		Achievement		% of Achievement	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	2	3	4	5	6	7	8
1	DCCB	500	15.00	862	25.41	172	169
2	INDIAN BANK	500	15.00	512	18.50	102	123
3	HDFC Bank	400	12.00	875	32.21	219	268
4	ICICI Bank	300	9.00	382	11.79	127	131
5	CANARA BANK	200	6.00	189	8.00	95	133
6	PACCS	200	6.00	166	5.86	83	98
7	UNION BANK OF INDIA	100	3.00	62	2.17	62	72
8	INDIAN OVERSEAS BANK	100	3.00	52	1.90	52	63
9	BANK OF BARODA	50	1.50	42	1.56	84	104
10	TAMIL NADU GRAMA BANK	20	0.60	39	1.28	195	213
11	STATE BANK OF INDIA	20	0.60	37	1.73	185	288
12	CENTRAL BANK OF INDIA	20	0.60	20	1.05	100	175
13	IDBI BANK LTD	20	0.60	28	1.24	140	207
14	BANK OF INDIA	10	0.30	24	1.12	240	373
15	URBAN COOPERATIVE BANK	10	0.30	22	0.49	220	163
16	PUNJAB NATIONAL BANK	10	0.30	18	0.59	180	197
17	BANK OF MAHARASHTRA	10	0.30	4	0.08	40	27
18	SYNDICATE BANK	10	0.30	3	0.17	30	57
19	UCO BANK	10	0.30	2	0.15	20	50
20	ESAF	10	0.30	1	0.06	10	20
Grand Total		2500	75.00	3340	115.08	134	153

Annexure -Ig

Self-Employment Programme - I (Individual Enterprises) Bank Wise progress as on 31.03.2023

S.No.	Bank Name	Target		Achievement		% of Achievement	
		Physical	Financial (Rs.In Cr.)	Physical	Financial (Rs.In Cr.)	Physical	Financial
1	2	3	4	7	8	9	10
1	DCCB	1800	13.50	2464	9.23	137	68
2	Canara Bank	900	6.75	1085	5.05	121	75
3	Indian Bank	900	6.75	968	5.84	108	87
4	Indian Overseas Bank	500	3.75	456	3.36	91	90
5	Bank Of Baroda	300	2.25	374	2.71	125	120
6	PACCS	200	1.50	265	1.48	133	99
7	Bank Of India	150	1.13	329	2.79	219	248
8	Urban Cooperative Bank	150	1.13	218	0.60	145	53
9	Tamil Nadu Grama Bank	150	1.13	242	1.69	161	150
10	Union Bank	150	1.13	257	2.02	171	180
11	State Bank Of India	200	1.50	218	1.52	109	101
12	HDFC	150	1.13	204	1.11	136	99
13	Punjab National Bank	100	0.75	158	1.61	158	215
14	Ujjivan Small Finance Bank	50	0.38	136	0.85	272	227
15	IDFC Bank	50	0.38	74	0.44	148	117
16	AxIs Bank	50	0.38	21	0.10	42	27
17	Central Bank Of India	40	0.30	18	0.22	45	73
18	Dhanalaxmi Bank Ltd	25	0.19	17	0.29	68	155
19	Tamil Nadu Mercantile Bank Ltd	25	0.19	16	0.13	64	69
20	UCO Bank	10	0.08	16	0.12	160	160
21	Syndicate Bank	10	0.08	12	0.06	120	80
22	Andhra Bank	10	0.08	12	0.13	120	173
23	Bank Of Maharashtra	10	0.08	9	0.16	90	213
24	Bandhan Bank	10	0.08	8	0.04	80	53
25	ICICI Bank Ltd	10	0.08	8	0.10	80	133
26	IDBI Bank Ltd	10	0.08	5	0.03	50	40
27	Karur Vysya Bank	10	0.08	4	0.02	40	27
28	The Lakshmi Vilas Bank Ltd	10	0.08	2	0.01	20	13
29	City Union Bank Ltd	10	0.08	1	0.01	10	13
30	The Federal Bank Ltd	10	0.08	1	0.00	10	0
Grand Total		6000	45.00	7598	41.59	127	92

Annexure 2a

TNULM - Target for 2023-24 Urban Bank Linkage (MaThi&Non-MaThi)			
Sl No	Name of the District	Urban SHG Bank Linkage	
		No. of SHGs	Amount Rs:Cr.
1	2	3	4
1	Ariyalur	2150	109.00
2	Chengalpattu	7141	356.00
3	Chennai	22603	1119.00
4	Coimbatore	9901	498.00
5	Cuddalore	7521	378.00
6	Dharmapuri	3275	164.00
7	Dindigul	5286	265.00
8	Erode	7461	372.00
9	Kallakurichi	1390	69.00
10	Kancheepuram	3090	153.00
11	Kanniyakumari	6371	311.00
12	Karur	2400	120.00
13	Krishnagiri	4600	233.00
14	Madurai	5596	274.00
15	Mayiladuthurai	3040	154.00
16	Nagapattinam	3165	160.00
17	Namakkal	4536	225.00
18	Nilgiris	2755	136.00
19	Perambalur	1965	98.00
20	Pudukkottai	5165	258.00
21	Ramanathapuram	3195	161.00
22	Ranipettai	4740	238.00
23	Salem	6051	294.00
24	Sivagangai	4565	224.00
25	Tenkasi	3895	195.00
26	Thanjavur	9236	470.00
27	Theni	4921	247.00
28	Thirupathur	3545	178.00
29	Thiruvallur	6161	291.00
30	Thiruvarur	4655	236.00
31	Thoothukkudi	5041	247.00
32	Tiruchirappalli	7431	373.00
33	Tirunelveli	4571	225.00
34	Tiruppur	4561	224.00
35	Tiruvannamalai	5776	291.00
36	Vellore	3616	178.00
37	Viluppuram	4970	253.00
38	Virudhunagar	4461	223.00
Total		200802	10000.00

Annexure 2b

Bank Wise Targrt - 2023-24			
S.No	Bank Name	Target	
		Physical	Financial (Rs.in Cr.)
1	2	3	4
1	INDIAN BANK	31950	1591.11
2	DCCB	20500	1020.90
3	ICICI Bank	24550	1222.59
4	CANARA BANK	11500	572.70
5	HDFC Bank	29000	1444.20
6	PUNJAB NATIONAL BANK	5000	249.00
7	UNION BANK	5302	264.04
8	ESAF	1500	74.70
9	CENTRAL BANK OF INDIA	2500	124.50
10	PACCS	10000	498.00
11	STATE BANK OF INDIA	14000	697.20
12	INDIAN OVERSEAS BANK	18000	896.40
13	TAMIL NADU GRAMA BANK	10000	498.00
14	URBAN COOPERATIVE BANK	4500	224.10
15	BANK OF BARODA	3500	174.30
16	TAMILNAD MERCANTILE BANK LTD	1000	49.80
17	CITY UNION BANK LTD	1000	49.80
18	AXIS BANK	1000	49.80
19	DENA BANK	1000	49.80
20	KARUR VYSYA BANK	1000	49.80
22	UNITED BANK OF INDIA	500	24.90
24	IDBI BANK LTD	500	24.90
25	BANK OF MAHARASHTRA	400	19.92
26	UCO BANK	400	19.92
	Other Banks	2200	109.62
Grand Total		200802	10000.00

MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) SECTOR

Credit flow to MSME Sector from April 2022 to March 2023 stands at Rs.1,80,309.74 crores. The share of Micro, Small and Medium Enterprises in credit flow to MSME is furnished in the Annexure (Bank-Wise and District Wise).

Out of the total MSME disbursements made during the period ended March 2023, share of Micro sector stands at Rs.71,531.16 Crores (39.67%). 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 31.3.2023

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		Total MSMEs (P5)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	PUBLIC BANK												
1	INDIAN OVERSEAS BANK	459549	4127.71	1043	740.18	191	493.43	0	0	0	0	460783	5361.32
2	BANK OF BARODA	17451	2481.06	929	1326	169	916.84	0	0	0	0	18549	4723.9
3	BANK OF INDIA	24415	1727.49	764	1179.86	65	240.83	0	0	0	0	25244	3148.18
4	BANK OF MAHARASHTRA	2296	431.9	386	213.68	30	91.74	0	0	0	0	2712	737.32
5	CANARA BANK	92250	6519.14	5381	4592.92	1445	1598.79	3779	41.03	0	0	102855	12751.88
6	CENTRAL BANK OF INDIA	7045	530.73	883	535.25	35	80.64	72	60.2	0	0	8035	1206.82
7	INDIAN BANK	705546	6196.11	79890	7827.01	926	2280.52	0	0	0	0	786362	16303.64
8	PUNJAB NATIONAL BANK	8658	850.93	1726	1040.95	323	300.19	0	0	0	0	10707	2192.07
9	PUNJAB AND SIND BANK	253	16.39	13	22.31	56	28.7	0	0	0	0	322	67.4
10	UNION BANK OF INDIA	98771	3626.6	1767	3827.68	295	2048.12	0	0	0	0	100833	9502.4
11	UCO BANK	3452	88.65	739	629.12	1	2.2	0	0	0	0	4192	719.97
12	STATE BANK OF INDIA	22779	6628.64	4527	8015.48	880	5818.72	141	200.7	0	0	28327	20663.54
	Sub Total	1442465	33225.35	98048	29950.44	4416	13900.72	3992	301.93	0	0	1548921	77378.44
	PRIVATE BANKS												
13	AXIS BANK	6237	2387.8	2024	2132.6	604	1304.09	0	0	0	0	8865	5824.49
14	BANDHAN BANK	194	17.38	4	10.82	0	0	5	105.82	0	0	203	134.02
15	FEDERAL BANK	4026	1486.33	1481	1564.87	397	1175.5	0	0	0	0	5904	4226.7
16	HDFC BANK	145741	7060.74	10065	7640.18	9043	12575.84	0	0	0	0	164849	27276.76
17	ICICI BANK	10212	5227.32	4958	6133.47	1302	2418.55	0	0	0	0	16472	13779.34
18	IDBI BANK	2642	404.28	357	400.92	50	171.36	0	0	0	0	3049	976.56
19	INDUSIND BANK	10673	2250.93	2622	4422.57	2568	2139.63	0	0	0	0	15863	8813.13
20	J & K BANK	19	6.35	4	1.24	0	0	0	0	0	0	23	7.59
21	KARNATAKA BANK	358	97.23	190	298.37	2466	778.24	0	0	0	0	3014	1173.84
22	CSB BANK LIMITED	96	29.3	58	80.96	31	175.26	0	0	0	0	185	285.52
23	CITY UNION BANK	2000	697.53	1261	1139.27	190	520.68	0	0	0	0	3451	2357.48
24	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0
25	IDFC FIRST BANK	5376	648.44	728	501.57	139	75.69	0	0	0	0	6243	1225.7
26	KARUR VYSYA BANK	2362	604.17	1014	468.02	1362	339.51	0	0	0	0	4738	1411.7

TAMIL NADU
BANK WISE TOTAL ACP - MSME Disbursement AS ON 31.3.2023

No. In Actual and Amount in Crore

Sr. No.	Name of Bank	Micro Enterprises (Manufacturing + Service) (Including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As Indicated in Master Direction on PSL)		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
27	KOTAK MAHINDRA BANK	7988	1981.59	3284	2713.78	1363	1622.83	0	0	0	0	12635	6318.2
28	DBS BANK INDIA (E-LVB)	0	0	0	0	0	0	0	0	0	0	0	0
29	RBL BANK	152	96.37	65	76.53	20	141.67	0	0	0	0	237	314.57
30	SOUTH INDIAN BANK	4093	27.73	2094	129.07	441	87.39	0	0	0	0	6628	244.19
31	TAMILNAD MERCANTILE BANK	36662	7401.86	2604	2505.94	783	1137.43	0	0	0	0	40049	11045.23
32	YES BANK	5652	2235.31	5042	4336.91	3454	4996.25	0	0	0	0	14148	11568.47
	Sub Total	244483	32660.66	37855	34557.09	24213	29659.92	5	105.82	0	0	306556	96983.49
	REGIONAL RURAL BANKS												
33	TAMILNADU GRAMA BANK	230148	2294.25	761	24.69	0	0	0	0	0	0	230909	2318.94
	Sub Total	230148	2294.25	761	24.69	0	0	0	0	0	0	230909	2318.94
	COOPERATIVE BANK												
34	TAMILNADU STATE APEX CO-O	133	0.85	0	0	4	0.36	3781	18.61	269	1.52	3918	19.82
	Sub Total	133	0.85	0	0	4	0.36	3781	18.61	269	1.52	3918	19.82
	Small Financial Bank												
35	EQUITAS SMALL FIN. BANK	34413	2455.97	1487	149.66	104	10.7	0	0	0	0	36004	2616.33
36	JANA SMALL FIN. BANK	1736	384.76	51	50.53	10	15.1	0	0	0	0	1797	450.39
37	SURYODAY SMALL FIN. BANK	7	0.89	0	0	0	0	0	0	0	0	7	0.89
38	UJJIVAN SMALL FIN. BANK	1917	102.98	46	25.37	11	6.87	0	0	0	0	1974	135.22
39	ESAF SMALL FIN. BANK	53065	281.39	0	0	0	0	0	0	0	0	53065	281.39
40	FINCARE SMALL FIN. BANK	1353	123.62	2	0.65	2	0.12	0	0	0	0	1357	124.39
41	AU SMALL FIN. BANK	6	0.44	0	0	0	0	0	0	0	0	6	0.44
	Sub Total	92497	3350.05	1586	226.21	127	32.79	0	0	0	0	94210	3609.05
	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												

TAMIL NADU
BANK WISE TOTAL ACP - MSME Disbursement AS ON 31.3.2023

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		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 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	2009726	71531.16	138250	64758.43	28760	43593.79	7778	426.36	269	1.52	2184514	180309.74

TAMIL NADU
DISTRICT WISE ACP - MSME Disbursement AS ON 31.3.2023

No. in Actual and Amount in Crore

Sr. No.	Name of Bank	Micro Enterprises (Manufacturing + Service) (Including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As Indicated in Master Direction on PSL)		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
1	ARIYALUR	10586	219.7	674	87.88	34	16.65	132	0.73	113	0.57	11426	324.96
2	CHENGALPATTU	82637	1826.61	4249	933.19	210	205.95	40	1.68	0	0	87136	2967.43
3	CHENNAI	721178	20455.65	34977	26625.36	12546	22429.6	175	248.97	0	0	768876	69759.58
4	COIMBATORE	64325	6783.69	11853	8044.41	3892	6161.08	201	12.57	0	0	80271	21001.75
5	CUDDALORE	35475	874	742	374.15	46	118.14	831	7.04	0	0	37094	1373.33
6	DHARMAPURI	15796	634.2	2682	273.55	88	68.66	44	0.16	0	0	18610	976.57
7	DINDIGUL	38294	1367.95	3048	731.05	250	373.95	174	5.82	0	0	41766	2478.77
8	ERODE	33829	2187.41	2339	2021.72	1029	1514.09	239	0.94	0	0	37436	5724.16
9	KALLAKURICHI	15452	321.98	344	154.54	10	34.58	386	1.8	0	0	16192	512.9
10	KANCHIPURAM	37660	1387.92	4315	1393.18	367	511.9	12	0.2	0	0	42354	3293.2
11	KANNIYAKUMARI	48539	1355.34	2582	728.67	181	133.73	372	1.47	0	0	51674	2219.21
12	KARUR	15013	1038.57	921	706.19	81	62.23	89	0.52	76	0.39	16104	1807.51
13	KRISHNAGIRI	28713	1831.98	3704	1318.12	341	715.47	58	6.68	0	0	32816	3872.25
14	MADURAI	67102	3081.69	8860	2198.96	868	851.97	231	2.12	0	0	77061	6134.74
15	MAYILADUTHURAI	24424	332.68	736	99.58	8	2.38	11	0.05	0	0	25179	434.69
16	NAGAPATTINAM	12447	242.68	523	71.36	14	4.37	9	0.26	0	0	12993	318.67
17	NAMAKKAL	25584	1962.18	2160	1209.82	376	1049.34	319	2.26	0	0	28439	4223.6
18	PERAMBALUR	12400	223.94	865	118.82	12	12.21	13	0.25	6	0.03	13290	355.22
19	PUDUKKOTTAI	36611	559.1	1000	186.19	101	103.06	50	0.57	0	0	37762	848.92
20	RAMANATHAPURAM	31515	458.75	908	172.94	24	21.89	26	0.25	0	0	32473	653.83
21	RANIPET	11149	484.76	1799	340.59	142	396.14	545	2.55	0	0	13635	1224.04
22	SALEM	52217	3471.47	5499	2028.7	1220	940.94	512	28.16	0	0	59448	6469.27
23	SIVAGANGA	34662	614.54	1570	228.78	70	49.45	35	0.7	0	0	36337	893.47
24	TENKASI	34330	872.03	3473	379.77	120	83.79	201	0.17	0	0	38124	1335.76
25	THANJAVUR	34544	1138.57	1746	802.72	132	176.08	33	0.95	0	0	36455	2118.32
26	THE NILGIRIS	6756	210.93	300	83.52	21	28.84	40	0.68	0	0	7117	323.97
27	THENI	18707	639.54	827	330.16	51	41.64	153	0.3	0	0	19738	1011.64

TAMIL NADU
DISTRICT WISE ACP - MSME Disbursement AS ON 31.3.2023

No. In Actual and Amount in Crore

Sr. No.	Name of Bank	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)		Small Enterprises (Manufacturing + Service)		Medium Enterprises (Manufacturing + Service)		Other finance to MSMEs (As indicated in Master Direction on PSL)		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
28	THIRUVALLUR	100488	2827.67	7317	1555.49	623	796.16	757	1.28	0	0	109185	5180.6
29	THIRUVARUR	18618	428.16	1154	192.66	26	66.61	9	0.6	0	0	19807	688.03
30	TIRUCHIRAPPALLI	58268	1892.77	3826	1309.46	710	430.53	116	77.12	74	0.53	62920	3709.88
31	TIRUNELVELI	42946	1118.77	2826	472.34	63	95.43	417	1.49	0	0	46252	1688.03
32	TIRUPATTUR	9265	316.93	1298	162.82	252	245.48	382	1.94	0	0	11197	727.17
33	TIRUPPUR	35266	4487.58	6539	5847.26	2812	3461.75	118	3.1	0	0	44735	13799.69
34	TIRUVANNAMALAI	46776	980.73	3428	380.22	84	49.4	90	0.92	0	0	50378	1411.27
35	TOOTHUKUDI	50406	1566.23	2412	903.25	778	878.24	63	3.24	0	0	53659	3350.96
36	VELLORE	26831	783.58	3472	571.1	175	190.2	366	3.21	0	0	30844	1548.09
37	VILLUPURAM	32498	631.6	1560	293.51	95	47.83	463	3.83	0	0	34616	976.77
38	VIRUDHUNAGAR	38419	1919.28	1722	1426.4	908	1224.03	66	1.78	0	0	41115	4571.49
		2009726	71531.16	138250	64758.43	28760	43593.79	7778	426.36	269	1.52	2184514	180309.74

TAMIL NADU
BANK WISE TOTAL ACP - MSME Outstanding AS ON 31.3.2023

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)			No. in Actual and Amount in Crore			
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
	PUBLIC BANK													
1	INDIAN OVERSEAS BANK	480959	6874.57	2658	2284.84	350	818.04	0	0	0	0	0	483967	9977.44
2	BANK OF BARODA	47007	4074.6	2600	2208.55	390	1071.85	0	0	0	0	0	49997	7355
3	BANK OF INDIA	50891	2193.37	1585	1308.77	117	239.51	0	0	0	0	0	52593	3741.65
4	BANK OF MAHARASHTRA	4018	2443.86	315	318.67	20	94.7	0	0	0	0	0	4353	2857.23
5	CANARA BANK	277535	10451.97	19511	8483.34	1820	3309.19	10578	157.24	0	0	0	309444	22401.74
6	CENTRAL BANK OF INDIA	23584	877.15	2021	853.04	71	149.96	145	83.98	0	0	0	25821	1964.13
7	INDIAN BANK	850710	7761	115396	10239.17	1933	2512.68	0	0	0	0	0	968039	20512.85
8	PUNJAB NATIONAL BANK	37257	2221.99	5282	2092.34	550	1190.61	0	0	0	0	0	43089	5504.95
9	PUNJAB AND SIND BANK	1614	103.25	85	69.72	13	8.25	0	0	0	0	0	1712	181.22
10	UNION BANK OF INDIA	155629	4626.06	4535	4255.8	686	1808.11	0	0	0	0	0	160850	10689.96
11	UCO BANK	14741	186.81	1459	805.15	15	20.72	0	0	0	0	0	16215	1012.68
12	STATE BANK OF INDIA	37361	8684.62	8243	9059.42	1552	6373.92	799	393.73	0	0	0	47955	24511.69
	Sub Total	1981306	50499.24	163690	41978.81	7517	17597.54	11522	634.95	0	0	0	2164035	110710.53
	PRIVATE BANKS													
13	AXIS BANK	16377	7406.07	6824	8559.75	2332	4815.27	0	0	0	0	0	25533	20781.09
14	BANDHAN BANK	228	16.85	6	16.12	0	0	10	226.21	0	0	0	244	259.18
15	FEDERAL BANK	6101	1643.87	2784	1727.68	956	1139.43	0	0	0	0	0	9841	4510.97
16	HDFC BANK	34144	13502.47	15775	7464.25	7837	8964.22	0	0	0	0	0	57756	29930.94
17	ICICI BANK	15163	4499.98	9813	5761.18	3155	2089.01	0	0	0	0	0	28131	12350.17
18	IDBI BANK	6784	801.7	588	587.5	113	337.4	0	0	0	0	0	7485	1726.6
19	INDUSIND BANK	30570	2260.85	12102	2032.46	1944	1025.58	0	0	0	0	0	44616	5318.89
20	J & K BANK	126	16.39	19	2.26	1	0	0	0	0	0	0	146	18.64
21	KARNATAKA BANK	1735	284.93	668	695.03	2466	778.25	0	0	0	0	0	4869	1758.21
22	CSB BANK LIMITED	1220	135.08	269	259.3	96	334.9	0	0	0	0	0	1585	729.27
23	CITY UNION BANK	14009	3528.62	4879	4774.81	578	2168.2	0	0	0	0	0	19466	10471.63
24	DHANLAXMI BANK	552	129.33	141	91.43	17	97.12	0	0	0	0	0	710	317.89
25	IDFC FIRST BANK	7527	904.67	1331	549.91	268	90.17	0	0	0	0	0	9126	1544.76

BANK WISE TOTAL ACP - MSME Outstanding AS ON 31.3.2023
TAMIL NADU

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)		MSMEs (As Indicated in Master Direction)		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
	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	2688610	108127.73	243626	86617.39	33774	45884.79	15964	880.09	378	2.18	2981974	241509.99

TAMIL NADU

DISTRICT WISE ACP - MSME Outstanding AS ON 31.3.2023

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)		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
1	ARIYALUR	11294	302.06	1127	143.77	92	51.07	409	2.09	155	0.52	12922	499
2	CHENGALPATTU	92417	2483.71	6964	1376.2	365	454.09	417	5.06	0	0	100163	4319.06
3	CHENNAI	836920	33215.12	51902	31705.26	11757	17329.01	667	394.91	0	0	901246	82644.31
4	COIMBATORE	141328	10643	22529	11056.84	4217	7304.81	567	34.27	0	0	168641	29038.92
5	CUDDALORE	58738	1399.59	2833	648.99	161	212.53	1391	11.65	0	0	63123	2272.77
6	DHARMAPURI	22261	858.6	4512	461.02	185	102.17	251	1.09	0	0	27209	1422.88
7	DINDIGUL	72102	1902.79	4946	1171.28	249	633.36	698	9.43	0	0	77995	3716.86
8	ERODE	60508	3718.47	5822	3384.74	1554	2551.35	298	2.58	0	0	68182	9657.14
9	KALLAKURICHI	17387	449.83	1005	259.36	43	75.83	514	2.23	0	0	18949	787.25
10	KANCHIPURAM	45893	1808.47	7213	1439.75	524	438.19	100	0.72	0	0	53730	3687.13
11	KANNIYAKUMARI	82698	2014.1	5309	1048.03	234	213.38	521	2.73	0	0	88762	3278.24
12	KARUR	22642	1602.07	2382	1270.07	373	219.06	194	1.84	112	0.39	25591	3093.03
13	KRISHNAGIRI	40527	2318.36	7251	1633.12	506	664.92	140	15.83	0	0	48424	4632.23
14	MADURAI	99769	4355.63	12578	2936.86	1005	1339.78	635	7.32	0	0	113987	8639.59
15	MAYILADUTHURAI	23581	489.34	1360	147.13	33	17.95	102	0.33	0	0	25076	654.75
16	NAGAPATTINAM	20615	406.41	1316	112.82	22	3.68	123	1.11	0	0	22076	524.02
17	NAMAKKAL	42688	3168.29	6424	1881.79	1285	1593.26	521	6.25	0	0	50918	6649.59
18	PERAMBALUR	13572	359.99	1315	242.64	38	119.57	54	0.87	17	0.04	14979	723.07
19	PUDUKKOTTAI	44127	876.3	2422	331.11	240	116.28	134	1.4	0	0	46923	1325.09
20	RAMANATHAPURAM	35169	612.32	1332	265.86	160	32.33	62	1.2	0	0	36723	911.71
21	RANIPET	17572	675.31	2656	491.69	175	342.5	721	6	0	0	21124	1515.51
22	SALEM	89311	5545.47	12973	3072.35	2066	1253.68	1027	31.23	0	0	105377	9902.74
23	SIVAGANGA	42330	857.47	2734	378.84	125	90.89	135	2.5	0	0	45324	1329.69
24	TENKASI	41763	1022.51	4659	559.37	204	138.05	580	3.88	0	0	47206	1723.82
25	THANJAVUR	56818	2013.5	4029	1265.98	334	449.9	294	3.78	0	0	61475	3733.16
26	THE NILGIRIS	20598	352.59	735	88.57	28	30.96	380	3.99	0	0	21741	476.11
27	THENI	37127	946.15	1662	522.87	143	125.18	711	6.72	0	0	39643	1600.92
28	THIRUVALLUR	124716	3933.54	12012	2463.6	1033	1326.74	754	4.35	0	0	138515	7728.23

TAMIL NADU

DISTRICT WISE ACP - MSME Outstanding AS ON 31.3.2023

Sr. No.	Name of Bank	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		Total 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
29	THIRUVARUR	28349	687.48	2091	273.14	46	24.36	93	1.61	0	0	30579	986.59
30	TIRUCHIRAPPALLI	78540	3072.89	7717	2332.63	1457	1025.54	263	104.34	94	1.23	87977	6535.4
31	TIRUNELVELI	57759	1651.55	4365	685.58	189	205.06	760	4.14	0	0	63073	2546.33
32	TIRUPATTUR	15059	481.6	2192	245.68	25	44.05	484	1.95	0	0	17760	773.29
33	TIRUPPUR	62808	6009.46	12678	7576.67	2960	4750.59	218	175.99	0	0	78664	18512.72
34	TIRUVANNAMALAI	54813	1338.42	5593	664.77	74	79.91	111	2.35	0	0	60591	2085.45
35	TOOTHUKUDI	56585	1980.38	3978	1057.26	548	690.34	267	5.46	0	0	61378	3733.44
36	VELLORE	40851	1215.21	5024	869.21	459	235.65	571	9.89	0	0	46905	2329.96
37	VILLUPURAM	32111	863.43	3513	448.72	174	150.5	656	4.71	0	0	36454	1467.37
38	VIRUDHUNAGAR	47264	2496.32	4473	2103.78	691	1448.28	141	4.26	0	0	52569	6052.64
		2688610	108127.73	243626	86617.39	33774	45884.79	15964	880.09	378	2.18	2981974	241509.99

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

The Bank wise performance under UYEGP & NEEDS for the Year 2022-23 as on 31.03.2023 and latest data as on 18.05.2023 are furnished in the annexure. The abstract of applications received, sanctioned, disbursed, and pending as of 31.03.2023 are given below:

(Rs. In lakhs)

Scheme wise Target and achievement – Amount wise as on 31.03.2023			
Scheme	Target	Sanctioned	% of achievement
UYEGP	2,000.00	2740.78	137.03%
NEEDS	9,868.00	19,873.91	201.39%

Scheme wise abstract and Status of Applications as on 31.03.2023				
Scheme	Number of Applications			
	Target	Recommended	Sanctioned	Pending (Including past years)
UYEGP	2,500	4,868	2,785	5,380*
NEEDS	1,000	1,483	1,010	233*

*The number of pending applications as shown in the above table includes applications pertaining to previous years .

Member Banks are aware that NEEDS is a Preferential Scheme of Government of Tamil Nadu. SLBC advises the Member Banks to give suitable instruction to their branches to sanction the applications based on their eligibility within the stipulated time and without undue delay. As regards to previous year applications, bank branches are advised to ensure that those applications are either sanctioned or returned (with appropriate reasons) and take up with the concerned authorities in order to reduce the pendency.

SLBC congratulates the member banks for surpassing the targets of UYEGP and NEEDS Scheme.

Applications Sanctioned and Pending Status 2022-23 31.03.2023

NEEDS 2022-23

Rs. in lakhs

Category	TARGET		Applications Forwarded		Provisional Sanction		Final sanction		Applications Pending for Actual sanction	
	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy
Overall	1000	9,868.00	1483	27385.09	1081	20,955.96	1010	19873.91	233	4,544.47
SC/ST	210	2,072.28	398	5199.56	201	2443.57	169	1984.13	42	554.24

*Including previous years pending

UYEGP 2022-23

Rs. in lakhs

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	4868	4,952.10	2785	2740.78	2241	2194.33	5380	5672.51
SC/ST	525	420	901	852.65	405	346.50	311	268.9	1159	1149.49

*Including previous years pending

UYEGP SIBC REPORT 2022-23 As on 31.03.2023 (Category:Over All)

S. No	Name of the Bank	Recommended Applications				Sanction				Total Bank Pending				Loan Disbursed				Subsidy Disbursed			
		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	1	1.00	0.25	0.95	0	0.00	0.00	0.00	7	27.26	6.82	25.90	0	0.00	0.00	0.00	3	33.22	4.29	31.65
2	AXIS BANK	5	23.05	5.76	21.90	0	0.00	0.00	0.00	10	51.00	12.75	48.45	0	0.00	0.00	0.00	0	0.00	0.00	0.00
3	BANK OF BARODA	164	721.46	180.36	695.13	107	451.00	112.74	428.45	140	685.53	158.01	622.35	97	417.84	104.33	396.95	105	449.96	111.39	427.46
4	BANK OF INDIA	140	581.32	145.33	551.50	102	394.06	98.51	373.86	122	531.98	130.49	505.14	64	245.33	61.33	233.06	84	323.02	76.26	306.87
5	BANK OF MAHARASHTRA	10	33.20	8.30	31.54	11	22.68	5.67	21.54	8	44.86	10.88	42.61	5	10.53	2.63	10.00	7	14.65	3.66	13.92
6	CANARA BANK	758	3,131.12	762.45	2,973.57	518	2,090.35	522.46	1,984.53	751	3,304.30	811.10	3,132.68	412	1,652.65	413.04	1,568.91	507	2,136.25	493.03	2,029.14
7	CATINDIA BANK LTD.	3	14.95	3.74	14.20	0	0.00	0.00	0.00	7	34.95	8.74	32.20	0	0.00	0.00	0.00	1	3.15	0.79	2.99
8	CENTRAL BANK OF INDIA	98	416.28	104.07	394.96	77	315.20	78.80	298.95	93	486.70	108.43	386.37	63	250.46	62.61	237.69	73	317.45	73.56	301.13
9	CITY UNION BANK LTD	98	426.16	106.54	404.85	21	94.63	23.66	89.90	179	812.19	193.45	771.50	12	51.09	12.77	48.53	17	73.77	16.91	70.08
10	Co-operative Bank	1	5.00	1.25	4.75	0	0.00	0.00	0.00	1	1.11	0.28	1.06	0	0.00	0.00	0.00	0	0.00	0.00	0.00
11	DBS BANK LTD	1	4.89	1.22	4.65	0	0.00	0.00	0.00	1	4.89	1.22	4.65	0	0.00	0.00	0.00	0	0.00	0.00	0.00
12	DENA BANK	1	3.00	0.75	2.85	0	0.00	0.00	0.00	1	1.00	0.25	0.95	0	0.00	0.00	0.00	0	0.00	0.00	0.00
13	HDFC BANK LTD	16	70.94	17.74	67.15	0	0.00	0.00	0.00	27	129.55	32.22	121.63	0	0.00	0.00	0.00	1	3.68	0.92	3.50
14	ICICI BANK LTD	6	28.00	7.00	26.60	0	0.00	0.00	0.00	9	47.80	11.95	45.41	0	0.00	0.00	0.00	0	0.00	0.00	0.00
15	IDBI BANK LTD	24	109.96	27.49	104.21	11	54.44	13.61	51.71	27	116.80	29.20	110.71	12	67.44	16.11	63.41	12	72.43	15.19	68.16
16	INDIAN BANK	1247	5,076.23	1,267.55	4,820.34	631	2,525.92	631.40	2,398.33	1563	6,433.81	1,595.89	6,108.72	594	2,161.15	540.07	2,052.29	604	2,553.68	596.53	2,428.07
17	INDIAN OVERSEAS BANK	705	2,732.26	683.04	2,595.28	447	1,713.96	428.48	1,627.66	624	2,476.48	613.37	2,350.85	372	1,375.79	343.94	1,308.52	404	1,622.47	381.63	1,540.70
18	INDUSIND BANK LTD	33	133.45	33.36	126.78	52	178.39	44.59	169.47	19	80.19	20.05	76.18	45	148.26	37.06	140.85	60	210.04	50.55	200.30
19	KARNATAKA BANK LTD	10	43.60	10.90	41.42	2	10.00	2.50	9.50	14	63.92	15.98	60.72	2	10.00	2.50	9.50	1	5.00	1.25	4.75
20	KARUR VYSYA BANK	64	284.07	71.02	269.87	16	70.84	17.71	67.30	132	604.63	151.03	574.14	11	51.00	12.75	48.45	15	72.40	16.91	68.78
21	KOTAK MAHINDRA BANK	1	5.00	1.25	4.75	0	0.00	0.00	0.00	5	26.96	6.74	25.61	0	0.00	0.00	0.00	0	0.00	0.00	0.00
22	PUNJAB AND SIND BANK	1	5.00	1.25	4.75	2	20.00	3.75	19.00	1	5.00	1.25	4.75	2	20.00	3.75	19.00	1	15.00	2.50	14.25
23	PUNJAB NATIONAL BANK	69	294.09	73.52	279.13	70	310.18	77.54	294.19	78	307.24	76.81	291.60	50	217.23	54.30	206.19	60	270.53	61.30	256.65
24	SOUTH INDIAN BANK	22	102.29	25.57	97.18	0	0.00	0.00	0.00	38	176.36	43.21	166.86	0	0.00	0.00	0.00	0	0.00	0.00	0.00
25	STATE BANK OF INDIA	867	3,466.33	865.34	3,291.52	396	1,463.95	365.72	1,389.65	975	4,299.93	1,041.88	3,995.60	306	1,105.85	277.31	1,053.42	357	1,388.76	321.54	1,318.27
26	T&CO	5	24.80	6.20	23.56	2	10.00	2.50	9.50	3	10.50	2.63	9.98	1	5.00	1.25	4.75	1	10.00	1.25	9.50
27	TAMILNAD MERCANTILE BANK LTD	93	391.00	96.62	371.45	25	114.82	28.70	109.08	119	506.20	125.36	480.64	20	91.99	23.00	87.39	23	122.66	26.31	116.53
28	Tamilnadu Grama Bank	70	271.06	67.76	257.36	43	133.26	33.31	126.44	55	246.62	61.45	234.29	32	111.72	27.93	105.98	37	124.94	30.31	118.54
29	Tamilnadu Industrial Investment Corporation	1	15.00	2.50	14.25	0	0.00	0.00	0.00	21	111.89	26.72	105.30	0	0.00	0.00	0.00	3	32.00	6.75	30.40
30	THE DHANALAKSHMI BANK LTD	1	5.00	1.25	4.75	1	5.00	1.25	4.75	3	15.00	3.75	14.25	0	0.00	0.00	0.00	0	0.00	0.00	0.00
31	TITIE FEDERAL BANK LTD	21	88.81	22.08	84.37	9	42.59	10.65	40.46	38	154.86	38.59	147.12	8	32.04	8.01	30.44	10	51.38	11.61	48.81
32	TITIE LAKSHMI VIKAS BANK LTD	6	22.90	5.73	21.76	0	0.00	0.00	0.00	12	44.69	11.17	42.46	0	0.00	0.00	0.00	0	0.00	0.00	0.00
33	UCO BANK	38	155.71	38.93	147.92	21	87.07	21.77	82.71	31	147.99	37.00	140.59	15	64.42	16.10	61.19	17	72.13	18.03	66.53
34	UNION BANK OF INDIA	284	1,129.06	282.25	1,072.36	221	863.55	215.40	819.91	254	1,093.55	269.38	1,032.62	178	694.22	173.54	659.26	201	812.22	190.66	771.36
35	UNITED BANK OF INDIA	1	5.00	1.25	4.75	0	0.00	0.00	0.00	2	9.98	2.49	9.48	0	0.00	0.00	0.00	0	0.00	0.00	0.00
36	VIJAYA BANK	2	10.00	2.50	9.50	0	0.00	0.00	0.00	9	55.86	12.72	53.07	0	0.00	0.00	0.00	2	7.00	1.75	6.65
	Total	4868	19,830.99	4,952.10	18,831.85	2785	10,971.87	2,740.78	10,416.90	5380	22,956.58	5,672.51	21,794.25	2241	8,788.00	2,194.33	8,243.78	2606	10,798.75	2,518.69	10,253.99

NEEDS SLBC REPORT 2022-23 As on 31.03.2023 (Category:Over All)

S. No	Name of the Bank	Recommended Applications				Provisional Sanction				Provisional Sanction Pending				Actual Sanctioned Cases				Actual Sanction Pending				
		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	Total
1	AXIS BANK	6	447.18	81.42	343.40	1	76.68	9.17	63.68	5	268.97	62.48	193.04	0	0	0	0	0	0	0	0	0
2	BANK OF BARODA	41	4,472.61	896.03	3,522.95	39	4,197.69	836.32	3,351.49	28	4,261.46	746.95	3,291.18	37	4,018.66	762.27	3,055.46	6	812.30	163.16	608.52	608.52
3	BANK OF INDIA	32	4,249.85	870.54	3,153.82	26	3,898.51	774.93	2,915.37	16	1,605.85	331.86	1,193.70	20	3,549.30	679.74	2,692.09	6	888.86	176.86	659.14	659.14
4	BANK OF MAHARASHTRA	11	1,170.89	246.81	865.54	12	1,379.51	299.51	1,011.03	4	533.01	126.48	379.88	10	1,320.98	285.58	968.94	2	173.24	40.80	123.78	123.78
5	CANARA BANK	204	23,961.67	4,811.76	17,946.00	165	18,465.63	3,760.06	13,774.80	133	14,170.73	2,845.14	10,615.29	159	19,502.67	3,863.76	14,654.73	57	6,334.28	1,309.22	4,703.42	4,703.42
6	CENTRAL BANK OF INDIA	17	829.20	175.81	606.59	11	1,323.47	271.77	1,024.24	9	377.71	86.78	274.05	9	1,200.04	242.56	897.48	5	475.83	92.00	352.60	352.60
7	CITY UNION BANK LTD	38	4,401.04	875.54	3,298.20	19	2,522.05	496.09	1,898.61	25	3,251.85	647.85	2,440.16	17	1,928.89	409.21	1,423.23	5	980.59	152.23	773.33	773.33
8	DENA BANK	0	0	0	0	1	41.43	9.05	30.31	0	0	0	0	0	0	0	0	0	0	0	0	0
9	HDFC BANK LTD	124	7,070.23	1,669.27	5,040.16	89	4,587.44	1,084.02	3,266.75	43	2,334.94	559.38	1,688.81	85	4,110.32	979.32	2,918.19	5	507.47	111.77	370.33	370.33
10	ICICI BANK LTD	13	1,640.15	376.27	1,169.72	14	1,371.58	328.44	971.60	3	461.78	93.06	328.83	13	1,256.80	298.59	892.41	1	247.36	61.84	173.15	173.15
11	IDBI BANK LTD	9	326.88	77.29	233.25	7	305.97	73.78	216.90	4	187.41	42.45	135.59	7	317.63	76.63	225.12	1	137.00	30.00	100.15	100.15
12	INDIAN BANK	172	15,283.76	3,167.54	11,314.81	96	9,049.56	1,858.13	6,710.98	146	10,982.65	2,281.13	8,142.97	87	8,999.69	1,800.63	6,713.09	30	1,769.73	365.48	1,313.27	1,313.27
13	INDIAN OVERSEAS BANK	89	4,893.31	1,044.32	3,500.68	46	2,892.52	593.26	2,148.64	55	3,739.40	733.32	2,812.44	42	3,327.58	653.59	2,507.61	13	1,089.50	204.81	890.21	890.21
14	INDUSIND BANK LTD	82	4,846.65	1,180.24	3,108.99	72	3,726.24	808.50	2,618.08	19	1,632.03	391.23	1,154.04	65	3,474.23	844.94	2,442.23	2	90.28	22.32	63.45	63.45
15	KARNATAKA BANK LTD	1	19.71	4.93	13.79	4	774.71	112.34	623.63	3	512.71	112.93	374.14	6	1,029.71	172.34	805.88	3	682.50	111.50	536.88	536.88
16	KARUR VYSYA BANK	29	2,348.38	482.54	1,748.42	26	3,463.09	704.40	2,578.30	23	1,376.60	258.55	1,049.22	29	3,842.75	774.43	2,868.84	12	1,435.45	302.40	1,061.28	1,061.28
17	KOTAK MAHINDRA BANK	22	1,506.56	364.63	1,066.60	16	913.73	222.27	645.78	6	851.64	207.32	601.75	17	947.16	229.37	676.43	1	33.97	8.49	23.78	23.78
18	PUNJAB NATIONAL BANK Small Finance Development Bank of Ind	16	2,059.06	434.23	1,521.87	10	1,329.47	256.47	1,006.53	17	1,460.33	327.74	1,059.58	7	651.28	128.17	490.55	5	756.69	147.30	571.55	571.55
19	SOUTH INDIAN BANK	2	800.00	150.00	610.00	2	900.00	150.00	705.00	1	125.20	28.45	89.57	1	400.00	75.00	305.00	0	0	0	0	0
20	STATE BANK OF INDIA	307	22,377.48	4,571.29	16,310.58	216	16,629.86	3,421.16	12,330.27	162	11,468.29	2,287.72	8,594.93	211	15,935.72	3,269.25	11,822.34	23	1,295.44	254.91	975.76	975.76
21	TALCO	2	66.06	15.70	47.05	2	66.06	15.70	47.05	1	15.00	2.80	11.46	2	66.06	15.70	47.05	0	0	0	0	0
22	TAMILNADU MERCANTILE BANK LTD	50	4,110.23	907.49	2,997.23	27	2,104.64	466.76	1,531.09	22	2,219.47	449.38	1,659.11	27	2,132.39	479.96	1,544.25	5	612.57	131.71	450.23	450.23
23	TAMILNADU GRAMA BANK Tamil Nadu Industrial Development Bank	8	193.37	43.39	140.31	4	64.54	14.52	46.30	1	37.24	8.75	26.63	4	64.54	14.52	46.30	0	0	0	0	0
24	THE FEDERAL BANK LTD	120	15,341.38	2,878.87	11,670.59	93	11,322.88	2,205.80	8,546.93	95	10,303.04	1,879.77	7,952.82	82	9,623.64	1,890.89	7,247.57	41	4,230.08	698.29	3,319.04	3,319.04
25	THE FEDERAL BANK LTD THE LAKSHMI VILAS BANK	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
26	THE FEDERAL BANK LTD	8	803.46	181.73	581.56	11	1,492.25	355.20	1,066.91	6	574.09	101.15	444.24	10	1,569.52	357.07	1,133.97	0	0	0	0	0
27	UCO BANK	3	116.60	26.66	84.12	2	85.45	18.87	62.30	3	80.97	18.24	58.68	2	85.45	18.87	62.30	0	0	0	0	0
28	UNION BANK OF INDIA	53	5,902.90	1,190.27	4,410.44	45	4,878.73	998.29	3,632.99	27	2,332.16	483.94	1,726.61	39	4,028.89	831.05	2,992.88	8	842.59	130.61	669.85	669.85
29	UNITED BANK OF INDIA	2	228.84	56.48	160.92	2	228.84	56.48	160.92	0	0	0	0	1	192.00	47.75	134.65	0	0	0	0	0
30	VIJAYA BANK	1	95.00	22.07	68.19	0	0	0	0	4	193.22	43.57	139.99	0	0	0	0	0	0	0	0	0
31	YES BANK LTD	19	2,469.37	558.08	1,786.56	20	2,528.22	572.79	1,822.75	0	0	0	0	19	2,492.25	564.29	1,802.07	0	0	0	0	0
32	Total	1483	132,147.45	27,385.09	97,852.39	1081	100,995.84	20,955.96	74,841.93	865	75,702.86	15,248.62	56,659.24	1010	96,502.40	19,873.01	71,677.21	233	29,522.59	4,544.47	17,773.56	17,773.56

UYEGP SLBC REPORT 2022-23 As on 31.03.2023 (Category: SC & ST)

S.No	Name of the Bank	Recommended Applications				Sanction				Total Bank Pending				Loan Disbursed				Subsidy Disbursed			
		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	AXIS BANK	1	4.75	1.19	4.52	0	0.00	0.00	0.00	2	14.70	3.68	13.97	0	0.00	0.00	0.00	0	0.00	0.00	0.00
2	BANK OF BARODA	21	88.84	22.21	84.40	12	42.84	10.71	40.70	28	151.57	34.52	143.99	10	36.84	9.21	35.00	12	42.84	10.58	40.70
3	BANK OF INDIA	13	49.95	12.49	47.45	4	15.00	3.75	14.25	21	77.96	19.48	74.06	6	18.42	4.61	17.50	7	27.42	6.11	26.05
4	BANK OF MAHARASHTRA	1	5.00	1.25	4.75	1	2.00	0.50	1.50	2	8.54	2.14	8.11	0	0.00	0.00	0.00	0	0.00	0.00	0.00
5	CANARA BANK	109	403.37	100.84	383.20	75	250.29	62.57	237.78	152	613.48	151.48	582.81	54	187.13	46.78	177.77	70	244.22	58.61	232.01
6	CENTRAL BANK OF INDIA	21	89.16	22.29	84.70	8	34.03	8.51	32.32	23	96.70	24.17	91.86	5	19.00	4.75	18.05	6	28.67	6.20	27.24
7	CITY UNION BANK LTD	9	38.00	9.50	36.10	2	10.00	2.50	9.50	21	86.24	22.06	83.83	0	0.00	0.00	0.00	2	10.00	0.97	9.50
8	Co operative Bank	1	5.00	1.25	4.75	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
9	HDFC BANK LTD	2	6.00	1.50	5.70	0	0.00	0.00	0.00	3	16.14	4.00	15.33	0	0.00	0.00	0.00	0	0.00	0.00	0.00
10	ICICI BANK LTD	1	3.00	0.75	2.85	1	5.00	1.25	4.75	7	23.14	5.78	21.98	1	5.00	1.25	4.75	1	5.00	1.25	4.75
11	INDIAN BANK	268	981.67	245.42	932.59	102	349.87	87.41	332.37	362	1,372.48	342.84	1,303.85	81	295.20	73.75	280.44	94	334.60	80.61	317.87
12	INDIAN OVERSEAS BANK	132	484.37	121.09	460.15	59	199.55	49.88	189.57	155	563.90	139.72	535.71	48	163.10	40.77	154.94	48	164.71	39.05	156.48
13	INDUSIND BANK LTD	2	8.04	2.01	7.64	2	7.46	1.87	7.09	0	0.00	0.00	0.00	2	7.46	1.87	7.09	1	4.78	1.19	4.54
14	KARNATAKA BANK LTD	2	10.00	2.50	9.50	1	5.00	1.25	4.75	2	10.00	2.50	9.50	1	5.00	1.25	4.75	1	5.00	1.25	4.75
15	KARUR VYSYA BANK	6	26.02	6.51	24.72	0	0.00	0.00	0.00	17	79.58	19.90	75.60	0	0.00	0.00	0.00	0	0.00	0.00	0.00
16	KOTAK MAHINDRA BANK	1	5.00	1.25	4.75	0	0.00	0.00	0.00	1	5.00	1.25	4.75	0	0.00	0.00	0.00	0	0.00	0.00	0.00
17	PUNJAB NATIONAL BANK	13	48.66	12.16	46.22	10	33.48	8.37	31.80	25	106.08	26.52	100.77	8	22.80	5.70	21.66	10	28.69	5.82	27.25
18	SOUTH INDIAN BANK	4	20.50	5.13	19.48	0	0.00	0.00	0.00	6	20.25	5.06	19.24	0	0.00	0.00	0.00	0	0.00	0.00	0.00
19	STATE BANK OF INDIA	197	766.19	191.55	727.88	78	253.39	63.34	240.72	225	934.39	232.67	887.67	63	199.93	49.98	189.94	68	230.56	56.10	219.03
20	TAMILNAD MERCANTILE BANK LTD	11	39.60	9.90	37.62	0	0.00	0.00	0.00	17	67.40	16.85	64.03	0	0.00	0.00	0.00	0	0.00	0.00	0.00
21	Tamilnadu Grama Bank	18	66.34	16.53	62.83	8	14.64	3.66	13.91	8	35.98	8.99	34.18	4	9.10	2.28	8.65	5	10.60	2.65	10.07
22	THE FEDERAL BANK LTD	2	6.00	1.50	5.70	1	4.99	1.25	4.74	4	19.25	4.81	18.29	1	4.99	1.25	4.74	1	4.99	1.25	4.74
23	THE LAKSHMI VILAS BANK LTD	1	5.00	1.25	4.75	0	0.00	0.00	0.00	2	10.00	2.50	9.50	0	0.00	0.00	0.00	0	0.00	0.00	0.00
24	UCO BANK	7	28.55	7.14	27.12	3	12.06	3.02	11.46	6	30.75	7.69	29.21	2	7.06	1.77	6.71	2	7.06	1.77	6.71
25	UNION BANK OF INDIA	58	221.83	55.46	210.74	38	148.28	36.67	140.86	62	242.46	60.62	230.34	24	89.86	22.46	85.37	27	114.08	24.79	108.38
	Total	901	3,410.64	852.65	3,240.11	405	1,387.86	346.50	1,318.47	1,159	4,628.99	1,149.49	4,397.54	311	1,075.88	268.90	1,022.09	358	1,286.37	302.74	1,222.06

NEEDS SLBC REPORT 2022-23 As on 31.03.2023 (Category: SC & ST)

S.No	Name of the Bank	Recommended Applications				Provisional Sanction				Provisional Sanction Pending				Actual Sanctioned Cases				Actual Sanction Pending			
		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	AXIS BANK	1	52.60	13.73	36.84	0	0	0	0	1	52.60	13.13	36.84	0	0	0	0	0	0	0	0
2	BANK OF BARODA	7	510.38	121.41	363.45	4	183.36	40.22	133.98	10	1,151.52	239.48	654.46	4	183.36	40.22	133.98	2	42.36	10.59	29.65
3	BANK OF INDIA	5	600.76	132.72	438.00	1	250.00	57.05	180.50	3	325.76	70.72	230.75	1	250.00	57.00	180.50	0	0	0	0
4	BANK OF MAHARASHTRA	1	120.00	27.50	86.50	1	120.00	27.50	86.50	0	0	0	0	0	0	0	0	1	120.00	27.50	86.50
5	CANARA BANK	27	2,285.88	518.72	1,652.86	14	1,550.00	288.02	1,184.48	18	1,200.10	274.64	865.46	12	1,479.63	296.80	1,107.29	7	694.79	140.32	519.73
6	CENTRAL BANK OF INDIA	10	388.91	80.63	288.03	2	56.00	12.75	40.46	5	236.14	46.01	178.32	2	56.00	12.75	40.46	2	112.09	24.71	81.78
7	CITY UNION BANK LTD	3	40.59	6.65	29.91	0	0	0	0	4	157.59	36.79	112.93	0	0	0	0	1	50.60	10.35	37.15
8	HDFC BANK LTD	59	3,074.16	723.46	2,196.99	31	1,117.89	271.14	790.85	23	1,688.90	395.42	1,299.03	29	1,051.03	254.57	749.91	1	33.97	8.49	23.78
9	Hinduja Leyland Finance Limited	3	305.42	76.31	213.85	1	43.00	10.70	30.15	0	0	0	0	1	43.00	10.70	30.15	0	0	0	0
10	ICICI BANK LTD	4	480.74	115.53	341.17	3	445.21	107.15	315.80	1	35.53	8.38	25.37	3	445.21	107.15	315.80	0	0	0	0
11	INDIAN BANK	50	2,484.92	556.70	1,803.98	14	419.66	96.07	302.61	47	2,526.18	563.24	1,886.63	7	126.56	31.28	88.95	7	300.10	68.61	216.49
12	INDIAN OVERSEAS BANK	24	769.93	165.71	565.15	4	119.77	29.22	84.56	19	723.76	147.14	540.43	3	80.85	19.53	57.28	2	50.50	12.52	35.45
13	INDUSIND BANK LTD	44	2,370.87	582.50	1,669.82	34	1,298.02	320.97	912.15	8	1,000.10	243.73	706.37	27	980.50	242.54	680.94	2	90.28	22.32	63.45
14	KOTAK MAHINDRA BANK	12	958.18	231.03	679.23	8	423.57	102.48	299.92	4	534.60	128.56	379.32	8	423.57	102.48	299.92	1	33.97	8.49	23.78
15	PUNJAB NATIONAL BANK	6	728.00	174.89	516.71	1	127.00	31.75	88.90	6	681.00	161.89	485.06	1	25.50	6.25	17.98	1	127.00	31.75	88.90
16	STATE BANK OF INDIA	99	4,143.93	900.18	3,036.55	54	2,219.78	503.36	1,605.43	53	2,781.80	580.05	2,052.67	51	2,128.42	483.54	1,538.46	9	561.66	105.92	427.65
17	TAMILNAD MERCANTILE BANK LTD	4	381.35	75.58	286.71	2	69.48	13.51	52.50	2	300.59	58.15	227.42	1	19.49	3.75	14.77	0	0	0	0
18	Tamilnadu Industrial Investment Corporation	15	1,956.37	358.54	1,500.02	10	1,189.49	272.02	1,048.00	12	1,429.45	247.30	1,110.68	8	751.05	163.77	549.73	3	251.48	52.11	186.80
19	THE FEDERAL BANK LTD	1	100.00	19.95	75.05	0	0	0	0	1	100.00	19.95	75.05	0	0	0	0	0	0	0	0
20	UCO BANK	2	73.60	18.10	51.83	1	42.45	10.31	30.02	1	31.15	7.78	21.81	1	42.45	10.31	30.02	0	0	0	0
21	UNION BANK OF INDIA	14	865.95	193.22	630.38	9	650.01	144.32	473.19	5	129.99	29.07	94.42	5	278.15	53.63	210.61	3	137.78	30.55	100.34
22	UNITED BANK OF INDIA	2	220.84	56.48	160.92	2	228.84	56.48	160.92	0	0	0	0	1	192.60	47.75	134.65	0	0	0	0
23	YES BANK LTD	5	203.57	48.62	144.77	5	203.57	48.62	144.77	0	0	0	0	4	167.60	40.13	119.69	0	0	0	0
Total		398	23,125.35	5,199.56	16,769.52	201	10,957.12	2,443.57	7,965.69	224	15,102.51	3,275.18	11,072.21	169	6,724.37	1,984.13	6,202.47	42	2,606.08	554.24	1,921.45

Applications Sanctioned and Pending Status 2023-24 (As on 18.05.2023)

Rs. in lakhs

NEEDS 2023-24

Category	Applications Forwarded		Provisional Sanction		Final sanction		Applications Pending for Actual sanction	
	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy
Overall	201	3640.69	112	2535.12	53	847.94	239	4917.67
SC/ST	76	994.23	32	423.34	19	180.51	46	659.96

*Including previous years pending

Rs. in lakhs

UYEGP 2023-24

Category	Applications Forwarded		Sanctioned		Loan disbursed		Applications Pending for sanction	
	No.	Subsidy	No.	Subsidy	No.	Subsidy	No.	Subsidy
Overall	427	457.07	203	213.92	69	68.99	5442	5739.73
SC/ST	10	12.11	29	26.95	6	4.99	1109	1100.95

*Including previous years pending

UYEGP SLBC REPORT 2023-24 As on 18.05.2023 (Category: Over All)															(Rs.in Lakhs)						
S. No	Name of the Bank	Recommended Applications			Sanction			Total Bank pending			Loan Disbursed			Subsidy Disbursed							
		No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan	No	Project Cost	Subsidy	Loan				
1	BANK OF BARODA	11	51.50	12.88	48.93	2	10.45	2.61	9.93	142	671.02	161.89	637.07	3	12.11	3.03	11.50	0	0.00	0.00	0.00
2	BANK OF INDIA	19	91.52	22.88	86.94	15	72.66	18.17	69.03	123	532.72	130.67	505.83	0	0.00	0.00	0.00	0	0.00	0.00	0.00
3	BANK OF MAHARASHTRA	3	6.00	1.50	5.70	0	0.00	0.00	0.00	11	50.86	12.38	48.31	0	0.00	0.00	0.00	0	0.00	0.00	0.00
4	CANARA BANK	68	296.59	74.15	281.76	43	177.07	44.27	168.21	763	3,351.36	822.87	3,182.39	18	71.86	17.97	68.27	0	0.00	0.00	0.00
5	CENTRAL BANK OF INDIA	6	26.76	6.69	25.42	2	10.00	2.50	9.50	96	419.46	103.62	398.49	1	4.99	1.25	4.74	0	0.00	0.00	0.00
6	CITY UNION BANK LTD	8	36.00	9.00	34.20	2	7.99	2.00	7.59	178	804.85	197.61	764.61	2	10.00	2.50	9.50	0	0.00	0.00	0.00
7	HDFC BANK LTD	9	40.18	10.05	38.17	0	0.00	0.00	0.00	35	164.74	41.02	156.05	0	0.00	0.00	0.00	0	0.00	0.00	0.00
8	ICICI BANK LTD	1	5.00	1.25	4.75	0	0.00	0.00	0.00	10	52.80	13.20	50.16	0	0.00	0.00	0.00	0	0.00	0.00	0.00
9	IDBI BANK LTD	6	28.00	7.00	26.60	0	0.00	0.00	0.00	29	126.80	31.70	120.46	0	0.00	0.00	0.00	0	0.00	0.00	0.00
10	INDIAN BANK	86	365.50	91.37	347.23	59	244.10	61.03	231.00	1545	6,372.71	1,580.61	6,950.92	17	62.10	15.52	58.99	0	0.00	0.00	0.00
11	INDIAN OVERSEAS BANK	88	353.90	88.47	336.20	33	135.25	33.81	128.49	652	2,583.93	640.23	2,453.17	8	35.44	8.86	33.67	0	0.00	0.00	0.00
12	KARUR VYSYA BANK	5	22.71	5.68	21.58	1	3.00	0.75	2.85	133	609.54	152.21	578.62	0	0.00	0.00	0.00	0	0.00	0.00	0.00
13	PUNJAB NATIONAL BANK	7	31.98	8.00	30.38	2	6.05	1.51	5.75	82	328.17	82.04	311.48	1	5.00	1.25	4.75	0	0.00	0.00	0.00
14	SOUTH INDIAN BANK	2	7.00	1.75	6.65	0	0.00	0.00	0.00	40	183.36	44.96	173.51	0	0.00	0.00	0.00	0	0.00	0.00	0.00
15	STATE BANK OF INDIA	61	265.08	66.27	251.82	25	101.40	25.95	96.33	970	4,207.09	1,041.17	3,993.15	10	37.65	9.41	35.76	0	0.00	0.00	0.00
16	TAMILNAD MERCANTILE BANK	2	8.00	2.00	7.60	3	13.00	3.25	12.35	114	481.21	119.11	456.90	0	0.00	0.00	0.00	0	0.00	0.00	0.00
17	Tamilnad Gram Bank	13	49.54	12.39	47.07	5	25.00	6.25	23.75	64	276.17	68.84	262.36	1	1.00	0.25	0.95	0	0.00	0.00	0.00
18	UCO BANK	2	8.07	2.02	7.66	1	5.00	1.25	4.75	31	146.06	36.52	138.76	1	5.00	1.25	4.75	0	0.00	0.00	0.00
19	UNION BANK OF INDIA	30	134.96	33.74	128.21	10	44.72	11.18	42.48	273	1,176.04	290.00	1,115.99	7	30.80	7.70	29.26	0	0.00	0.00	0.00
	Total	427	1,828.29	457.07	1,736.88	203	855.68	213.92	812.90	5442	23,225.49	5,739.73	22,050.72	69	275.95	68.99	262.15	0	0.00	0.00	0.00

NEEDS SLIC REPORT 2023-24 As on 18.05.2023 (Category: Over All)

(Ru in Lakhs)

S. No	Name of the Bank	Recommended Applications				Provisional Sanction				Provisional Sanction Pending				Actual Sanctioned Cases				Total Actual Sanctioned cases pending				Loan Disbursed				
		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	No	Project Cost	Subsidy	Loan	
1	AXIS BANK	1	34.16	6.59	24.15	0	0	0	0	0	418.53	99.70	297.91	0	0	0	0	0	0	0	0	0	0	0	0	0
2	BANK OF BARODA	8	1,190.54	274.73	856.28	6	1,050.96	225.23	762.93	32	4,530.89	815.96	3,495.98	3	597.96	133.25	424.56	7	1,196.32	237.66	898.84	0	0	0	0	0
3	BANK OF INDIA	4	1,109.77	192.02	862.26	4	1,109.77	192.02	862.26	17	1,944.62	413.54	1,433.65	1	20.28	5.07	14.20	6	800.86	176.86	659.14	0	0	0	0	0
4	MAHABANTRA	0	0	0	0	0	0	0	0	4	533.01	126.48	379.88	1	32.82	7.10	24.08	2	173.24	40.80	123.78	0	0	0	0	0
5	CANARA BANK	23	2,006.80	429.14	1,553.32	15	2,120.32	417.77	1,604.14	133	12,426.49	2,511.06	9,262.40	5	448.16	105.78	319.98	59	6,570.19	1,358.73	4,970.02	1	128.27	23.26	98.60	
6	CENTRAL BANK OF INDIA	1	36.91	9.22	25.85	2	51.91	12.97	36.35	9	387.71	82.78	285.55	1	39.00	8.50	20.56	5	473.83	92.00	352.80	0	0	0	0	0
7	CITY UNION BANK LTD	4	509.98	99.94	384.51	1	385.85	75.00	291.56	28	3,559.10	714.95	2,664.94	1	375.00	30.00	324.25	5	991.44	197.23	739.44	0	0	0	0	0
8	HDFC BANK LTD	36	2,911.44	509.31	1,570.85	25	1,163.73	200.57	823.27	55	3,503.15	810.36	2,517.63	6	198.61	49.47	139.20	10	355.76	88.53	249.44	0	0	0	0	0
9	INDICIA Financial Services Limited	0	0	0	0	0	0	0	0	2	262.42	65.61	183.70	0	0	0	0	0	0	0	0	0	0	0	0	
10	ICICI BANK LTD	2	76.00	16.72	55.48	2	76.00	16.72	55.48	4	497.31	101.44	354.20	0	0	0	0	1	247.26	61.84	173.15	0	0	0	0	
11	INDIA BANK LTD	1	35.00	8.51	24.74	0	0	0	0	4	178.41	40.97	128.52	0	0	0	0	1	137.00	30.00	100.15	0	0	0	0	
12	INDICIA Financial Services Limited	1	33.60	8.40	23.52	0	0	0	0	1	33.60	8.40	23.52	0	0	0	0	0	0	0	0	0	0	0	0	
13	INDIAN BANK	39	2,242.53	474.39	1,656.02	6	1,259.48	242.90	953.80	157	13,563.12	2,431.69	8,543.85	6	564.23	120.04	415.98	30	1,998.02	416.76	1,469.26	0	0	0	0	0
14	INDIAN OVERSEAS BANK	8	279.91	66.81	193.40	4	170.12	32.97	127.65	54	3,742.93	743.74	2,809.05	1	28.41	6.23	20.76	12	1,055.90	196.41	806.69	0	0	0	0	0
15	INDUSIND BANK LTD	26	1,107.42	270.04	782.01	12	519.15	122.09	366.10	38	2,556.30	617.84	1,805.50	10	419.88	104.32	294.57	1	58.75	14.44	41.38	0	0	0	0	0
16	KARNATAKA BANK LTD	0	0	0	0	0	0	0	0	3	532.71	112.93	374.14	0	0	0	0	3	602.50	111.50	536.88	0	0	0	0	
17	KARUR VYSYA BANK	4	428.98	103.57	303.97	3	301.80	86.29	276.42	24	1,423.79	275.83	1,076.77	0	0	0	0	12	1,435.45	302.40	1,061.28	0	0	0	0	
18	KOTAK MAHINDRA BANK	5	338.56	83.80	237.76	2	426.64	105.16	299.15	8	618.01	148.35	439.52	2	426.64	104.16	299.15	2	164.97	40.99	115.73	0	0	0	0	
19	PNB NATIONAL BANK	0	0	0	0	0	0	0	0	17	1,654.23	365.24	1,206.38	0	0	0	0	5	756.69	147.30	571.55	0	0	0	0	
20	Small Industries Development Bank	0	0	0	0	0	0	0	0	1	125.29	29.45	89.57	0	0	0	0	0	0	0	0	0	0	0	0	
21	SOUTH INDIAN BANK	1	476.00	75.00	377.20	1	476.00	75.00	377.20	3	320.32	78.24	260.06	0	0	0	0	2	129.85	26.77	93.63	0	0	0	0	
22	STANDARD CHARTERED BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23	STATE BANK OF INDIA	32	1,796.36	393.24	1,313.20	17	1,626.21	312.97	1,231.30	180	12,174.41	2,459.19	9,095.00	8	222.05	46.81	164.33	21	1,627.55	319.11	1,227.06	0	0	0	0	
24	TAMILNAD MERCANTILE BANK	0	0	0	0	0	0	0	0	1	15.00	2.80	11.46	0	0	0	0	0	0	0	0	0	0	0	0	
25	TAMILNAD MERCANTILE BANK	1	32.10	7.38	25.12	1	32.10	7.38	25.12	19	2,814.53	390.40	1,523.41	1	11.57	2.87	8.12	5	961.10	203.05	709.20	0	0	0	0	
26	TAMILNAD MERCANTILE BANK	0	0	0	0	0	0	0	0	1	37.24	8.75	26.60	0	0	0	0	0	0	0	0	0	0	0	0	
27	Tamil Nadu Industrial Investment	9	927.49	177.62	703.49	7	868.10	163.62	644.29	92	10,234.26	1,850.47	7,868.02	3	162.32	64.24	203.97	42	4,343.75	722.49	3,402.82	0	0	0	0	
28	THE FEDERAL BANK LTD	2	348.00	83.51	247.98	1	313.94	75.00	223.24	7	608.15	109.67	468.08	0	0	0	0	0	0	0	0	0	0	0	0	
29	THE KARSHI 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	
30	UGR BANK UNION BANK OF INDIA	0	0	0	0	0	0	0	0	3	80.97	18.24	58.48	0	0	0	0	0	0	0	0	0	0	0	0	
31	INDIA	9	1,044.36	207.29	784.85	3	280.01	63.75	197.26	33	3,200.43	653.46	2,381.00	4	240.28	58.32	164.95	8	839.83	130.00	667.84	0	0	0	0	
32	VIJAYA BANK	0	0	0	0	0	0	0	0	3	98.22	21.50	71.80	0	0	0	0	0	0	0	0	0	0	0	0	
33	YES BANK LTD	4	590.60	141.38	419.70	0	0	0	0	4	590.60	141.38	419.70	0	0	0	0	0	0	0	0	0	0	0	0	
Total		203	16,910.89	3,640.69	12,422.87	112	12,412.49	2,535.12	9,222.27	946	79,879.33	16,295.31	59,541.97	53	3,907.21	847.94	2,841.66	239	25,077.37	4,917.67	18,077.39	1	120.27	23.26	98.60	

NEEDS SUBC REPORT 2023-24 As on 18.05.2023 (Category: SC&ST)

S. No	Name of the Bank	Recommended Applications				Provisional Sanction				Provisional Sanction Pending				Actual Sanctioned Cases				Total Actual Sanctioned cases pending				Loan Disbursed				
		Project Cost	Subsidy	Loan	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	AXIS BANK	34.46	8.59	24.15	0	0	0	0	3	149.56	37.22	104.86	0	0	0	0	0	0	0	0	0	0	0	0		
2	BANK OF BARODA	98.00	21.00	62.60	0	0	0	11	953.82	189.23	716.90	0	0	0	0	0	0	0	0	0	1	10.00	2.50	7.00	0	
3	BANK OF INDIA	0	0	0	0	0	0	3	325.76	70.72	238.75	0	0	0	0	0	0	0	0	0	0	0	0	0		
4	CANARA BANK	337.95	76.15	244.91	1	204.50	43.00	151.28	20	1,226.06	281.64	983.11	0	0	0	0	0	0	0	0	0	899.29	183.32	671.01	0	
5	CENTRAL BANK OF INDIA	0	0	0	0	15.00	3.75	10.50	5	236.14	46.01	179.32	1	39.00	8.50	28.56	2	112.09	24.71	81.78	0	0	0	0	0	
6	CITY UNION BANK LTD	0	0	0	0	0	0	0	3	144.70	33.69	103.78	0	0	0	0	0	0	0	0	1	50.00	10.35	37.15	0	
7	HDFC BANK LTD	740.69	178.49	525.16	12	432.38	105.23	306.48	28	2,069.42	484.78	1,481.17	1	34.85	8.69	24.42	7	253.72	63.12	177.91	0	0	0	0		
8	Hinduja Leyland Finance Limited	0	0	0	0	0	0	0	2	262.42	65.61	183.70	0	0	0	0	0	0	0	0	0	0	0	0		
9	ICICI BANK LTD	0	0	0	0	0	0	0	1	35.53	8.38	25.37	0	0	0	0	0	0	0	0	0	0	0	0		
10	IDBI BANK LTD	35.00	8.51	24.74	0	0	0	0	1	35.00	8.51	24.74	0	0	0	0	0	0	0	0	0	0	0	0		
11	INDIAN BANK	256.73	62.75	181.14	1	12.00	2.50	8.90	50	2,603.91	588.22	1,885.50	1	37.53	6.91	28.74	7	300.10	68.61	216.49	0	0	0	0		
12	INDIAN OVERSEAS BANK	139.82	34.54	98.29	0	0	0	0	22	862.41	181.88	637.41	0	0	0	0	0	0	0	0	2	50.50	12.52	35.45	0	
13	INDUSIND BANK LTD	529.05	128.80	373.80	7	272.51	66.67	192.22	19	1,662.38	406.94	1,172.32	8	331.06	82.14	232.37	1	58.75	14.44	41.38	0	0	0	0		
14	KARUR VYSYA BANK	132.83	33.21	92.98	1	132.83	33.21	92.98	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15	KOTAK MAHINDRA BANK	164.97	40.09	115.73	1	131.00	32.50	91.95	4	423.82	100.36	302.16	1	131.00	32.50	91.05	2	164.97	40.99	115.73	0	0	0	0		
16	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0	5	530.00	124.39	379.11	0	0	0	0	0	0	0	0	0	1	127.00	31.75	68.90	0
17	STATE BANK OF INDIA	622.17	145.61	445.46	6	594.28	108.58	455.98	64	2,840.72	626.00	2,072.69	5	121.57	28.25	87.24	8	550.66	103.17	410.95	0	0	0	0		
18	MERCANTILE BANK LTD	0	0	0	0	0	0	0	2	300.59	58.15	227.42	0	0	0	0	0	0	0	0	0	0	0	0		
19	TIC	195.60	47.06	138.76	2	131.47	27.89	97.01	16	1,625.05	294.37	1,249.43	1	31.47	7.82	22.07	3	251.48	52.11	186.80	0	0	0	0		
20	THE FEDERAL BANK LTD	0	0	0	0	0	0	0	1	100.00	19.95	75.05	0	0	0	0	0	0	0	0	0	0	0	0		
21	UCO BANK	0	0	0	0	0	0	0	1	31.15	7.78	21.81	0	0	0	0	0	0	0	0	0	0	0	0		
22	UNION BANK OF INDIA	409.13	83.53	305.14	0	0	0	0	6	524.12	110.60	387.31	1	23.77	5.69	16.89	2	114.01	24.86	83.45	0	0	0	0		
23	VIJAYA BANK	0	0	0	0	0	0	0	1	15.75	3.75	11.21	0	0	0	0	0	0	0	0	0	0	0	0		
24	YES BANK LTD	525.00	125.00	373.75	0	0	0	0	2	525.00	125.00	373.75	0	0	0	0	0	0	0	0	0	0	0	0		
Total		4,211.40	994.23	3,006.61	32	1,926.98	423.34	1,407.59	270	17,483.31	3,873.18	12,735.96	19	750.24	180.51	532.23	46	3,062.58	659.96	2,249.49	0	0	0	0		

UYEGP SLBC REPORT 2023-24 As on 18.05.2023 (Category: SC&ST)

(Rs in Lakhs)

S. No	Name of the Bank	Recommended Applications				Sanction				Total Bank Pending				Loan Disbursed				Subsidy Disbursed			
		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	BANK OF BARODA	1	5.00	1.25	4.75	0	0.00	0.00	0.00	29	156.57	35.77	148.74	0	0.00	0.00	0.00	0	0.00	0.00	0.00
2	CANARA BANK	2	9.98	2.49	9.48	4	11.73	2.93	11.14	149	598.73	147.79	568.79	1	1.00	0.25	0.95	0	0.00	0.00	0.00
3	HDFC BANK LTD	1	4.00	1.00	3.80	0	0.00	0.00	0.00	4	20.14	5.00	19.13	0	0.00	0.00	0.00	0	0.00	0.00	0.00
4	INDIAN BANK	2	9.48	2.37	9.00	10	40.89	10.22	38.85	341	1,294.81	323.43	1,230.07	2	5.95	1.49	5.65	0	0.00	0.00	0.00
5	INDIAN OVERSEAS BANK	1	5.00	1.25	4.75	6	25.95	6.49	24.65	145	528.15	130.79	501.74	0	0.00	0.00	0.00	0	0.00	0.00	0.00
6	STATE BANK OF INDIA	3	15.00	3.75	14.25	5	14.00	3.50	13.30	216	903.99	225.07	858.79	0	0.00	0.00	0.00	0	0.00	0.00	0.00
	Total	10	48.46	12.11	46.03	29	107.82	26.95	102.43	1109	4,434.82	1,100.95	4,213.08	6	19.95	4.99	18.95	0	0.00	0.00	0.00

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

PMEGP scheme was introduced with the aim (a) To generate employment opportunity through setting up new Self employment ventures/projects in Micro enterprises. (b) To provide continuous and sustainable employment to a large segment of traditional and prospective artisans of the rural and urban unemployed youth of the country and increase the growth rate of urban and rural employment. The Target and Achievement under PMEGP scheme for FY 2022-23 is given below:

(Rs. In Lakhs)

Target			Achievement as on 31.03.2023			% of Margin Money achievement
Project (In Nos & Actuals)	Margin Money	Employment	Project (In Nos & Actuals)	Margin Money	Employment	
5,848	16,960	46,784	6,114	17,717.05	49,008	104.46

Share of SC, ST and Women

(Rs. In Lakhs)

Category	Projects	Margin Money	Employment
SC	764	1,745.17	6,112
ST	31	41.17	248
Women	2846	7,458.96	22,768

The Bank-wise achievement as on 31.03.2023 under MM stands at Rs.17,717.05 lakhs against the target of Rs.16, 960 lakhs thus registering an achievement of 104.46%. SLBC congratulates the member banks for achieving the target of March 2023.

Bank-wise MM disbursed as on 31.03.2023 is enclosed as annexure.



खादी और ग्रामोद्योग आयोग
सूक्ष्म, मध्य 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/2022-23/23-24

Date: 13.04.2023

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

Sub: - Target and Achievement under PMEGP Scheme from 01.04.2022 to 31.03.2023 -reg.

Sir,

The Target and Achievement under PMEGP Scheme from 01.04.2022 to 31.03.2023 is furnished here under. The bank wise details are enclosed herewith:-

Name of the Agency	Target			Achievement as on 31.03.2023			% MM Achievement
	Project	Margin Money	EMP	Project	Margin Money	EMP	
COIR BOARD	0	0	0				
KVIC-SO	1368	3968.40	10944	12	94.33	96	0
KVIC-DO	327	950.00	2616	675	4155.87	5400	105
KVIB	1053	3052.80	8424	360	825.03	2880	87
DIC	3100	8988.80	24800	952	2668.95	7616	87
Total	5848	16960.00	46784	6114	17717.05	49008	104

Share of SC, ST and Women:

Category	Projects	Margin Money (In Lakh)	Employment
SC	764	1745.17	
ST	31	41.17	6112
Women	2846	7458.96	248
			22768

This is for your kind information Please.

Encl: As above.

Yours faithfully,

J. Suresh 13/4/23
(SURESH B.N)
STATE DIRECTOR - I/c



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

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

BANK WISE PERFORMANCE FOR THE YEAR 2022-23 AS ON 31. 03. 2023													
No	Name	Forwarded to Bank		Sanctioned by Bank		MM Disbursed		Returned by Bank		Pending at bank			
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM Involve (In Lakh)		
1	AXIS BANK LTD	61	380.46	1	0.49	0	0	5	32.97	56	347.49		
2	BANK OF BARODA	1044	3812.9	373	1573.08	194	831.91	217	644.27	509	1802.45		
3	BANK OF INDIA	1004	2934.88	497	1452.38	216	657.26	378	1027.33	174	587.12		
4	BANK OF MAHARASHTRA	57	239.68	16	75.35	7	29.85	9	36.6	32	125.3		
5	CANARA BANK	6454	22624.1	2864	10999.6	1567	5751.62	3282	10327.2	469	1766.84		
6	CATHOLIC SYRIAN BANK LTD	22	87.09	2	3.72	0	0	1	8.75	20	78.09		
7	CENTRAL BANK OF INDIA	700	2151.93	303	942.97	164	530.56	282	834.02	164	495.26		
8	CITY UNION BANK LIMITED	722	2890.17	109	714.39	77	479.64	140	468.22	491	1780.23		
9	DHANALAKSHMI BANK LTD.	17	105.93	7	45.41	3	4.7	2	9.7	10	54.52		
10	FEDERAL BANK	217	1074.88	46	287.61	25	105.33	98	339.66	79	463.89		
11	HDFC BANK	131	722.36	15	76.73	7	12.37	5	44.81	115	603.05		
12	ICICI BANK LIMITED	45	208.9	0	0	0	0	34	159.53	11	49.37		
13	IDBI BANK	179	787.99	72	377.42	36	239.11	40	162.74	74	286.39		
14	INDIAN BANK	8001	19377.8	2595	6260.66	1429	3189.42	3762	8594.84	2035	5270.77		
15	INDIAN OVERSEAS BANK	4600	9513.68	1648	3328.4	811	1610.39	2283	4445.98	880	1926.57		
16	INDUSIND BANK	49	90.3	29	44.45	0	0	3	3.24	17	39.77		
17	KARNATAKA BANK LTD	37	153.54	6	28.73	7	28.92	14	70.12	21	78.44		
18	KARUR VYSYA BANK	580	2748.05	96	752.84	61	409.63	126	439.49	385	1711.39		
19	KOTAK MAHINDRA BANK LTD	15	61.32	0	0	1	3.68	1	0.42	14	60.9		
20	PUNJAB AND SIND BANK	21	54.98	5	17.83	2	6.25	10	21.55	6	17.18		
21	PUNJAB NATIONAL BANK	643	1823.06	293	749.79	173	379.68	268	771.54	102	294.37		
22	SOUTH INDIAN BANK	171	797.79	23	197.1	14	113.86	68	201.68	87	486.32		
23	STATE BANK OF INDIA	5511	15311.7	1274	3333.56	604	1485.89	3447	8915.37	978	3130.52		
24	TAMIL NADU GRAMA BANK	865	868.11	327	239.31	185	107.79	316	291.26	280	369.82		
25	TAMILNAD MERCANTILE BANK LTD	565	2699.22	153	935.76	74	398.06	181	605.16	249	1208.32		
26	UCO BANK	180	431.52	85	210.82	38	89.3	86	175.29	19	63.97		
27	UNION BANK OF INDIA	2025	5940.26	867	2775.72	419	1251.83	697	1757.2	560	1637.45		
	Total	33965	98018.6	11706	35424.2	6114	17717.05	15756	40389.3	7885	24861.5		

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.

PMSVANIDHI loan applications status report as on 22.05.2023

	Total No. of Loan applications uploaded In portal	Total No. of loan returned	Total No. of loan sanctioned	Total No. of loan Disbursed	% of loan disbursement to Total Sanctioned	Pending Applications
First Tranche	3,42,462	1,34,222	1,89,671	1,83,679	96.84%	18,569
Second Tranche	1,03,363	49,987	51,759	47,185	91.16%	1,617
Third Tranche	3,105	1024	1,843	1,502	81.50%	238

The bank wise performance under the scheme is provided in the annexure.

As the main objective of the Scheme is to provide timely credit assistance to meet the working capital needs of street vendors, SLBC requests the Member Banks to process the pending applications at the earliest and achieve the desired results.

Tamil Nadu- PM SVANidhi Bank wise Report - First Tranche

Sl.No.	Bank Name	Total Application	Total Sanctioned	Total Disbursed	Returned by Bank
1	Andhra Pragathi Grameena Bank	2	0	0	2
2	Axis Bank	583	16	8	95
3	Bandhan Bank Ltd.	44	0	0	7
4	Bank of Baroda	11944	4245	3966	7679
5	Bank of India	9348	4352	4315	4978
6	Bank of Maharashtra	533	321	320	210
7	Canara Bank	44326	27638	27247	16565
8	Central Bank of India	6957	3126	3098	3801
9	CENTRAL COOPERATIVE BANK	3028	286	260	428
10	City Union Bank	4060	329	304	728
11	CSB BANK LTD	216	11	8	93
12	DCB Bank Ltd.	5	0	0	0
13	DHANLAXMI BANK LIMITED	153	8	8	1
14	Equitas Small Finance Bank	3	0	0	0
15	ESAF Small Finance Bank	52	3	3	45
16	Federal Bank	1048	185	170	813
17	Fincare Small Finance Bank	3	0	0	1
18	Growing Opportunity Finance (India) Private Limited	1	0	0	0
19	HDFC Bank	10453	4818	2270	5513
20	ICICI Bank	892	97	97	165
21	IDBI Bank	1082	322	251	684
22	IDFC FIRST Bank Ltd.	8	0	0	0
23	Indian Bank	89018	61221	60640	27553
24	Indian Overseas Bank	53334	25113	24686	27810
25	IndusInd Bank	74	3	0	14
26	Jammu & Kashmir Bank Ltd	2	1	1	1
27	Jana Small Finance Bank	11	0	0	11
28	Karnataka Bank Ltd	1101	184	161	248
29	Karur Vysya Bank Ltd	7649	708	540	1104
30	Kotak Mahindra Bank Limited	407	20	5	382
31	Lakshmi Vilas Bank	1082	1	1	66
32	MAGILCHI FOUNDATION	37	0	0	0
33	Muthoot Microfin Ltd	2	0	0	1
34	Punjab and Sind Bank	553	343	343	210
35	Punjab National Bank	74	4385	2037	2348

Sl.No.	Bank Name	Total Application	Total Sanctioned	Total Disbursed	Returned by Bank
36	RBL Bank Limited	11	2	1	2
37	RRB Bangiya GVB	1	0	0	0
38	RRB Tamil Nadu GB.	2712	708	683	1552
39	Saptagiri Grameen Bank	3	0	0	1
40	Shriram City Union Finance Ltd.	1	0	0	0
41	SOUTH INDIA FINVEST PVT LTD	5	0	0	0
42	SOUTH INDIAN BANK	1243	147	135	1005
43	Standard Chartered Bank	1	0	0	0
44	State Bank of India	54770	40169	39416	14476
45	Tamilnad Mercantile Bank Ltd	7854	1146	1106	4505
46	TAMILNADU STATE APEX COOPERATIVE BANK LIMITED	125	0	0	0
47	The Coimbatore District Central Coop. Bank Ltd.	2	0	0	0
48	The Dindigul District Central Coop. Bank Ltd.	5	0	0	0
49	The Kumbakonam Central Cooperative Bank Ltd., Kumbakonam	16	9	9	7
50	The Tirunelveli District Central Coop. Bank Ltd.	61	0	0	0
51	UCO Bank	3156	1470	1426	1682
52	Ujjivan Small Finance Bank	271	8	6	239
53	Union Bank of India	19820	10624	10178	9188
54	Yes Bank Ltd.	9	0	0	9
	Total	342462	189671	183679	134222

Tamil Nadu- PM SVANidhi Bank wise Report - Second Tranche

Sl.No.	Bank Name	Total Application	Total Sanctioned	Total Disbursed	Returned by Bank
1	Axis Bank	3	1	0	0
2	Bank of Baroda	1668	686	604	979
3	Bank of India	2574	1420	1407	1147
4	Bank of Maharashtra	205	110	90	93
5	Canara Bank	19032	11037	10481	7728
6	Central Bank of India	1549	780	750	759
7	City Union Bank	146	19	19	11
8	CSB BANK LTD	7	2	2	0
9	DHANLAXMI BANK LIMITED	7	0	0	0
10	Federal Bank	75	12	7	15
11	HDFC Bank	419	57	18	306
12	ICICI Bank	28	0	0	1
13	IDBI Bank	142	63	56	51
14	Indian Bank	29924	16680	16305	13145
15	Indian Overseas Bank	14663	6559	6066	7910
16	Jammu & Kashmir Bank Ltd	1	0	0	1
17	Karnataka Bank Ltd	120	13	12	3
18	Karur Vysya Bank Ltd	65	18	13	0
19	Kotak Mahindra Bank Limited	2	2	0	0
20	Punjab and Sind Bank	214	135	135	79
21	Punjab National Bank	1347	378	364	965
22	RRB Tamil Nadu GB.	145	52	49	10
23	SOUTH INDIAN BANK	79	4	4	20
24	State Bank of India	24476	11348	8768	13052
25	Tamilnad Mercantile Bank Ltd	556	82	67	106
26	UCO Bank	660	389	379	266
27	Ujjivan Small Finance Bank	2	0	0	2
28	Union Bank of India	5254	1912	1589	3338
	Total	103063	51759	47185	49987

Tamil Nadu- PM SVANidhi Bank wise Report - Third Tranche

SI.No.	Bank Name	Total Application	Total Sanctioned	Total Disbursed	Returned by Bank
1	Bank of Baroda	23	21	16	2
2	Bank of India	14	13	13	1
3	Bank of Maharashtra	22	19	11	3
4	Canara Bank	958	572	428	258
5	Central Bank of India	19	19	19	0
6	City Union Bank	1	0	0	0
7	Federal Bank	2	0	0	0
8	IDBI Bank	2	2	2	0
9	Indian Bank	1111	522	434	563
10	Indian Overseas Bank	259	169	135	28
11	Punjab and Sind Bank	13	12	12	1
12	Punjab National Bank	28	22	20	6
13	RRB Tamil Nadu GB.	6	5	5	0
14	SOUTH INDIAN BANK	2	0	0	2
15	State Bank of India	501	342	298	151
16	Tamilnad Mercantile Bank Ltd	16	3	2	5
17	UCO Bank	24	22	21	2
18	Union Bank of India	104	100	86	2
	Total	3105	1843	1502	1024

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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 31.03.2023. As per their report, 18562 applications are pending as on 31.03.2023 with various Bank branches. Bank wise/district-wise pendency are provided as annexure. Similarly, even after receipt of subsidy, Utilisation Certificate for 7893 accounts (**5515 pertains to more than 3 months**) have not been submitted by bank branches.

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

The bank wise details of Application and UC pending as on 31.03.2023 is furnished in the annexure.

SLBC advises the LDMs to co-ordinate with District Manager, TAHDCO to process long pending applications on a priority basis and also submit UCs to TAHDCO immediately.

TAHD CO - DISTRICT WISE PERFORMANCE REPORT 2022-23 31.03.2023

Name of District	Total Application Forwarded			Sanctioned by bank			Rejected by Bank			Application Pending with Bank			Rs In Lakhs
	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	
Ariyalur	605	563.53	1301.91	179	183.00	420.55	185	177.58	430.29	241	202.95	451.08	
Chengalpattu	1089	1936.23	4864.31	371	741.04	1783.12	251	441.53	1195.07	467	753.67	1886.12	
Chennai	704	1031.43	2433.20	243	338.43	791.02	60	98.93	235.91	401	594.06	1406.27	
Coimbatore	322	531.82	1062.31	140	227.09	415.96	57	91.97	194.49	125	212.75	451.86	
Cuddalore	1647	2284.26	5106.75	492	826.04	1816.19	263	298.74	647.57	892	1159.49	2642.98	
Dharmapuri	1236	2128.55	4857.44	370	786.99	1822.83	479	734.25	1622.46	387	607.31	1412.15	
Dindigul	1196	1549.94	3512.19	335	519.15	1235.13	81	110.61	241.83	780	920.18	2035.23	
Erode	319	448.96	1015.21	121	170.80	392.22	120	166.11	363.53	78	112.05	259.45	
Kallakurichi	451	616.41	1477.75	67	106.73	240.53	26	44.16	112.48	358	465.52	1124.74	
Kanchipuram	1416	2425.48	5970.50	460	928.98	2238.60	453	711.65	1726.88	503	784.84	2005.02	
Kanniyakumari	184	170.41	384.41	55	63.78	142.22	38	31.75	73.64	91	74.88	168.55	
Karur	756	880.33	1871.62	263	281.26	552.29	327	452.35	943.25	166	146.71	376.08	
Krishnagiri	328	566.14	1322.27	92	143.72	337.35	113	187.30	409.64	123	235.12	575.27	
Madurai	1440	1485.02	3407.83	740	846.28	1952.11	248	249.99	570.04	452	388.74	885.68	
Mayiladuthurai	202	272.71	612.76	19	30.64	66.38	6	8.00	20.16	177	234.07	526.22	
Nagapattinam	1162	1486.69	3361.48	296	428.72	934.42	151	198.49	474.04	715	859.48	1953.02	
Namakkal	509	832.26	1836.74	137	251.40	549.08	185	280.66	618.57	187	300.20	669.09	
Perambalur	997	1438.11	3359.38	509	789.14	1857.95	195	207.43	460.38	293	441.53	1041.06	
Pudukkottai	622	877.36	1964.27	127	224.61	500.34	116	171.72	397.53	379	481.02	1066.40	
Ramanathapuram	776	1244.20	2534.34	317	601.79	1163.47	76	59.82	121.61	383	582.59	1249.26	
Ranipet	336	557.69	1339.24	93	168.86	382.31	5	8.82	27.12	238	380.01	929.82	
Salem	1268	2013.76	4848.19	410	699.32	1647.07	40	68.54	187.96	818	1245.90	3013.15	
Sivagangal	641	846.71	2058.94	284	435.33	1066.12	67	82.62	196.52	290	328.76	796.30	
Tenkasi	286	475.29	1177.32	123	228.63	573.80	5	8.08	22.03	158	238.58	581.50	
Thanjavur	2423	1303.43	2916.58	414	318.57	699.72	81	86.50	215.19	1,928	898.36	2001.67	
The Nilgiris	448	601.77	1523.42	137	205.32	531.89	118	162.67	412.16	193	233.78	579.37	
Theni	1340	1620.33	3771.01	557	783.87	1897.03	157	149.08	335.49	626	687.38	1538.49	
Thoothukkudi	934	1326.58	3948.28	269	445.17	1059.18	9	14.43	33.18	656	866.99	2855.92	
Tiruchirappalli	930	1586.86	3448.60	403	804.75	1722.42	301	386.93	871.15	226	395.18	855.03	
Tirunelveli	925	1044.88	2535.42	483	568.80	1344.41	31	24.34	73.09	411	451.74	1117.91	
Tirupathur	304	450.42	1003.07	92	155.82	326.59	4	5.65	9.75	208	288.95	666.73	
Tiruppur	552	557.90	1221.35	169	185.00	398.27	48	64.85	140.65	335	308.05	682.44	
Tiruvallur	1601	2770.41	6818.24	447	890.60	2131.30	108	152.69	388.22	1,046	1727.11	4298.71	
Tiruvannamalai	3427	3289.30	7621.26	1,248	1337.46	3135.99	652	518.76	1,149.88	1,527	1433.09	3335.39	
Tiruvarur	1317	1823.93	3864.51	478	772.88	1542.80	46	54.42	117.82	793	996.63	2203.89	
Vellore	807	1196.96	2707.29	351	576.01	1254.44	11	16.82	40.59	445	604.12	1412.27	
Villupuram	1222	1839.68	4331.05	295	425.87	937.37	146	233.35	589.16	781	1180.46	2804.52	
Virudhunagar	1678	1516.86	3396.64	366	476.15	1099.71	627	476.99	1072.55	685	563.72	1224.38	
Grand Total	36400	47592.56	110787.08	11,952	17968.00	40962.18	5,886	7238.58	16741.89	18,562	22385.99	53083.01	

TAHDCO - DISTRICT WISE PERFORMANCE REPORT 2022-23 31.03.2023 **Rs. In Lakhs**

Name of Bank	Total Applications Forwarded			Sanctioned by bank			Rejected by Bank			Application Pending with Bank		
	Phy.	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan
Indian Bank	7078	8601.97	19942.89	1781	1959.31	4243.57	1092	1551.37	3679.42	4205	5091.29	12039.90
PACS	4594	3220.85	6406.07	1141	782.81	1453.29	831	771.84	1492.96	2622	1666.21	3459.82
State Bank of India	4195	5095.56	12219.03	723	959.19	2355.86	868	986.36	2361.70	2604	3148.01	7501.47
Canara Bank	4188	5165.26	12109.11	1434	1672.15	3957.46	674	927.66	2252.24	2080	2565.45	5899.41
Indian Overseas Bank	3973	4444.02	11047.03	1037	1056.19	2297.01	745	892.35	2033.67	2191	2495.48	6716.35
HDFC Bank Ltd	1863	4154.99	9652.58	1307	2929.49	6736.49	64	140.23	329.59	492	1085.27	2586.50
Indus Ind Bank Ltd	1725	3817.70	8967.62	1260	2793.90	6525.53	28	61.03	168.15	437	962.77	2273.94
Kotak Mahendra Bank Ltd	1723	3857.03	9081.73	1218	2728.32	6394.63	33	72.76	169.09	472	1055.96	2518.01
Union bank of India	1234	1407.75	3250.83	333	387.60	895.97	285	295.35	686.86	616	724.80	1668.00
Tamil Nadu Grama Bank	727	733.75	1609.88	151	136.57	301.45	228	262.44	559.66	348	334.75	748.78
Axis Bank Ltd.,	702	1542.09	3649.75	499	1118.64	2628.17	23	50.24	118.78	180	373.21	902.81
District Central Co-Op Bank	665	629.08	1259.63	196	172.46	299.64	144	138.78	277.57	325	317.84	682.42
Central Bank of India	650	846.41	1945.91	153	214.55	483.01	159	198.56	470.65	338	433.30	992.24
Bank of India	630	725.27	1691.69	166	187.16	425.30	148	176.87	435.48	316	361.24	830.91
Bank of Baroda	448	610.16	1424.71	133	170.49	369.85	75	104.31	274.03	240	335.35	780.83
Punjab National Bank	302	356.15	809.37	111	117.37	255.16	31	34.66	83.68	160	204.12	470.52
City Union Bank Ltd.	292	363.55	867.14	21	23.00	57.14	68	73.92	170.21	203	266.63	639.79
ICICI Bank Ltd	279	564.12	1334.21	169	365.16	826.27	23	33.88	76.96	87	165.08	430.99
Karur Vysya Bank Ltd.	273	359.42	836.30	21	34.60	74.39	88	118.85	266.35	164	205.97	545.56
Tamilnadu Mercantile Bank Ltd	223	286.80	672.56	17	29.05	76.57	66	89.15	214.90	140	168.60	381.09
U O Bank	143	189.03	444.72	27	41.75	97.29	44	54.47	122.98	72	92.81	224.45
Pandyan Grama Bank	128	88.98	201.60	13	16.45	43.83	48	34.63	75.28	67	37.90	82.49
South Indian Bank Ltd.	93	127.53	360.35	7	9.73	20.84	50	66.70	194.71	36	51.10	144.80
DBS BANK	61	57.66	127.59	7	0.00	0.00	24	25.04	53.87	37	32.62	73.72
IDBI Ltd - DBSBU	61	86.17	208.68	8	10.54	23.48	11	17.27	38.37	42	58.36	146.83
Punjab & Sind Bank	31	67.35	152.54	4	8.10	21.96	9	19.50	42.25	18	39.75	88.33
Federal Bank Ltd.	30	47.72	121.31	3	4.37	9.31	10	15.10	38.92	17	28.26	73.08
IDFC First Bank	24	54.00	125.21	7	15.75	33.82	1	2.25	5.50	16	36.00	85.89
Karnataka Bank Ltd.	15	25.35	60.49	3	5.40	13.44	5	6.76	14.82	7	13.18	32.22
United Bank of India	11	7.59	16.44	2	2.97	6.40	2	0.90	1.97	7	3.72	8.07
Bank of Maharashtra	8	13.48	33.01	2	0.00	0.00	2	4.20	11.48	6	9.28	21.54
Equitas Small Finance Bank	7	12.12	31.43	2	4.50	12.03	5	0.00	0.00	5	7.62	19.40
Oriental Bank of Commerce	7	8.29	19.92	4	0.00	0.00	4	4.32	9.21	3	3.98	10.71
Ujjivan Small Finance Bank	5	7.95	18.08	2	4.50	10.58	1	2.25	4.90	2	1.20	2.60
Catholic Syrian Bank Ltd.	4	4.80	10.50	2	0.00	0.00	1	0.90	2.05	3	3.90	8.45
Dhanalakshmi Bank Ltd.	3	4.28	9.25	2	3.68	7.95	1	0.00	0.00	1	0.60	1.30
YES BANK	2	4.36	9.09	1	2.25	4.51	1	0.00	0.00	1	2.11	4.58
Tamil Nadu State Apex Co-op	1	0.45	1.00	1	0.00	0.00	1	0.00	0.00	1	0.45	1.00
TiC Bank	1	1.68	3.63	1	0.00	0.00	1	1.68	3.63	1	0.00	0.00
RBL Bank Ltd.	1	1.84	4.20	1	0.00	0.00	1	0.00	0.00	1	1.84	4.20
Grand Total	36400	47592.56	110787.08	11952	17968.00	40962.18	5886	7238.58	16741.89	18562	22385.99	553089.01

TAHDCO - Bank Wise Subsidy Released But Loan not Disbursed 31.03.2023

Name of Bank	Total Subsidy Pending with Bank		One year Above		One year Below 6 Months Above		6 Months below 3 months below		Rs in Lakhs	
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy
Indian Bank	1393	1683.61	236	361.76	363	445.36	464	475.43	330	401.06
Canara Bank	1277	1491.00	153	212.72	439	524.32	279	377.56	406	376.39
HDFC Bank Ltd	922	2062.57	24	50.18	236	526.30	336	754.98	326	731.12
Indian Overseas Bank	874	929.08	140	194.13	294	294.80	229	232.41	211	207.74
Kotak Mahendra Bank Ltd	640	1432.94	11	24.60	212	473.32	188	420.84	229	514.18
State Bank of India	504	679.17	44	68.47	144	188.37	158	206.52	158	215.81
Indus Ind Bank Ltd	503	1106.95	14	28.20	115	245.99	137	305.39	237	527.36
PACS	465	483.97	85	122.02	120	175.20	137	87.61	123	99.14
Union Bank of India	272	333.03	46	74.54	79	101.60	76	75.70	71	81.19
Axis Bank Ltd.,	225	505.74	4	9.00	83	186.24	54	121.50	84	189.00
Bank of India	163	178.17	35	41.11	62	64.63	28	36.79	38	35.64
Tamil Nadu Grama Bank	125	125.84	14	17.40	45	47.34	44	36.91	22	24.19
Central Bank of India	119	180.94	22	32.56	43	64.07	34	53.44	20	30.88
Bank of Baroda	90	135.60	13	22.47	30	50.04	19	28.38	28	34.72
District Central Co-Op Bank	69	114.34	19	36.46	20	42.30	12	12.67	18	22.91
Punjab National Bank	67	88.02	7	12.79	21	29.36	16	18.04	23	27.84
ICICI Bank Ltd	66	138.95	2	3.00	13	27.98	21	42.39	30	65.58
U O Bank	26	38.62	6	6.84	5	8.16	10	16.55	5	7.07
City Union Bank Ltd.	21	29.30	4	7.75	8	9.99	3	6.00	6	5.56
Karur Vysya Bank Ltd.	15	26.23	4	6.65	5	10.32	1	1.59	5	7.68
Pandyan Grama Bank	14	13.17			14	13.17				
Tamilnadu Mercantile Bank Ltd	11	16.56			3	4.13	8	12.42		
IDBI Ltd - DBSBU	8	13.89	3	6.60			2	3.16	3	4.13
South Indian Bank Ltd.	4	5.98			2	3.15			2	2.83
Dena Bank	4	9.00	4	9.00						
Punjab & Sind Bank	4	8.22			2	4.50	1	2.25	1	1.47
Karnataka Bank Ltd.	3	4.19	2	3.28						
Equitas Small Finance Bank	2	4.50			1	2.25			1	0.90
Federal Bank Ltd.	2	2.19			1	0.60	1	1.59		
United Bank of India	1	0.72			1	0.72				
Catholic Syrian Bank Ltd.	1	1.50	1	1.50						
YES BANK	1	2.25								
DBS BANK	1	1.20	1	1.20						
Ujjivan Small Finance Bank	1	2.25								
Grand Total	7893	11849.69	894	1354.22	2361	3544.21	2260	3334.60	2378	3616.65

TAHDCO - District Wise - Subsidy Released But Loan not Disbursed 31.03.2023 Rs.in Lakhs												
Name of Bank	Total Subsidy Pending with Bank		One year Above		One year Below 6 Months Above		6 Months below 3 months Above		3 months below			
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy		
Ariyalur	114	109.18	11	5.03	49	33.64	38	42.66	16	27.84		
Chengalpattu	325	620.18	7	14.36	146	266.26	98	185.21	74	154.34		
Chennai	119	191.77	28	56.64	18	25.91	19	32.49	54	76.73		
Coimbatore	96	164.04	16	23.53	23	44.70	34	58.26	23	37.55		
Cuddalore	271	373.55	37	39.33	43	61.87	64	102.34	127	170.01		
Dharmapuri	352	745.31	43	83.01	81	178.88	122	261.74	106	221.68		
Dindigul	374	524.55	20	29.61	199	275.41	83	146.92	72	72.61		
Erode	88	124.49	1	2.00	17	24.12	56	81.18	14	17.19		
Kallakurichi	60	101.96	17	26.25	18	31.48	11	19.15	14	25.08		
Kanchipuram	218	394.37	17	30.99	39	60.39	18	31.48	144	271.51		
Kanniyakumari	14	18.73			4	4.86	1	0.30	9	13.57		
Karur	138	162.93	21	34.01	64	74.64	22	23.70	31	30.58		
Krishnagiri	54	81.33	7	9.85	14	21.37	22	32.67	11	17.44		
Madurai	489	657.69			161	247.82	121	154.68	207	255.19		
Meyyaduthurai	14	22.05	2	2.79	4	7.42	4	7.95	4	3.89		
Nagapattinam	188	231.08	30	31.42	56	66.70	39	46.32	63	86.64		
Namakkal	63	106.95	32	51.22	10	19.45	7	11.09	14	25.19		
Perambalur	168	232.24	7	15.29	78	98.71	41	60.93	42	57.31		
Pudukkottai	53	86.02	9	11.30	19	28.25	13	23.10	12	23.37		
Ramanathapuram	202	413.37			13	23.57	74	152.28	115	237.52		
Ranipet	76	124.55	9	16.67	32	55.01	21	30.21	14	22.67		
Salem	287	536.53	51	96.99	84	152.79	127	241.33	25	45.41		
Slvaganai	164	321.16	1	0.48	21	38.71	100	200.11	42	81.86		
Tenkasi	34	51.06			15	17.49	11	17.40	8	16.17		
Thanjavur	291	297.18	56	62.97	84	114.78	103	62.04	48	57.39		
The Nilgiris	42	54.13			9	11.16	16	22.85	17	20.12		
Theni	545	799.16	77	80.92	169	304.12	168	240.79	131	173.33		
Theothukkudi	360	565.11	12	19.65	247	362.99	33	53.71	68	128.76		
Tiruchirappalli	199	371.53	15	20.14	33	53.91	78	167.66	73	129.82		
Tirunelveli	321	306.52	5	6.30	86	80.35	92	108.42	138	111.46		
Tirupathur	111	189.67	19	35.39	46	81.54	25	43.92	21	28.82		
Tiruppur	131	145.96	1	1.57	23	33.68	55	72.13	52	38.58		
Tiruvarur	389	724.61	183	327.87	40	71.74	45	74.34	121	250.66		
Tiruvannamalai	482	477.34	14	17.55	114	112.10	151	94.66	203	253.03		
Tiruvarur	204	283.42	2	1.25	25	19.44	67	62.55	110	200.18		
Vellore	240	395.19	24	32.88	85	130.22	86	96.81	45	75.28		
Villupuram	318	500.24	102	148.66	70	126.56	88	119.69	58	105.33		
Virudhunagar	299	404.56	18	18.31	122	182.17	107	151.54	52	52.54		
Grand Total	7893	11849.69	894	1354.22	2361	3544.21	2260	3334.60	2378	3616.65		

Progress Report on Pradhan Mantri Mudra Yojana (PMMY)

Mudra loan under PMMY are classified under SHISHU, KISHORE and TARUN loans, based on the quantum of loans. We give below the disbursal done under PMMY for the FY 2022-23.

PRADHAN MANTRI MUDRA YOJANA (PMMY)		
Progress Report of Disbursal up to 31.03.2023 during the FY-2022-23		
Amount in Rs. In Crs.		
TYPE	NO.OF ACS	SANCTIONED
SHISHU	25,92,942	9,646.38
KISHORE	16,99,604	17,472.29
TARUN	62,274	4,841.28
TOTAL	43,54,820	31,959.95

The Bank-wise and District-wise performance details under PMMY for the State of Tamil Nadu for the period from 01-04-2022 to 31.03.2023 are given in the annexure.

We are also attaching the outstanding Bank Wise and District Wise under PMMY as of 31.03.2023

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

DISTRICT WISE TOTAL OUTSTANDING & NPA OF PRADHAN MANTRI MUDRA AS ON 31.3.2023													
No. In Actual and Amount in Crore													
SR.	NAME OF BANK	Shishu (Loans up to Rs. 50,000)				Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)				Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			
		Total Outstanding as of quarter ended		Out of which under NPA		Total Outstanding as of quarter ended		Out of which under NPA		Total Outstanding as of quarter ended		Out of which under NPA	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	ARIYALUR	29271	57.42	2516	4.54	12646	102.08	1181	10.95	734	39.95	81	4.90
2	CHENGALPATTU	509580	1301.32	22197	35.32	816873	4631.31	7292	65.58	3562	207.40	592	32.42
3	CHENNAI	452943	744.46	79522	86.95	113068	1216.65	11665	150.84	18969	1006.67	2545	133.39
4	COIMBATORE	317430	640.54	33671	43.05	114810	1076.41	7413	92.20	10504	598.87	1078	59.99
5	CUDDLALORE	198770	436.14	42685	88.37	91407	651.57	6175	67.22	2952	169.63	512	28.70
6	DHARMAPURI	37274	76.31	4662	6.23	27947	276.31	3702	41.11	4588	227.20	454	23.14
7	DINDIGUL	130896	299.25	20357	40.30	38879	393.87	4512	47.27	3540	205.19	223	12.38
8	ERODE	136946	310.55	15541	24.79	56709	514.44	3151	39.11	4894	276.43	441	25.25
9	KALLAKURICHI	60363	115.88	13114	18.09	24222	229.16	2740	22.80	1168	62.19	140	6.70
10	KANCHIPURAM	62941	142.48	8446	12.78	47563	430.51	2993	32.65	3287	163.73	422	20.60
11	KANNIYAKUMARI	80895	195.15	8185	14.98	65215	618.31	4402	42.13	2667	163.66	207	11.44
12	KARUR	36410	79.90	5506	7.60	16239	164.31	2052	20.40	1625	87.71	166	9.24
13	KRISHNAGIRI	41338	99.71	3080	11.50	31116	341.13	3701	42.41	6251	319.63	880	30.05
14	MADURAI	139431	324.31	14126	29.34	56552	582.30	6340	65.10	5701	334.26	466	26.38
15	MAYILADUTHURAI	84184	180.44	8439	9.84	34136	262.05	2046	27.32	1177	66.66	139	7.51
16	NAGAPATTINAM	32020	66.39	3594	6.36	18071	196.41	2792	41.61	1306	69.25	177	11.08
17	NAMAKKAL	84422	184.02	8449	11.85	45609	436.26	3044	35.22	3724	211.34	379	20.86
18	PERAMBALUR	22252	48.93	2038	3.92	14747	121.65	1720	15.63	970	51.27	128	7.12
19	PUDUKKOTTAI	53962	130.34	3950	6.65	22836	234.92	2904	35.99	2366	122.05	228	13.30
20	RAMANATHAPURA	31737	83.40	2866	3.93	16419	216.75	1042	11.58	1921	93.51	140	6.77
21	RANIPET	43431	86.30	4288	6.46	23531	193.29	1296	13.12	1244	72.45	146	8.13
22	SALEM	161470	320.28	21636	33.63	69733	715.16	8478	109.91	8702	490.08	1009	60.44
23	SIVAGANGA	48064	116.04	5105	7.91	22629	272.61	2095	23.13	1906	101.73	199	10.93
24	TENKASI	77941	175.06	5690	9.07	34173	288.55	2167	18.76	1436	77.76	168	8.56
25	THANJAVUR	140075	290.74	16118	24.95	64038	551.06	5806	62.36	3352	189.62	392	21.09
26	THE NILGIRIS	48381	119.36	5665	12.41	43818	294.32	1803	22.81	1073	62.06	182	9.47
27	THENI	79859	184.23	11080	16.40	33376	285.98	2337	24.82	1670	96.90	128	7.48
28	THIRUVALLUR	107491	230.39	12426	20.93	95788	962.12	6513	74.94	4944	282.09	1020	54.72
29	THIRUVARUR	91103	198.82	8278	11.08	38652	280.36	2765	31.43	1262	71.01	174	9.87
30	TIRUCHIRAPPALLI	160166	362.66	12539	20.00	132040	1408.87	5766	58.15	5308	269.13	423	22.28
31	TIRUNELVELI	75994	178.19	8054	14.48	34587	332.48	3019	29.63	2392	137.83	280	14.04
32	TIRUPATTUR	46470	107.60	3417	4.64	29932	231.22	1213	14.08	1387	79.75	140	8.45
33	TIRUPPUR	79312	185.88	8077	16.65	40253	445.15	2792	38.87	5359	320.69	625	39.92
34	TIRUVANNAMALAI	103798	223.44	10223	17.16	58748	504.09	3587	31.77	2517	135.16	244	11.51
35	TOOTHUKUDI	74004	162.19	6796	11.21	29938	323.06	1993	18.15	2361	133.76	133	6.46
36	VELLORE	63476	137.83	6679	13.14	36567	340.12	2030	22.46	2697	133.38	235	11.40
37	VILLUPURAM	99753	190.90	16918	23.31	47022	335.76	6324	52.07	2228	119.85	393	20.96
38	VIRUDHUNAGAR	85928	194.03	6191	12.02	33656	305.26	2146	20.15	3570	185.87	186	8.89
		4129781	8980.88	472124	741.84	2533545	20765.86	142997	1573.73	135314	7435.72	15475	825.82

DISTRICT WISE Progress under PMMY -Disbursement AS ON 31.3.2023									
No. In Actual and Amount in Crore									
SR.	NAME OF BANK	Shishu		Kishor		Tarun		Total	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount
1	ARIYALUR	19045	69.96	4820	58.96	294	22.76	24159	162.68
2	CHENGALPATTU	455605	1759.27	788834	5556.47	1674	130.68	1246113	3649.22
3	CHENNAI	339824	1369.82	56620	868.94	9261	714.69	405705	3454.33
4	COIMBATORE	123939	478.19	63483	804.61	5161	408.42	192583	1364.80
5	CUDDALORE	98358	392.68	37777	413.67	1176	89.76	137311	875.12
6	DHARMAPURI	23463	68.07	13260	197.75	2041	155.97	38764	292.11
7	DINDIGUL	50414	189.53	19924	282.54	1880	147.86	72218	526.92
8	ERODE	81065	302.88	29063	363.36	2278	177.10	112405	782.86
9	KALLAKURICHI	27871	88.94	12485	168.63	518	38.59	40874	216.47
10	KANCHIPURAM	39994	148.12	27930	335.36	1142	88.42	69066	384.66
11	KANNIYAKUMARI	43025	143.84	35725	490.70	1319	104.09	80069	391.77
12	KARUR	22451	81.47	6356	99.63	646	49.07	29453	212.01
13	KRISHNAGIRI	29014	94.26	17726	278.96	3779	293.50	50519	482.02
14	MADURAI	82009	302.09	30583	421.19	2981	241.28	115573	845.46
15	MAYILADUTHURAI	53318	206.28	14010	154.50	495	37.69	67823	450.25
16	NAGAPATTINAM	19656	82.08	5265	88.56	398	31.87	25319	196.03
17	NAMAKKAL	51403	176.09	23646	310.08	1627	128.29	76676	480.47
18	PERAMBALUR	16184	55.59	6637	79.80	397	30.15	23218	141.33
19	PUDUKKOTTAI	39730	139.11	9221	127.93	826	61.64	49777	339.86
20	RAMANATHAPURAM	23959	71.73	13535	203.35	801	57.96	38295	201.42
21	RANIPET	27356	94.10	11972	137.66	599	46.65	39927	234.85
22	SALEM	87101	287.59	32005	463.16	3784	304.29	122890	879.47
23	SIVAGANGA	30466	103.58	14437	209.77	829	61.46	45732	268.62
24	TENKASI	44796	153.07	17397	213.89	562	43.25	62755	349.39
25	THANJAVUR	86645	348.22	23923	320.30	1425	112.73	111993	809.17
26	THE NILGIRIS	22182	80.74	20369	212.72	450	36.76	43001	198.24
27	THENI	31954	122.26	16572	207.85	912	69.76	49438	314.28
28	THIRUVALLUR	76642	286.02	66783	834.03	1970	153.23	145395	725.27
29	THIRUVARUR	55139	242.20	10000	119.19	530	42.07	65669	526.47
30	TIRUCHIRAPPALLI	107839	411.35	95192	1325.35	2187	165.49	205218	988.19
31	TIRUNELVELI	47281	162.55	17412	238.44	1051	84.58	65744	409.68
32	TIRUPATTUR	29830	106.51	16167	181.18	811	63.06	46808	276.08
33	TIRUPPUR	43134	158.01	23448	335.71	2518	202.92	69100	518.94
34	TIRUVANNAMALAI	62742	214.15	35767	396.13	1135	86.48	99644	514.78
35	TOOTHUKUDI	50121	162.51	18750	270.01	1188	90.53	70059	415.55
36	VELLORE	42506	144.49	22239	261.61	1139	81.63	65884	370.61
37	VILLUPURAM	55734	181.81	22959	224.93	899	67.84	79592	431.46
38	VIRUDHUNAGAR	51147	167.22	17312	215.37	1591	118.76	70050	453.20
		2592942	9646.38	1699604	17472.29	62274	4841.28	4354820	31959.95

BANK WISE TOTAL OUTSTANDING & NPA OF PRADHAN MANTRI MUDRA AS ON 31.3.2023													
No. in Actual and Amount in Crore													
SR.	NAME OF BANK	Shishu (Loans up to Rs. 50,000)				Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)				Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			
		Total Outstanding as of quarter ended		Out of which under NPA		Total Outstanding as of quarter ended		Out of which under NPA		Total Outstanding as of quarter ended		Out of which under NPA	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PUBLIC BANK													
1	INDIAN OVERSEAS BANK	297463	911.83	11450	19.69	149793	1842.72	12695	155.08	10707	561.65	1561	85.33
2	BANK OF BARODA	7319	17.83	2076	6.2	11334	174.54	2372	33.4	3462	213.31	464	29.69
3	BANK OF INDIA	6128	11.57	77	0.08	9967	194.67	58	1.5	2053	150.24	28	2.17
4	BANK OF MAHARASHTRA	735	28.98	474	28.37	2025	32.88	574	7.93	334	22.28	33	2.23
5	CANARA BANK	168835	454.22	44165	137.24	118209	1751.65	29217	401.51	20904	1414.71	2643	172.96
6	CENTRAL BANK OF INDIA	8667	94.34	3647	34.07	9055	119.8	2278	22.1	2228	132.55	285	14.61
7	INDIAN BANK	369385	164.75	79320	63.05	130440	1429.04	31939	349.98	15453	900.15	3072	170.43
8	PUNJAB NATIONAL BANK	9550	24.29	4266	11.92	13100	201.84	4716	70.55	4077	265.64	900	56.51
9	PUNJAB AND SIND BANK	375	0.6	195	0.31	304	6.9	104	2.29	186	12.88	59	4.46
10	UNION BANK OF INDIA	60697	109.97	14710	19.92	100174	1471.66	13705	178.3	10253	625.67	1829	111.89
11	UCO BANK	5645	11.07	1852	3.17	5245	73.46	1188	14.76	1149	71.39	112	7.64
12	STATE BANK OF INDIA	30462	36.79	17066	15.46	31755	459.33	12301	119.63	10377	586.1	2812	101.78
	Sub Total	965261	1866.24	179298	339.48	581401	7758.49	111147	1357.03	81183	4956.57	13798	759.7
PRIVATE BANKS													
13	AXIS BANK	262273	449.42	47217	32.68	6531	119.89	44	0.47	4412	256.55	29	1.12
14	BANDHAN BANK	59455	124.69	1119	2.08	48834	247.51	960	4.65	51	1.31	5	0.26
15	FEDERAL BANK	512	1.65	102	0.48	1429	29.71	76	2.05	829	45.9	52	3.52
16	HDFC BANK	297011	536.96	45509	53.12	147904	780.24	1889	6.27	15427	692.04	499	21.3
17	ICICI BANK	2438	11.36	84	0.11	3952	73.53	214	0.16	6098	287.28	187	1.1
18	IDBI BANK	3384	0.65	278	0.43	1469	23.37	321	4.68	1602	96.88	144	6.33
19	INDUSIND BANK	69972	123.52	11074	13.4	22508	257.9	1333	6.98	12785	479.46	149	4.2
20	J & K BANK	20	0.02	15	0.02	65	1.3	5	0.11	24	1.32	4	0.3
21	KARNATAKA BANK	36	0.04	11	0	279	5.74	83	1.54	318	14.06	48	2.93
22	CSB BANK LIMITED	2	0	2	0	15	0.26	5	0.07	1	0.1	0	0
23	CITY UNION BANK	151	0.17	46	0.04	266	4.09	65	0.93	49	3.27	7	0.35
24	DHANLAXMI BANK	4	0.07	2	0.06	28	0.55	3	0.07	4	0.13	0	0
25	IDFC FIRST BANK	389227	1035.88	1020	2.8	804135	4805.66	3492	17.32	2720	161.33	9	0.52
26	KARUR VYSYA BANK	0	0	0	0	84	2.09	0	0	0	0	0	0
27	KOTAK MAHINDRA BANK	56019	131.88	20	0.14	940	3.36	16	0.11	901	6.29	47	1.14
28	DBS BANK INDIA (E-LVB)	0	0	0	0	2	0	0	0	2	0.01	0	0
29	RBL BANK	1286	3.16	699	0.4	3342	47.94	947	15.08	916	36	123	6.88
30	SOUTH INDIAN BANK	43	0.11	0	0	199	4.98	0	0	154	9.27	0	0
31	TAMILNAD MERCANTILE	441	1.05	43	0.06	929	12.39	70	1.23	156	6.41	10	0.33
32	YES BANK	116279	210.33	16143	10.27	5151	28.16	0	0	37	2.39	1	0.05
	Sub Total	1258553	2630.96	123382	116.09	1048062	6448.67	9523	61.72	46486	2100	1314	50.33
REGIONAL RURAL BANKS													
33	TAMILNADU GRAMA BAN	94354	264.71	6522	17.04	214381	2767.75	15434	126.15	7361	362.09	354	15.04
	Sub Total	94354	264.71	6522	17.04	214381	2767.75	15434	126.15	7361	362.09	354	15.04
COOPERATIVE BANK													
34	TAMILNADU STATE APEX	3519	11.21	379	1.51	103	0.63	28	0.13	0	0	0	0
	Sub Total	3519	11.21	379	1.51	103	0.63	28	0.13	0	0	0	0
Small Financial Bank													
35	EQUITAS SMALL FIN. BAN	1096934	2242.4	95334	95.38	220322	1146.18	106	0.68	0	0	0	0
36	JANA SMALL FIN. BANK	416	0.91	319	0.68	2264	20.8	1374	5.94	6	0.46	0	0
37	SURYODAY SMALL FIN. B	42742	93.02	9841	6.12	13686	92.94	34	0.26	238	13.64	1	0.07
38	UJJIVAN SMALL FIN. BAN	351296	1034.56	0	0	323943	1836.79	0	0	0	0	0	0
39	ESAF SMALL FIN. BANK	316706	836.87	57049	165.54	129383	693.61	5351	21.82	40	2.96	8	0.68
40	FINCARE SMALL FIN. BAN	0	0	0	0	0	0	0	0	0	0	0	0
41	AU SMALL FIN. BANK	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	1808094	4207.76	162543	267.72	689598	3790.32	6865	28.7	284	17.06	9	0.75
OTHER BANK													
42	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0
43	IDDC	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
45	INSARD	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 B	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	4129781	8980.88	472124	741.84	2533545	20765.86	142997	1573.73	135314	7435.72	15475	825.62

BANK WISE TOTAL Progress under PMMY -Disbursement AS ON 31.3.2023									
No. In Actual and Amount in Crore									
SR.	NAME OF BANK	Shishu		Kishor		Tarun		Total	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount
PUBLIC BANK									
1	INDIAN OVERSEAS BANK	267823	884.41	105437	1443.49	2925	233.67	376185	2561.57
2	BANK OF BARODA	2923	8.98	3069	76.97	1233	106.74	7225	192.69
3	BANK OF INDIA	4896	15.08	9928	229.03	2041	162.84	16865	406.95
4	BANK OF MAHARASHTRA	135	420.48	791	16.84	193	14.9	1119	452.22
5	CANARA BANK	95753	247.51	43222	992.29	11885	1001.74	150860	2241.54
6	CENTRAL BANK OF INDIA	3349	63.64	2724	44.63	1034	68.25	7107	176.52
7	INDIAN BANK	261627	262.07	38741	687.41	7059	518.18	307427	1467.66
8	PUNJAB NATIONAL BANK	1277	5.26	2954	66.01	1235	103.01	5466	174.28
9	PUNJAB AND SIND BANK	137	0.31	27	0.9	30	2.65	194	3.86
10	UNION BANK OF INDIA	26421	84.7	67634	1126.6	5190	419.91	99245	1631.21
11	UCO BANK	341	1.32	573	10.58	132	8.84	1046	20.74
12	STATE BANK OF INDIA	9482	21.86	12265	289.27	5223	447.83	26970	758.96
	Sub Total	674164	2015.62	287365	4984.02	38180	3088.56	999709	10088.2
PRIVATE BANKS									
13	AXIS BANK	622	2.22	2841	77.56	1936	168.5	5399	248.28
14	BANDHAN BANK	57918	224.16	38562	258.71	0	0	96480	482.87
15	FEDERAL BANK	298	1.01	1089	26.52	510	42.11	1897	69.64
16	HDFC BANK	179892	575.45	97221	747.29	6892	482.14	284005	1804.88
17	ICICI BANK	2	0.01	885	32.85	2173	168.85	3060	201.71
18	IDBI BANK	47	0.11	383	11.42	670	55.42	1100	66.95
19	INDUSIND BANK	58917	160.45	4506	82.11	3210	209.92	66633	452.48
20	J & K BANK	0	0	16	0.48	5	0.46	21	0.94
21	KARNATAKA BANK	20	0.03	45	1.64	66	4.57	131	6.24
22	CSB BANK LIMITED	0	0	1	0.02	1	0.1	2	0.12
23	CITY UNION BANK	5	0.02	34	0.81	4	0.39	43	1.22
24	DHANLAXMI BANK	2	0.01	7	0.26	0	0	9	0.27
25	IDFC FIRST BANK	389227	1504.62	804135	5990.75	2720	171.98	1196082	7667.35
26	KARUR VYSYA BANK	0	0	0	0	0	0	0	0
27	KOTAK MAHINDRA BANK	34824	126.74	0	0	4	0.37	34828	127.11
28	DBS BANK INDIA (E-LVB)	0	0	0	0	0	0	0	0
29	RBL BANK	814	3.01	0	0	4	0.25	818	3.26
30	SOUTH INDIAN BANK	0	0	30	0.02	29	0.14	59	0.16
31	TAMILNAD MERCANTILE BANK	360	1.05	810	12.47	157	8.46	1327	21.98
32	YES BANK	42550	156.46	5153	30.69	21	2.03	47724	189.18
	Sub Total	765498	2755.35	955718	7273.6	18402	1315.69	1739618	11344.64
REGIONAL RURAL BANKS									
33	TAMILNADU GRAMA BANK	113094	317.36	205215	3007.99	5682	436.26	323991	3761.61
	Sub Total	113094	317.36	205215	3007.99	5682	436.26	323991	3761.61
COOPERATIVE BANK									
34	TAMILNADU STATE APEX CO-O	998	5.09	75	0.59	0	0	1073	5.68
	Sub Total	998	5.09	75	0.59	0	0	1073	5.68
Small Financial Bank									
35	EQUITAS SMALL FIN. BANK	706643	3115.57	0	0	0	0	706643	3115.57
36	JANA SMALL FIN. BANK	24	0.09	475	13.44	6	0.47	505	14
37	SURYODAY SMALL FIN. BANK	4781	19.3	5110	35.85	0	0	9891	55.15
38	UJJVAN SMALL FIN. BANK	223801	987.29	170377	1547.47	0	0	394178	2534.76
39	ESAF SMALL FIN. BANK	103939	430.71	75269	609.33	4	0.3	179212	1040.34
40	FINCARE SMALL FIN. BANK	0	0	0	0	0	0	0	0
41	AU SMALL FIN. BANK	0	0	0	0	0	0	0	0
	Sub Total	1039188	4552.96	251231	2206.09	10	0.77	1290429	6759.82
OTHER BANK									
42	SIDBI	0	0	0	0	0	0	0	0
43	TDDC	0	0	0	0	0	0	0	0
44	TIC	0	0	0	0	0	0	0	0
45	TNSARD	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
PAYMENT BANKS									
46	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0
47	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	GRAND TOTAL	2592942	9646.38	1699604	17472.29	62274	4841.28	4354820	31959.95

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 performance of the scheme in Tamilnadu in the last seven 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
7)	2022-23	15,000	15,000	13,633	66.77	13,618	66.70
Total		1,25,000	1,25,000	1,19,640	584.79	1,17,642	574.74

- The department of Handlooms stated 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.
- As on 31.03.2023, 16,634 application has been forwarded to banks. Out of which 13,633 application are sanctioned and 13,618 Weaver MUDRA were disbursed to the beneficiaries to the tune of Rs.66.70 crores.
- 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 Department has also requested the member banks to verify and update Concessional Credit/ Weavers MUDRA LOAN data in PNB Portal so as to utilize the benefits of the scheme by Handloom Weavers.
- As Mudra Loan is supporting the up-liftment of weavers' livelihood SLBC request the member banks concerned for expeditious sanction of 3749 pending loan applications at the earliest.
- SLBC advises all Member Banks to increase the loan amount to the maximum of Rs.2.00 lakhs as per their banking norms for individual Handloom Weaver / Weaver Entrepreneur, for upgradation of their livelihood and for transformation of the livelihood of Handloom Weavers.



अमृत राज, भा.डा.से.
Amrit Raj, I PoS

विकास
आयुक्त
(हथकरघा)



DEVELOPMENT
COMMISSIONER
(HANDLOOMS)

वस्त्र मंत्रालय
भारत सरकार

MINISTRY OF TEXTILES
GOVERNMENT OF INDIA

D.O.No.9/1/2023-DCH/WW
Dated 23 May, 2023

Dear Madam/Sir,

As you are aware, Government of India, Ministry of Textiles is implementing Concessional Credit/Weaver MUDRA Scheme, as one of the sub components of the National Handloom Development Programme (NHDP) to make adequate credit available to the handloom sector weavers across the country.

2. As per the revised guidelines, the salient features of the scheme are:-

- Subsidized loan at interest rate of 6% for a period of 3 years to a handloom organization, subject to interest subvention capped upto 7% by Gol.
- Margin money assistance @20% of loan amount subject to maximum of Rs.25,000/- to individual weaver/weaver entrepreneur; and @20% of loan amount subject to maximum of Rs.20.00 lakh (margin money @Rs.2.00 lakh for every 100 weavers/workers) to a handloom organization.
- Credit guarantee on loan for handloom organization for a period of 3 years.

For timely disbursal of financial assistance, a centralized on-line claim disbursement system "Handloom Weaver MUDRA Portal i.e. <https://mynpb.in/COCD/login.aspx>" has been developed in association with Punjab National Bank to avoid delays in disbursements of funds to banks & weavers for settling the claims. Margin money assistance is transferred directly to the loan account of beneficiary while interest subsidy & credit guarantee fee is transferred directly to concerned bank through the portal.

3. I would like to apprise that according to 4th All India Handloom Census 2019-20, there are 35.22 lakh handloom weavers/workers across the country. However, only 7789 number of loans with loan amount of Rs.5118.59 lakh has been sanctioned across the country as per the data captured from the portal for the FY 2022-23. State-wise progress is Annexed which shows that the number of beneficiaries in most of the States is not satisfactory.

4. I am sure that you appreciate that the sector is in much need of the subsidized credit and rigorous effort is required to handhold the weaver to avail the mudra loan during the current FY 2023-24.

5. It is requested to ensure that awareness camps are organized in coordination with the field offices of this office and Banks in all handloom pockets in your State/UT. You may also hold regular meetings with the participating banks to oversee the progress under the

scheme and any issues being faced by the bank in lodging claims on the portal should be flagged to this office. Further, the progress of mudra loan be discussed during State Level Bankers Committee (SLBC) meeting to cover maximum number of handloom workers under the scheme.

6. I look forward for your personal intervention and support for implementation of the scheme in 100% saturation mode, which will go a long way in improving the credit flow to indigent handloom workers who are facing immense challenges on many fronts.

With warm regards,

Yours sincerely,


(Amrit Raj)

Encl.: As above.

To

Addl. Chief Secretary/Principal Secretary, In-charge of Handloom Department (All States/UTs Government)

Copy to:

Officer In-charge, All Weavers Service Centres (WSCs) – To take necessary steps for covering the maximum number of beneficiaries under the scheme.

By RPAD

DEPARTMENT OF HANDLOOMS

FROM
Thiru K.Vivekanandan, I.A.S.,
Commissioner of Handlooms
Kuralagam 2nd Floor,
Chennai-104.

TO
The General Manager / Convenor
State Level Bankers' Committee-
Tamilnadu,
Indian Overseas Bank,
763, Anna Salai, Chennai-600 002.

Sir,

Rc.No.19011/2021/C1, date 25.05.2023

Sub: Handloom Industry - Weaver MUDRA Scheme -
Implementation of the Scheme in Tamilnadu in the Year
2022-23 - Release of Margin Money Assistance and Interest
Subvention under the Scheme - Regarding.

Ref Commissioner of Handlooms letter Rc.No/19011/ 2021/C1,
dated 16.03.2023

In the reference cited, the details of mudra loans released from banks to weavers for the year 2022-23 (upto 15.02.2023) under the Weaver Mudra Loan Scheme and also informed that the details of subsidy amount and margin Money amount not released for 1797 beneficiaries.

2) In this connection, I wish to state that the concessional credit for handloom weavers is provided under Weaver MUDRA Scheme of the Government of India from the year 2016-17. Accordingly, a target is fixed to provide 15,000 Weaver MUDRA Loans in Tamilnadu during the year 2022-23. Out of which, 13618 so far loans have been disbursed by the participating Banks, leaving a shortfall of around 1830 loans to the target and the progress of the implementation of Weaver MUDRA Scheme in Tamilnadu for the financial year 2022-23 is as follows:-

Target for the year 2022-23	15,000
No. of Applications forwarded	16,634
No. of MUDRA Loan sanctioned	13,633
Loan amount sanctioned	Rs.66.77 Crore
No. of MUDRA loan Disbursed	13,618
Loan amount Disbursed	Rs.66.70 Crore
No. of Application Pending with Banks as on 31.03.2023	1830

//2//

(The Bank-wise details are furnished at Annexure.)

3) It is also noticed that the various banks have not released Margin Money Assistance and Interest Subvention under the Scheme to the tune of 1797 beneficiaries who have taken loan under Weavers Mudra Scheme. (Subsidy pending list enclosed)

4) I would also like to state that the Government of India in association with the Punjab National Bank have launched the "Handloom Weaver MUDRA Portal" for expeditious transfer of Margin Money directly to the accounts of the Handloom Weavers. In the present guideline, PNB shall seek clearance from the office of DCH before disbursing margin money assistance to eligible Handloom Organisations through the portal. The participating Banks shall claim the financial assistance in terms of Margin Money, Interest Subvention and Credit Guarantee Fee through this portal. The information on "Handloom Weaver MUDRA Portal", User Manual details of Bank Admin Users have been communicated to the Banks by the Government of India and also by this department through SLBC-TN.

5) I therefore request your continuous patronage for the implementation of this flagship scheme and to advise concerned Branch Managers to release subsidy amount to the 1797 beneficiaries those on priority basis.

6) I also request you to instruct the concerned banks to take appropriate action to release the Margin Money Assistance and Interest Subvention amount to the said 1797 beneficiaries and to include this subject as one of the Agenda for discussion in the ensuing State Level Bankers Committee Meeting.

7) I also request the Convenor to advise the Member banks and LDMs to verify and update Concessional Credit/ Weavers MUDRA LOAN data in PNB Portal so as to utilize the benefits of the scheme by Handloom Weavers.

My division
25/5/2013
For Commissioner

25/5/2013

1/2

WEAVERS MUDRA LOAN - SUBSIDY PENDING LIST

Sl No	Name of the Circle	Name of the Branch	Number of Beneficiaries not received the Subsidy / Margin Money
Canara Bank			
37	Trichy	Puthanampatti	10
38		Edumalai	15
39		Tottiam	10
		TOTAL	35
40	Tirunelveli	Ambasamuthiram	2
		TOTAL	2
41	Karur	SME	42
42		Kulithalai	30
		TOTAL	72
43	Coimbatore	KarumathamPatti	24
44		Vellalur	4
45		Bellapalayam	18
46		Pollachi	12
		TOTAL	58
47	Dindigul	Palani	4
48		Chinnalapatti	6
49		poolampatty	6
50		Nagal Nagar	7
		TOTAL	23
51	Cuddalore	Cuddalore	2
52		Pachayankuppam	1
		TOTAL	3
53	Erode	Bhavani	30
54		Kovindapadi	10
55		Vellithiruppur	23
		TOTAL	63
Punjab National Bank			
56	Trichy	Theppakulam	40
		TOTAL	40
57	Karur	Karur	22
58		Chinatharapuram	10
		TOTAL	32
59	Erode	Erode	45
60		Ramasamy Nagar, Erode	39
61		R.G.Street	5
62		Kalaimagal School Branch, Erode	7
		TOTAL	96
Corporation Bank			
63	Erode	Sathyamangalam	4
64		Mugasi Anumanpalli	7
65		Bhavani	27
		TOTAL	38

WEAVERS MUDRA LOAN - SUBSIDY PENDING LIST

Sl No	Name of the Circle	Name of the Branch	Number of Beneficiaries not received the Subsidy / Margin Money
State Bank of India			
66	Karur	Uppidamangalam	5
67	Kumbakonam	Sendurai (Ariyalur District)	13
68	Coimbatore	Singanallur	42
69		Kavundampalayam	5
70		Mettupalayam	18
71		Pollachi	65
72	Dindigul	Swaminathapuram	32
73		Ambaturai	7
74		Dindigul main	12
75		Nehruji nagar	5
76		Papampatty	1
77	Erode	Kavindapadi	9
78		Arachalur	8
79		Melapalayam	6
80		Bhavani	25
		TOTAL	253
City Union Bank			
81	Erode	Chennimalai	11
		TOTAL	11
UCO BANK			
82	Karur	Karur	22
		TOTAL	22
Union Bank			
83	Karur	Karur	8
84	Cuddalore	Cuddalore	13
85	Erode	Koluthapalayam	34
		TOTAL	55
Bank of Borada			
86	TRICHY	Morupatti	29
87		Jembunathapuram	42
88	Erode	Bhavani	38
89		Sathyamangalam	22
		TOTAL	131
District Central Cooperative Bank			
90	Tirunelveli	Pudur - Tulicorin	18
91		Sankarankoin -Thenkasi	15
92		TOTAL	33

WEAVERS MUDRA LOAN - SUBSIDY PENDING LIST

Sl No	Name of the Circle	Name of the Branch	Number of Beneficiaries not received the Subsidy / Margin Money
Tamilnadu Grama Bank			
93	Karur	Karur	25
94		Vangal	8
95		Puliur	16
96		Thogaimalai	18
97		Chinnatharapuram	3
98		Kulithalai	20
		TOTAL	90
99	Coimbatore	Kinathukadavu	6
100		Kovilpalayam	5
		TOTAL	11
101	Erode	Bhavani	29
102		Appakudal	2
103		Brammadesam	1
104		Moolapalayam	25
105		Kavindapadi	6
		TOTAL	63
		GRAND TOTAL	1797

25/05/2015
for Commissioner

25/05/2015

2/2

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

DETAILS OF MUDRA LOAN SANCTIONED - UPLOADED IN PNB PORTAL - FY 2022-23
As on: 31.03.2023

Sl. No.	Name of the Circle	Target for the year 2022-23	MUDRA Loan Sanctioned	MUDRA Loan Disbursed	No. of Loans uploaded in PNB Portal	No. of Loans Interest Subvention Amount	No. of Loan Margin Money Sanction
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Coimbatore	1100	1039	802	0	0	203
2	Dindigul	1000	1047	1047	33	33	33
3	Erode	1300	1275	1275	716	0	343
4	Kancheepuram	1000	976	976	902	850	902
5	Karur	550	524	524	308	0	180
6	Kumbakonam	1000	807	807	592	487	487
7	Madurai	200	198	198	124	0	0
8	Nagercoil	300	298	298	200	0	40
9	Paramakudi	1300	1289	1289	90	0	16
10	Salem	1200	755	755	167	0	10
11	Thiruvannamalai	1100	905	905	151	0	0
12	Tirunelveli	300	301	301	195	0	79
13	Trichy	950	917	902	172	43	73
14	Truvarur	50	2	2	0	0	2
15	Trichy	150	150	150	12	0	0
16	Vinudhunagar	1500	1315	1315	671	0	493
17	Cuddalore	550	535	535	95	0	95
18	Thiruvallur	150	151	151	151	0	76
19	Tiruchengode	850	815	815	230	0	48
20	Vellore	450	351	351	351	118	351
	TOTAL	15000	13650	13398	5160	1531	3431

WEAVER MUDRA SCHEME 2022-23						
BANK-WISE PROGRESS ON IMPLEMENTATION OF THE SCHEME						
DETAILS OF MUDRA LOAN SANCTIONED - UPLOADED IN PNB PORTAL - FY 2022-23						
As on : 31.03.2023						
(1)	(2)	(5)	(6)	(7)	(8)	(9)
S/N	Name of the Bank	MUDRA Loan Sanctioned	MUDRA Loan Disbursed	No. of Loans uploaded in PNB Portal	No. of Loans Interest Subvention sanction Amount (Rs.In lakh)	No. of Loan Margin Money Sanction
1	Punjab National Bank	574	501	161	45	157
2	Canara Bank	4022	3896	1750	898	1341
3	Indian Overseas Bank	1387	1377	298	18	109
4	State Bank of India	1447	1435	180	66	117
5	Indian Bank	1066	1059	277	8	45
6	Tamilnadu Grama Bank	845	827	359	15	149
7	Central Co-operative Bank	2774	2774	1406	96	927
8	Union Bank of India	946	940	367	204	335
9	Bank of India	148	148	91	0	25
10	Bank of Baroda	173	173	43	0	13
11	UCO Bank	38	38	26	0	16
13	Central Bank of India	13	13	0	0	0
14	City Union Bank	4	4	4	1	1
15	Karur Vysya Bank	0	0	0	0	0
16	Tamilnadu Mercantile Bank	6	6	3	0	1
17	IDBI	207	207	195	180	195
	TOTAL	13650	13398	5160	1531	13481

Annexure

Status of loan sanctioned under Concessional Credit/Weaver MUDRA Scheme, a component of NHDP during 2022-23				
Sl. No.	Name of the State	No. of weavers/ workers as per Handloom Census	No. of loan sanctioned	Loan amount sanctioned (Rs. In lakh)
1	Andhra Pradesh	177447	1318	907.40
2	Bihar	12847	75	46.75
3	Chhattisgarh	21503		
4	Delhi	4285		
5	Goa	26	1	0.45
6	Gujarat	10601		
7	Haryana	25542		
8	Himachal Pradesh	13688	1	1.00
9	Jammu & Kashmir	23328	947	983.90
10	Ladakh			
11	Jharkhand	22497		
12	Karnataka	54791	65	54.23
13	Kerala	22084	335	180.80
14	Madhya Pradesh	18072	88	233.50
15	Maharashtra	3509		
16	Odisha	117836	5	4.00
17	Puducherry	1690		
18	Punjab	969	2	0.50
19	Rajasthan	10090		
20	Tamil Nadu	243575	4051	2084.81
21	Telangana	47852	752	508.84
22	Uttar Pradesh	190957	81	77.81
23	Uttarakhand	12561		
24	West Bengal	631447	18	8.50
	Total	1667197	7739	5092.49
	NER			
1	Arunachal Pradesh	94616		
2	Assam	1283881	29	15.60
3	Manipur	224684	21	10.50
4	Meghalaya	42774		
5	Mizoram	27540		
6	Nagaland	43484		
7	Sikkim	697		
8	Tripura	137639		
	Total	1855315	50	26
	Grand Total	3522512	7789	5118.59

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. We give below the status of PMFME Applications as of 17.05.2023.

No. of Applications Recommended	Loan Rejected	Loan Sanctioned	Pending with Lending Bank
9791	2658	4462	2671

The District-wise and Bank-wise performance under the scheme as on 17.05.2023 from inception are provided in the annexure.

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 Status as on 17-05-2023				
Districts	No. of Applications Recommended	Loan Rejected	Loan Sanctioned	Pending with Lending Bank
Ariyalur	238	84	97	57
Chengalpattu	231	65	109	57
Chennai	440	128	62	250
Coimbatore	229	32	121	76
Cuddalore	560	219	158	183
Dharmapuri	253	76	100	77
Dindigul	247	56	161	30
Erode	230	26	144	60
Kallakurichi	202	79	72	51
Kanchipuram	284	88	125	71
Kanniyakumari	170	38	75	57
Karur	141	25	91	25
Krishnagiri	226	53	111	62
Madurai	335	38	232	65
Mayiladuthurai	279	133	63	83
Nagapattinam	385	171	90	124
Namakkal	245	79	119	47
Perambalur	136	30	91	15
Pudukkottai	224	57	76	91
Ramanathapuram	201	21	78	102
Ranipet	259	66	121	72
Salem	370	101	163	106
Sivaganga	186	67	62	57
Tenkasi	192	21	109	62
Thanjavur	221	91	73	57
The Nilgiris	99	11	69	19
Theni	134	26	81	27
Thiruvallur	621	242	168	211
Thiruvarur	213	31	129	53
Tiruchirappalli	226	71	126	29
Tirunelveli	200	14	127	59
Tirupathur	229	41	172	16
Tiruppur	247	34	149	64
Tiruvannamalai	417	94	279	44
Tuticorin	242	43	125	74
Vellore	187	59	104	24
Villupuram	251	95	93	63
Virudhunagar	241	53	137	51
Grand Total	9791	2658	4462	2671

PMFME Bank Wise Status as on 17-05-2023

Bank Name	No. of Applications Recommended	Loan Rejected	Loan Sanctioned	Pending with Lending Bank
AXIS BANK	2			
BANDHAN BANK LIMITED	1		1	1
BANK OF BARODA	165	46	66	53
BANK OF INDIA	230	87	100	43
BANK OF MAHARASHTRA	9	2	2	5
CANARA BANK	1652	545	776	331
CENTRAL BANK OF INDIA	91	30	39	22
CITY UNION BANK LIMITED	247	8	115	124
CSB BANK LIMITED	2		1	1
DBS BANK INDIA LIMITED	1			1
EQUITAS SMALL FINANCE BANK LIM	5		3	2
ESAF SMALL FINANCE BANK LIMITE	5		3	2
FEDERAL BANK	54	10	23	21
FINCARE SMALL FINANCE BANK LTI	1			1
HDFC BANK	330	27	121	182
ICICI BANK LIMITED	97	17	47	33
IDBI BANK	34	3	20	11
IDFC First Bank Ltd	2			2
INDIAN BANK	1824	631	709	484
INDIAN OVERSEAS BANK	1144	281	489	374
INDUSIND BANK	4		3	1
KARNATAKA BANK LIMITED	5		2	3
KARUR VYSYA BANK	247	34	151	62
KOTAK MAHINDRA BANK LIMITED	8		5	3
LAXMI VILAS BANK	53		29	24
PUNJAB NATIONAL BANK	107	47	47	13
RBL Bank Limited	1		1	
SOUTH INDIAN BANK	55	10	26	19
STATE BANK OF INDIA	2219	680	1108	431
TAMILNAD MERCANTILE BANK LIM	233	39	120	74
TamilNadu Grama Bank	355	59	167	129
THE TAMIL NADU STATE APEX COO	260	23	110	127
UCO BANK	59	12	36	11
Ujjivan Small Finance Bank Limited	4		1	3
UNION BANK OF INDIA	281	64	140	77
YES BANK	3	2	1	
(blank)	1	1		
Grand Total	9791	2658	4462	2671

Status of Jansuraksha Schemes In the State

Jansuraksha Schemes – PMJJBY & PMSBY the 2 social security schemes are dedicated to the welfare of the citizens, recognized the need for securing human life for unforeseen risks/losses and future uncertainties due to death or disabilities. In the state of Tamil Nadu, the enrolments under Jansuraksha Schemes have reached 207.57 lakhs as on March 2023, which includes 59.36 lakhs enrolments under PMJJBY and 148.21 lakhs enrolments under PMSBY.

With an objective to enhance the penetration of Jansuraksha Schemes – PMJJBY & PMSBY, DFS, GOI has launched a 3 month Saturation Campaign for Jansuraksha Schemes at Gram Panchayat level from 01.04.2023 to 30.06.2023. Campaign has been conducted in 1764 Gram Panchayats only on 30.05.2023. Even after lapse of almost 2 months the percentage of campaign conducted is only 10%. PMJJBY applications sourced/opened from 01.04.2023 to 30.05.2023 is 64,706 as against the target of 37.06 lakhs and in the case of PMSBY the applications sourced/opened is 99,816 as against the target of 109.50 lakhs for the 3 months campaign ending 30.06.2023 The district wise data is enclosed as an annexure.

SLBC requests the member banks to use the opportunity for saturation of jansuraksha schemes.

Let us all achieve the Mission of Saturation under Jansuraksha Schemes

3 Months Jansuraksha Saturation Data As on 30.05.2023								
District Name	Total No of GPs	No of GP Covered	PMJJBY			FMSBY		
			Target	Sourced	Opened	Target	Sourced	Opened
Ariyalur	195	0	28,000	0	0	97,000	0	0
Chengalpattu	676	25	57,000	1062	1062	1,49,000	1535	1535
Chennai	138	26	2,32,000	2624	6	6,75,000	3422	11
Coimbatore	298	6	2,17,000	174	0	6,46,000	210	0
Cuddalore	905	56	1,27,000	910	907	3,58,000	987	986
Dharmapuri	479	56	92,000	365	365	2,52,000	700	700
Dindigul	361	22	1,04,000	77	77	3,21,000	108	108
Erode	465	136	1,36,000	4004	0	4,28,000	8309	0
Kallakuruchi	562	1	89,000	65	62	2,31,000	76	69
Kancheepuram	525	21	1,14,000	908	617	2,99,000	1252	1036
Kanniyakumari	188	40	86,000	1491	818	2,67,000	1844	987
Karur	203	58	60,000	844	0	1,96,000	1515	0
Krishnagiri	661	39	1,03,000	1002	399	2,90,000	1915	1028
Madurai	952	145	1,48,000	3227	0	4,72,000	6018	0
Mayiladuthurai	0	0	25,000	0	0	65,000	0	0
Nagapattinam	236	3	47,000	20	0	1,32,000	51	0
Namakkal	454	11	96,000	118	0	2,88,000	187	0
Perambalur	152	28	22,000	561	92	71,000	1249	206
Pudukkottai	763	137	80,000	2264	0	2,24,000	4674	0
Ramanathapuram	400	136	56,000	4382	4382	1,77,000	5117	4817
Ranipet	331	142	30,000	2019	2019	1,06,000	2870	2870
Salem	640	37	2,65,000	178	132	8,08,000	217	152
Sivaganga	521	90	67,000	1041	41	1,94,000	1990	97
Tenkasi	246	79	44,000	1849	225	1,39,000	2082	196
Thanjavur	911	5	1,22,000	91	0	3,73,000	164	0
The Nilgiris	106	12	30,000	252	0	1,05,000	528	0
Theni	114	73	61,000	3314	0	2,07,000	4950	0
Thiruvannamalai	1360	3	68,000	21	13	2,05,000	56	48
Thoothukkudi	480	12	73,000	886	324	2,07,000	1424	434
Tiruchirappalli	507	36	1,23,000	231	223	3,33,000	387	371
Tirunelveli	370	20	89,000	1737	0	2,79,000	3545	0
Tirupattur	197	0	31,000	0	0	1,06,000	0	0
Tiruppur	351	4	1,45,000	1956	1956	4,59,000	2546	2546
Tiruvallur	0	0	1,62,000	0	0	4,54,000	0	0
Tiruvannamalai	1067	170	1,27,000	2169	2169	3,50,000	4648	4648
Vellore	317	72	1,52,000	3835	3835	4,25,000	5030	5030
Viluppuram	928	49	93,000	524	524	2,34,000	917	917
Virudhunagar	603	14	1,05,000	142	115	3,28,000	274	227
TOTAL	17,662	1,764	37,06,000	44,343	20,363	1,09,50,000	70,797	29,019

Resumption of nationwide AHDF KCC campaign

GoI had launched special saturation campaign in the form of Weekly "District Level camp" w.e.f. November 2021 to ensure maximum coverage of farmers engaged in **Animal Husbandry & Fisheries under KCC**. Now, Department Animal Husbandry and Dairying & Department of Fisheries, have informed that Nationwide AHDF KCC campaign will resume from 01.05.2023 till 31.03.2024.

The SoP/Guidelines, for KCC for Animal Husbandry & Fisheries farmers received from GoI have been shared with the Cooperative Banks and RRBs. State Animal Husbandry Department/State fisheries Department are to appoint District Nodal Officers for the campaign and both the nodal officers are to regularly coordinate for which a coordination Committee convened LDM.

Agri Clinics and Agri Business Centers scheme

AC & ABC scheme is implemented with an objective to provide and supplement extension and other services to the farmers, to support Agri development and to create gainful self-employment opportunities. All eligible candidates are provided training by MANAGE, through Nodal training Institutes (NTIs) for two months on communication skill, record maintenance, and subject matter related to the activity opted by the trainee. NABARD has informed extension and continuation of New AC & ABC scheme up to 31.03.2024, received vide GOI notification dated 03.04.2023.

Agricultural Marketing Infrastructure Scheme (New AMI Scheme)-Sub Scheme of ISAM continuation up to 31st March 2026

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 had informed regarding Agricultural Marketing Infrastructure (AMI) Sub-Scheme of INTEGRATED SCHEME FOR AGRICULTURAL MARKETING (ISAM).

Now, NABARD has informed extension and continuation of New AMI scheme up to 31.03.2026, received vide GOI notification dated 26.04.2023. As per the instructions received from Directorate of Marketing and Inspection, following major changes are applicable for the projects for which term loan sanctioned on or after 01.04.2023:

- a. State/UT agency Storage as well as Non - storage infrastructure projects of those States/ Union Territories promoted by State/ UT Agricultural Marketing Departments/Directorates, State Agricultural Marketing Boards, Agricultural Produce Market Committees, State Warehousing Corporations, State Civil Supplies Corporations etc. that have undertaken reforms in their respective APMC Acts to make provision for (i) Direct Marketing; (ii) E-trading; (iii) Unified Single trading license valid across the State/UT and (iv) Single point levy of market fee across the State/UT will be eligible for assistance under the sub- scheme. A Certificate to this effect shall be submitted by the Competent Authority of the State Government.
- b. Assistance for renovation will be allowed and restricted to Storage infrastructure projects of Cooperatives routed through NCDC only for project cost as appraised by Bank / NCDC or actual cost or Rs.750/- per MT of storage capacity, whichever is lower.
- c. Storage Infrastructure projects (Godowns) above 1000 MT shall be registered with Warehouse Development and Regulatory Authority (WDRA) to avail the benefits of e-NWR. The promoter shall apply for registration to WDRA as soon as the project is completed and WDRA registration certificate has to be submitted along with the documents requesting for joint inspection of the project.

National Level Financial Literacy Quiz for Government School Students

Recognizing the importance of inculcating financial education concepts at an early age and with a view to create more awareness on financial education concepts among school children, an RBI School Quiz targeting the students of classes VIII-X from Government Schools is planned to be conducted at block level, district level and State level during June - July 2023.

The quiz will be conducted based on Financial Education material available on the RBI/NCFE website, general banking, and current topics related to banking/financial sector and economy. At the block level, each participating school will be represented by a team of two students. A written test comprising 20-25 questions for 30 minutes' duration will be conducted in all blocks in the district on a designated date and time between June 12-16, 2023. A winning team in each block will be eligible to participate in the district level quiz competition to be held between June 20-23, 2023.

In this connection RBI has requested Government and the banking fraternity to extend whole-hearted co-operation for conducting of the quiz program and make the event successful and memorable for the aspiring students.

SLBC advises the Member Banks to extend full cooperation for the conduct of quiz program.

Action points emanated from 27th standing committee to review credit flow to MSME

Standing Committee to review credit flow to MSME was constituted by RBI under the chairmanship of Shri MK Jain, Deputy Governor to analyse various facets of credit flow to MSME. The action points emanated from the Meeting are

- i) Digital Products for MSME Lending: Banks should explore developing end-to-end digital products to enhance MSME lending, especially for micro enterprises. Much to be done in terms of simplifying processes and adopting technological interventions for expanding credit coverage of micro enterprises.
- ii) Disposal of MSME loans- Banks should capture the details of all MSME applications received by branches in the centralized proposal tracking system (CPTS) and the acknowledgement and the status of application should be sent automatically to the applicant. Banks should also continue to monitor the reasons for rejection of loan applications for MSMEs.
- iii) Pre-Packaged IBC resolution Process - The Government had introduced the Pre-packaged Insolvency Resolution Process (PPIRP) for resolution of stress of corporate MSMEs as an efficient alternative insolvency resolution process under Insolvency and Bankruptcy Code (IBC). However, the response to the PPIRP was found to be tepid. The banks may explore resolution of stressed MSME loans through the Pre-packaged IBC resolution process and the Industry Associations may create more awareness about the facility among their MSME members.
- iv) On boarding of CPSEs and Corporate Buyers on TReDS platform - Review of TReDS data revealed that number of buyers on the platform continued to be low despite several measures taken by RBI and Government. Major Industry Associations were advised to urge their large corporate members to on board the platforms.
- v) Credit to New to Credit (NTC) segment of MSMEs - Banks should make concerted efforts to expand lending to entrepreneurs in the NTC segment while keeping viability considerations in view, so that meaningful financial inclusion can be achieved.
- vi) Awareness amongst MSMEs - Banks and Industry Associations should enhance their efforts to create awareness about various measures targeted at MSMEs viz., registration on Udyam portal, Emergency Credit Line Guarantee Scheme etc., amongst MSME entrepreneurs.

SLBC advises the member banks to take note of the action points while lending for MSME.

National Strategy for Financial Inclusion (NSFI): 2019-2024- Universal Access to Financial Services

RBI vide its letter FIDD.CO.LBS. No. 1488/02.01.001/2019-20 dated January 13, 2020 on the captioned subject advised

1. SLBCs/ UTLBCs convenor banks to take appropriate action and ensure that universal access to financial services are provided to all villages within a 5km radius / hamlet of 500 households in hilly areas.

2. To ensure sustenance of provision of universal access to financial services in all villages within a 5km radius / hamlet of 500 households in hilly areas, SLBC/UTLBC convenor banks are further advised to:

- (a) Monitor the active status of banking access in the identified villages to ensure that there is continuity in provision of financial services, as part of the regular agenda of SLBC/ UTLBC meetings.
- (b) Explore opening of more number of fixed point BC outlets, keeping in view the viability of such access points, so as to ensure provision of basic bouquet of financial services in the identified villages.

SLBC advise member banks to have a deep survey in hilly villages and try to open bank branches.

Specialised MSME Branches

As per para 5.1 of the Master Direction on MSME vide circular FIDD.MSME & NFS.12/06.02.31/2017-18 dated July 24, 2017, all districts in the state should have at least one specialized branch of MSME. However it is observed that Five districts (Ariyalur, Dharmapuri, Kallakurichi, The Nilgris and Tiruvarur) of Tamil Nadu are not having any specialized MSME branch. Banks have been permitted to categorise their general banking branches having 60% or more of their advances to MSME sector as specialized MSME branches so as to open more specialised MSME branches for providing better service to this sector as a whole.

SLBC advise members banks to open or categorise at least one of their branches in every district as MSME specialised branch for better service. Whenever there is bifurcation of Districts by State Government banks should ensure that at least one of their branches is classified as MSME Specialised branch.

Acceptance of digitally signed ECs and CCs

Inspector General of Registration, Registration Department, Government of Tamil Nadu, has forwarded a letter to RBI regarding the introduction and acceptance of QR-coded digitally signed Encumbrance Certificates (ECs) and Certified Copies (CCs) in lieu of handwritten signature of Registrar.

It has been informed that the Government of Tamil Nadu has implemented Project STAR to issue ECs and CCs online by amending the Registration Rules, 1949, with effect from 10.12.2018 vide GO (Ms). No 110 Commercial Taxes and Registration Department dated August 30, 2018.

It is further noted that the legality of the online EC/CC can be ascertained with the QR code and digital signature embedded in the document. This facility will protect the interest of the banks/financial institutions.

Therefore, the Inspector General of Registration, Registration Department has requested the Bank to instruct the banks/financial institutions to accept ECs/CCs submitted by the customers for any purpose with a QR code and digital signature of the Sub Registrar concerned.

SLBC advise the member banks to make awareness to their branch heads to accept the ECs/CCs with QR code and digital signature of Sub Registrar.

Integrated Public Tech platform for finance

With an objective to leverage on digitalization and to enable frictionless credit to all segments of loan where rule-based lending is possible, the Reserve Bank of India (RBI) is developing an Integrated Public Tech Platform for Finance (IPTPF) to which all the financial ecosystem players could connect seamlessly.

The KCC pilot project entailed that the digitised land records of the State to be made available through Application Programming Interface (API) with partner banks. RBI has stated that as the IPTPF is at an advanced stage of completion and the user test is likely to start soon, the digitised land records of the State may also need to be made available to IPTPF. Accordingly, it is requested that the appropriate authorities may kindly be directed to facilitate API integration of digitised state level land records with IPTPF on a priority basis.

This public initiative is a novel attempt to make credit available to all segments of society in a frictionless manner and in this regard, RBI expect the support of GoTN which will enable people of our State to avail the benefits. On our behalf, Reserve Bank Innovation Hub (RBIH), a wholly owned subsidiary of RBI will coordinate with the departments/ authorities of the State Government to facilitate the integration of state level land records with the platform.

Filling up of vacancies of Financial Literacy Counsellors (FLC)

RBI has observed that 17 Financial Literacy Centres are vacant in the State of Tamil Nadu. The vacancy position is as given below:

S.No	District	Sponsor Bank	FLC Status
1	The Nilgiris	Canara Bank	Vacant
2	Cuddalore	Indian Bank	Vacant
3	Cuddalore	Indian Bank	Vacant
4	Ranipet	Indian Bank	Vacant
5	Kallakuruchi	Indian Bank	Vacant
6	Thoothukudi	Indian Bank	Vacant
7	Tiruchirapalli	Indian Bank	Vacant
8	Thanjavur	Indian Bank	Vacant
9	Ariyalur	Indian Bank	Vacant
10	Tiruppur	Indian Bank	Vacant
11	Tiruvannamalai	Indian Bank	Vacant
12	Coimbatore	Indian Bank	Vacant
13	Villupuram	Indian Bank	Vacant
14	Pudukottai	IOB	Under selection process
15	Ramanathapuram	IOB	Under selection process
16	Sivaganga	IOB	Under selection process
17	Virudhunagar	IOB	Under selection process

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

In view of the above, SLBC advise the sponsoring banks to complete the posting of FLCs where they are still vacant.

Fintech Adoption

RBI has advised Banks to encourage for wider adoption of Fintech, particularly in the agriculture sector, which could help bring in more investment into the sector for long term asset creation and infrastructure development. The concerns that emanate from mushrooming of Fintech entities without adequate oversight, either directly or in partnership with the banks are to be discussed.

SLBC advise the member banks to continuously monitor the issues pertaining to mushrooming of Fintech entities without adequate oversight and flag these issues to RBI.

Expanding and Deepening of Digital Payments Ecosystem in identified district(s) in each State

In terms of RBI letter FIDD. CO. LBS.BC.No.13/ 02.01.001 /2019-20 dated October 7, 2019, all the offices were required to identify the district for Expanding and Deepening of Digital Payments Ecosystem through 100% digitization and complete the digitization by October 2020 (subsequently, the timeline was extended to March 2021 due to COVID-19). The districts for 100% digitization in Tamil Nadu for the FY 2022-23 were yet to be identified, by SLBC TN as on March 31, 2023.

RBI has now Identified three districts Nilgiri, Tenkasi and Ariyalur, , for this expansion in Tamil Nadu.

SLBC request the Canara Bank, Indian Overseas Bank, and State Bank of India may take note of this and inform their LDMs to achieve 100% digitization of the district.

Atal Pension Yojana (APY)

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

The Bank category wise targets under APY for the FY 2022-23 was given by PFRDA 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

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

	Annual Target 2022-23	Achievement 2022-23	% of achievement
All Commercial Banks in Tamil Nadu	7,14,400	6,72,759	94.17%

As of 31.03.2023, Banks in the State have opened 6,72,759 accounts against the target of 7,14,400 for March 2023, falling short of the target by 41,641 accounts. The achievement of State target in APY is 94.17% as of 31.03.2023. SLBC takes the opportunity to congratulate the 8 banks namely Indian Bank, State Bank of India, Indian Overseas Bank, Canara Bank, Bank of India, Central Bank of India, Tamilnad Mercantile Bank Ltd., and Tamil Nadu Grama Bank who have achieved the March 2023 target. With a little effort the state could have surpassed the target for March 2023. The cumulative APY account opened since inception for the state is 34,23,530.

The District-Wise and Bank-Wise details of APY accounts opened up to 31.03.2023 placed in the Annexure.

APY-Bank Wise as on 31.03.2023

Name of APY- SPs	Bank Category	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened In FY 2022-23	AAPB Achieved In FY 2022-23	Annual Target Achievement In FY 2022-23	Cumulative APY accounts opened since Inception
BANK OF INDIA	MAJOR BANK	212	80	16,960	17,387	82	103%	79,985
BANK OF BARODA	MAJOR BANK	311	80	24,880	9,882	32	40%	92,159
BANK OF MAHARASHTRA	MAJOR BANK	44	80	3,520	1,714	39	49%	5,423
CANARA BANK	MAJOR BANK	1,058	80	84,640	87,713	83	104%	4,69,309
CENTRAL BANK OF INDIA	MAJOR BANK	203	80	16,240	16,191	80	100%	88,778
INDIAN OVERSEAS BANK	MAJOR BANK	1,100	80	88,000	96,609	88	110%	4,93,976
INDIAN BANK	MAJOR BANK	1,059	80	84,720	1,33,805	126	158%	8,81,651
PUNJAB AND SIND BANK	MAJOR BANK	16	80	1,280	324	20	25%	2,508
PUNJAB NATIONAL BANK	MAJOR BANK	280	80	22,400	5,351	19	24%	30,591
STATE BANK OF INDIA	MAJOR BANK	1,184	80	94,720	1,11,428	94	118%	4,99,118
UCO BANK	MAJOR BANK	117	80	9,360	4,305	37	46%	21,605
UNION BANK OF INDIA	MAJOR BANK	579	80	46,320	41,113	71	89%	1,25,273
AXIS BANK LTD	MAJOR BANK	350	80	28,000	1,809	5	6%	1,03,346
ICICI BANK LIMITED	MAJOR BANK	440	80	35,200	758	2	2%	17,944
HDFC BANK LTD	MAJOR BANK	357	80	28,560	10,389	29	36%	68,612
IDBI BANK LTD	MAJOR BANK	111	80	8,880	7,225	65	81%	33,135
BANDHAN BANK LIMITED	PVT	18	30	540	120	7	22%	1,315
CITY UNION BANK LTD	PVT	495	30	14,850	3,531	7	24%	38,644
DCB BANK LIMITED	PVT	14	30	420	24	2	6%	55
DHANLAXMI BANK LIMITED	PVT	34	30	1,020	678	20	66%	1,573
IDFC FIRST BANK LIMITED	PVT	11	30	330	5	0	2%	22
INDUSIND BANK LIMITED	PVT	39	30	1,170	48	1	4%	98
KARNATAKA BANK LIMITED	PVT	50	30	1,500	998	20	67%	7,111
KOTAK MAHINDRA BANK	PVT	94	30	2,820	621	7	22%	1,866
RBL BANK LIMITED	PVT	21	30	630	3	0	0%	78
STANDARD CHARTERED BANK	PVT	7	30	210	0	0	0%	2
TAMILNAD MERCANTILE BANK LTD	PVT	369	30	11,070	58,841	159	532%	1,56,408
THE CATHOLIC SYRIAN BANK LIMITED	PVT	101	30	3,030	74	1	2%	1,791
THE FEDERAL BANK LTD	PVT	155	30	4,650	676	4	15%	3,372
THE JAMMU AND KASHMIR BANK LTD	PVT	4	30	120	4	1	3%	74
THE KARUR VYSYA BANK LTD	PVT	431	30	12,930	654	2	9%	10,421
THE LAKSHMI VILAS BANK LTD	PVT	291	30	8,730	0	0	0%	1,240
THE SOUTH INDIAN BANK	PVT	150	30	4,500	3,201	21	71%	19,506
YES BANK LIMITED	PVT	20	30	600	0	0	0%	49
Puduvai Bharthiar Grama Bank	RRB	1	80	80	26	26	33%	66
TAMIL NADU GRAMA BANK	RRB	644	80	51,520	57,242	89	111%	1,66,426
		10,370	80	7,14,400	6,72,799	65	94%	34,23,530

APY-District Wise as on 31.03.2023

Name of the District	Bank Category	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2022-23	AAPB Achieved in FY 2022-23	Annual Target Achievement in FY 2022-23	Cumulative APY accounts opened since inception
ARIYALUR	MAJOR BANK	55	80	4,400	4,041	73	92%	39,813
ARIYALUR	PVT	18	30	540	336	19	62%	1,764
ARIYALUR	RRB	8	80	640	824	103	129%	1,501
ARIYALUR Total		81	80	5,580	5,201	64	93%	43,078
CHENGALPATTU	MAJOR BANK	8	80	640	495	62	77%	2,393
CHENGALPATTU	PVT	3	30	90	22	7	24%	53
CHENGALPATTU	RRB	11	80	880	1,048	95	119%	4,149
CHENGALPATTU Total		22	80	1,610	1,565	71	97%	6,595
CHENNAI	MAJOR BANK	1,096	80	87,680	43,802	40	50%	2,30,448
CHENNAI	PVT	276	30	8,280	3,561	13	43%	14,270
CHENNAI Total		1,372	80	95,960	47,363	35	49%	2,44,718
COIMBATORE	MAJOR BANK	545	80	43,600	26,279	48	60%	1,36,212
COIMBATORE	PVT	216	30	6,480	4,197	19	65%	22,316
COIMBATORE	RRB	24	80	1,920	2,121	88	110%	5,247
COIMBATORE Total		785	80	52,000	32,597	42	63%	1,63,775
CUDDALORE	MAJOR BANK	206	80	16,480	17,635	86	107%	1,11,560
CUDDALORE	PVT	45	30	1,350	1,258	28	93%	4,203
CUDDALORE	RRB	19	80	1,520	2,317	122	152%	6,095
CUDDALORE Total		270	80	19,350	21,210	79	110%	1,21,858
DHARMAPURI	MAJOR BANK	84	80	6,720	9,390	112	140%	49,923
DHARMAPURI	PVT	22	30	660	1,244	57	188%	3,122
DHARMAPURI	RRB	26	80	2,080	2,317	89	111%	8,347
DHARMAPURI Total		132	80	9,460	12,951	98	137%	61,392
DINDIGUL	MAJOR BANK	205	80	16,400	12,189	59	74%	82,364
DINDIGUL	PVT	54	30	1,620	2,406	45	149%	6,646
DINDIGUL	RRB	11	80	880	883	80	100%	1,624
DINDIGUL Total		270	80	18,900	15,478	57	82%	90,634
ERODE	MAJOR BANK	237	80	18,960	16,107	68	85%	1,04,508
ERODE	PVT	108	30	3,240	2,191	20	68%	10,004
ERODE	RRB	29	80	2,320	2,587	89	112%	6,249
ERODE Total		374	80	24,520	20,885	56	85%	1,20,761
KALLAKURICHI	MAJOR BANK	2	80	160	834	417	521%	2,374
KALLAKURICHI	RRB	18	80	1,440	2,847	158	198%	6,496
KALLAKURICHI Total		20	80	1,600	3,681	184	230%	8,870
KANCHIPURAM	MAJOR BANK	524	80	41,920	55,635	106	133%	2,05,178
KANCHIPURAM	PVT	192	30	5,760	2,796	15	49%	13,678
KANCHIPURAM	RRB	5	80	400	333	67	83%	1,022
KANCHIPURAM Total		721	80	48,080	58,764	82	122%	2,19,878
KANNIYAKUMARI	MAJOR BANK	212	80	16,960	15,713	74	93%	75,398
KANNIYAKUMARI	PVT	59	30	1,770	5,245	89	296%	15,577
KANNIYAKUMARI	RRB	26	80	2,080	1,845	71	89%	4,027
KANNIYAKUMARI Total		297	80	20,810	22,803	77	110%	95,002
KARUR	MAJOR BANK	95	80	7,600	6,956	73	92%	46,933
KARUR	PVT	38	30	1,140	604	16	53%	2,885
KARUR	RRB	11	80	880	319	29	36%	1,320
KARUR Total		144	80	9,620	7,879	55	82%	51,138
KRISHNAGIRI	MAJOR BANK	143	80	11,440	11,529	81	101%	69,706
KRISHNAGIRI	PVT	37	30	1,110	697	19	63%	2,815
KRISHNAGIRI	RRB	34	80	2,720	4,392	129	161%	11,486
KRISHNAGIRI Total		214	80	15,270	16,618	78	109%	84,007

MADURAI	MAJOR BANK	332	80	25,560	17,924	54	67%	1,26,191
MADURAI	PVT	106	30	3,180	3,705	35	117%	12,211
MADURAI	RRB	18	80	1,440	1,548	86	108%	2,654
MADURAI Total		456	80	31,180	23,177	51	74%	1,41,056
MAYILADUTHURAI	PVT	1	30	30	0	0	0%	0
MAYILADUTHURAI	RRB	4	80	320	254	64	79%	418
MAYILADUTHURAI Total		5	80	350	254	51	73%	418
NAGAPATTINAM	MAJOR BANK	133	80	10,640	8,155	61	77%	55,411
NAGAPATTINAM	PVT	46	30	1,380	1,424	31	103%	5,800
NAGAPATTINAM	RRB	6	80	480	533	89	111%	822
NAGAPATTINAM Total		185	80	12,500	10,112	55	81%	62,033
NAMAKKAL	MAJOR BANK	171	80	13,680	13,068	76	96%	67,328
NAMAKKAL	PVT	66	30	1,980	3,188	48	161%	7,901
NAMAKKAL	RRB	20	80	1,600	1,513	76	95%	6,637
NAMAKKAL Total		257	80	17,260	17,769	69	103%	81,866
PERAMBALUR	MAJOR BANK	61	80	4,880	3,157	52	65%	22,850
PERAMBALUR	PVT	7	30	210	244	35	116%	772
PERAMBALUR	RRB	6	80	480	516	86	108%	982
PERAMBALUR Total		74	80	5,570	3,917	53	70%	24,604
PUDUKKOTTAI	MAJOR BANK	152	80	12,160	13,709	90	113%	67,428
PUDUKKOTTAI	PVT	20	30	600	480	24	80%	1,821
PUDUKKOTTAI	RRB	15	80	1,200	1,229	82	102%	1,792
PUDUKKOTTAI Total		187	80	13,960	15,418	82	110%	71,041
RAMANATHAPURAM	MAJOR BANK	95	80	7,600	9,626	101	127%	35,136
RAMANATHAPURAM	PVT	22	30	660	2,026	92	307%	5,682
RAMANATHAPURAM	RRB	28	80	2,240	2,006	72	90%	8,424
RAMANATHAPURAM Total		145	80	10,500	13,658	94	130%	49,242
RANIPET	MAJOR BANK	3	80	240	59	20	25%	439
RANIPET	RRB	2	80	160	121	61	76%	132
RANIPET Total		5	80	400	180	36	45%	571
SALEM	MAJOR BANK	265	80	21,200	27,379	103	129%	1,24,146
SALEM	PVT	101	30	3,030	4,131	41	136%	10,843
SALEM	RRB	31	80	2,480	3,171	102	128%	26,420
SALEM Total		397	80	26,710	34,681	87	130%	1,61,409
SIVAGANGA	MAJOR BANK	190	80	15,200	14,610	77	96%	67,308
SIVAGANGA	PVT	22	30	660	755	34	114%	2,576
SIVAGANGA	RRB	33	80	2,640	3,002	91	114%	8,543
SIVAGANGA Total		245	80	18,500	18,367	75	99%	78,427
TENKASI	MAJOR BANK	3	80	240	243	81	101%	4,009
TENKASI	PVT	1	30	30	0	0	0%	0
TENKASI	RRB	30	80	2,400	2,875	96	120%	5,825
TENKASI Total		34	80	2,670	3,118	92	117%	9,834
THANJAVUR	MAJOR BANK	216	80	17,280	15,567	72	90%	1,07,903
THANJAVUR	PVT	92	30	2,760	1,461	16	53%	7,446
THANJAVUR	RRB	19	80	1,520	1,672	88	110%	3,651
THANJAVUR Total		327	80	21,560	18,700	57	87%	1,19,000
THE NILGIRIS	MAJOR BANK	87	80	6,960	5,121	59	74%	20,427
THE NILGIRIS	PVT	13	30	390	295	23	76%	1,381
THE NILGIRIS	RRB	2	80	160	84	42	53%	204
THE NILGIRIS Total		102	80	7,510	5,500	54	73%	22,012
THENI	MAJOR BANK	107	80	8,560	7,932	74	93%	49,906
THENI	PVT	48	30	1,440	1,275	27	89%	4,645
THENI	RRB	11	80	880	656	60	75%	993
THENI Total		166	80	10,880	9,863	59	91%	55,544
THIRUVALLUR	MAJOR BANK	334	80	26,720	23,255	70	87%	1,28,295
THIRUVALLUR	PVT	103	30	3,090	1,850	18	60%	8,345
THIRUVALLUR	RRB	19	80	1,520	1,403	74	92%	4,522
THIRUVALLUR Total		456	80	31,330	26,508	58	85%	1,41,162

THIRUVARUR	MAJOR BANK	112	80	8,960	8,788	78	98%	53,692
THIRUVARUR	PVT	46	30	1,380	1,432	31	104%	5,806
THIRUVARUR	RRB	5	80	400	457	91	114%	1,126
THIRUVARUR Total		163	80	10,740	10,677	66	99%	60,624
TIRUCHIRAPPALLI	MAJOR BANK	297	80	23,760	16,940	57	71%	1,32,899
TIRUCHIRAPPALLI	PVT	90	30	2,700	1,404	16	52%	5,710
TIRUCHIRAPPALLI	RRB	12	80	960	1,041	87	108%	2,026
TIRUCHIRAPPALLI Total		399	80	27,420	19,385	49	71%	1,40,635
TIRUNELVELI	MAJOR BANK	264	80	21,120	22,198	84	105%	1,45,011
TIRUNELVELI	PVT	84	30	2,520	6,335	75	251%	17,059
TIRUNELVELI	RRB	35	80	2,800	2,687	77	96%	7,057
TIRUNELVELI Total		383	80	26,440	31,220	82	118%	1,69,127
TIRUPATHUR	MAJOR BANK	2	80	160	1,049	525	656%	7,685
TIRUPATHUR	RRB	5	80	400	335	67	84%	988
TIRUPATHUR Total		7	80	560	1,384	198	247%	8,673
TIRUPPUR	MAJOR BANK	238	80	19,040	14,852	62	78%	83,508
TIRUPPUR	PVT	93	30	2,790	2,031	22	73%	11,054
TIRUPPUR	RRB	17	80	1,360	1,699	100	125%	4,267
TIRUPPUR Total		348	80	23,190	18,582	53	80%	98,829
TIRUVANNAMALAI	MAJOR BANK	168	80	13,440	22,044	131	164%	1,00,382
TIRUVANNAMALAI	PVT	34	30	1,020	1,283	38	126%	3,256
TIRUVANNAMALAI	RRB	12	80	960	843	70	88%	2,140
TIRUVANNAMALAI Total		214	80	15,420	24,170	113	157%	1,05,778
TUTICORIN	MAJOR BANK	137	80	10,960	10,518	77	96%	55,410
TUTICORIN	PVT	58	30	1,740	5,377	93	309%	13,841
TUTICORIN	RRB	37	80	2,960	3,498	95	118%	7,390
TUTICORIN Total		232	80	15,660	19,393	84	124%	76,641
VELLORE	MAJOR BANK	294	80	23,520	26,466	90	113%	1,53,058
VELLORE	PVT	76	30	2,280	1,572	21	69%	6,285
VELLORE	RRB	4	80	320	277	69	87%	1,001
VELLORE Total		374	80	26,120	28,315	76	108%	1,60,344
VILLUPURAM	MAJOR BANK	208	80	16,640	26,505	127	159%	1,66,873
VILLUPURAM	PVT	51	30	1,530	977	19	64%	3,731
VILLUPURAM	RRB	15	80	1,200	1,553	104	129%	3,611
VILLUPURAM Total		274	80	19,370	29,035	106	150%	1,74,215
VIRUDHUNAGAR	MAJOR BANK	140	80	11,200	16,243	116	145%	81,308
VIRUDHUNAGAR	PVT	56	30	1,680	3,676	66	219%	10,127
VIRUDHUNAGAR	RRB	37	80	2,960	2,462	67	83%	7,304
VIRUDHUNAGAR Total		233	80	15,840	22,381	96	141%	98,739

**Dues related to the Loans availed under tie-up arrangement with M/S.Thiruarooran Sugars
Thanjavur District – Requesting to take up with the Bank Boards**

The farmers of Thanjavur District have availed loans from various Banks under tie up arrangement with M/s.Thiruarooran sugars, Thirumandakudi. Due to liquidation of the company, the dues which are to be paid to the farmers are pending and the subject matter went to National Company Law Tribunal (NCLT) for which orders have been passed by NCLT in this regard.

In the meantime, the interest is being charged to the loan accounts of the farmers till date whereas the sugarcane was supplied to the sugar mill at the harvest season itself. Hence, it is requested by the farmers to waive the interest portion of the loans since it is not at the fault of them.

Also, Harvesters and Transportation loans were provided to the farmers by the then Corporation Bank (now Union Bank of India) and State Bank of India. It is informed by the farmers that the loan amount was utilized by the sugar mill only and not by the farmers. We understand that, this loan component has been included in the NCLT orders under the Head Unsecured Financial Creditor, for payment @ 0.50%.

In this connection, District Collector , Thanjavoor has informed that farmers have requested to waive the balance portion of the loan amount which is in difference to the NCLT orders along with the interest portion and to rectify/ cancel the CIBIL entries with regard to the above said loan facilities availed by the farmers with the Banks. We are attaching the letter dated 27.04.2023 from District Collector, Thanjavoor.

SLBC advise the concern banks to inform their higher management to take decision in this regard for helping the farmers.

From The Chairman/District Collector District Consultative Committee (DCC) Thanjavur	To The Convenor/ General Manager State Level Bankers Committee Indian Overseas Bank, Tamil Nadu
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Date: 27.04.2023

Sir/Madam,

Sub: Dues related to the Loans availed under tie-up arrangement with M/S.Thiruarooran Sugars – Requesting to take up with the Bank Boards

Reference is invited to the discussions and related minutes of the District Level Consultative Committee Meeting dated 17.02.2023.

On the reference cited above, I like to inform that, the farmers of Thanjavur District have availed loans from various Banks under tie up arrangement with M/S.Thiruarooran sugars, Thirumandakudi. Due to liquidation of the company, the dues which are to be paid to the farmers are pending and the subject matter went to National Company Law Tribunal (NCLT) for which orders have been passed by NCLT in this regard.

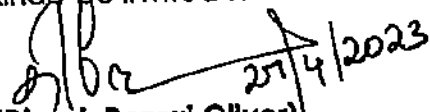
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Also, Harvesters and Transportation loans were provided to the farmers by the then Corporation Bank (now Union Bank of India) and State Bank of India. It is informed by the farmers that the loan amount was utilized by the sugar mill only and not by the farmers. We understand that, this loan component has been included in the NCLT orders under the Head Unsecured Financial Creditor, for payment @ 0.50%.

In this connection, it is requested by the farmers to waive the balance portion of the loan amount which is in difference to the NCLT orders along with the interest portion and to rectify/ cancel the CIBIL entries with regard to the above said loan facilities availed by the farmers with the Banks.

Since the request of the farmers are genuine, due to not in default at their end and moreover, it is understood that, Banks at District level are not the competent authority for deciding on their request, the DCC dated 17.02.2023 has resolved to take up the subject matter with the Bank Boards through the State Level Bankers Committee, Tamil Nadu to decide/ take up further on the same.

Based on the above said resolution, the subject matter may be included in the forthcoming SLBC meeting as an Agenda and I am expressing my interest to attend the same for deliberations to the forum during the meeting and I may kindly be invited for the meeting.


(Dinesh Ponraj Oliver)
Chairman/District Collector (DCC) 122

BANKING DEVELOPMENTS IN TAMIL NADU IN KEY PARAMETERS AS OF March 2023

KEY PARAMATERS Parameters	Amount – Rs. In Crores			
	DEC 2022	MAR 2023	Variation & % of growth over DEC 2022	
No. of Branches	11,937	12,145	208	1.74
Deposits	11,02,626.02	11,36,405.22	33,779.20	3.06
Advances	12,42,886.82	13,03,085.02	60,198.20	4.84
CD Ratio	112.72	114.67	1.95	1.72
Priority Sector Advances	6,01,728.44	6,23,052.33	21,323.89	3.54
% of Priority Sector Advances to Total Advances	48.41%	47.81%	-0.60	-1.24
Agricultural Advances	3,00,917.61	3,15,754.46	14836.85	4.93
% of Agricultural Advances to Total Advances	24.21%	24.23%	0.02	0.00
Micro & Small Enterprises (MSME)	2,34,562.93	2,41,489.83	6926.90	2.95
Of which Micro enterprises	1,02,338.46	1,07,930.05	5591.59	5.46
Export Credit	675.03	601.12	-73.91	-10.95
Education	13,077.16	12,327.92	-749.24	-5.73
Housing	43,039.12	43,445.55	406.43	0.94
Renewable Energy	535.00	462.71	-72.29	-13.51
Social Infrastructure	1,364.28	1,218.38	-145.90	-10.69
Others	7,557.29	7,752.35	195.06	2.58
Adv. to Weaker Sections	2,61,345.60	2,70,795.38	9449.78	3.62
% of Weaker Section Advances to Total Advances	21.03%	20.78%	-0.25	-0.11

*Negative growth commented after branch network

BRANCH NETWORK

As at the end of Mar 2023, the total number of Bank Branches in Tamil Nadu increased to 12145 from 11937 in Mar 2022. Group wise spread of Bank branches in Tamil Nadu as of Dec 2022 and Mar 23 is given below:

Name of the Group	Dec 2022	Mar 2023	Variation
State Bank Group	1267	1279	12
Nationalised Banks	4978	5025	47
Private Sector Banks	4211	4351	140
RRBs	649	655	6
Small Finance Banks	797	800	3
Payment Banks	35	35	0
TOTAL	11937	12145	208

DEPOSIT GROWTH

Deposits of the Banks in Tamil Nadu have increased from Rs. 11,02,626.02 crores as of Dec 2022 to Rs. 11,36,405.22 crores as of Mar 2023, registering an increase of Rs. 33,779.20 crores. The QoQ incremental deposit growth is 3.06 %.

CREDIT EXPANSION

The total advances increased from Rs. 12,42,886.82 crores as of Dec 2022 to Rs. 13,03,085.02 crores as of Mar 2023, registering an increase of Rs 60,198.20 crores in absolute terms and 4.84 % in percentage terms.

CD RATIO

The Credit Deposit Ratio of the Banks in Tamil Nadu continues to be above 100%, registered an increase from 112.72 % as of Dec 2022 to 114.67% as of Mar 2023 registering a growth of 1.95 basis points.

PRIORITY SECTOR ADVANCES

Priority sector advances has increased from Rs. 6,01,728.44 crores as of Dec 2022 to Rs.6,23,052.33 crores as of Mar 2023. The percentage of priority sector advances stood at 47.81 % as of Mar 2023 as against 48.41% as of Dec 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. 3,00,917.61 crores as of Dec 2022 to Rs. 3,15,754.46 crores as of Mar 2023, thus registering an increase of Rs. 14,836.85 crores in absolute terms and 4.93% in percentage terms. The percentage of Agricultural sector advances to total advances is 24.23 % as of Mar 2023 as against 24.21% as of Dec 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 increase of Rs. 6,926.90 Crores MSME advances increased from Rs. 2,34,562.93 Crores as of Dec 2022 to Rs.2,41,489.83 Crores as of Mar 2023 registering an increase of 2.95% QoQ in % terms.

EXPORT CREDIT

Advances to export credit decreased from Rs. 675.03 Crores as of Dec 2022 to Rs.601.12 Crores as of Mar 2023 registering a negative growth of Rs.73.91 crores & 10.95% in percentage terms during the quarter under review.

EDUCATION LOAN

The outstanding under Educational Loans has decreased from Rs. 13,077.16 Crores as of Dec 2022 to Rs. 12,327.92 Crores as of Mar 2023. Banks in the state have disbursed a sum of Rs.1171.37 crores during the quarter ended Mar 2023.

HOUSING LOAN

The outstanding under Housing Loans has increased from Rs. 43,039.12 Crores as of Dec 2022 to Rs. 43,445.55 Crores as of Mar 2023 registering a growth of Rs406.43 crores during the quarter ended March 2023

RENEWABLE ENERGY

The advances to Renewable Energy portfolio decreased from Rs. 535.00 Crores as of Dec 2022 to Rs. 462.71 Crores as of Mar 2023 registering a decrease of 13.51%.

SOCIAL INFRASTRUCTURE

The outstanding under Social Infrastructure decreased from Rs. 1,364.28 Crores as of Dec 2022 to Rs. 1,218.38 Crores as of Mar 2023.

ADVANCES TO WEAKER SECTIONS

The advances to Weaker Sections increased from Rs. 2,61,345.60 Crores as of Dec 2022 to Rs.2,70,795.38 Crores as of Mar 2023, registering a growth of Rs. 9,449.78 Crores. Advances to weaker sections in % terms the growth under this sector is 3.62% during the current quarter. SLBC Congratulates on the good performance and advises the member banks to show a similar/better progress in the current FY 2023-24.

REVIEW OF OPERATIONS OF CO-OPERATIVE BANKS IN TAMILNADU

AS AT THE END OF March 2023

As at the end of March 2023, there are 990 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	Dec 2022	Mar 2023	No. of branches increased/decreased during the quarter
Rural	299	304	5
Semi-Urban	271	267	-4
Urban	400	408	8
TOTAL	970	979	9

(Amt. in Crores)

Particulars	Dec 2022	Mar 2023
Deposits	49,575.26	68,559.33
Advances	58,537.83	58,544.69
CD Ratio	118.08	85.39

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

S.No.	Particulars	Dec 2022	Mar 2023
1	Agricultural Advances	14,939.16	15,670.23
	Of which, Small & Marginal farmers	1,287.37	1,306.64
2	MSME	17.39	20.16
3	Export Credit	0.00	0.00
4	Education	0.11	0.02
5	Housing	423.43	435.51
6	Renewable Energy	0.00	0.00
7	Social Infrastructure	0.00	0.00
8	Others	8,328.44	7,140.32
	TOTAL PRIORITY SECTOR ADVANCES	23,708.53	23,266.23

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

Particulars	Dec 2022	Mar 2023
Total Advances to Weaker Sections	7,647.20	8,232.21
Of which,		
(i) Advances under SC/ST	4,199.80	4,019.21

NPA POSITION IN PRIORITY SECTOR ADVANCES – CO-OPERATIVE BANKS –**As on March 2023****(Amount in crores)**

Particulars	NPA Amount	Total Advance	% of NPA
i) NPA in Housing loans	37.63	435.51	8.64
ii) NPA in Education loans	0.00	0.02	0.00
iii) NPA in Agriculture Loans	332.09	15670.23	2.12
iv) NPA in Loans to MSME	3.22	20.16	15.97
v) NPA in Loans to Export Credit	0.00	0.00	0.00
v) NPA in Loans to Renewable Energy	0.00	0.00	0.00
v) NPA in Loans to Social Infrastructure	0.00	0.00	0.00
v) NPA in Loans to Others	398.83	7140.32	5.59
vi) NPA in overall Priority Sector Lending	771.77	23266.24	3.32

PERFORMANCE UNDER ANNUAL CREDIT PLAN 2022-23 for the period - April 2022 to March 2023

As per the information available, Banks in Tamil Nadu have disbursed Priority credit of Rs. **5,34,477.95** crores as against the Annual target of Rs.3,85,914 Crores as of March 2023 representing 138.49% 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 March 2023		% of achievement to March 2023	
		Number	Amount	Number	Amount	No	Amt
Priority							
1	Agriculture & allied	1,58,15,411	2,08,978	2,56,13,541	3,27,989.09	161.95	156.94
2	MSME	17,36,116	1,26,702	21,85,653	1,80,789.56	125.89	142.68
3	Education	1,93,679	4,731	85,767	1,171.37	44.28	24.76
4	Housing	2,15,973	13,659	2,52,517	8,784.18	116.92	64.31
5	Export Credit	26,398	3,327	472	912.74	1.78	27.43
6	Renewable Energy	1,09,57,941	6,290	153	194.53	0.0014	3.09
7	Social Infrastructure	59,521	1,614	34,332	292.81	57.68	18.14
8	Others	12,04,631	20,613	20,17,161	14,343.67	167.45	69.59
	Priority Total	3,02,09,670	3,85,914	3,01,89,596	5,34,477.95	99.93	138.49

STATUS OF NPA ACCOUNTS IN PRIORITY SECTOR LENDING – As of March 2023

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

NPA POSITION

(Amount in Rs.Crores)

S No.	Particulars	NPA Amount		Variance (+/-)
		Dec 2022	Mar 2023	
1	NPA in Housing loans	1,044.01	1,010.28	-33.73
2	NPA in Education loans	5,091.79	4,677.07	-414.72
3	NPA in Agriculture Loans	10,339.63	10,224.69	-114.94
4	NPA in Loans to MSME	17,146.71	16,613.25	-533.46
5	NPA in Export Credit	42.90	39.39	-3.51
6	NPA in Renewable Energy	12.86	7.51	-5.35
7	NPA in Social Infra Structure	824.16	733.36	-90.8
8	NPA in other Priority Sector Loans	1,448.83	869.05	-579.78
	NPA in overall Priority Sector Lending	35,950.89	34,174.60	-1,776.29

MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) SECTOR

Credit flow to MSME Sector from April 2022 to March 2023 stands at Rs. 1,80,309.74 crores. The share of Micro, Small and Medium Enterprises in credit flow to MSME is furnished in the Annexure (Bank-Wise).

Out of the total MSME disbursements made during the period ended March 2023, share of Micro sector stands at Rs. 71,531.16 Crores (39.67%). 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.

Details of Educational Loans disbursed from April 2022 to March 2023

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. 2248.28 crore have been sanctioned during the period from April 2022 to March 2023 and disbursed loans to the tune of Rs.2041.60 crore.

Out of total loans disbursed, Rs.843.86 Cr, were granted to girl students.

(Amount In Rs. Crores)

Fresh Sanctions during the Financial-Year		Disbursed during the Financial year		Of which girl Student	
No.	Amount	No.	Amount	No.	Amount
53331	2248.28	83766	2041.60	45327	843.86

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

Bank Finance under Housing Scheme (under priority sector)

As per the data provided by the member banks, disbursement to the tune of Rs.8784.18 crores have been made to the housing sector from April 2022 to March 2023.

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

(Amount in Rs. Crores)

Disbursement made from April 2022 to March 2023		
Particulars	Numbers	Amount
Total	252,517	8,784.18

The Bank-Wise disbursement details from April 2022 to March 2023 are furnished in the Annexure

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 20.78% of total advance in our state.

The bank category wise break up for the Quarter ended March 2023 is given below:

(Amount in Rs. Crores)

S.No	BANKS	Disbursement made during the half ended Mar 2023		Outstanding position as of Mar 2023	
		Accounts	Amount	Accounts	Amount
1	PUBLIC SECTOR BANKS	8775946	115666.91	9940953	159481.06
2	PRIVATE SECTOR BANKS	4691607	61144.23	6654867	78545.62
3	REGIONAL RURAL BANKS	842104	8591.06	724856	7458.65
4	SMALL FINANCE BANK	1875800	10516.11	3821730	13363.79
5	COOPERATIVE BANK	1040375	4535.56	562219	4177.07
	TOTAL	17225832	200453.87	21704625	263026.2

Credit Flow to Minority Communities:

As per the data received from the member banks, 2606120 loans amounting to Rs.41050.00 crore were disbursed to Minority Communities during the current financial year up to March 2023. Out of all banks, Public Sector Banks disbursed 1275193 loans amounting to Rs. 23887.83 Crore. The details are furnished below:

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Disbursement during the quarter ended			
		March 2023			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	1397449	23384.76	673298	14432.75
2	Muslim	1141754	15715.62	567317	8771.78
3	Buddhist	39437	496.11	21824	314.07
4	Sikh	7711	94.9	5344	68.25
5	Zoroastrian	4310	48.48	3291	41.98
6	Jains	15459	1310.13	4119	259
	Total	2606120	41050	1275193	23887.83

Total outstanding advances to Minority Communities by all banks stood at Rs. 58003.08 crores as of March 2023 out of which Public Sector Banks o/s amounts to Rs.37911.73 crores. The details are furnished below.

(Amount in Rs. Crores)

Sl. No.	Name of the Community	Outstanding Position as of			
		March 2023			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	1553695	30822.81	810354	20212.26
2	Muslim	1374199	23340.18	759612	15336.6
3	Buddhist	75651	1080.66	47302	885.7
4	Sikh	47006	798.13	43771	743.82
5	Zoroastrian	7478	109.53	5778	97.59
6	Jains	30854	1851.77	18488	635.76
	Total	3088883	58003.08	1685305	37911.73

Rural Self – Employment Training Institutes (RSETIs)

For the state of Tamil Nadu, there are 38 districts and the Lead District responsibilities are shared by 4 banks viz Indian Overseas Bank, State Bank of India, Indian Bank and Canara Bank. Out of 38 districts, there are RSETIs in 33 districts. RSETIs is yet to be opened in the newly formed districts namely Tenkasi, Mayiladuthurai, Ranipet, Tirupattur and Chengalpattu districts.

Performance of the RSETIs during 1st April 2022 to 31st March 2023

Total No. of RSETIs	No of Training Programs conducted	No of persons trained	Of which				No. of persons secured employment/ self-employment	No of trained persons credit linked
			SC/ST	Minority	OBC	Others		
33	907	26,310	8,374	1004	15,672	1,260	21,110	11,417

During the period under review, 26,310 persons were trained in RSETIs.

We have received a communication from MoRD , GOI dt 13.02.2023 wherein they stated the credit linkage to RSETI trained candidates is hovering around 50% year to year, which is a cause of concern for the success of the programmes.

Credit linkages provides a paramount role in setting up entrepreneurial ventures for settlement.

SLBC request the member banks to come forward to provide credit to all RSETI trained youth and ensure increase in the percentage of credit linkage.

Financial Literacy & Credit Counselling Centers (FLCCC)

There are 38 districts in Tamil Nadu and the Lead District responsibilities are shared among 4 banks namely Indian Overseas Bank, Indian Bank, Canara Bank & State Bank of India. There are 67 FLCCCs and they are providing Financial Literacy and Credit Counseling to the general public. During the FY 2022-23, 2,304 literacy camps were conducted and the number of participants was 1,46,072 and specific camps of 3601 conducted with 2,02,713 participants.

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

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

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

FLCCC QUARTERLY REPORT ON SPECIAL CAMPS BY FLCS
For the year ended March 2023

(FOR PEOPLE NEWLY INDUCTED INTO THE FINANCIAL SYSTEM)

Name of the Bank	No of FLCCC	No. of Literacy camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of persons participated in literacy camps during the quarter
Indian Overseas Bank	15	440	28,560
Indian Bank	14	549	32,401
Canara Bank	8	492	38,046
State Bank of India	2	61	3,346
Tamil Nadu Grama Bank	28	762	43,719
TOTAL	67	2,304	1,46,072

FLCCC QUARTERLY REPORT ON TARGET GROUP SPECIFIC CAMPS
For the year ended March 2023

Name of the Bank	No of FLCCC	No. of Literacy camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of persons participated in literacy camps during the quarter
Indian Overseas Bank	15	873	45,003
Indian Bank	14	869	51,026
Canara Bank	8	878	56,841
State Bank of India	2	130	4,201
Tamil Nadu Grama Bank	28	851	45,642
TOTAL	67	3,601	2,02,713

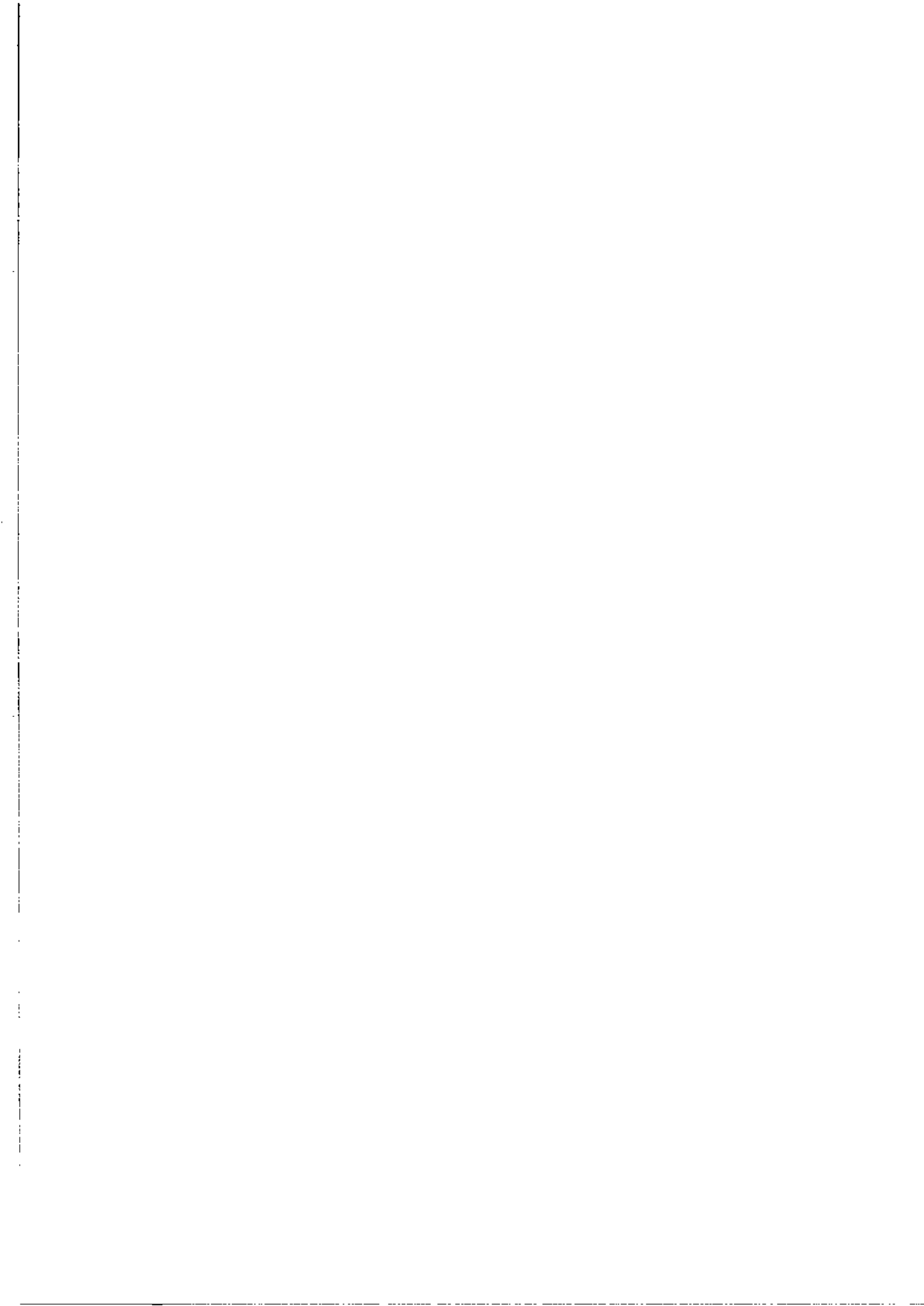


AGENDA CREDIT FLOW & FI

174th SLBC SUB-COMMITTEE MEETING

5/9/23

AGENDA





State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

Meeting of SLBC Sub-Committee on Credit Flow & Financial Inclusion – 174th SLBC

Date: 09.05.2023

Venue: IOB Staff College

Time: 11.00 AM

Old Thirumangalam, CHENNAI-600 040.

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Financing to Self Help Groups (SHGs)

The Tamil Nadu Corporation for Development of Women has set the credit disbursement target of Rs.25,000 crores for the Year 2022-23. As against the target of Rs.25,000 crores, banks have achieved Rs.25,642.01 crores during the FY 2022-23. We give below the details:

(Rs. In Crores)

S.No	Particulars	Target		Achievement 31.03.2023		% of achievement
		No. of SHG	Amount	No. of SHG	Amount	
1	SHG-BLP *	3,90,633	25,000	4,49,209	25,642.01	103%
2	PLF-Bulk Loan**	400	400	2,529	1,163.55	291%
3.	CGFMU Loan **	5,000	750	11,493	1,434.71	191%

Under SHG – BLP, Banks has disbursed to a tune of Rs.25,642.01 crores (103%) as against the target of Rs.25,000 crores, thus surpassing the target for the state during FY 2022-23.

Under PLF-Bulk loan also, Banks in the State have surpassed the targets. They have disbursed an amount of Rs.1,163.55 crores (291%) as against the target of Rs.400 crores for FY 2022-23.

Similarly, under CGFMU loan, banks in the State have disbursed Rs.1,434.71 crores as against the target of Rs. 750 Crores and thus surpassing the target for the FY 2022-23.

SLBC congratulates all the member banks for surpassing the target under SHG -BLP, PLF-Bulk loan and CGFMU loan for FY 2022-23 .

The Bank-wise/District-wise targets and achievements under SHG- BLP for the year 2022-23 is provided in the annexure.

SHG - BLP Bankwise Achievement as on 24.03.2023

Sl. No	Name of the Bank	TARGET		ACHIEVEMENT		ACHIEVEMENT	
		No	Amount	No	Amount	No	Amount
I	Nationalised Banks						
1	Indlan Bank	73665	4827.63	78518	5072.12	107	105
2	Indlan Overseas Bank	28063	1804.27	13307	857.85	47	48
3	State Bank of India	10984	656.54	12039	794.17	110	121
4	Canara Bank	26696	1757.56	24155	1565.97	90	89
5	Bank of India	5467	318.85	4136	255.92	76	80
6	Punjab and Sindh Bank	102	15.11	27	1.36	26	9
7	Central Bank of India	4528	274.38	3123	206.08	69	75
8	Union Bank of India	8208	477.68	4936	280.76	60	59
9	Punjab National Bank	2780	183.97	1054	49.65	38	27
10	Bank of Baroda	3806	225.01	2447	179.15	64	80
11	UCO Bank	1201	73.66	961	47.41	80	64
12	Bank of Maharashtra	138	7.81	102	3.28	74	42
	Sub Total	165638	10622.47	144805	9313.72	87	88
II	Private Sector Banks						
1	ICICI Bank	24608	1490.81	32015	1758.14	130	118
2	IDBI Bank	2015	142.11	5326	283.59	264	200
3	HDFC Bank	32690	2012.90	56455	2758.75	173	137
4	Repc Bank	5177	333.26	8203	369.68	158	111
5	Rathnakar Bank	1244	95.26	2546	133.11	205	140
6	City Union Bank	633	36.52	260	17.56	41	48
7	Tamilnadu Mercantile Bank	1145	79.77	370	2.51	32	3
8	Yes Bank	818	36.44	2395	124.51	293	342
9	Karur Vysya Bank	763	38.59	311	13.59	41	35
10	Lakshmi Vilas Bank	46	5.75	65	5.19	141	90
11	Axis Bank	856	50.30	3906	156.70	456	312
12	South Indlan Bank	86	4.04	186	6.99	216	173
13	Federal Bank	358	22.60	1119	62.24	313	275
14	Dhanalaksahmi Bank	56	5.04	109	7.62	195	151
15	Catholic Syrian Bank	15	0.79	33	1.46	220	185
16	Karnataka Bank	0	0.00	35	2.63	0	0
17	Equitas Bank	10177	670.49	24328	1396.91	239	208
18	IDFC	9606	671.02	52130	3475.83	543	518
	Sub Total	90293	5695.68	189792	10577.01	210	186
III	Regional Rural Bank						
1	Tamilnadu Grama Bank	23000	1238.53	15100	920.23	66	74
	Sub Total	23000	1238.53	15100	920.23	66	74
IV	Co-operative Bank						
1	DCCB	32047	2125.76	19441	857.23	61	40
2	PACCS	70193	4661.78	33991	1332.76	48	29
3	UCB	2680	174.57	544	30.15	20	17
4	UCCS	548	33.82	112	7.46	20	22
5	LAMPS	438	26.11	75	4.84	17	19
	Sub Total	105906	7022.05	54163	2232.44	51	32
V	Others (Specify if any)						
1	Tamilnadu Industrial co	235	13.37	4030	176.96	1715	1324
2	ESAF	1223	79.98	14640	770.12	1197	963
3	Ujivan	3100	230.76	18383	1066.58	593	462
4	Bandhan Bank	610	50.00	3693	218.74	605	437
5	Suryodaya	575	46.00	4067	334.32	707	727
6	Nicholson Bank	53	1.16	536	31.90	1011	2750
	Sub Total	5796	421.27	45349	2598.61	782	617
	Grand Total	390633	25000.00	449209	25642.01	115	103

SHG - BLP District wise achievement as on 31.03.2023		
DISTRICT	No. of SHGs	Amount
Ariyalur	6651	350.11
Chengalpat	10794	640.25
Chennai	20552	912.40
Coimbatore	13181	769.66
Cuddalore	17268	1050.42
Dharmapuri	6275	483.92
Dindigul	14779	828.56
Erode	11769	751.36
Kallakurichi	9140	506.82
Kancheepuram	9567	513.59
Kanniyakumari	9519	551.53
Karur	8207	401.60
Krishnagiri	11731	811.83
Madurai	17090	930.37
Mayiladuthurai	9876	501.41
Nagapattinam	9467	456.47
Namakkal	10751	658.62
Perambalur	5854	252.69
Pudukkottai	14043	700.77
Ramanathapuram	10176	501.63
Ranipet	8800	539.92
Salem	17968	1007.80
Sivagangai	11057	652.02
Tenkasi	10410	473.12
Thanjavur	17407	1216.35
The Nilgiris	6522	342.48
Theni	9348	547.53
Thoothukkudi	13953	773.17
Tiruchirappalli	17638	981.28
Tirunelveli	8269	505.23
Tiruppathur	6896	454.76
Tiruppur	10327	587.61
Tiruvallur	14201	1054.79
Tiruvannamalai	21317	1250.76
Tiruvarur	13544	701.68
Vellore	8926	550.66
Vilupuram	13812	778.75
Virudhunagar	12124	650.10
Total	449209	25642.01

**SHG BLP - PLF Bulk Loan for the year 2022-23 as on
31.03.2023**

(Rs.in Crore)

Sl. No	Name of the district	Target		Total		Amount %
		No of PLF	Amount in Cr	No. of SHGs	Amount Disbursed	
1	Ariyalur	6	6.00	14	6.79	113
2	Chengalpattu	8	8.00	10	2.34	29
3	Chennai	5	5.00	5	2.80	56
4	Coimbatore	14	14.00	47	17.59	126
5	Cuddalore	14	14.00	262	133.14	951
6	Dharmapuri	10	10.00	3	1.45	14
7	Dindigul	14	14.00	78	37.30	266
8	Erode	14	14.00	21	6.38	46
9	Kallakurichi	9	9.00	383	207.02	2300
10	Kancheepuram	5	5.00	24	9.72	194
11	Kanniyakumari	9	9.00	34	17.62	196
12	Karur	8	8.00	18	4.89	61
13	Krishnagiri	10	10.00	1	0.37	4
14	Madurai	15	15.00	123	41.19	275
15	Mayiladuthurai	5	5.00	5	2.13	43
16	Nagapattinam	6	6.00	10	4.58	76
17	Namakkal	15	15.00	47	14.23	95
18	Perambalur	4	4.00	8	7.35	184
19	Pudukkottai	13	13.00	118	50.54	389
20	Ramanathapuram	11	11.00	30	8.87	81
21	Ranipet	7	7.00	16	8.21	117
22	Salem	20	20.00	49	21.64	108
23	Sivagangai	12	12.00	42	20.15	168
24	Tenkasi	10	10.00	35	14.89	149
25	Thanjavur	14	14.00	419	180.23	1287
26	The Nilgiris	4	4.00	10	4.65	116
27	Theni	8	8.00	19	5.63	70
28	Thoothukkudi	12	12.00	33	12.61	105
29	Tiruchirappalli	17	17.00	15	6.47	38
30	Tirunelveli	9	9.00	103	46.24	514
31	Tirupathur	6	6.00	19	8.46	141
31	Tiruppur	13	13.00	28	10.10	78
33	Tiruvallur	14	14.00	97	58.65	419
34	Tiruvannamalai	18	18.00	204	105.52	586
35	Tiruvarur	10	10.00	10	4.57	46
36	Vellore	7	7.00	11	4.70	67
37	Vilupuram	13	13.00	127	50.89	391
38	Virudhunagar	11	11.00	51	23.66	215
	Grand Total	400	400.00	2529	1163.55	291

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 31.03.2023.

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 & urban SHG Bank linkage are provided below:

(Amt. In Rs. Crs)

S.No.	Particulars	Target		Achievement As on 31.03.2023		Achievement %	
		No. of Individual/ Group	Amount	No. of Individual/ Group	Amount	Physical	Financial
1	SEP - I (Individual Enterprise)	6000	45.00	7598	41.59	127%	92%
2	SEP - G (Group Enterprise)	2500	75.00	3340	115.08	134%	153%
3	SEP - BL to SHG (Bank Linkage to SHG)	20000	800.00	35911	1793.95	180%	224%
4	Urban SHG (NULM and Non-NULM) Bank Linkage	122366	7500.00	147178	8003.53	120%	107%

As we see from the above table, we have comfortably surpassed the targets under SEP-G and SEP-BL to SHG. We congratulate all the Banks for active participation and achieved the physical target for the year 2022-23 and also good performance in Financial Target for 2022-23.

**Agenda No.1: 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 31.03.2023		Achievement %	
		No. of Individual/ Group	Amount	No. of Individual/ Group	Amount	Physical	Financial
1	Urban SHG (NULM and Non-NULM) Bank Linkage	122366	7,500.56	147178	8003.53	120%	107%
2	SEP - BL to SHG (Bank Linkage to SHG)	20000	800.00	35911	1,793.95	180%	224%
3	SEP - G (Group Enterprise)	2500	75.00	3340	115.08	134%	153%
4	SEP - I (Individual Enterprise)	6000	45.00	7598	41.59	127%	92%

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

Annexure-Ia

INDIA - Urban SHG Bank Linkage Progress (MaTHi & Non-MaTHi) 2022-23							
S.No	Name of District	MaTHi & Non-MaTHi					
		Target		Achievement up to 31.03.2023		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	2	3	4	5	6	7	8
1	Ariyalur	1561	85.00	1635	89.82	105	106
2	Chengalpattu	3325	250.55	3923	283.61	118	113
3	Chennai	15928	850.00	20132	886.09	126	104
4	Coimbatore	5260	370.20	6792	397.50	129	107
5	Cuddalore	5013	300.78	5617	301.17	112	100
6	Dharmapuri	1390	130.55	1701	131.55	122	101
7	Dindigul	2860	208.00	3131	208.46	109	100
8	Erode	3899	225.94	4788	297.67	123	132
9	Kalbhurichi	1165	55.00	1408	56.08	121	102
10	Kancheepuram	1725	120.50	2160	121.59	125	101
11	Kanniyakumari	3097	245.55	4183	253.64	135	103
12	Karur	1340	95.40	1514	96.68	113	101
13	Krishnagiri	2336	180.50	3229	185.86	138	103
14	Madurai	4160	221.95	4361	222.64	105	100
15	Mayiladuthurai	2070	121.00	2258	121.85	109	101
16	Nagapattinam	2084	125.04	2649	127.18	127	102
17	Namakkal	2825	169.50	3133	180.92	111	107
18	Nilgiris	1841	107.50	2650	107.90	144	100
19	Perambalur	1265	75.00	1452	75.53	115	101
20	Pudukkottai	3233	193.98	3904	206.75	121	107
21	Ramanathapuram	2225	124.00	2646	124.16	119	100
22	Ranipet	2235	185.00	2721	189.60	122	102
23	Salem	3950	237.00	4684	240.12	119	101
24	Sivagangai	2640	158.40	3310	175.43	125	111
25	Tenkasi	2261	135.66	3739	156.76	165	116
26	Thanjavur	4898	293.88	5422	371.47	111	126
27	Theni	2887	173.22	3417	197.16	118	114
28	Thirupathur	2346	140.76	2600	141.23	111	100
29	Thiruvallur	3400	204.00	4615	253.86	136	124
30	Thiruvannamalai	3178	180.50	3423	187.39	108	104
31	Thoothukkudi	3270	196.20	4216	200.39	129	102
32	Tiruchirappalli	4825	289.50	5183	297.54	107	103
33	Tirunelveli	2631	157.86	3250	180.50	124	114
34	Tiruppur	2932	175.92	3557	181.19	121	103
35	Tiruvannamalai	3530	215.00	3554	219.21	101	102
36	Vellore	2112	126.72	2531	146.68	120	116
37	Viluppuram	3374	190.00	3618	200.18	107	105
38	Virudhunagar	3295	185.00	4072	188.17	124	102
Total		122366	7,500.56	147178	8003.53	120	107

Annexure-Ib

S.No	District	SEP-BL to SHG					
		Target		Achievement up to 31.03.2023		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	2	3	4	5	6	7	8
1	Ariyalur	100	4.00	174	9.05	174	226
2	Chengalpattu	750	30.00	1277	79.02	170	263
3	Chennai	2500	100.00	4704	214.66	188	215
4	Coimbatore	1300	52.00	1303	67.45	100	130
5	Cuddalore	600	24.00	1069	53.09	178	221
6	Dharmapuri	250	10.00	533	35.94	213	359
7	Dindigul	550	22.00	768	34.57	140	157
8	Erode	700	28.00	1312	53.83	187	192
9	Kalukurichi	150	6.00	285	11.73	190	196
10	Kancheepuram	200	8.00	622	34.95	311	437
11	Kanniyakumari	750	30.00	1787	109.84	238	366
12	Karur	300	12.00	422	15.27	141	127
13	Krishnagiri	250	10.00	548	30.35	219	304
14	Madurai	1200	48.00	1370	52.99	114	110
15	Mayiladuthurai	150	6.00	313	11.81	209	197
16	Nagapattinam	200	8.00	427	20.36	214	255
17	Namakkal	600	24.00	856	45.24	143	189
18	Nagris	350	14.00	511	28.74	146	205
19	Perambalur	150	6.00	307	15.31	205	255
20	Pudukkottai	300	12.00	898	40.54	299	338
21	Ramanathapuram	200	8.00	439	20.54	220	257
22	Ranipet	300	12.00	749	38.56	250	321
23	Salem	1000	40.00	1656	88.81	166	222
24	Swamanga	300	12.00	948	43.68	316	364
25	Tenkasi	150	6.00	630	33.16	420	553
26	Tanjavar	500	20.00	908	38.13	182	191
27	Theni	550	22.00	760	33.65	138	153
28	Thirupathur	250	10.00	510	26.44	204	264
29	Thiruvallur	800	32.00	1812	102.77	227	321
30	Thiruvarur	250	10.00	466	23.62	186	236
31	Thoothukudi	500	20.00	1245	67.92	249	340
32	Tiruchirappalli	800	32.00	1121	55.58	140	174
33	Tirunelveli	500	20.00	1031	62.35	206	312
34	Tiruppur	600	24.00	1155	49.93	193	208
35	Tiruvannamalai	650	26.00	628	38.03	97	146
36	Vellore	500	20.00	897	46.97	179	235
37	Viluppuram	250	10.00	468	24.88	187	249
38	Virudhunagar	550	22.00	1002	34.19	182	155
Total		20000	800.00	35911	1,793.95	180	224

Annexure-Ic

INULM-SEP-G (Group Enterprises) Progress 2022-23							
S.No	District	SEP- G (Group Enterprises)					
		Target		Achievement up to 31.03.2023		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	2	3	4	5	6	7	8
1	Ariyalur	15	0.45	15	0.58	100	129
2	Chengalpattu	75	2.25	91	4.00	121	178
3	Chennai	330	9.90	470	9.23	142	93
4	Coimbatore	160	4.80	195	4.73	122	99
5	Cuddalore	75	2.25	210	5.17	280	230
6	Dharmapuri	40	1.20	53	2.01	133	168
7	Dindigul	60	1.80	76	3.28	127	182
8	Erode	100	3.00	103	3.96	103	132
9	Kalukurichi	15	0.45	15	0.49	100	109
10	Kancheepuram	25	0.75	33	0.88	132	117
11	Kanniyakumari	75	2.25	110	5.74	147	255
12	Karur	40	1.20	71	1.26	178	105
13	Krishnagiri	20	0.60	19	2.08	95	347
14	Madurai	160	4.80	182	6.95	114	145
15	Mayiladuthurai	20	0.60	34	0.62	170	103
16	Nagapattinam	25	0.75	34	0.76	136	101
17	Namakkal	75	2.25	101	2.57	135	114
18	Nilgiris	45	1.35	57	2.23	127	165
19	Perambalur	15	0.45	18	0.56	120	124
20	Pudukkottai	40	1.20	107	2.91	268	243
21	Ramanathapuram	25	0.75	37	0.93	148	124
22	Ranipettai	35	1.05	48	2.27	137	216
23	Salem	150	4.50	186	5.12	124	114
24	Sivaganga	40	1.20	47	2.28	118	190
25	Tenkasi	45	1.35	48	3.43	107	254
26	Thanjavur	60	1.80	86	2.21	143	123
27	Theni	65	1.95	67	1.78	103	91
28	Thirupathur	30	0.90	33	1.00	110	111
29	Thiruvallur	100	3.00	112	6.61	112	220
30	Thiruvannamalai	35	1.05	37	1.83	106	174
31	Thoothukkudi	70	2.10	102	2.36	146	112
32	Tiruchirappalli	100	3.00	100	6.05	100	202
33	Tiruchveli	65	1.95	66	2.22	102	114
34	Tiruppur	60	1.80	113	2.90	188	161
35	Tiruvannamalai	80	2.40	86	4.19	108	175
36	Vellore	45	1.35	66	3.58	147	265
37	Viluppuram	25	0.75	38	2.91	152	388
38	Virudhunagar	60	1.80	74	3.40	123	189
Total		2500	75.00	3340	115.08	134	153

Annexure-Id

T.N.U.L.M. SEP-1: Progress (Individual Enterprises) 2022-23							
S.No	District	SEP-1 (Individual Enterprises)					
		Target		Achievement up to 31.03.2023		% of Achievement	
		Physical	Financial (In Cr)	Physical	Financial (In Cr)	Physical	Financial
1	2	3	4	5	6	7	8
1	Ariyalur	30	0.23	34	0.26	113	116
2	Chengalpattu	225	1.69	240	1.38	107	82
3	Chennai	750	5.63	881	2.71	117	48
4	Coimbatore	390	2.93	567	3.02	145	103
5	Cuddalore	180	1.35	309	1.71	172	127
6	Dharmapuri	75	0.56	92	0.46	123	82
7	Dindigul	165	1.24	170	1.03	103	83
8	Erode	210	1.58	244	1.27	116	81
9	Kalakkurichi	45	0.34	61	0.38	136	113
10	Kancheepuram	60	0.45	161	0.71	268	158
11	Kanniyakumari	225	1.69	256	1.62	114	96
12	Karur	90	0.68	93	0.66	103	98
13	Krishnagiri	75	0.56	98	0.74	131	132
14	Madurai	360	2.70	523	2.38	145	88
15	Mayiladuthurai	45	0.34	65	0.30	144	89
16	Nagapattinam	60	0.45	68	0.69	113	153
17	Namakkal	180	1.35	208	1.45	116	107
18	Nilgiris	105	0.79	109	0.75	104	95
19	Perambalur	45	0.34	49	0.33	109	98
20	Pudukkottai	90	0.68	127	1.00	141	148
21	Ramanathapuram	60	0.45	66	0.69	110	153
22	Ranipet	90	0.68	132	0.82	147	121
23	Salem	300	2.25	375	2.57	125	114
24	Sivaganga	90	0.68	122	0.59	136	87
25	Tenkasi	45	0.34	139	0.39	309	116
26	Thanjavur	150	1.13	206	1.32	137	117
27	Theni	165	1.24	176	1.11	107	90
28	Thirupathur	75	0.56	98	0.58	131	103
29	Thiruvallur	240	1.80	291	1.67	121	93
30	Thiruvannamalai	75	0.56	81	0.38	108	68
31	Thoothukkudi	150	1.13	217	1.30	145	116
32	Tiruchirappalli	240	1.80	193	1.25	80	69
33	Tirunelveli	150	1.13	261	1.12	174	100
34	Tiruppur	180	1.35	222	1.24	123	92
35	Tiruvannamalai	195	1.46	201	0.94	103	64
36	Vellore	150	1.13	119	0.89	79	79
37	Vikramapuram	75	0.56	82	0.58	109	103
38	Virudhunagar	165	1.24	262	1.30	159	105
Total		6000	45.00	7598	41.59	127	92

Annexure -Ie

Self-Employment Programme – BL to SHG – Bank Wise progress as on 31.03.2023

Bank Wise progress as on 31.03.2023							
S.No	Bank Name	Target		Achievement		% of Achievement	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	2	3	4	5	6	7	8
1	HDFC Bank	4800	192.00	9683	412.78	202	215
2	INDIAN BANK	3850	154.00	7120	468.66	185	304
3	ICICI Bank	3210	128.40	5789	239.87	180	187
4	DCCB	2409	96.36	6063	230.59	252	239
5	CANARA BANK	1570	62.80	2085	137.56	133	219
6	PACCS	950	38.00	1676	57.85	176	152
7	INDIAN OVERSEAS BANK	803	32.12	612	36.16	76	113
8	BANK OF BARODA	321	12.85	441	26.60	137	207
9	TAMIL NADU GRAMA BANK	321	12.85	413	22.28	129	173
10	STATE BANK OF INDIA	257	10.28	377	29.93	147	291
11	UNION BANK	241	9.64	464	27.22	193	282
12	URBAN COOPERATIVE BANK	241	9.64	281	9.61	117	100
13	CENTRAL BANK OF INDIA	193	7.71	283	20.82	147	270
14	BANK OF INDIA	161	6.42	203	14.42	126	225
15	CITY UNION BANK LTD	161	6.42	17	2.26	11	35
16	PUNJAB NATIONAL BANK	128	5.14	179	12.18	140	237
17	SYNDICATE BANK	80	3.21	40	3.39	50	105
18	ESAF	48	1.93	68	4.66	142	242
19	AXIS BANK	32	1.28	24	1.59	75	124
20	BANK OF MAHARASHTRA	32	1.28	43	1.95	134	153
21	DENA BANK	32	1.28	17	2.32	53	181
22	IDBI BANK LTD	32	1.28	4	1.25	13	98
23	KARUR VYSYA BANK	32	1.28	4	1.15	13	90
24	TAMILNAD MERCANTILE BANK LTD	32	1.28	4	1.19	13	93
25	UCO BANK	32	1.28	47	3.92	147	306
26	UNITED BANK OF INDIA	31	1.24	4	1.28	13	103
Grand Total		20000	800.00	35911	1793.95	180	224

Annexure -If

**Self-Employment Programme – G (Group Enterprises)
Bank Wise progress as on 31.03.2023**

S.No	Bank Name	Target		Achievement		% of Achievement	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	2	3	4	5	6	7	8
1	DCCB	500	15.00	862	25.41	172	169
2	INDIAN BANK	500	15.00	512	18.50	102	123
3	HDFC Bank	400	12.00	875	32.21	219	268
4	ICICI Bank	300	9.00	382	11.79	127	131
5	CANARA BANK	200	6.00	189	8.00	95	133
6	PACCS	200	6.00	166	5.86	83	98
7	UNION BANK OF INDIA	100	3.00	62	2.17	62	72
8	INDIAN OVERSEAS BANK	100	3.00	52	1.90	52	63
9	BANK OF BARODA	50	1.50	42	1.56	84	104
10	TAMIL NADU GRAMA BANK	20	0.60	39	1.28	195	213
11	STATE BANK OF INDIA	20	0.60	37	1.73	185	288
12	CENTRAL BANK OF INDIA	20	0.60	20	1.05	100	175
13	IDBI BANK LTD	20	0.60	28	1.24	140	207
14	BANK OF INDIA	10	0.30	24	1.12	240	373
15	URBAN COOPERATIVE BANK	10	0.30	22	0.49	220	163
16	PUNJAB NATIONAL BANK	10	0.30	18	0.59	180	197
17	BANK OF MAHARASHTRA	10	0.30	4	0.08	40	27
18	SYNDICATE BANK	10	0.30	3	0.17	30	57
19	UCO BANK	10	0.30	2	0.15	20	50
20	ESAF	10	0.30	1	0.06	10	20
Grand Total		2500	75.00	3340	115.08	134	153

Annexure -Ig

**Self-Employment Programme - I (Individual Enterprises)
Bank Wise progress as on 31.03.2023**

S.No.	Bank Name	Target		Achievement		% of Achievement	
		Physical	Financial (Rs.In Cr.)	Physical	Financial (Rs.In Cr.)	Physical	Financial
1	2	3	4	7	8	9	10
1	DCCB	1800	13.50	2464	9.23	137	68
2	Canara Bank	900	6.75	1085	5.05	121	75
3	Indian Bank	900	6.75	968	5.84	108	87
4	Indian Overseas Bank	500	3.75	456	3.36	91	90
5	Bank Of Baroda	300	2.25	374	2.71	125	120
6	PACCS	200	1.50	265	1.48	133	99
7	Bank Of India	150	1.13	329	2.79	219	248
8	Urban Cooperative Bank	150	1.13	218	0.60	145	53
9	Tamil Nadu Grama Bank	150	1.13	242	1.69	161	150
10	Union Bank	150	1.13	257	2.02	171	180
11	State Bank Of India	200	1.50	218	1.52	109	101
12	HDFC	150	1.13	204	1.11	136	99
13	Punjab National Bank	100	0.75	158	1.61	158	215
14	Ujjivan Small Finance Bank	50	0.38	136	0.85	272	227
15	IDFC Bank	50	0.38	74	0.44	148	117
16	Axis Bank	50	0.38	21	0.10	42	27
17	Central Bank Of India	40	0.30	18	0.22	45	73
18	Dhanalaxmi Bank Ltd	25	0.19	17	0.29	68	155
19	Tamil Nadu Mercantile Bank Ltd	25	0.19	16	0.13	64	69
20	UCO Bank	10	0.08	16	0.12	160	160
21	Syndicate Bank	10	0.08	12	0.06	120	80
22	Andhra Bank	10	0.08	12	0.13	120	173
23	Bank Of Maharashtra	10	0.08	9	0.16	90	213
24	Bandhan Bank	10	0.08	8	0.04	80	53
25	ICICI Bank Ltd	10	0.08	8	0.10	80	133
26	IDBI Bank Ltd	10	0.08	5	0.03	50	40
27	Karur Vysya Bank	10	0.08	4	0.02	40	27
28	The Lakshmi Vilas Bank Ltd	10	0.08	2	0.01	20	13
29	City Union Bank Ltd	10	0.08	1	0.01	10	13
30	The Federal Bank Ltd	10	0.08	1	0.00	10	0
Grand Total		6000	45.00	7598	41.59	127	92

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 was launched by Ministry of Housing and Urban affairs.

PMSVANIDHI loan applications status report as on 12.04.2023

	Total No. of Loan applications uploaded In portal	Total No. of loan returned	Total No. of loan sanctioned	Total No. of loan Disbursed	% of loan disbursement to Total Sanctioned	Pending Applications
First Tranche	3,70,144	1,24,922	1,96,457	1,80,568	91.91%	48,765
Second Tranche	1,06,125	36,028	59,893	39,973	66.74%	10,204
Third Tranche	2,315	291	1,046	732	69.98%	978

The main objective of the Scheme is to provide timely credit assistance to meet the working capital needs of street vendors, SLBC requests the Member Banks to process the pending applications immediately and achieve the desired results.

The bank wise performance under the scheme is provided in the annexure.

Tamil Nadu- PM SVANidhi Bank wise Report - First Tranche					
Sl.No.	Bank Name	Total Application	Total Sanctioned	Total Disbursed	Returned by Bank
1	Bank of Baroda	13187	4346	3724	7401
2	Bank of India	10498	4539	4275	4698
3	Bank of Maharashtra	554	319	316	215
4	Canara Bank	48593	28177	27044	15539
5	Central Bank of India	7763	2903	2851	3727
6	Indian Bank	96141	63215	59704	24974
7	Indian Overseas Bank	57539	24877	24527	27045
8	Punjab and Sind Bank	580	339	339	206
9	Punjab National Bank	4884	2024	1994	2325
10	State Bank of India	56778	41555	38467	12186
11	UCO Bank	3364	1508	1342	1590
12	Union Bank of India	21041	11007	9986	8665
14	Axis Bank	583	16	8	95
15	Bandhan Bank Ltd.	44	0	0	7
16	City Union Bank	4170	313	304	513
17	CSB BANK LTD	222	9	8	92
18	DCB Bank Ltd.	5	0	0	0
19	DHANLAXMI BANK LIMITED	153	8	8	2
22	Federal Bank	1255	183	170	822
25	HDFC Bank	13112	7235	2263	5430
26	ICICI Bank	925	97	97	165
27	IDBI Bank	1217	314	251	685
28	IDFC FIRST Bank Ltd.	8	0	0	0
29	IndusInd Bank	76	3	0	14
30	Jammu & Kashmir Bank Ltd	2	1	1	1
32	Karnataka Bank Ltd	1161	179	161	247
33	Karur Vysya Bank Ltd	7961	710	539	1106
34	Kotak Mahindra Bank Limited	410	253	5	145
35	Lakshmi Vilas Bank	1146	1	1	74
38	RBL Bank Limited	11	1	1	2
40	RRB Tamil Nadu GB.	2811	702	677	1568
44	SOUTH INDIAN BANK	1491	141	135	1009
46	Tamilnad Mercantile Bank Ltd	8781	1183	1092	3624
48	Yes Bank Ltd.	9	0	0	9
20	Equitas Small Finance Bank	3	0	0	0
21	ESAF Small Finance Bank	62	3	3	45
23	Fincare Small Finance Bank	3	0	0	1
31	Jana Small Finance Bank	11	0	0	11
47	Ujjivan Small Finance Bank	290	6	6	243
49	The Coimbatore District Central Coop. Bank Ltd.	2	0	0	0
50	The Dindigul District Central Coop. Bank Ltd.	5	0	0	0
51	The Kumbakonam Central Cooperative Bank Ltd., Kumbakonam	16	9	9	7
52	The Tirunelveli District Central Coop. Bank Ltd.	61	0	0	0
53	TAMILNADU STATE APEX COOPERATIVE BANK LIMITED	125	0	0	0
54	CENTRAL COOPERATIVE BANK	3091	281	260	434
	Total	370144	196457	180568	124922

Tamil Nadu- PM SVANidhi Bank wise Report - Second Tranche					
Sl.No.	Bank Name	Total Application	Total Sanctioned	Total Disbursed	Returned by Bank
1	Bank of Baroda	1708	825	453	814
2	Bank of India	2652	1425	1365	1138
3	Bank of Maharashtra	200	105	81	30
4	Canara Bank	19257	12103	10053	6675
5	Central Bank of India	1642	806	691	685
6	Indian Bank	31476	16802	14657	9980
7	Indian Overseas Bank	14955	6675	5739	7206
8	Punjab and Sind Bank	224	135	132	78
9	Punjab National Bank	1421	411	327	850
10	State Bank of India	24874	18056	4488	4806
11	UCO Bank	672	380	305	205
12	Union Bank of India	5502	1917	1500	3157
13	Axis Bank	3	1	0	0
14	City Union Bank	147	19	19	1
15	CSB BANK LTD	7	2	2	0
16	DHANLAXMI BANK LIMITED	7	0	0	0
17	Federal Bank	79	11	6	18
18	HDFC Bank	381	57	17	287
19	ICICI Bank	28	0	0	1
20	IDBI Bank	140	60	52	43
21	Jammu & Kashmir Bank Ltd	1	0	0	1
22	Karnataka Bank Ltd	121	12	11	2
23	Karur Vysya Bank Ltd	63	17	13	0
24	Kotak Mahindra Bank Limited	2	2	0	0
25	SOUTH INDIAN BANK	32	4	4	19
26	Tamilnad Mercantile Bank Ltd	529	68	58	30
27	Ujjivan Small Finance Bank	2	0	0	2
28	RRB Tamil Nadu GB.	141	49	47	9
	Total	106125	59893	39973	36028

Tamil Nadu- PM SVANidhi Bank wise Report - Third Tranche					
Sl.No.	Bank Name	Total Application	Total Sanctioned	Total Disbursed	Returned by Bank
1	Bank of Baroda	10	9	7	0
2	Bank of India	10	9	8	0
3	Bank of Maharashtra	12	9	4	0
4	Canara Bank	731	335	311	85
5	Central Bank of India	11	7	6	0
6	Indian Bank	871	169	98	125
7	Indian Overseas Bank	180	120	97	36
8	Punjab and Sind Bank	12	11	10	1
9	Punjab National Bank	23	17	15	3
10	State Bank of India	359	289	108	32
11	UCO Bank	20	15	14	2
12	Union Bank of India	65	54	52	5
13	City Union Bank	1	0	0	0
14	Federal Bank	2	0	0	0
15	IDBI Bank	1	0	0	0
16	SOUTH INDIAN BANK	2	0	0	2
17	Tamilnad Mercantile Bank Ltd	5	2	2	0
	Total	2315	1046	732	291

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

PMEGP scheme was introduced with the aim (a) To generate employment opportunity through setting up new Self employment ventures/projects in Micro enterprises. (b) To provide continuous and sustainable employment to a large segment of traditional and prospective artisans of the rural and urban unemployed youth of the country and increase the growth rate of urban and rural employment. The Target and Achievement under PMEGP scheme for FY 2022-23 is given below:

(Rs. In Lakhs)

Target			Achievement as on 31.03.2023			% of Margin Money achievement
Project (In Nos & Actuals)	Margin Money	Employment	Project (In Nos & Actuals)	Margin Money	Employment	
5,848	16,960	46,784	6,114	17,717.05	49,008	104.46

Share of SC, ST and Women

(Rs. In Lakhs)

Category	Projects	Margin Money	Employment
SC	764	1,745.17	6,112
ST	31	41.17	248
Women	2846	7,458.96	22,768

The Bank-wise achievement as on 31.03.2023 under MM stands at Rs.17,717.05 lakhs against the target of Rs.16, 960 lakhs thus registering an achievement of 104.46%. SLBC congratulates the member banks for achieving the target of March 2023.

Bank-wise MM disbursed as on 31.03.2023 is enclosed as annexure.



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/2022-23/23-24

Date: 13.04.2023

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

Sub: - Target and Achievement under PMEGP Scheme from 01.04.2022 to 31.03.2023 -reg.

Sir,

The Target and Achievement under PMEGP Scheme from 01.04.2022 to 31.03.2023 is furnished here under. The bank wise details are enclosed herewith:-

(Rs. In Lakh)

Name of the Agency	Target			Achievement as on 31.03.2023			% MM Achievement
	Project	Margin Money	EMP	Project	Margin Money	EMP	
COIR BOARD	0	0	0	12	94.33	96	0
KVIC-SO	1368	3968.40	10944	675	4155.87	5400	105
KVIC-DO	327	950.00	2616	360	825.03	2880	87
KVIB	1053	3052.80	8424	952	2668.95	7616	87
DIC	3100	8988.80	24800	4115	9972.87	32920	111
Total	5848	16960.00	46784	6114	17717.05	49008	104

Share of SC, ST and Women:

Category	Projects	Margin Money (In Lakh)	Employment
SC	764	1745.17	6112
ST	31	41.17	248
Women	2846	7458.96	22768

This is for your kind information Please.

Encl : As above.

Yours faithfully,

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



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

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

BANK WISE PERFORMANCE FOR THE YEAR 2022-23 AS ON 31. 03. 2023																	
No	Name	Forwarded to Bank				Sanctioned by Bank				MM Disbursed				Returned by Bank		Pending at bank	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)
1	AXIS BANK LTD	61	380.46	1	0.49	0	0	5	32.97	56	347.49						
2	BANK OF BARODA	1044	3812.9	373	1573.08	194	831.91	217	644.27	509	1802.45						
3	BANK OF INDIA	1004	2934.88	497	1452.38	216	657.26	378	1027.33	174	587.12						
4	BANK OF MAHARASHTRA	57	239.68	16	75.35	7	29.85	9	36.6	32	125.3						
5	CANARA BANK	6454	22624.1	2864	10999.6	1567	5751.62	3282	10327.2	469	1766.84						
6	CATHOLIC SYRIAN BANK LTD	22	87.09	2	3.72	0	0	1	8.75	20	78.09						
7	CENTRAL BANK OF INDIA	700	2151.93	303	942.97	164	530.56	282	834.02	164	495.26						
8	CITY UNION BANK LIMITED	722	2890.17	109	714.39	77	479.64	140	468.22	491	1780.23						
9	DHANALAKSHMI BANK LTD	17	105.93	7	45.41	3	4.7	2	9.7	10	54.52						
10	FEDERAL BANK	217	1074.88	46	287.61	25	105.33	98	339.66	79	463.89						
11	HDFC BANK	131	722.36	15	76.73	7	12.37	5	44.81	115	603.05						
12	ICICI BANK LIMITED	45	208.9	0	0	0	0	34	159.53	11	49.37						
13	IDBI BANK	179	787.99	72	377.42	36	239.11	40	162.74	74	286.39						
14	INDIAN BANK	8001	19377.8	2595	6260.66	1429	3189.42	3762	8594.84	2035	5270.77						
15	INDIAN OVERSEAS BANK	4600	9513.68	1648	3328.4	811	1610.39	2283	4445.98	880	1926.57						
16	INDUSIND BANK	49	90.3	29	44.45	0	0	3	3.24	17	39.77						
17	KARNATAKA BANK LTD	37	153.54	6	28.73	7	28.92	14	70.12	21	78.44						
18	KARUR VYSYA BANK	580	2748.05	96	752.84	61	409.63	126	439.49	385	1711.39						
19	KOTAK MAHINDRA BANK LTD	15	61.32	0	0	1	3.68	1	0.42	14	60.9						
20	PUNJAB AND SIND BANK	21	54.98	5	17.83	2	6.25	10	21.55	6	17.18						
21	PUNJAB NATIONAL BANK	643	1823.06	293	749.79	173	379.68	268	771.54	102	294.37						
22	SOUTH INDIAN BANK	171	797.79	23	197.1	14	113.86	68	201.68	87	486.32						
23	STATE BANK OF INDIA	5511	15311.7	1274	3333.56	604	1485.89	3447	8915.37	978	3130.52						
24	TAMIL NADU GRAMA BANK	865	868.11	327	239.31	185	107.79	316	291.26	280	369.82						
25	TAMILNAD MERCANTILE BANK LTD	565	2699.22	153	935.76	74	398.06	181	605.16	249	1208.32						
26	UCO BANK	180	431.52	85	210.82	38	89.3	86	175.29	19	63.97						
27	UNION BANK OF INDIA	2025	5940.26	867	2775.72	419	1251.83	697	1757.2	560	1637.45						
	Total	39965	98018.6	11706	35424.2	6114	17717.05	15756	40389.3	7885	24861.5						

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

The Bank wise performance under UYEGP & NEEDS for the Year 2022-23 as on 31.03.2023 are furnished in the annexure. The abstract of applications received, sanctioned, disbursed and pending are given below:

(Rs. In lakhs)

Scheme wise Target and achievement – Amount wise as on 31.03.2023			
Scheme	Target	Sanctioned	% of achievement
NEEDS	9868.00	20,955.96	212.36
UYEGP	2000.00	2740.78	137.03

SLBC congratulates the member banks for surpassing the targets of UYEGP and NEEDS Scheme.

Scheme wise abstract and Status of Applications as on 31.03.2023				
Scheme	Target	Number of Applications		
		Recommended	Sanctioned	Pending (Including past years)
UYEGP	2500	4868	2785	5380
NEEDS	1000	1483	1081	233
TOTAL	3500	6351	3866	5613

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

SLBC advises the Member Banks to give suitable instruction to their branches to dispose of all the applications based on their eligibility, disburse the loans within the stipulated time without undue delay. As regards to previous year applications, bank branches are advised to ensure that those applications are either sanctioned or returned (with appropriate reasons) and take up with the concerned authorities in order to reduce the pendency.

Applications Sanctioned and Pending Status

Rs. in lakhs

NEEDS 2022-23	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	1483	27385.09	1081	20,955.96	1010	19873.91	233	4,544.47
SC/ST	210	2,072.28	398	5199.56	201.00	2443.57	169	1984.13	42	554.24

*Including previous years pending

Rs. in lakhs

UYEGP 2022-23	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	4868	4,952.10	2785	2740.78	2241	2194.33	5380	5672.51
SC/ST	525	420	901	852.65	405	346.50	311	268.9	1159	1149.49

*Including previous years pending

UYEGP SLBC REPORT 2022-23 As on 31.03.2023 (Category:Over All)

S. No	Name of the Bank	Recommended Applications				Sanction				Total Bank Pending				Loan Disbursed				Subsidy Disbursed			
		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	1	1.00	0.25	0.95	0	0.00	0.00	0.00	7	27.26	6.82	25.90	0	0.00	0.00	0.00	3	33.32	4.25	31.65
2	AXIS BANK	5	23.05	5.76	21.90	0	0.00	0.00	0.00	10	51.00	12.75	48.45	0	0.00	0.00	0.00	0	0.00	0.00	0.00
3	BANK OF BARODA	164	721.46	180.36	685.13	207	451.00	112.74	428.45	140	655.53	158.01	622.35	97	417.84	104.33	396.95	105	449.96	111.39	427.46
4	BANK OF INDIA	140	581.32	145.33	551.50	102	394.06	98.51	373.86	122	531.98	130.49	505.14	64	245.33	61.33	233.06	84	323.02	78.26	306.87
5	BANK OF MAHARASHTRA	10	33.20	8.30	31.54	11	22.68	5.67	21.54	8	44.86	10.88	42.61	5	10.53	2.63	10.00	7	14.65	3.66	13.92
6	CANARA BANK	758	3131.12	782.45	2975.57	518	2090.35	522.46	1984.53	751	3304.30	811.10	3137.48	412	1652.85	413.04	1568.91	507	2136.25	493.03	2029.14
7	CATHOLIC SYRIAN BANK LTD.	3	14.95	3.74	14.20	0	0.00	0.00	0.00	7	34.95	8.74	33.20	0	0.00	0.00	0.00	1	3.15	0.79	2.99
8	CENTRAL BANK OF INDIA	98	416.28	104.07	394.96	77	315.20	78.80	298.95	93	406.70	100.43	386.37	63	250.46	62.61	237.69	73	317.49	73.56	301.13
9	CITY UNION BANK LTD	98	426.16	106.54	404.85	21	94.63	23.66	89.90	179	812.19	199.45	771.58	12	51.09	12.77	48.53	17	73.77	16.91	70.08
10	Co operative Bank	1	5.00	1.25	4.75	0	0.00	0.00	0.00	1	1.11	0.28	1.06	0	0.00	0.00	0.00	0	0.00	0.00	0.00
11	DBS BANK LTD	1	4.89	1.22	4.65	0	0.00	0.00	0.00	1	4.89	1.22	4.65	0	0.00	0.00	0.00	0	0.00	0.00	0.00
12	DEWA BANK	1	3.00	0.75	2.85	0	0.00	0.00	0.00	1	1.00	0.25	0.95	0	0.00	0.00	0.00	0	0.00	0.00	0.00
13	HDFC BANK LTD	16	70.94	17.74	67.15	0	0.00	0.00	0.00	27	129.55	32.22	122.63	0	0.00	0.00	0.00	0	0.00	0.00	0.00
14	ICICI BANK LTD	6	28.00	7.00	26.60	0	0.00	0.00	0.00	9	47.80	11.95	45.41	0	0.00	0.00	0.00	0	0.00	0.00	0.00
15	ICICI BANK LTD	24	109.96	27.49	104.21	11	54.44	13.61	51.71	27	116.80	29.20	110.71	12	67.44	16.11	63.41	12	72.43	15.19	68.16
16	INDIAN BANK	1247	5076.23	1267.55	4820.34	631	2525.92	631.40	2398.33	1563	6433.81	1595.89	6108.72	534	2161.15	540.07	2052.29	604	2553.68	596.53	2425.07
17	INDIAN OVERSEAS BANK	706	2732.26	683.04	2595.28	447	1713.96	428.48	1627.66	624	2476.40	613.37	2350.85	372	1375.79	343.94	1306.52	404	1622.47	381.63	1540.70
18	INDUSIND BANK LTD	33	133.45	33.36	126.78	52	178.39	44.59	169.47	19	80.19	20.05	76.18	45	148.26	37.06	140.85	60	210.84	50.55	200.30
19	KARNATAKA BANK LTD	10	43.60	10.90	41.42	2	10.00	2.50	9.50	14	63.92	15.98	60.72	2	10.00	2.50	9.50	1	5.00	1.25	4.75
20	KARUR VYSYA BANK	64	284.07	71.02	269.87	16	78.84	17.71	67.30	132	604.63	151.03	574.14	11	51.00	12.75	48.45	15	72.40	16.91	68.78
21	KOTAK MAHINDRA BANK	1	5.00	1.25	4.75	0	0.00	0.00	0.00	5	26.96	6.74	25.61	0	0.00	0.00	0.00	0	0.00	0.00	0.00
22	PUNJAB AND SIND BANK	1	5.00	1.25	4.75	2	20.00	3.75	19.00	1	5.00	1.25	4.75	2	20.00	3.75	19.00	1	15.00	2.50	14.25
23	PUNJAB NATIONAL BANK	69	294.09	73.52	279.13	70	310.18	77.54	294.19	78	307.24	76.81	291.62	50	217.23	54.30	256.19	60	270.53	61.30	256.65
24	SOUTH INDIAN BANK	22	102.29	25.57	97.18	0	0.00	0.00	0.00	38	176.36	43.21	166.86	0	0.00	0.00	0.00	0	0.00	0.00	0.00
25	STATE BANK OF INDIA	867	3466.33	865.34	3201.52	396	1463.95	365.72	1388.65	975	4209.93	1041.88	3955.60	306	1109.85	277.11	1053.42	357	1388.76	321.54	1318.27
26	TAICO	5	24.80	6.20	23.56	2	10.00	2.50	9.50	3	10.50	2.63	9.98	1	5.00	1.25	4.75	1	10.00	1.25	9.50
27	TARICHAAD MERCANTILE BANK LTD	93	391.00	96.62	371.45	25	114.82	28.70	109.08	119	506.20	125.36	480.64	20	91.99	23.00	87.39	23	122.66	26.31	116.53
28	Tamilnadu Grama Bank	70	271.06	67.76	257.36	43	133.26	33.31	126.44	55	246.62	61.45	234.29	32	111.72	27.93	105.98	37	124.94	30.31	118.84
29	Tamilnadu Industrial Investment Corporation	1	15.00	2.50	14.25	0	0.00	0.00	0.00	21	111.89	26.72	106.10	0	0.00	0.00	0.00	3	32.00	6.75	30.40
30	THE DHANALAKSHMI BANK LTD	1	5.00	1.25	4.75	1	5.00	1.25	4.75	3	15.00	3.75	14.25	0	0.00	0.00	0.00	0	0.00	0.00	0.00
31	THE FEDERAL BANK LTD	21	88.81	22.08	84.37	9	42.59	10.65	40.46	38	154.86	38.59	147.12	8	32.04	8.01	30.44	10	51.38	11.61	48.81
32	BANK LTD	6	22.90	5.73	21.76	0	0.00	0.00	0.00	12	44.69	11.17	42.46	0	0.00	0.00	0.00	0	0.00	0.00	0.00
33	UCO BANK	38	155.71	38.93	147.92	21	87.07	21.77	82.71	31	147.99	37.00	140.59	15	64.42	16.10	61.19	17	72.13	18.03	68.53
34	UNION BANK OF INDIA	284	1129.06	282.25	1072.36	221	863.55	215.48	819.91	254	1093.55	269.38	1037.62	178	694.22	173.54	659.26	201	812.22	190.66	773.36
35	UNITED BANK OF INDIA	1	5.00	1.25	4.75	0	0.00	0.00	0.00	2	9.98	2.49	9.48	0	0.00	0.00	0.00	0	0.00	0.00	0.00
36	VIJAYA BANK	2	10.00	2.50	9.50	0	0.00	0.00	0.00	9	55.86	12.72	53.07	0	0.00	0.00	0.00	2	7.00	1.75	6.65
Total		4868	19,830.99	4,952.10	18,831.85	2785	10,971.87	2,740.78	10,416.90	5380	22,956.58	5,672.51	21,794.25	2241	8,788.00	2,194.33	9,243.78	2606	10,798.75	2,518.09	10,259.99

NEEDS SLBC REPORT 2022-23 As on 31.03.2023 (Category:Over All)

S. No	Name of the Bank	Recommended Applications						Provisional Sanction						Provisional Sanction Pending						Actual Sanctioned Cases						Actual Sanction Pending Total											
		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	6	447.18	81.42	343.40	1	76.68	9.17	63.68	5	269.97	62.48	193.04	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
2	BANK OF BARODA	41	4,472.61	896.03	3,332.95	39	4,197.69	816.32	3,151.49	28	4,261.46	746.95	3,291.18	37	4,018.66	762.27	3,055.46	6	812.30	163.16	608.52																
3	BANK OF INDIA	22	4,249.85	870.54	3,153.52	26	3,898.51	774.93	2,915.37	16	1,605.85	331.86	1,193.20	20	3,549.30	679.74	2,692.09	6	888.86	176.86	659.14																
4	BANK OF MAHARASHTRA	11	1,170.89	246.81	865.54	12	1,379.51	299.51	1,011.03	4	593.01	126.48	379.88	10	1,320.98	285.98	968.94	2	173.24	40.80	121.78																
5	CANARA BANK	204	23,961.57	4,811.76	17,946.00	165	18,465.63	3,760.06	13,774.80	133	14,170.73	2,845.14	10,615.29	159	19,502.67	3,863.76	14,654.73	57	6,334.28	1,309.22	4,703.42																
6	CENTRAL BANK OF INDIA	17	829.20	175.81	606.59	11	1,372.47	273.77	1,024.74	9	377.71	84.78	274.05	9	1,200.04	242.56	897.48	5	473.83	92.00	352.80																
7	CITY UNION BANK LTD	38	4,401.04	875.54	3,298.20	19	2,527.05	496.09	1,898.61	25	3,251.85	647.85	2,440.16	17	1,928.89	409.21	1,423.23	5	980.59	157.23	773.33																
8	DENA BANK	0	0	0	0	1	41.43	9.05	30.31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
9	HDFC BANK LTD	124	7,070.23	1,669.27	5,040.16	89	4,587.44	1,084.02	3,266.75	43	2,334.94	559.38	1,658.81	85	4,110.32	979.32	2,918.19	5	507.47	111.77	370.33																
10	ICICI BANK LTD	13	1,648.15	376.27	1,169.72	14	1,371.50	328.44	971.60	3	461.78	93.06	328.83	13	1,256.80	298.59	892.41	1	247.26	61.84	173.15																
11	IDBI BANK LTD	9	326.88	77.29	233.25	7	305.97	73.78	216.90	4	187.41	42.45	135.59	7	317.63	76.63	225.12	1	137.00	30.00	100.15																
12	INDIAN BANK	172	15,283.26	3,167.54	11,314.81	96	9,049.56	1,858.13	6,710.98	146	10,982.65	2,281.13	8,142.97	87	8,999.69	1,808.60	6,713.09	30	1,769.73	365.48	1,313.27																
13	INDIAN OVERSEAS BANK	89	4,893.24	1,044.32	3,600.68	46	2,892.52	599.26	2,148.64	55	3,739.40	733.32	2,812.44	42	3,327.58	653.59	2,507.61	13	1,089.50	204.81	830.21																
14	INDUSIND BANK LTD	82	4,846.65	1,180.24	3,408.99	72	3,726.24	908.50	2,618.08	19	1,632.03	391.23	1,154.04	65	3,474.23	844.94	2,442.23	2	90.28	22.32	60.45																
15	KARNATAKA BANK LTD	1	19.71	4.93	13.79	4	774.71	112.34	623.63	3	512.71	112.93	374.14	6	1,029.71	172.34	805.88	3	682.50	111.50	536.88																
16	KARUR VYSYA BANK	29	2,348.38	482.54	1,748.42	26	3,463.09	704.40	2,578.30	23	1,376.60	258.55	1,049.22	29	3,842.75	774.43	2,968.84	12	1,435.45	302.40	1,061.28																
17	KOTAK MAHINDRA BANK	22	1,506.56	364.63	1,066.60	16	913.73	222.27	645.78	6	851.64	207.32	601.75	17	947.16	229.37	670.43	1	33.97	8.49	23.79																
18	PUNJAB NATIONAL BANK Small Industries Development Bank of India	16	2,059.06	484.23	1,521.87	10	1,329.47	256.47	1,006.53	17	1,460.33	327.74	1,059.58	7	651.28	128.17	490.55	5	756.69	147.30	571.55																
19	Development Bank of India	2	800.00	150.00	610.00	2	900.00	150.00	705.00	1	125.29	29.45	89.57	1	400.00	75.00	305.00	0	0	0	0																
20	SOUTH INDIAN BANK	1	96.90	21.50	69.70	2	310.00	71.50	233.00	3	320.32	78.24	226.06	1	214.00	50.00	153.30	2	128.85	26.77	93.60																
21	STATE BANK OF INDIA	307	22,377.48	4,571.29	16,638.58	216	16,629.86	3,421.16	12,330.27	162	11,468.29	2,287.72	8,594.93	211	15,935.72	3,269.25	11,822.34	23	1,295.44	254.91	975.76																
22	TAICO BANK LTD	2	66.06	15.70	47.05	2	66.06	15.70	47.05	1	15.00	2.80	11.46	2	66.06	15.70	47.05	0	0	0	0																
23	TAMILNADU MERCANTILE BANK LTD	50	4,110.23	907.49	2,907.23	27	2,104.64	466.76	1,531.09	22	2,219.47	449.38	1,559.11	27	2,132.39	479.96	1,544.25	5	612.57	131.71	450.23																
24	TAMILNADU GRAMA BANK Tamilnadu Industrial Investment Corporation	8	193.37	43.39	140.31	4	64.54	14.52	46.30	1	37.24	8.75	26.63	4	64.54	14.52	46.30	0	0	0	0																
25	THE BHARATKASHMIRI BANK LTD	120	15,341.38	2,878.87	11,670.59	93	11,322.88	2,205.80	8,546.93	95	10,283.04	1,879.77	7,552.82	82	9,623.64	1,890.89	7,247.57	41	4,230.08	698.29	3,319.04																
26	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																
27	THE FEDERAL BANK LTD	8	803.46	181.73	581.56	11	1,492.75	355.20	1,065.91	6	574.09	101.15	444.24	10	1,569.52	357.07	1,131.97	0	0	0	0																
28	LTD	0	0	0	0	0	0	0	0	1	24.65	4.99	18.47	0	0	0	0	0	0	0	0																
29	UCO BANK	3	116.60	26.66	84.12	2	85.45	18.87	62.30	3	80.97	18.24	58.68	2	85.45	18.87	62.30	0	0	0	0																
30	UNION BANK OF INDIA	53	5,903.90	1,190.27	4,410.44	45	4,878.73	998.29	3,632.99	27	2,332.16	489.94	1,726.61	39	4,028.89	831.05	2,992.88	8	842.59	130.61	669.85																
31	UNITED BANK OF INDIA	2	228.84	56.48	160.92	2	228.84	56.48	160.92	0	0	0	0	1	192.00	47.75	134.65	0	0	0	0																
32	VIAVA BANK	1	95.00	22.07	68.19	0	0	0	0	4	193.22	40.57	139.99	0	0	0	0	0	0	0	0																
33	YES BANK LTD	19	2,469.37	558.08	1,786.56	20	2,528.22	572.79	1,827.75	0	0	0	0	0	0	0	0	0	0	0	0																
	Total	1483	132,147.45	27,385.09	97,957.37	1081	100,995.84	20,955.96	74,841.39	865	75,782.86	15,240.62	56,651.24	1010	96,502.40	19,873.91	71,677.21	233	23,522.59	4,544.47	17,773.56																

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 31.03.2023. As per their report, 18562 applications are pending as on 31.03.2023 with various Bank branches. Bank wise/district-wise pendency are provided as annexure. Similarly, even after receipt of subsidy, Utilisation Certificate for 7893 accounts (**5515 pertains to more than 3 months**) have not been submitted by bank branches.

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

The bank wise details of Application and UC pending as on 31.03.2023 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 - District Wise - Subsidy Released But Loan not Disbursed 31.03.2023 Rs.in Lakhs

Name of Bank	Total Subsidy Pending with Bank		One year Above		One year Below 6 Months Above		6 Months Below 3 months Above		3 months below	
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy
Ariyalur	114	109.18	11	5.03	49	33.64	38	42.66	16	27.84
Chengalpattu	325	620.18	7	14.35	146	266.26	98	185.21	74	154.34
Chennai	119	191.77	28	56.64	18	25.91	19	32.49	54	76.73
Coimbatore	96	164.04	16	23.53	23	44.70	34	58.26	23	37.55
Cuddalore	271	373.55	37	39.33	43	61.87	64	102.34	127	170.01
Dharmapuri	352	745.31	43	83.01	81	178.88	122	261.74	106	221.68
Dindigul	374	524.55	20	29.61	199	275.41	83	146.92	72	72.61
Erode	88	124.49	1	2.00	17	24.12	56	81.18	14	17.19
Kallakurichi	60	101.96	17	26.25	18	31.48	11	19.15	14	25.08
Kanchipuram	218	394.37	17	30.99	39	60.39	18	31.48	144	271.51
Kanniyakumari	14	18.73			4	4.86	1	0.30	9	13.57
Karur	138	162.93	21	34.01	64	74.64	22	23.70	31	30.58
Krishnagiri	54	81.33	7	9.85	14	21.37	22	32.67	11	17.44
Madurai	489	657.69			161	247.82	121	154.68	207	255.19
Mayiladuthurai	14	22.05	2	2.79	4	7.42	4	7.95	4	3.89
Nagapattinam	188	231.08	30	31.42	56	66.70	39	46.32	63	86.64
Namakkal	63	106.95	32	51.22	10	19.45	7	11.09	14	25.19
Perambalur	168	232.24	7	15.29	78	98.71	41	60.93	42	57.31
Pudukkottai	53	86.02	9	11.30	19	28.25	13	23.10	12	23.37
Ramanathapuram	202	413.37			13	23.57	74	152.28	115	237.52
Ranipet	76	124.55	9	16.67	32	55.01	21	30.21	14	22.67
Salem	287	536.53	51	96.99	84	152.79	127	241.33	25	45.41
Sivagangai	164	321.16	1	0.48	21	38.71	100	200.11	42	81.86
Tenkasi	34	51.06			15	17.49	11	17.40	8	16.17
Thanjavur	291	297.18	56	62.97	84	114.78	103	62.04	48	57.39
The Nilgiris	42	54.13			9	11.16	16	22.85	17	20.12
Theni	545	799.16	77	80.92	169	304.12	168	240.79	131	173.33
Thoothukkudi	360	565.11	12	19.65	247	362.99	33	53.71	68	128.76
Tiruchirappalli	199	371.53	15	20.14	33	53.91	78	167.66	73	129.82
Tirunelveli	321	306.52	5	6.30	86	80.35	92	108.42	138	111.46
Tirupathur	111	189.67	19	35.39	46	81.54	25	43.92	21	28.82
Tiruppur	131	145.96	1	1.57	23	33.68	55	72.13	52	38.58
Tiruvallur	389	724.61	183	327.87	40	71.74	45	74.34	121	250.66
Tiruvannamalai	482	477.34	14	17.55	114	112.10	151	94.66	203	253.03
Tiruvarur	204	283.42	2	1.25	25	19.44	67	62.55	110	200.18
Vellore	240	335.19	24	32.88	85	130.22	86	96.81	45	75.28
Villupuram	318	500.24	102	148.66	70	126.56	88	119.69	58	105.33
Virudhunagar	299	404.56	18	18.31	122	182.17	107	151.54	52	52.54
Grand Total	7893	11849.69	894	1354.22	2361	3544.21	2260	3334.60	2378	3616.65

TAHDCO - Bank Wise Subsidy Released But Loan not Disbursed 31.03.2023

Name of Bank	Total Subsidy Pending with Bank		One year Above		One-year Below 6 Months Above		6 Months below 3 months Above		3 months below	
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy
Indian Bank	1393	1683.61	236	361.76	363	445.36	464	475.43	330	401.06
Canara Bank	1277	1491.00	153	212.72	439	524.32	279	377.56	406	376.39
HDFC Bank Ltd	922	2062.57	24	50.18	236	526.30	336	754.98	326	731.12
Indian Overseas Bank	874	929.08	140	194.13	294	294.80	229	232.41	211	207.74
Kotak Mahendra Bank Ltd	640	1432.94	11	24.60	212	473.32	188	420.84	229	514.18
State Bank of India	504	679.17	44	68.47	144	188.37	158	206.52	158	215.81
Indus Ind Bank Ltd	503	1106.95	14	28.20	115	245.99	137	305.39	237	527.36
PACS	465	483.97	85	122.02	120	175.20	137	87.61	123	99.14
Union Bank of India	272	333.03	46	74.54	79	101.60	76	75.70	71	81.19
Axis Bank Ltd.,	225	505.74	4	9.00	83	186.24	54	121.50	84	189.00
Bank of India	163	178.17	35	41.11	62	64.63	28	36.79	38	35.64
Tamil Nadu Grama Bank	125	125.84	14	17.40	45	47.34	44	36.91	22	24.19
Central Bank of India	119	180.94	22	32.56	43	64.07	34	53.44	20	30.88
Bank of Baroda	90	135.60	13	22.47	30	50.04	19	28.38	28	34.72
District Central Co-Op Bank	69	114.34	19	36.46	20	42.30	12	12.67	18	22.91
Punjab National Bank	67	88.02	7	12.79	21	29.36	16	18.04	23	27.84
ICICI Bank Ltd	66	138.95	2	3.00	13	27.98	21	42.39	30	65.58
U C O Bank	26	38.62	6	6.84	5	8.16	10	16.55	5	7.07
City Union Bank Ltd.	21	29.30	4	7.75	8	9.99	3	6.00	6	5.56
Karur Vysya Bank Ltd.	15	26.23	4	6.65	5	10.32	1	1.59	5	7.68
Pandyan Grama Bank	14	13.17			14	13.17				
Tamilnadu Mercantile Bank Ltd	11	16.56			3	4.13	8	12.42		
IDBI Ltd - DBSBU	8	13.89	3	6.60			2	3.16	3	4.13
South Indian Bank Ltd.	4	5.98			2	3.15			2	2.83
Dena Bank	4	9.00	4	9.00						
Punjab & Sind Bank	4	8.22			2	4.50	1	2.25	1	1.47
Karnataka Bank Ltd.	3	4.19	2	3.28					1	0.90
Equitas Small Finance Bank	2	4.50			1	2.25			1	2.25
Federal Bank Ltd.	2	2.19			1	0.60	1	1.59		
United Bank of India	1	0.72			1	0.72				
Catholic Syrian Bank Ltd.	1	1.50	1	1.50						
YES BANK	1	2.25					1	2.25		
DBS BANK	1	1.20	1	1.20						
Ujjivan Small Finance Bank	1	2.25					1	2.25		
Grand Total	7893	11849.69	894	1354.22	2361	3544.21	2260	3334.60	2378	3616.65

Rs In Lakhs

TAHDCO - DISTRICT WISE PERFORMANCE REPORT 2022-23 31.03.2023														Rs. in Lakhs			
Name of Bank	Total Applications Forwarded				Sanctioned by bank				Rejected by Bank				Application Pending with Bank				
	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan		
Indian Bank	7078	8601.97	19942.89	1781	1959.31	4243.57	1092	1551.37	3679.42	4205	5091.29	12019.90	4205	5091.29	12019.90		
PACS	4594	3220.85	6406.07	1141	782.81	1453.29	831	771.84	1492.96	2622	1666.21	3459.82	2622	1666.21	3459.82		
State Bank of India	4195	5095.56	12219.03	723	959.19	2355.86	868	988.36	2361.70	2604	3148.01	7501.47	2604	3148.01	7501.47		
Canara Bank	4188	5165.26	12109.11	1434	1672.15	3957.46	674	927.66	2252.24	2080	2565.45	5899.41	2080	2565.45	5899.41		
Indian Overseas Bank	3973	4444.02	11047.03	1037	1056.19	2297.01	745	892.35	2033.67	2191	2495.48	6716.35	2191	2495.48	6716.35		
HDFC Bank Ltd	1863	4154.99	9652.58	1307	2929.49	6736.49	64	140.23	329.59	492	1085.27	2586.50	492	1085.27	2586.50		
Indus Ind Bank Ltd	1725	3817.70	8967.62	1260	2728.32	6525.53	28	61.03	168.15	437	962.77	2273.94	437	962.77	2273.94		
Kotak Mahendra Bank Ltd	1723	3857.03	9081.73	1218	2728.32	6394.63	33	72.76	169.09	472	1055.96	2518.01	472	1055.96	2518.01		
Union bank of India	1234	1407.75	3250.83	333	387.60	895.97	285	295.35	686.86	616	724.80	1668.00	616	724.80	1668.00		
Tamil Nadu Grama Bank	727	733.75	1609.88	151	136.57	301.45	228	262.44	559.66	348	334.75	748.78	348	334.75	748.78		
Axis Bank Ltd.,	702	1542.09	3649.75	499	1118.64	2628.17	23	50.24	118.78	180	373.21	902.81	180	373.21	902.81		
District Central Co-Op Bank	665	629.08	1259.63	196	172.46	299.64	144	138.78	277.57	325	317.84	682.42	325	317.84	682.42		
Central Bank of India	650	846.41	1945.91	153	214.55	483.01	159	198.56	470.55	338	433.30	992.24	338	433.30	992.24		
Bank of India	630	725.27	1691.69	166	187.16	425.30	148	176.87	435.48	316	361.24	830.91	316	361.24	830.91		
Bank of Baroda	448	610.16	1424.71	133	170.49	369.85	75	104.31	274.03	240	335.35	780.83	240	335.35	780.83		
Punjab National Bank	302	356.15	809.37	111	117.37	255.16	31	34.66	83.68	160	204.12	470.52	160	204.12	470.52		
City Union Bank Ltd.	292	363.55	867.14	21	23.00	57.14	68	73.92	170.21	203	266.63	639.79	203	266.63	639.79		
ICICI Bank Ltd	279	564.12	1334.21	169	365.16	826.27	23	33.88	76.96	87	165.08	430.99	87	165.08	430.99		
Karur Vysya Bank Ltd.	273	359.42	886.30	21	34.60	74.39	88	118.85	266.35	164	205.97	545.56	164	205.97	545.56		
Tamilnadu Mercantile Bank Ltd	223	286.80	672.56	17	29.05	76.57	56	89.15	214.90	140	168.60	381.09	140	168.60	381.09		
U C O Bank	143	189.03	444.72	27	41.75	97.29	44	54.47	122.98	72	92.81	224.45	72	92.81	224.45		
Pandyan Grama Bank	128	88.98	201.60	13	16.45	43.83	48	34.63	75.28	67	37.90	82.49	67	37.90	82.49		
South Indian Bank Ltd.	93	127.53	360.35	7	9.73	20.84	50	66.70	194.71	36	51.10	144.80	36	51.10	144.80		
DBS BANK	61	57.66	127.59	0	0.00	0.00	24	25.04	53.87	37	32.62	73.72	37	32.62	73.72		
IDBI Ltd - DBSBU	61	86.17	208.68	8	10.54	23.48	11	17.27	38.37	42	58.36	146.83	42	58.36	146.83		
Punjab & Sind Bank	31	67.35	152.54	4	8.10	21.96	9	19.50	42.25	18	39.75	88.33	18	39.75	88.33		
Federal Bank Ltd.	30	47.72	121.31	3	4.37	9.31	10	15.10	38.92	17	28.26	73.08	17	28.26	73.08		
IDFC First Bank	24	54.00	125.21	7	15.75	33.82	1	2.25	5.50	16	36.00	85.89	16	36.00	85.89		
Karnataka Bank Ltd.	15	25.35	60.49	3	5.40	13.44	5	6.76	14.82	7	13.18	32.22	7	13.18	32.22		
United Bank of India	11	7.59	16.44	2	2.97	6.40	2	0.90	1.97	7	3.72	8.07	7	3.72	8.07		
Bank of Maharashtra	8	13.48	39.01	2	0.00	0.00	2	4.20	11.48	6	9.28	21.54	6	9.28	21.54		
Equitas Small Finance Bank	7	12.12	31.43	2	4.50	12.03	0	0.00	0.00	5	7.62	19.40	5	7.62	19.40		
Oriental Bank of Commerce	7	8.29	19.92	0	0.00	0.00	4	4.32	9.21	3	3.98	10.71	3	3.98	10.71		
Ujjivan Small Finance Bank	5	7.95	18.08	2	4.50	10.58	1	2.25	4.90	2	1.20	2.60	2	1.20	2.60		
Catholic Syrian Bank Ltd.	4	4.80	10.50	0	0.00	0.00	1	0.90	2.05	3	3.90	8.45	3	3.90	8.45		
Dhanalakshmi Bank Ltd.	3	4.28	9.25	2	3.68	7.95	0	0.00	0.00	1	0.60	1.30	1	0.60	1.30		
YES BANK	2	4.36	9.09	1	2.25	4.51	0	0.00	0.00	1	2.11	4.58	1	2.11	4.58		
Tamil Nadu State Apex Co-op	1	0.45	1.00	0	0.00	0.00	0	0.00	0.00	1	0.45	1.00	1	0.45	1.00		
TIIIC Bank	1	1.68	3.63	0	0.00	0.00	1	1.68	3.63	0	0.00	0.00	0	0.00	0.00		
R&L Bank Ltd.	1	1.84	4.20	0	0.00	0.00	0	0.00	0.00	1	1.84	4.20	1	1.84	4.20		
Grand Total	36400	47592.56	110787.08	11952	17968.00	40962.18	5886	7238.58	16741.69	18562	22385.99	53083.01	18562	22385.99	53083.01		

TAHDCO - DISTRICT WISE PERFORMANCE REPORT 2022-23 31.03.2023

Name of District	Total Application Forwarded						Sanctioned by bank						Rejected by Bank						Application Pending with Bank					
	Phy		Subsidy		Bank Loan		Phy		Subsidy		Bank Loan		Phy		Subsidy		Bank Loan		Phy		Subsidy		Bank Loan	
Ariyalur	605	563.53	1301.91	183.00	420.55	185	177.58	430.29	241	202.95	451.08													
Chengalpattu	1089	1936.23	4864.31	741.04	1783.12	251	441.53	1195.07	467	753.67	1886.12													
Chennai	704	1031.43	2433.20	338.43	791.02	60	98.93	235.91	401	594.06	1406.27													
Coimbatore	322	531.82	1062.31	227.09	415.96	57	91.97	194.49	125	212.75	451.86													
Cuddalore	1647	2284.26	5106.75	826.04	1816.19	263	298.74	647.57	892	1159.49	2642.98													
Dharmapuri	1236	2128.55	4857.44	786.99	1822.83	479	734.25	1622.46	387	607.31	1412.15													
Dindigul	1196	1549.94	3512.19	519.15	1235.13	81	110.61	241.83	780	920.18	2035.23													
Erode	319	448.96	1015.21	170.80	392.22	120	166.11	363.53	78	112.05	259.45													
Kallakurichi	451	616.41	1477.75	106.73	240.53	26	44.16	112.48	358	465.52	1124.74													
Kanchipuram	1416	2425.48	5970.50	928.98	2238.60	453	711.65	1726.88	503	784.84	2005.02													
Kanniyakumari	184	170.41	384.41	63.78	142.22	38	31.75	73.64	91	74.88	168.55													
Karur	756	880.33	1871.62	281.26	552.29	327	452.35	943.25	166	146.71	376.08													
Krishnagiri	328	566.14	1322.27	143.72	337.35	113	187.30	409.64	123	235.12	575.27													
Madurai	1440	1485.02	3407.83	846.28	1952.11	248	249.99	570.04	452	388.74	885.68													
Mayiladuthurai	202	272.71	612.76	30.64	66.38	6	8.00	20.16	177	234.07	526.22													
Nagapattinam	1162	1486.69	3361.48	428.72	934.42	151	198.49	474.04	715	859.48	1953.02													
Namakkal	509	832.26	1836.74	251.40	549.08	185	280.66	618.57	187	300.20	669.09													
Perambalur	997	1438.11	3359.38	789.14	1857.95	195	207.43	460.38	293	441.53	1041.06													
Pudukkottai	622	877.36	1964.27	224.61	500.34	116	171.72	397.53	379	481.02	1066.40													
Ramanathapuram	776	1244.20	2534.34	601.79	1163.47	76	59.82	121.61	383	582.59	1249.26													
Ranipet	336	557.69	1339.24	168.86	382.31	5	8.82	27.12	238	380.01	929.82													
Salem	1268	2013.76	4848.19	699.32	1647.07	40	68.54	187.96	818	1245.90	3013.15													
Sivagangai	641	846.71	2058.94	435.33	1066.12	67	82.62	196.52	290	328.76	796.30													
Tenkasal	286	475.29	1177.32	228.63	573.80	5	8.08	22.03	158	238.58	581.50													
Thanjavur	2423	1303.43	2916.58	318.57	699.72	81	86.50	215.19	1,928	898.36	2001.67													
The Nilgiris	448	601.77	1323.42	205.32	531.89	118	162.67	412.16	193	233.78	579.37													
Theni	1340	1620.33	3771.01	783.87	1897.03	157	149.08	335.49	626	687.38	1538.49													
Thoothukkudi	934	1326.58	3948.28	445.17	1059.18	9	14.43	33.18	656	866.99	2855.92													
Tiruchirappalli	930	1586.86	3448.60	804.75	1722.42	301	386.93	871.15	226	395.18	855.03													
Tirunelveli	925	1044.88	2535.42	568.80	1344.41	31	24.34	73.09	411	451.74	1117.91													
Tirupathur	304	450.42	1003.07	155.82	326.59	4	5.65	9.75	208	288.95	666.73													
Tiruppur	552	557.90	1221.35	185.00	398.27	48	64.85	140.65	335	308.05	682.44													
Tiruvallur	1601	2770.41	6818.24	890.60	2131.30	108	152.69	388.22	1,046	1727.11	4298.71													
Tiruvannamalai	3427	3289.30	7621.26	1337.46	3135.99	652	518.76	1149.88	1,527	1433.09	3335.39													
Tiruvarur	1317	1823.93	3864.51	772.88	1542.80	46	54.42	117.82	793	996.63	2203.89													
Vellore	807	1196.96	2707.29	576.01	1254.44	11	16.82	40.59	445	604.12	1412.27													
Villupuram	1222	1839.68	4331.05	425.87	937.37	146	233.35	589.16	781	1180.46	2804.52													
Virudhunagar	1678	1516.86	3396.64	476.15	1099.71	627	476.99	1072.55	685	563.72	1224.38													
Grand Total	36400	47592.56	110787.08	17968.00	40962.18	11952	7238.58	16741.89	22385.99	53083.01														

Progress Report on Pradhan Mantri Mudra Yojana (PMMY)

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

We give below the progress of PMMY Scheme as of 12.04.2023

PRADHAN MANTRI MUDRA YOJANA (PMMY)			
Progress Report as on 12.04.2023			
Amount In Rs. In Crores			
TYPE	NO.OF ACS	SANCTIONED	DISBURSED
SHISHU	39,05,069	13,799.86	13,764.39
KISHORE	24,16,189	22,681.95	22,560.71
TARUN	83,721	7,459.43	7,398.44
TOTAL	64,04,979	43,941.24	43,723.54

As on 12.04.2023, Banks/FIs in Tamil Nadu have sanctioned 64,04,979 number of loans under three categories of Prime Minister Mudra Yojana scheme amounting to Rs. 43,941.24 crores and have disbursed loans to the tune of Rs. 43,723.54 crores.

The Bank-wise and District-wise performance details under PMMY for the State of Tamil Nadu since inception are given in the annexure.

Our state is one of the major states in the country and there is huge scope for lending under PMMY Scheme. SLBC requests Member Banks to actively participate in financing MUDRA loans under PMMY.TARUN category needs to be improved by banks.

PMMY-District Wise as on 12.04.2023

State/District	Shishu			Kishore			Tarun			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	44315	163.05	162.76	21915	182.89	181.13	304	23.88	23.53	66534	369.82
Chengalpet	27679	104.38	104.35	26490	268.76	267.98	345	28.77	28.29	54514	401.91	400.61
Chennai	352648	911.71	910.32	75333	1011.34	1003.5	9352	987.12	977.43	437333	2910.17	2891.26
Coimbatore	141475	488.54	486.88	57546	678.87	674.19	5217	432.11	426.46	204238	1599.51	1587.53
Cuddalore	140244	519.82	518.27	67602	607.99	604.39	1605	129.43	128.35	209451	1257.24	1251.01
Dharmapuri	41444	145.35	144.9	20210	251.54	249.64	2112	165.55	163.94	63766	562.44	558.48
Dindigul	93879	329.9	329.09	29705	339.89	334.83	1992	159.73	158.44	125576	829.52	822.37
Erode	101325	349.23	346.4	30330	325.54	323.63	2390	193.94	191.08	134045	868.71	861.11
Kallakurichi	32637	123.53	123.38	11618	117.59	116.33	318	25.74	25.28	44573	266.86	264.99
Kancheepuram	113193	406.76	405.79	84026	909.47	904.66	3070	246.63	243.86	200289	1562.86	1554.31
Kanyakumari	69420	230.44	229.45	44003	537.56	535.17	1567	128.4	127.21	114990	896.4	891.84
Karur	21293	71.4	71.08	9092	108.14	105.37	695	55.13	54.6	31080	234.66	231.04
Krishnagiri	42584	152.77	152.35	23301	321.03	319.05	3944	314.52	313.13	69829	788.32	784.53
Madurai	127210	447.73	446.37	44291	492.87	486.73	3082	255.3	252.79	174583	1195.9	1185.9
Nagapattinam	112955	390.29	389.31	43725	373.02	371.52	1058	85.9	85.08	157738	849.21	845.91
Namakkal	59910	214.8	214.34	26612	308.6	305.9	1630	136.18	134.01	88152	659.58	654.26
Nilgiris	36584	122.76	122.28	20242	198.43	197.56	504	42.24	41.7	57330	363.42	361.54
Other	789118	3107.77	3107.77	1128142	9049.59	9049.26	16875	1052.77	1051.98	1934135	13210.12	13209.01
Perambalur	19814	69.97	69.72	9320	103	97.27	460	72.13	71.54	29394	245.1	238.53
Pudukkottai	69339	255.9	255.22	23799	223.4	220.71	903	71.29	70.08	94041	550.59	546.01
Ramanathapuram	65085	221.45	220.92	15173	162.71	162.21	900	67.69	67.19	81158	451.85	450.32
Ranipet	16333	62.05	62.02	11345	109.8	107.86	252	19.93	19.49	27930	191.78	189.37
Salem	100306	345.03	343.93	41820	509.19	503.59	3853	321.89	318.11	145979	1176.11	1165.63
Sivaganga	65040	230.04	229.49	26135	269.08	268.08	825	65.1	64.37	92000	564.23	561.94
Tenkasi	27963	98.03	97.92	10094	112.48	111.6	208	16.69	16.65	38265	227.21	226.17
Thanjavur	118939	435.17	434.34	47786	425.42	423.06	1701	140.56	139.51	168426	1001.16	996.91
Theni	59931	216.05	215.47	18503	203.54	201.12	919	72.61	71.14	79353	492.2	487.73
Thiruvallur	95377	335.65	334.44	79795	861.83	859.23	2475	202.1	200.11	177647	1399.58	1393.78
Thiruvavur	104036	376.79	376.22	39064	304.38	302.54	576	47.44	47.25	143676	728.61	726
Thoothukudi	89779	299.73	298.61	31514	342.95	340.14	1355	108.77	108.11	122648	751.44	746.86
Tiruchirappalli	126458	450.38	449.1	47080	473.73	463.1	2089	895.09	893.41	175627	1819.2	1805.6

PMMY-District Wise as on 12.04.2023												
State/District	Shishu			Kishore			Tarun			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
Tirunelveli	132839	455.21	452.38	43090	437.34	433.34	1720	140.93	139.66	177649	1033.48	1025.38
Tirupattur	31862	123.52	123.46	13752	131.13	130.7	525	41.15	41.08	46139	295.79	295.24
Tiruppur	64961	228.25	226.65	25433	290.35	287.87	2545	212.84	209.11	92939	731.44	723.63
Tiruvannamalai	81540	299.36	298.57	51791	487.92	482.01	1375	108.55	107.68	134706	895.83	888.27
Vellore	90815	331.39	328.68	41235	433.85	428.5	1865	146.82	144.5	133915	912.06	901.68
Viluppuram	112476	399.21	396.32	49231	454.79	446.6	1486	117.33	116.13	163193	971.34	959.05
Virudhunagar	84463	286.44	285.85	26046	261.96	260.34	1629	127.15	126.17	112138	675.56	672.36
Total	3905069	13799.86	13764.39	2416189	22681.95	22560.71	83721	7459.43	7398.44	6404979	43941.24	43723.55

Bank Name	PMMY - Bank Wise as on 12.04.2023												Amt. in Crore											
	Shishu				Kishore				Tarun				Total											
	(Loans up to Rs. 50,000)				(Loans from Rs. 50,001 to Rs. 5.00 Lakh)				(Loans from Rs. 5.00 to Rs. 10.00)															
	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt									
Bank of Baroda	84529	293.4	287.49	12470	217.31	212.43	2615	225.89	220.75	99614	736.6	720.67												
Bank of India	6128	15.24	15.07	9967	233.16	228.98	2033	168.03	162.8	18148	416.44	406.85												
Bank of Maharashtra	65485	182.38	182.38	2832	32.25	30.9	310	24.16	22.21	68627	238.79	235.49												
Canara Bank	96662	247.59	247.47	43223	1012.03	992.37	11885	1005.31	1001.79	153770	2264.94	2241.62												
Central Bank of India	4262	4.49	3.38	2423	53.72	45.17	803	69.47	61.66	7488	127.68	110.21												
Indian Bank	168461	244.89	243.9	35962	767.49	730.22	8835	722.22	715.24	213258	1734.6	1689.35												
Indian Overseas Bank	267568	883.55	883.44	105466	1444.97	1432.78	3026	242.31	239.29	376060	2570.83	2555.51												
Punjab National Bank	3737	22.84	22.83	4477	108.78	107.69	2187	192.89	192.49	10401	324.52	323.01												
Punjab & Sind Bank	214	0.55	0.47	207	5.26	5.16	96	8.5	8.32	517	14.32	13.95												
State Bank of India	19784	48.48	41.32	18489	469.32	460.63	8847	1740.29	1729.29	47120	2258.09	2231.24												
Union Bank of India	31949	104.34	102.72	77493	1257.97	1242.4	4851	395.41	385.82	114293	1757.72	1730.95												
UCO Bank	1563	5.56	5.47	1591	35.93	35.29	579	49	48.52	3733	90.49	89.28												
Axis Bank	128598	440.82	440.82	4801	88.41	88.41	1864	162.18	162.18	135263	691.41	691.41												
Bandhan Bank	56716	220.79	220.79	21107	154.13	154.13	0	0	0	77823	374.92	374.92												
Catholic Syrian Bank	0	0	0	1	0.02	0.02	1	0.1	0.1	2	0.12	0.12												
City Union Bank	6	0.02	0.02	28	0.61	0.61	2	0.2	0.2	36	0.83	0.83												
Federal Bank	97	0.48	0.47	613	13.45	12.44	129	11.69	10.08	839	25.63	22.99												
HDFC Bank	179892	575.49	575.49	97221	747.26	747.26	6892	482.16	482.16	284005	1804.9	1804.9												
ICICI Bank	201	0.79	0.76	5957	148.83	144.38	2370	180.13	177.91	8528	329.76	323.05												
IDBI Bank Limited	8	0.02	0.02	57	1.9	1.9	126	10.09	10.09	191	12.01	12.01												
IDFC Bank Limited	393527	1522	1522	805628	5958.63	5958.31	2862	182.08	181.3	1202017	7662.72	7661.6												
Indusind Bank	58919	160.45	160.45	3341	48.01	48.01	1795	109.74	109.74	64055	318.2	318.2												
Jammu & Kashmir Bank	2	0	0	21	0.72	0.72	9	0.79	0.79	32	1.51	1.51												
Karnataka Bank	28	0.06	0.04	98	3.6	3.06	139	11.25	10.26	265	14.91	13.36												
Karur Vysya Bank	0	0	0	84	2.29	2.28	90	6.55	6.5	174	8.85	8.78												
Kotak Mahindra Bank	34815	127.64	127.64	5	0.04	0.04	4	0.37	0.37	34824	128.04	128.04												
Ratnakar Bank	84	0.18	0.18	1	0.02	0.02	4	0.25	0.25	89	0.45	0.45												
South Indian Bank	0	0	0	31	1.36	1.36	29	2.62	2.62	60	3.98	3.98												
Tamilnad Mercantile Bank	131	0.59	0.59	154	2.86	2.82	10	0.46	0.46	295	3.91	3.87												
Yes Bank	42550	156.46	156.46	5153	30.68	30.68	21	2.03	2.03	47724	189.17	189.17												
Tamil Nadu Grama Bank	62235	171.72	171.72	87367	1197.04	1197.04	4562	361.55	361.55	154164	1730.31	1730.31												
Pahal Financial Services	4449	19.51	19.51	496	3.04	3.04	0	0	0	4945	22.56	22.56												
Annapurna Microfinance Pvt.	27808	109.57	109.57	5151	105.29	105.29	958	73.51	73.51	33917	288.37	288.37												

PMMY - Bank Wise as on 12.04.2023

Bank Name	Shishu			Kishore			Tarun			Total		
	(Loans up to Rs. 50,000)			(Loans from Rs. 50,001 to Rs. 5.00 Lakh)			(Loans from Rs. 5.00 to Rs. 10.00)			Total		
	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
Muthoot Microfin Ltd	114175	516.11	516.11	93974	619.29	619.29	0	0	0	208149	1135.39	1135.39
Samasta Microfinance Limited	268984	910.79	910.79	72718	587.23	587.23	1596	135.58	135.58	343298	1633.6	1633.6
Grameen Koota Financial Services P Ltd	157777	519.67	519.67	76100	608.44	608.44	0	0	0	233877	1128.11	1128.11
MSM Microfinance Limited	48670	174.23	174.23	0	0	0	0	0	0	48670	174.23	174.23
Belstar Investment and Finance Pvt Ltd	75905	321.4	321.4	70724	488.24	488.24	0	0	0	146629	809.64	809.64
SVATANTRA MICROFIN PRIVATE LIMITED	16025	56.69	56.69	576	3.81	3.81	0	0	0	16601	60.49	60.49
Satin Creditcare Network Limited	33103	117.72	117.72	0	0	0	0	0	0	33103	117.72	117.72
Asirvad Microfinance Pvt. Ltd	0	0	0	0	0	0	0	0	0	0	0	0
Fusion Microfinance Pvt. Ltd.	142264	528.48	510.46	6279	38.38	37.77	0	0	0	148543	566.86	548.23
SATYA MicroCapital Limited	33820	165	165	3262	20.18	20.18	0	0	0	37082	185.19	185.19
Shriram Transport Finance Co. Ltd.	706	3.04	3.04	36127	1149.24	1149.24	14013	870.69	870.69	50846	2022.97	2022.97
L&T Finance Limited	394885	1582.72	1582.72	286387	1941.71	1941.71	0	0	0	681272	3524.43	3524.43
Loantap	0	0	0	4	0.07	0.07	0	0	0	4	0.07	0.07
SURYODAY MICRO FINANCE LIMITED	109749	366.3	366.3	50173	371.31	371.31	149	11.25	11.25	160071	748.86	748.86
Fincare Small Finance Bank	75291	274.51	274.51	0	0	0	0	0	0	75291	274.51	274.51
Ujjivan Small Finance Bank	170558	752.03	752.03	125943	1153.63	1153.63	0	0	0	296501	1905.66	1905.66
Jana Small Finance Bank Limited	26	0.09	0.09	476	13.54	13.49	6	0.46	0.46	508	14.09	14.04
Equitas Small Finance Bank	434479	1585.93	1585.93	190551	1142.81	1142.81	0	0	0	625030	2728.75	2728.75
ESAF Small Finance Bank	88244	365.24	365.24	50980	397.66	397.66	3	0.19	0.19	139227	763.09	763.09
TOTAL	3905069	13799.9	13764.4	2416189	22681.92	22560.72	83721	7459.4	7398.45	6404979	43941.24	43723.54

MICRO, SMALL AND MEDIUM ENTERPRISES (MSME) SECTOR

Credit flow to MSME Sector from April 2022 to March 2023 stands at Rs.241,509.99 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 March 2023, share of Micro sector stands at Rs.108127.73 Crores (44.77%). Member banks are advised to improve their lending to Micro Enterprise Sector.

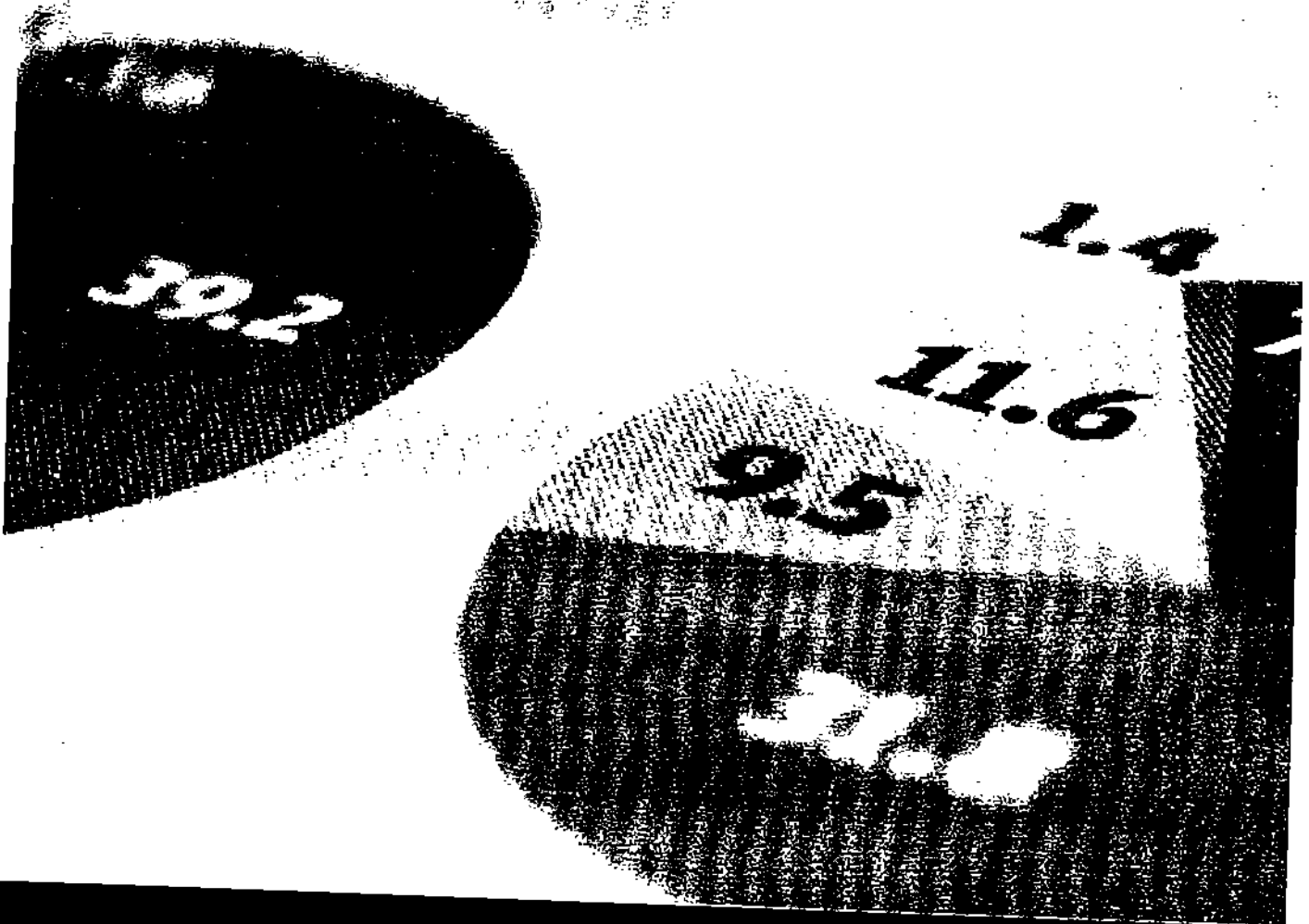
SLBC advises that in terms of recommendation of the Prime Minister's Task Force on MSMEs, Banks are advised to achieve:

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

Sl. No.	Name of Area	Area (in Hectares)		Total Population (as per Census)	Total Number of Households		Total Number of Families		Total Number of Families		Total Number of Families		Total Number of Families
		Area	Area		Households	Families	Households	Families	Households	Families	Households	Families	
1	ARTHALUR	11794	302.06	1127	143.77	92	51.07	409	2.09	135	0.57	12922	499
2	CHENGAIATTU	97417	2483.71	6964	3376.2	365	454.09	417	5.06	0	0	100163	4319.06
3	CHITHRAI	816970	37125.12	51902	31709.26	11757	17219.81	667	394.91	0	0	901746	43164.31
4	COIMBATORE	141378	10643	17329	11896.82	4217	7304.81	567	34.37	0	0	158541	29018.92
5	CUDDALOGE	58738	1399.59	2631	648.99	161	212.53	1391	11.65	0	0	53123	2272.77
6	DHARMAPURI	27261	854.6	4511	461.02	185	102.17	231	1.09	0	0	22109	1421.88
7	CHENKUL	72102	1900.79	4846	1171.38	249	633.86	658	9.43	0	0	77995	3716.86
8	ERODE	60508	3718.47	5622	3184.74	1554	2351.35	298	2.94	0	0	50102	2657.34
9	KALAIKOTCHI	17387	449.83	1005	259.16	41	75.43	314	2.21	0	0	10849	781.35
10	KANCHIPURAM	45493	1608.47	7213	3419.75	574	414.19	100	0.73	0	0	53720	1687.13
11	KANNIYAKUMARI	82690	2014.1	3509	304.01	334	219.39	571	2.73	0	0	88762	3278.24
12	KARUR	21643	1607.07	2382	3270.07	373	219.06	194	1.64	112	0.39	25591	1091.83
13	KERLAHAGRI	40227	2118.16	7751	1631.32	506	664.92	140	15.83	0	0	46424	4572.33
14	KANNIYAKUMARI	99769	4355.03	12578	2916.86	1005	1339.78	635	7.32	0	0	113987	833.59
15	KANNIYAKUMARI	21331	406.41	1360	112.82	31	17.95	102	0.13	0	0	28076	654.75
16	KANNIYAKUMARI	42684	3169.79	6424	1881.79	1285	1592.26	571	6.25	0	0	22076	514.02
17	KANNIYAKUMARI	10615	359.99	1315	247.64	38	118.57	54	0.87	17	0.04	50918	664.59
18	KANNIYAKUMARI	44127	676.3	2422	331.11	240	116.18	134	1.4	0	0	14079	723.07
19	KANNIYAKUMARI	35169	612.32	1132	265.86	160	97.33	62	1.2	0	0	46923	1325.09
20	KANNIYAKUMARI	17572	675.31	2686	491.69	175	342.5	211	6	0	0	21124	1515.51
21	KANNIYAKUMARI	89113	5545.47	11373	3072.35	2066	1751.68	1027	31.28	0	0	105377	9907.74
22	KANNIYAKUMARI	42110	857.47	1714	378.84	175	90.89	115	2.5	0	0	43224	1375.59
23	KANNIYAKUMARI	41783	1072.51	4559	559.17	204	118.05	360	3.80	0	0	47206	1728.82
24	KANNIYAKUMARI	56818	2013.5	4093	1265.98	334	449.2	294	3.78	0	0	61475	3723.16
25	KANNIYAKUMARI	20598	357.59	735	89.57	28	30.96	380	3.99	0	0	21741	476.13
26	KANNIYAKUMARI	37127	948.15	1662	521.87	143	135.18	711	6.73	0	0	11741	476.13
27	KANNIYAKUMARI	124716	3013.54	12612	2451.6	1031	1926.74	754	4.35	0	0	39643	1600.97
28	KANNIYAKUMARI	78549	617.48	2091	273.14	46	24.36	91	3.61	0	0	10579	986.59
29	KANNIYAKUMARI	26540	3021.89	7717	2372.63	1457	1015.54	263	104.34	94	1.23	87977	6355.4
30	KANNIYAKUMARI	57759	1651.55	4185	685.58	149	205.06	760	4.14	0	0	63073	2546.33
31	KANNIYAKUMARI	15059	481.6	2192	245.66	25	44.05	484	1.95	0	0	17760	723.29
32	KANNIYAKUMARI	61008	6009.46	13178	7576.67	2960	4705.59	218	175.99	0	0	78664	18517.72
33	KANNIYAKUMARI	54812	1318.42	5591	664.77	74	79.91	111	2.35	0	0	60593	2085.45
34	KANNIYAKUMARI	56845	1940.18	1978	1057.26	548	690.34	367	5.46	0	0	61378	3733.44
35	KANNIYAKUMARI	40851	1215.31	5024	869.21	459	235.65	571	9.89	0	0	46905	2329.96
36	KANNIYAKUMARI	32111	861.45	3133	444.72	174	190.5	656	4.71	0	0	36464	1467.37
37	KANNIYAKUMARI	47664	2496.32	4471	3103.78	691	1646.20	341	4.16	0	0	51569	6072.64
38	TOTAL	2684610	104122.28	240416	86417.99	31774	45444.79	15964	880.09	378	2.18	2911974	241509.59



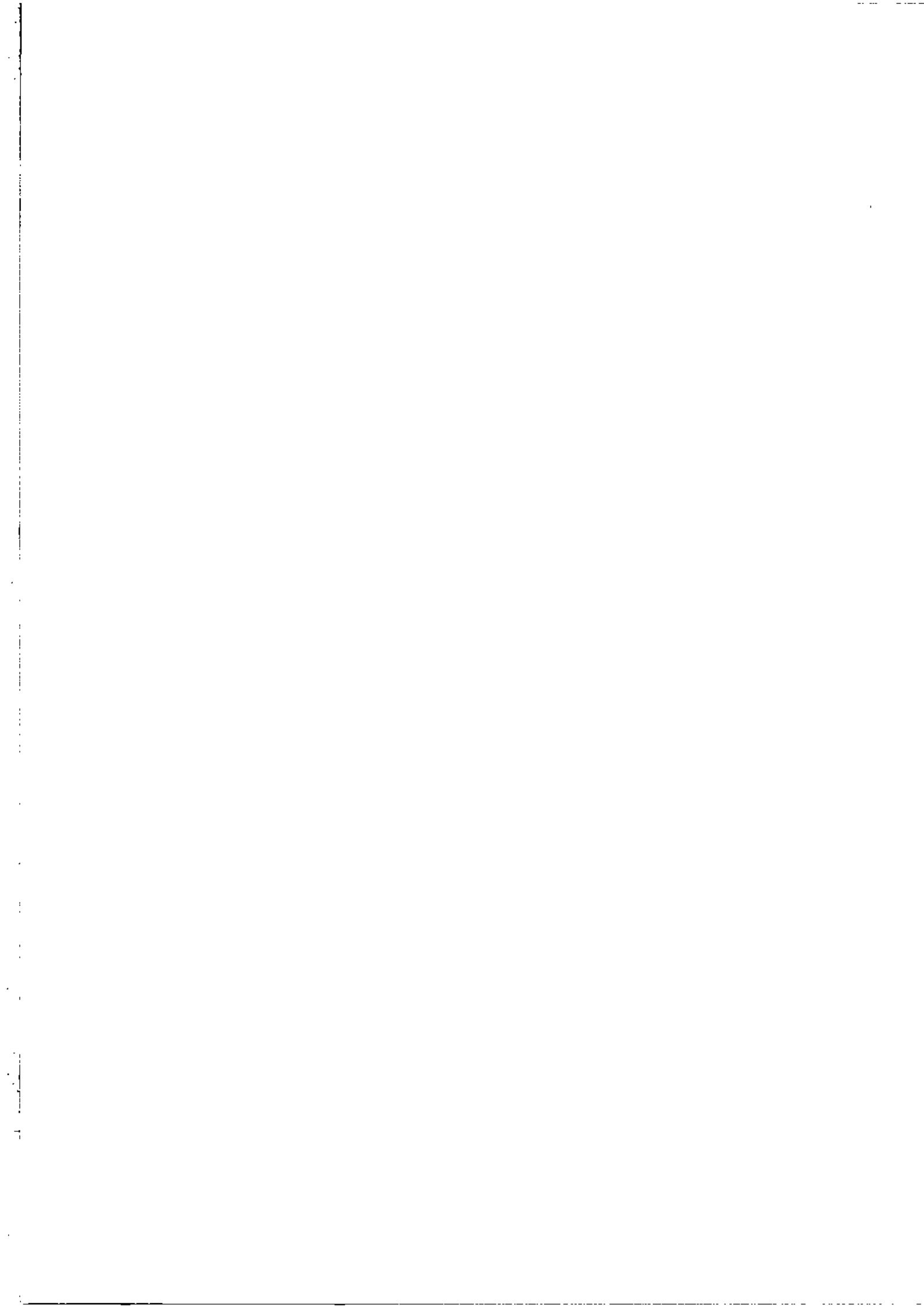


AGENDA CREDIT FLOW & FI

174th SLBC SUB-COMMITTEE MEETING

5/9/23

AGENDA



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 31.03.2023 (01.04.2022 to 31.03.2023) is furnished in the Annexure.

Banks in Tamil Nadu have disbursed Rs.579.96 crore for 3147 beneficiaries under SUI loans.

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

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

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

BANK WISE TOTAL Progress under SUI -Disbursement AS ON 31.3.2023

Slr	Name of Bank	No. in Actual and Amount in Crore		Sum of Female Account- SUI	Sum of Male Account to SC-SUI	Sum of Male Amount to SC-SUI	No. of Male Account to ST-SUI	Sum of Male Amount to ST-SUI
		No. of Female Account SUI	Sum of Female Amount- SUI					
1	INDIAN OVERSEAS BANK	89	44.22	0	0	0	0	0
2	BANK OF BARODA	89	0.24	17	0	0	0	0
3	BANK OF INDIA	0	0	0	0	0	0	0
4	BANK OF MAHARASHTRA	35	2.11	5	0.75	0	0	0
5	CANARA BANK	142	29.65	5	0.7	0	0	0
6	CENTRAL BANK OF INDIA	19	2.68	1	0	0	0	1.77
7	INDIAN BANK	1131	158.52	333	72.44	9	0	0
8	PUNJAB NATIONAL BANK	0	0	0	0	0	0	0
9	PUNJAB AND SIND BANK	7	1.03	0	0	0	0	0
10	UNION BANK OF INDIA	428	79.56	10	1.2	0	0	0
11	UCO BANK	117	24.39	2	0.3	0	0	0
12	STATE BANK OF INDIA	156	19.51	3	0.37	0	0	1.77
	Sub Total	2333	361.96	376	75.76	9	0	1.77
	PRIVATE BANKS							
13	AXIS BANK	0	0	0	0	0	0	0
14	BANOHAN BANK	0	0	0	0	0	0	0
15	FEDERAL BANK	0	0	0	0	0	0	0
16	HDFC BANK	193	44.29	3	0.55	0	0	0
17	ICICI BANK	0	0	0	0	0	0	0
18	IDBI BANK	0	0	0	0	0	0	0
19	INDUSIND BANK	150	43.04	29	5.63	2	0	0.42
20	J & K BANK	0	0	0	0	0	0	0
21	KARNATAKA BANK	3	0.36	0	0	0	0	0
22	CSB BANK LIMITED	0	0	0	0	0	0	0
23	CITY UNION BANK	0	0	0	0	0	0	0
24	DHANLAXMI BANK	0	0	0	0	0	0	0
25	IDFC FIRST BANK	0	0	0	0	0	0	0
26	KARUR VYSYA BANK	0	0	0	0	0	0	0
27	KOTAK MAHINDRA BANK	130	35.44	19	6.74	0	0	0
28	OBS BANK INDIA (E-LI0)	0	0	0	0	0	0	0
29	RBL BANK	0	0	0	0	0	0	0
30	SOUTH INDIAN BANK	0	0	0	0	0	0	0
31	TAMILNAD MERCANTILE BANK	0	0	0	0	0	0	0
32	YES BANK	0	0	0	0	0	0	0
	Sub Total	476	123.13	51	16.92	2	0	0.42
	REGIONAL RURAL BANKS							
33	TAMILNADU GRAMA BANK	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0
	COOPERATIVE BANK							
34	TAMILNADU STATE APEX CO-OP BANK	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0
	Small Financial Bank							
35	EQUITAS SMALL FIN. BANK	0	0	0	0	0	0	0
36	JANA SMALL FIN. BANK	0	0	0	0	0	0	0
37	SURYODAY SMALL FIN. BANK	0	0	0	0	0	0	0
38	UJIVAN SMALL FIN. BANK	0	0	0	0	0	0	0
39	ESAF SMALL FIN. BANK	0	0	0	0	0	0	0
40	FINCARE SMALL FIN. BANK	0	0	0	0	0	0	0
41	AU SMALL FIN BANK	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0
	OTHER BANK							
42	SIDBI	0	0	0	0	0	0	0
43	IDDC	0	0	0	0	0	0	0
44	ITIC	0	0	0	0	0	0	0
45	ITNSARD	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0
	PAYMENT BANKS							
46	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0
47	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0
	GRAND TOTAL	2709	485.09	427	91.68	11	0	2.19

Status of PMJDY Accounts in the State of Tamil Nadu

In the state of Tamil Nadu, 137.72 lakh PMJDY accounts are opened as on 31st March 2023 of which 72.48 lakhs are in rural areas and 65.23 lakh accounts are in urban areas. The number of Male accounts is 57.09 lakhs and number of female accounts is 80.63 lakhs.

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

The PMJDY accounts have an aggregate balance of Rs4,766.81 Crore as of 31.03.2023.

The Average balance per account is Rs.3,461.03 (Rs. 3,296.14 as of 31.03.2023) (excluding zero balance accounts).

Further 99.06 lakhs accounts are Aadhaar seeded comprising of 71.92%.

SLBC advises member banks to scale up their financial literacy activities in rural areas. There are 14.39 lakhs PMJDY accounts with Zero balance as of 31.03.2023 . 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 District Wise as on 31.03.2023								
DISTRICT	Sum of Rural A/C	Sum of Urban A/C	Sum of Male A/C	Sum of Female A/C	Sum of Total A/C	Sum of Total Deposit	Sum of Zero Balance Account	Sum of Aadhaar Seeded
Ariyalur	76217	10894	41367	45744	87111	237046187.04	10144	72877
Chennai	2214	871453	326165	547502	873667	3343660479.35	94881	646394
Coimbatore	362809	432251	339601	455459	795060	3224700379.32	81807	584873
Cuddalore	271140	152406	180861	242685	423546	1242902791.46	58402	300342
Dharmapuri	228857	71396	126887	173366	300253	789332810.46	30488	226609
Dindigul	246059	164647	167196	243510	410706	1261910888.30	46470	283899
Erode	306192	220448	229917	296723	526640	1985009866.19	40356	397310
Kancheepuram	326795	291294	270866	347223	618089	2774175845.52	60175	408535
Kanniyakumari	150173	261348	163959	247562	411521	1159452973.84	35811	284014
Karur	143738	99046	102993	139791	242784	956407396.28	17979	178806
Krishnagiri	225850	107762	147268	186344	333612	998959088.31	38806	236932
Madurai	168853	371232	206374	333711	540085	1626903086.83	48580	416782
Nagapattinam	136409	157236	130956	162689	293645	982681829.85	26568	208466
Namakkal	302476	110967	160717	252726	413443	1416032027.78	36912	294753
Perambalur	57706	39518	42421	54803	97224	495540134.39	6280	65631
Pudukkottai	183314	106515	126329	163500	289829	1067716468.90	37911	190902
Ramanathapuram	148993	94839	96721	147111	243832	1000583384.52	22565	158827
Salem	374819	489457	364162	500114	864276	2167629683.52	117834	680915
Sivaganga	180960	80612	103571	158001	261572	1122680746.01	36864	162317
Thanjavur	210061	246444	177895	278610	456505	1488944127.84	52077	319368
The Nilgiris	106826	25047	53568	78305	131873	450240679.78	15098	101596
Theni	134589	112416	95579	151426	247005	701936659.76	21850	189844
Thiruvallur	293157	263638	237163	319632	556795	2220924363.05	57044	374718
Thiruvarur	133179	111111	103494	140796	244290	887875586.54	28986	169952
Thoothukkudi	132301	127225	106985	152541	259526	1108750249.56	22900	169927
Tiruchirappalli	200376	253772	189647	264501	454148	1740404106.21	45876	341292
Tirunelveli	286107	295620	240963	340764	581727	2124994738.22	53834	406668
Tiruppur	264654	253622	220800	297476	518276	1637977533.57	45516	408148
Tiruvannamalai	291015	133262	189081	235196	424277	1382505686.26	53121	278118
Vellore	571218	273587	335892	508913	844805	2671004161.22	73537	615734
Viluppuram	513486	140197	274862	378821	653683	2030243678.24	93115	447300
Virudhunagar	218311	154693	155285	217719	373004	1368983069.92	27576	284580
Total	7248854	6523955	5709545	8063264	13772809	47668110708.04	1439363	9906429

PMJDY Bank Wise as on 31.03.2023								
BANKS	Sum of Rural A/C	Sum of Urban A/C	Sum of Male A/C	Sum of Female A/C	Sum of Total A/C	Sum of Total Deposit	Sum of Zero Balance Account	Sum of Aadhaar Seeded
Axis Bank Ltd	15417	100785	64315	51887	116202	412851361.57	18644	71002
Bank of Baroda	428727	326907	322943	432691	755634	2500973563.31	45500	649501
Bank of India	292008	112903	168242	236669	404911	1495913631.46	22985	359234
Bank of Maharashtra	10078	23415	15435	18058	33493	114673944.00	2201	31243
Canara Bank	1428688	394621	765409	1057900	1823309	7577547488.82	190189	1489917
Central Bank of India	165160	89909	111342	143727	255069	598254011.64	21288	182238
City Union Bank Ltd	9453	57232	29066	37619	66685	134322546.65	8478	44047
Federal Bank Ltd	31415	14781	23200	22996	46196	177387901.97	6773	33833
HDFC Bank Ltd	13300	220551	57389	176462	233851	651289043.46	39014	100395
ICICI Bank Ltd	173466	48062	79894	141634	221528	336141596.40	163473	108195
IDBI Bank Ltd.	2219	110198	38101	74316	112417	189341108.70	19189	73375
Indian Bank	2542342	646178	1291647	1896873	3188520	9535102545.73	486814	2238086
Indian Overseas Bank	654105	2011470	1211356	1454219	2665575	14243493356.94	83390	1486767
Indusind Bank Ltd	8	10878	7702	3184	10886	33417699.62	753	9040
Jammu & Kashmir Bank Ltd	0	166	101	65	166	167760.00	15	129
Karur Vysya Bank	79088	20502	36618	62972	99590	158294494.70	14731	75290
Kotak Mahindra Bank Ltd	5132	3416	4994	3554	8548	17466408.94	2652	4186
Punjab & Sind Bank	1305	14628	7632	8301	15933	21644478.63	433	14734
Punjab National Bank	126767	146545	116824	156488	273312	629646558.23	38087	218571
RBL Bank Ltd	5171	0	0	5171	5171	6700588.67	12	3935
South Indian Bank Ltd	10901	20484	12669	18716	31385	84021977.10	4481	24699
State Bank of India	531521	1790267	904241	1417547	2321788	5861487728.28	129813	1994246
UCO Bank	41101	105704	63138	83667	146805	635119533.58	8473	105288
Union Bank of India	681482	254089	377101	558470	935571	2252620199.02	131895	588393
Yes Bank Ltd	0	264	186	78	264	231180.62	80	85
TOTAL	7248854	6523955	5709545	8063264	13772809	47668110708.04	1439363	9906429

Status of Jansuraksha Schemes in the State

Jansuraksha Schemes – PMJJBY & PMSBY the 2 social security schemes are dedicated to the welfare of the citizens, recognized the need for securing human life for unforeseen risks/losses and future uncertainties due to death or disabilities. In the state of Tamil Nadu, the enrolments under Jansuraksha Schemes have reached 207.57 lakhs as on March 2023, which includes 59.36 lakhs enrolments under PMJJBY and 148.21 lakhs enrolments under PMSBY.

With an objective to enhance the penetration of Jansuraksha Schemes – PMJJBY & PMSBY, DFS, GOI has launched a 3 month Saturation Campaign for Jansuraksha Schemes at Gram Panchayat level from 01.04.2023 to 30.06.2023. As per the DFS guidelines at least one camp has to be conducted in each GP during the Three month campaign period. SLBC request the member banks to advise the branches to conduct the allotted GP campaign and intimate the data to LDMs . Bank should ensure at least two third GPs are covered before this month end. The same will be reviewed during the SLBC meeting.

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

Let us all achieve the Mission of Saturation under Jansuraksha Schemes

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

PMJIBY - Bankwise Enrollment as on 31/03/2023											
SrNo.	Bank	No of eligible Individual SB Accounts (Based on Age Criteria)	No of Eligible PMJIBY A/C holders (Based on Age Criteria)	No.of gross enrollment till date	No.of gross enrollment Rural Male till date	No.of gross enrollment Rural Female till date	no.of gross enrollment Rural Transgender till date	No.of gross enrollment Urban Male till date	No.of gross enrollment Urban Female till date	No.of gross enrollment Urban Transgender till date	Premium Auto-Debited Amount (Rs.) till date
1	Bank of Baroda	1251898	205451	172536	44880	53384	0	40495	33777	0	52396780
2	Bank of India	2220864	320945	211902	57434	99691	7	24843	29927	0	50206317
3	Bank of Maharashtra	124137	22732	8029	1021	766	0	3584	2658	0	2351334
4	Canara Bank	6638805	544826	1354028	416633	595545	290	153916	187562	82	364505699
5	Central Bank of India	1501224	188766	154140	39972	65198	25	24336	24597	12	40918334
6	Indian Bank	16313703	1460124	1326016	281924	574317	126	162179	307417	53	415685437
7	Indian Overseas Bank	6259449	727170	856949	208223	286476	0	160113	202137	0	373629764
8	Punjab & Sind Bank	26436	4148	3031	66	46	0	1740	1179	0	1222731
9	Punjab National Bank	925837	150178	84799	17135	16802	224	27806	22531	301	21157600
10	State Bank of India	14749875	1190090	1019476	273059	465403	2403	130853	146876	882	269151522
11	UCO Bank	462730	81008	65222	15230	22540	0	12982	14470	0	17668720
12	Union Bank of India	2531850	217764	234708	66153	64885	4	59351	44310	4	68931733
13	Axis Bank Ltd	1729421	87119	17564	3278	868	0	10404	3014	0	5669364
14	City Union Bank Ltd	1496937	15827	61677	23953	19305	1	11696	6722	0	16500794
15	Federal Bank Ltd	705976	47832	17568	7118	4129	5	4889	1422	5	4940849
16	HDFC Bank Ltd	1824030	76309	82921	2234	886	0	59694	20107	0	24833860
17	ICICI Bank Ltd	3112408	160734	45557	996	344	0	36182	8035	0	15033810
18	IDBI Bank Ltd.	533848	23507	45490	2235	1732	0	29434	12089	0	11801720
19	IDFC Bank Ltd.	293534	406	410	28	19	0	255	108	0	111610
20	Indusind Bank Ltd	342073	8001	331	0	0	0	246	80	5	88018
21	Jammu & Kashmir Bank Ltd	4316	109	160	0	0	0	109	51	0	54064
22	Karur Vysya Bank	3697958	41977	69822	5160	2855	0	39412	22395	0	23041260
23	Kotak Mahindra Bank Ltd	832741	7630	9459	480	361	0	6770	1848	0	2543220
24	Lakshmi Vilas Bank Ltd	820336	59746	13667	5017	3834	1	2739	2075	1	4053060
25	RBL Bank Ltd	757794	3183	157	64	12	0	65	15	1	51810
26	South Indian Bank Ltd	782707	13362	12473	1990	2056	0	4934	3493	0	5438228
27	Tamilnadu Mercantile Bank	2984765	40769	67920	11412	7913	0	29202	19393	0	20589949
28	Yes Bank Ltd	229422	49	169	1	2	0	137	29	0	48852
	TOTAL	73155074	5699762	5936181	1485696	2289370	3086	1038366	1118317	1346	1812626239

PMISBY - Bankwise Enrollment as on 31/03/2023

SrNo.	Bank	No of eligible Individual SB Accounts (Based on Age Criteria)	No of Eligible PMJDY A/C holders (Based on Age Criteria)	No. of gross enrollment till date	No. of gross enrollment Rural Male till date	No. of gross enrollment Rural Female till date	no. of gross enrollment Rural Transgender till date	No. of gross enrollment Urban Male till date	No. of gross enrollment Urban Female till date	No. of gross enrollment Urban Transgender till date	Premium Auto-Debited Amount (Rs.) till date
1	Bank of Baroda	2639060	474962	613364	169045	206924	0	122174	115221	0	8041588
2	Bank of India	3006086	412049	457193	129479	212397	9	52221	63086	1	5802128
3	Bank of Maharashtra	159215	30098	17816	2540	1857	0	7428	5991	0	253472
4	Canara Bank	9286989	765525	3137183	998320	1317474	801	383539	436781	268	40795424
5	Central Bank of India	2151138	262999	375048	100797	150034	64	61988	62142	23	4940728
6	Indian Bank	22748387	1893355	2707848	708858	1220092	204	302299	476301	94	41938660
7	Indian Overseas Bank	4666856	579240	1967937	409298	647186	202	404082	507129	40	39358740
8	Punjab & Sind Bank	34304	6408	11958	303	211	0	6703	4741	0	239160
9	Punjab National Bank	1137949	190936	310128	61434	63334	856	105014	77903	1587	3828452
10	State Bank of India	20297998	1802666	3050759	826056	1320695	9399	422790	467981	3838	38152170
11	UCO Bank	638228	102922	149485	43235	50182	0	26052	30016	0	1932684
12	Union Bank of India	3444536	351733	952578	289887	265901	18	227313	169437	22	11774293
13	Axis Bank Ltd	2011733	109903	55439	4330	1413	1	40536	9157	2	665268
14	City Union Bank Ltd	1983737	28013	108461	39490	42371	1	17194	9405	0	1213160
15	Federal Bank Ltd	880687	47539	31522	11190	5812	7	9321	5179	13	409669
16	HDFC Bank Ltd	2046859	103649	174449	4400	3328	0	112775	53946	0	2000640
17	ICI Bank Ltd	3783775	233501	108896	9442	25448	0	61505	12501	0	1306752
18	IDBI Bank Ltd.	674804	34335	118011	6258	4892	0	64243	42618	0	1204956
19	IDFC Bank Ltd.	326644	486	1831	404	202	0	707	518	0	22084
20	Indusind Bank Ltd	390045	10739	15239	1	0	0	14031	1207	0	185140
21	Jammu & Kashmir Bank Ltd	6171	156	167	0	0	0	134	33	0	3180
22	Karur Vysya Bank	4471513	77112	101927	8416	4675	0	56882	31954	0	1223124
23	Kotak Mahindra Bank Ltd	919946	7630	19620	799	918	0	13539	4364	0	184700
24	Lakshmi Vilas Bank Ltd	1180926	11128	29051	11018	8783	2	5519	3728	1	318732
25	RBL Bank Ltd	995145	5170	529	112	165	0	164	86	2	6348
26	South Indian Bank Ltd	1037598	24343	28594	5590	6469	0	9839	6696	0	571880
27	Tamilnadu Mercantile Bank Ltd	3626411	59296	275855	43143	34281	0	116219	82212	0	3659884
28	Yes Bank Ltd	249197	67	203	5	2	0	152	44	0	2492
	Total	94796037	7717060	14821091	3883850	5595046	11564	2644363	2680377	5891	210035508

PMJBY-District Wise Enrollment as on 31.03.2023

Sr.No.	District	No of eligible Individual SB Accounts	No of Eligible PMJBY A/C holders (Based on Age Criteria)	Total No. of gross enrollment till date	Total No. of gross enrollment Rural Male till date	Total No. of gross enrollment Rural Female till date	Total No. of gross enrollment Urban Male till date	Total No. of gross enrollment Urban Female till date	Total No. of gross enrollment Transgender till date	Premium Auto-Debited Amount (Rs.) till date
1	Ariyalur	640397	43368	47120	16109	23044	3941	3956	19	13626249
2	Chennai	9041344	356057	513191	26760	20994	263273	201683	480	162167537
3	Coimbatore	4332615	332945	374615	86320	107506	92994	87618	82	110947182
4	Cuddalore	2449298	195356	181643	50633	83999	20598	26255	26	53377525
5	Dharmapuri	1386108	141723	111310	40291	58761	4522	7441	40	33477962
6	Dindigul	1777403	160711	202012	58197	92483	22786	28471	12	57913244
7	Erode	2109048	208588	203738	63865	84805	28507	26478	30	64412868
8	Kancheepuram	4932365	263025	334874	80683	100549	76949	76512	74	104826401
9	Kanniyakumari	2227071	132238	127888	31594	47497	21315	27363	23	40781462
10	Karur	909525	92451	78327	27952	39324	5287	5735	0	25324909
11	Krishnagiri	1984182	158058	135515	38282	62297	17932	16828	15	41801348
12	Madurai	3110386	228132	274507	51905	95752	55402	71369	49	79595874
13	Nagapattinam	1283852	110804	121721	36423	59157	10441	15578	6	39105489
14	Namakkal	1439666	148025	149056	55458	74219	9030	10296	2	46169791
15	Perambalur	543355	34615	58667	19881	34350	2152	2269	0	19429886
16	Pudukkottai	1304427	123836	110877	29766	59673	8911	12477	5	34335315
17	Ramanathapuram	1150229	85895	91776	23080	53192	5241	10245	1	31049248
18	Salem	3273607	408083	378246	68825	99724	94128	115343	49	111430774
19	Sivaganga	1233644	103895	98790	26666	53397	7164	11522	6	31228447
20	Thanjavur	2241947	187102	206284	49986	89208	25030	41993	39	63716077
21	The Nilgiris	681715	46197	56095	20621	27239	4291	3896	0	16004613
22	Theni	1084807	93408	112965	37891	61491	6343	7172	0	33163916
23	Thiruvalur	3429071	249362	292269	67702	103655	59890	63735	186	90762763
24	Thiruvallur	1202212	105701	98068	27285	55383	6527	8799	0	30385463
25	Thoothukkudi	1700391	111655	122721	32469	52568	17018	20620	9	37620442
26	Tiruchirappalli	2480676	189405	213901	51428	79537	34447	48403	44	66709431
27	Tirunelveli	3042618	203439	225888	60734	84537	35993	44534	34	72172799
28	Tiruppur	2022211	222962	170772	52068	64860	26881	26799	59	48891650
29	Tiruvannamalai	2240890	195524	191235	54889	95502	16397	24160	12	57752200
30	Vellore	3295125	328331	269934	75481	120578	31418	42077	28	80156080
31	Viluppuram	2748788	278377	221571	74419	120235	11725	14868	2	67959206
32	Vrudhunagar	1856101	160494	157605	48033	83854	11833	13822	20	46330088
	TOTAL	73155074	5699762	5936181	1485696	2289370	1038366	1118317	1346	1812626239

PMSBY-District Wise Enrollment as on 31.03.2023

Sr.No.	District	No of eligible Individual SB Accounts	No of Eligible PMJDY A/C holders (Based on Age Criteria)	Total No. of gross enrollment till date	Total No. of gross enrollment Rural Male till date	Total No. of gross enrollment Rural Female till date	Total No. of gross enrollment Transgender till date	Total No. of gross enrollment Urban Male till date	Total No. of gross enrollment Urban Female till date	Total No. of gross enrollment Transgender till date	Premium Auto-Debited Amount (Rs.) till date
1	Ariyalur	903827	68528	179953	61507	103787	92	3902	10665	0	1677544
2	Chennai	11033389	475969	1222089	49482	42098	16	637496	490915	2082	16266394
3	Coimbatore	5689431	455093	931278	275318	271551	341	230652	202986	430	12814580
4	Cuddalore	3269857	252673	426393	130020	189325	412	49537	56950	149	5810559
5	Dharmapuri	1896459	177638	236112	89211	118331	687	12687	15082	114	3445413
6	Dindigul	2291829	226538	475532	146709	219274	309	50760	58441	39	6664788
7	Erode	2763677	301838	526076	169354	206981	253	78855	70470	163	7945000
8	Kancheepuram	5967520	315966	827562	206227	257518	519	182660	180290	348	11579077
9	Kanniyakumari	2909240	188461	388314	98826	138863	373	65317	84873	62	5487204
10	Karur	1225255	138202	264812	93439	142911	69	14056	14337	0	3863483
11	Krishnagiri	2645242	204702	294418	84638	136653	502	38342	34256	27	4331022
12	Madurai	4024850	332789	678083	125786	227808	192	147290	176786	221	9665986
13	Nagapattinam	1531381	138917	323320	99362	153670	336	27916	41970	66	4621318
14	Namakkal	1996289	202689	368952	140846	180019	165	24031	23890	1	5461612
15	Perambalur	667592	49648	142093	49316	79948	38	7069	5632	0	2121700
16	Pudukkottai	1648259	157479	293048	86513	144415	167	27344	34590	19	3911024
17	Ramanathapuram	1450251	124634	219100	55760	123403	86	14237	25609	5	3609580
18	Salem	4401466	569383	784530	168942	242797	412	175446	196817	116	12183539
19	Sivaganga	1637210	136703	328541	84339	135772	237	50506	57607	80	4686975
20	Thanjavur	2985896	262989	544028	135573	213149	339	88621	105965	381	7765865
21	The Nilgiris	973473	73867	126910	48082	59457	127	11625	7618	1	1788135
22	Theni	1507108	145521	325766	121124	169542	491	16804	17805	0	4375749
23	Thiruvallur	4402080	319880	682922	171593	238582	287	134245	137560	655	9586666
24	Thiruvarur	1595279	144569	270172	94493	140891	1242	14635	18911	0	3679471
25	Thoothukkudi	2188970	145577	312178	86137	124601	132	48660	52615	33	4697790
26	Tiruchirappalli	3176418	234263	584760	116158	171873	175	128824	167506	224	8105648
27	Tirunelveli	4031149	293338	590777	163571	214160	326	102129	110462	129	8771503
28	Tiruppur	2718278	323418	463182	146508	174500	339	70585	71080	170	6685726
29	Tiruvannamalai	2953412	246931	427785	131310	209243	696	39278	47216	42	5795442
30	Vellore	4354337	449010	673309	201192	301797	1306	79856	88863	295	9364823
31	Viluppuram	3566318	327904	528711	184756	270922	733	35656	36642	2	7593980
32	Virudhunagar	2450295	233443	380475	117758	191205	165	35342	35968	37	5677712
	TOTAL	94796037	7717060	14821091	3883850	5595046	11564	2644363	2680377	5891	210035508

Atal Pension Yojana (APY)

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

The Bank category wise targets under APY for the FY 2022-23 was given by PFRDA 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

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

	Annual Target 2022-23	Achievement 2022-23	% of achievement
All Commercial Banks in Tamil Nadu	7,14,400	6,72,759	94.17%

As of 31.03.2023, Banks in the State have opened 6,72,759 accounts against the target of 7,14,400 for March 2023, falling short of the target by 41,641 accounts. The achievement of State target in APY is 94.17% as of 31.03.2023. SLBC takes the opportunity to congratulate the 8 banks namely Indian Bank, State Bank of India, Indian Overseas Bank, Canara Bank, Bank of India, Central Bank of India, Tamilnad Mercantile Bank Ltd., and Tamil Nadu Grama Bank who have achieved the March 2023 target. With a little effort the state could have surpassed the target for March 2023. The cumulative APY account opened since inception for the state is 34,23,530.

The District-Wise and Bank-Wise details of APY accounts opened up to 31.03.2023 placed in the Annexure.

APY-Bank Wise as on 31.03.2023									
Name of APY- SPs	Bank Category	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened In FY 2022-23	AAPB Achieved In FY 2022-23	Annual Target Achievement In FY 2022-23	Cumulative APY accounts opened since inception	
BANK OF INDIA	MAJOR BANK	212	80	16,960	17,397	82	103%	79,985	
BANK OF BARODA	MAJOR BANK	311	80	24,980	9,882	32	40%	92,159	
BANK OF MAHARASHTRA	MAJOR BANK	44	80	3,520	1,714	39	49%	5,423	
CANARA BANK	MAJOR BANK	1,058	80	84,640	87,713	83	104%	4,69,309	
CENTRAL BANK OF INDIA	MAJOR BANK	203	80	16,240	16,191	80	100%	88,778	
INDIAN OVERSEAS BANK	MAJOR BANK	1,100	80	88,000	96,609	88	110%	4,93,976	
INDIAN BANK	MAJOR BANK	1,059	80	84,720	1,33,805	126	158%	8,81,651	
PUNJAB AND SIND BANK	MAJOR BANK	16	80	1,280	324	20	25%	2,508	
PUNJAB NATIONAL BANK	MAJOR BANK	280	80	22,400	5,351	19	24%	30,591	
STATE BANK OF INDIA	MAJOR BANK	1,184	80	94,720	1,11,428	94	118%	4,99,118	
UCO BANK	MAJOR BANK	117	80	9,360	4,305	37	46%	21,605	
UNION BANK OF INDIA	MAJOR BANK	579	80	46,320	41,113	71	89%	1,25,273	
AXIS BANK LTD	MAJOR BANK	350	80	28,000	1,809	5	6%	1,03,346	
ICICI BANK LIMITED	MAJOR BANK	440	80	35,200	758	2	2%	17,944	
HDFC BANK LTD	MAJOR BANK	357	80	28,560	10,389	29	36%	68,612	
IDBI BANK LTD	MAJOR BANK	111	80	8,880	7,225	65	81%	33,135	
BANDHAN BANK LIMITED	PVT	18	30	540	120	7	22%	1,315	
CITY UNION BANK LTD	PVT	495	30	14,850	3,531	7	24%	38,644	
DCB BANK LIMITED	PVT	14	30	420	24	2	6%	55	
DHANLAXMI BANK LIMITED	PVT	34	30	1,020	678	20	66%	1,573	
IDFC FIRST BANK LIMITED	PVT	11	30	330	5	0	2%	22	
INDUSIND BANK LIMITED	PVT	39	30	1,170	48	1	4%	98	
KARNATAKA BANK LIMITED	PVT	50	30	1,500	998	20	67%	7,111	
KOTAK MAHINDRA BANK	PVT	94	30	2,820	621	7	22%	1,866	
RBL BANK LIMITED	PVT	21	30	630	3	0	0%	78	
STANDARD CHARTERED BANK	PVT	7	30	210	0	0	0%	2	
TAMILNAD MERCANTILE BANK LTD	PVT	369	30	11,070	58,841	159	532%	1,56,408	
THE CATHOLIC SYRIAN BANK LIMITED	PVT	101	30	3,030	74	1	2%	1,791	
THE FEDERAL BANK LTD	PVT	155	30	4,650	676	4	15%	3,372	
THE JAMMU AND KASHMIR BANK LTD	PVT	4	30	120	4	1	3%	74	
THE KARUR VYSYA BANK LTD	PVT	431	30	12,930	654	2	5%	10,421	
THE LAKSHMI VILAS BANK LTD	PVT	291	30	8,730	0	0	0%	1,240	
THE SOUTH INDIAN BANK	PVT	150	30	4,500	3,201	21	71%	19,506	
YES BANK LIMITED	PVT	20	30	600	0	0	0%	49	
Puduvai Bharthiar Grama Bank	RRB	1	80	80	26	26	33%	66	
TAMIL NADU GRAMA BANK	RRB	644	80	51,520	57,242	89	111%	1,66,426	
		10,370	80	7,14,400	6,72,759	65	94%	34,23,530	

APY-District Wise as on 31.03.2023

Name of the District	Bank Category	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2022-23	AAPB Achieved in FY 2022-23	Annual Target Achievement in FY 2022-23	Cumulative APY accounts opened since inception
ARIYALUR	MAJOR BANK	55	80	4,400	4,041	73	92%	39,813
ARIYALUR	PVT	18	30	540	336	19	62%	1,764
ARIYALUR	RRB	8	80	640	824	103	129%	1,501
ARIYALUR Total		81	80	5,580	5,201	64	93%	43,078
CHENGALPATTU	MAJOR BANK	8	80	640	495	62	77%	2,393
CHENGALPATTU	PVT	3	30	90	22	7	24%	53
CHENGALPATTU	RRB	11	80	880	1,048	95	119%	4,149
CHENGALPATTU Total		22	80	1,610	1,565	71	97%	6,595
CHENNAI	MAJOR BANK	1,096	80	87,680	43,802	40	50%	2,30,448
CHENNAI	PVT	276	30	8,280	3,561	13	43%	14,270
CHENNAI Total		1,372	80	95,960	47,363	35	49%	2,44,718
COIMBATORE	MAJOR BANK	545	80	43,600	26,279	48	60%	1,36,212
COIMBATORE	PVT	216	30	6,480	4,197	19	65%	22,316
COIMBATORE	RRB	24	80	1,920	2,121	88	110%	5,247
COIMBATORE Total		785	80	52,000	32,597	42	63%	1,63,775
CUDDALORE	MAJOR BANK	206	80	16,480	17,635	86	107%	1,11,560
CUDDALORE	PVT	45	30	1,350	1,258	28	93%	4,203
CUDDALORE	RRB	19	80	1,520	2,317	122	152%	6,095
CUDDALORE Total		270	80	19,350	21,210	79	110%	1,21,858
DHARMAPURI	MAJOR BANK	84	80	6,720	9,390	112	140%	49,923
DHARMAPURI	PVT	22	30	660	1,244	57	188%	3,122
DHARMAPURI	RRB	26	80	2,080	2,317	89	111%	8,347
DHARMAPURI Total		132	80	9,460	12,951	98	137%	61,392
DINDIGUL	MAJOR BANK	205	80	16,400	12,189	59	74%	82,364
DINDIGUL	PVT	54	30	1,620	2,406	45	149%	6,646
DINDIGUL	RRB	11	80	880	883	80	100%	1,624
DINDIGUL Total		270	80	18,900	15,478	57	82%	90,634
ERODE	MAJOR BANK	237	80	18,960	16,107	68	85%	1,04,508
ERODE	PVT	108	30	3,240	2,191	20	68%	10,004
ERODE	RRB	29	80	2,320	2,587	89	112%	6,249
ERODE Total		374	80	24,520	20,885	56	85%	1,20,761
KALLAKURICHI	MAJOR BANK	2	80	160	834	417	521%	2,374
KALLAKURICHI	RRB	18	80	1,440	2,847	158	198%	6,496
KALLAKURICHI Total		20	80	1,600	3,681	184	230%	8,870
KANCHIPURAM	MAJOR BANK	524	80	41,920	55,635	106	133%	2,05,178
KANCHIPURAM	PVT	192	30	5,760	2,796	15	49%	13,678
KANCHIPURAM	RRB	5	80	400	333	67	83%	1,022
KANCHIPURAM Total		721	80	48,080	58,764	82	122%	2,19,878
KANNIYAKUMARI	MAJOR BANK	212	80	16,960	15,713	74	93%	75,398
KANNIYAKUMARI	PVT	59	30	1,770	5,245	89	296%	15,577
KANNIYAKUMARI	RRB	26	80	2,080	1,845	71	89%	4,027
KANNIYAKUMARI Total		297	80	20,810	22,803	77	110%	95,002
KARUR	MAJOR BANK	95	80	7,600	6,956	73	92%	46,933
KARUR	PVT	38	30	1,140	604	16	53%	2,885
KARUR	RRB	11	80	880	319	29	36%	1,320
KARUR Total		144	80	9,620	7,879	55	82%	51,138
KRISHNAGIRI	MAJOR BANK	143	80	11,440	11,529	81	101%	69,706
KRISHNAGIRI	PVT	37	30	1,110	697	19	63%	2,815
KRISHNAGIRI	RRB	34	80	2,720	4,392	129	161%	11,486
KRISHNAGIRI Total		214	80	15,270	16,618	78	109%	84,007

MADURAI	MAJOR BANK	332	80	26,560	17,924	54	67%	1,26,191
MADURAI	PVT	106	30	3,180	3,705	35	117%	12,211
MADURAI	RRB	18	80	1,440	1,548	86	108%	2,654
MADURAI Total		456	80	31,180	23,177	51	74%	1,41,056
MAYILADUTHURAI	PVT	1	30	30	0	0	0%	0
MAYILADUTHURAI	RRB	4	80	320	254	64	79%	418
MAYILADUTHURAI Total		5	80	350	254	51	73%	418
NAGAPATTINAM	MAJOR BANK	133	80	10,640	8,155	61	77%	55,411
NAGAPATTINAM	PVT	46	30	1,380	1,424	31	103%	5,800
NAGAPATTINAM	RRB	6	80	480	533	89	111%	822
NAGAPATTINAM Total		185	80	12,500	10,112	55	81%	62,033
NAMAKKAL	MAJOR BANK	171	80	13,680	13,068	76	96%	67,328
NAMAKKAL	PVT	66	30	1,980	3,188	48	161%	7,901
NAMAKKAL	RRB	20	80	1,600	1,513	76	95%	6,637
NAMAKKAL Total		257	80	17,260	17,769	69	103%	81,866
PERAMBALUR	MAJOR BANK	61	80	4,880	3,157	52	65%	22,850
PERAMBALUR	PVT	7	30	210	244	35	116%	772
PERAMBALUR	RRB	6	80	480	516	86	108%	982
PERAMBALUR Total		74	80	5,570	3,917	53	70%	24,604
PUDUKKOTTAI	MAJOR BANK	152	80	12,160	13,709	90	113%	67,428
PUDUKKOTTAI	PVT	20	30	600	480	24	80%	1,821
PUDUKKOTTAI	RRB	15	80	1,200	1,229	82	102%	1,792
PUDUKKOTTAI Total		187	80	13,960	15,418	82	110%	71,041
RAMANATHAPURAM	MAJOR BANK	95	80	7,600	9,626	101	127%	35,136
RAMANATHAPURAM	PVT	22	30	660	2,026	92	307%	5,682
RAMANATHAPURAM	RRB	28	80	2,240	2,006	72	90%	8,424
RAMANATHAPURAM Total		145	80	10,500	13,658	94	130%	49,242
RANIPET	MAJOR BANK	3	80	240	59	20	25%	439
RANIPET	RRB	2	80	160	121	61	76%	132
RANIPET Total		5	80	400	180	36	45%	571
SALEM	MAJOR BANK	265	80	21,200	27,379	103	129%	1,24,146
SALEM	PVT	101	30	3,030	4,131	41	136%	10,843
SALEM	RRB	31	80	2,480	3,171	102	128%	26,420
SALEM Total		397	80	26,710	34,681	87	130%	1,61,409
SIVAGANGA	MAJOR BANK	190	80	15,200	14,610	77	96%	67,308
SIVAGANGA	PVT	22	30	660	755	34	114%	2,576
SIVAGANGA	RRB	33	80	2,640	3,002	91	114%	8,543
SIVAGANGA Total		245	80	18,500	18,367	75	99%	78,427
TENKASI	MAJOR BANK	3	80	240	243	81	101%	4,009
TENKASI	PVT	1	30	30	0	0	0%	0
TENKASI	RRB	30	80	2,400	2,875	96	120%	5,825
TENKASI Total		34	80	2,670	3,118	92	117%	9,834
THANJAVUR	MAJOR BANK	216	80	17,280	15,567	72	90%	1,07,903
THANJAVUR	PVT	92	30	2,760	1,461	16	53%	7,446
THANJAVUR	RRB	19	80	1,520	1,672	88	110%	3,651
THANJAVUR Total		327	80	21,560	18,700	57	87%	1,19,000
THE NILGIRIS	MAJOR BANK	87	80	6,960	5,121	59	74%	20,427
THE NILGIRIS	PVT	13	30	390	295	23	76%	1,381
THE NILGIRIS	RRB	2	80	160	84	42	53%	204
THE NILGIRIS Total		102	80	7,510	5,500	54	73%	22,012
THENI	MAJOR BANK	107	80	8,560	7,932	74	93%	49,906
THENI	PVT	48	30	1,440	1,275	27	89%	4,645
THENI	RRB	11	80	880	656	60	75%	993
THENI Total		166	80	10,880	9,863	59	91%	55,544
THIRUVALLUR	MAJOR BANK	334	80	26,720	23,255	70	87%	1,28,295
THIRUVALLUR	PVT	103	30	3,090	1,850	18	60%	8,345
THIRUVALLUR	RRB	19	80	1,520	1,403	74	92%	4,522
THIRUVALLUR Total		456	80	31,330	26,508	58	85%	1,41,162

THIRUVARUR	MAJOR BANK	112	80	8,960	8,788	78	98%	53,692
THIRUVARUR	PVT	46	30	1,380	1,432	31	104%	5,806
THIRUVARUR	RRB	5	80	400	457	91	114%	1,126
THIRUVARUR Total		163	80	10,740	10,677	66	99%	60,624
TIRUCHIRAPPALLI	MAJOR BANK	297	80	23,760	16,940	57	71%	1,32,899
TIRUCHIRAPPALLI	PVT	90	30	2,700	1,404	16	52%	5,710
TIRUCHIRAPPALLI	RRB	12	80	960	1,041	87	108%	2,026
TIRUCHIRAPPALLI Total		399	80	27,420	19,385	49	71%	1,40,635
TIRUNELVELI	MAJOR BANK	264	80	21,120	22,198	84	105%	1,45,011
TIRUNELVELI	PVT	84	30	2,520	6,335	75	251%	17,059
TIRUNELVELI	RRB	35	80	2,800	2,687	77	96%	7,057
TIRUNELVELI Total		383	80	26,440	31,220	82	118%	1,69,127
TIRUPATHUR	MAJOR BANK	2	80	160	1,049	525	656%	7,685
TIRUPATHUR	RRB	5	80	400	335	67	84%	988
TIRUPATHUR Total		7	80	560	1,384	198	247%	8,673
TIRUPPUR	MAJOR BANK	238	80	19,040	14,852	62	78%	83,508
TIRUPPUR	PVT	93	30	2,790	2,031	22	73%	11,054
TIRUPPUR	RRB	17	80	1,360	1,699	100	125%	4,267
TIRUPPUR Total		348	80	23,190	18,582	53	80%	98,829
TIRUVANNAMALAI	MAJOR BANK	168	80	13,440	22,044	131	164%	1,00,382
TIRUVANNAMALAI	PVT	34	30	1,020	1,283	38	126%	3,256
TIRUVANNAMALAI	RRB	12	80	960	843	70	88%	2,140
TIRUVANNAMALAI Total		214	80	15,420	24,170	113	157%	1,05,778
TUTICORIN	MAJOR BANK	137	80	10,960	10,518	77	96%	55,410
TUTICORIN	PVT	58	30	1,740	5,377	93	309%	13,841
TUTICORIN	RRB	37	80	2,960	3,498	95	118%	7,390
TUTICORIN Total		232	80	15,660	19,393	84	124%	76,641
VELLORE	MAJOR BANK	294	80	23,520	26,466	90	113%	1,53,058
VELLORE	PVT	76	30	2,280	1,572	21	69%	6,285
VELLORE	RRB	4	80	320	277	69	87%	1,001
VELLORE Total		374	80	26,120	28,315	76	108%	1,60,344
VILLUPURAM	MAJOR BANK	208	80	16,640	26,505	127	159%	1,66,873
VILLUPURAM	PVT	51	30	1,530	977	19	64%	3,731
VILLUPURAM	RRB	15	80	1,200	1,553	104	129%	3,611
VILLUPURAM Total		274	80	19,370	29,035	106	150%	1,74,215
VIRUDHUNAGAR	MAJOR BANK	140	80	11,200	16,243	116	145%	81,308
VIRUDHUNAGAR	PVT	56	30	1,680	3,676	66	219%	10,127
VIRUDHUNAGAR	RRB	37	80	2,960	2,462	67	83%	7,304
VIRUDHUNAGAR Total		233	80	15,840	22,381	96	141%	98,739

Financial Literacy & Credit Counselling Centers (FLCCC)

There are 38 districts in Tamil Nadu and the Lead District responsibilities are shared among 4 banks namely Indian Overseas Bank, Indian Bank, Canara Bank & State Bank of India. There are 67 FLCCCs and they are providing Financial Literacy and Credit Counseling to the general public. During the FY 2022-23, 2,304 literacy camps were conducted and the number of participants was 1,46,072 and specific camps of 3601 conducted with 2,05,713 participants.

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

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

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

FLCCC QUARTERLY REPORT ON SPECIAL CAMPS BY FLCS
For the year ended March 2023

(FOR PEOPLE NEWLY INDUCTED INTO THE FINANCIAL SYSTEM)

Name of the Bank	No of FLCCC	No. of Literacy camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of persons participated in literacy camps during the quarter
Indian Overseas Bank	15	440	28,560
Indian Bank	14	549	32,401
Canara Bank	8	492	38,046
State Bank of India	2	61	3,346
Tamil Nadu Grama Bank	28	762	43,719
TOTAL	67	2,304	1,46,072

FLCCC QUARTERLY REPORT ON TARGET GROUP SPECIFIC CAMPS
For the year ended March 2023

Name of the Bank	No of FLCCC	No. of Literacy camps undertaken during the quarter as per RBI guidelines using standardized financial literacy material of RBI	No. of persons participated in literacy camps during the quarter
Indian Overseas Bank	15	873	45,003
Indian Bank	14	869	51,026
Canara Bank	8	878	56,841
State Bank of India	2	130	4,201
Tamil Nadu Grama Bank	28	851	45,642
TOTAL	67	3,601	2,05,713

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

For the state of Tamil Nadu, there are 38 districts and the Lead District responsibilities are shared by 4 banks viz Indian Overseas Bank, State Bank of India, Indian Bank and Canara Bank. Out of 38 districts, there are RSETIs in 33 districts. RSETIs is yet to be opened in the newly formed districts namely Tenkasi, Mayiladuthurai, Ranipet, Tirupattur and Chengalpattu districts.

Performance of the RSETIs during 1st April 2022 to 31st March 2023

Total No. of RSETIs	No of Training Programs conducted	No of persons trained	Of which				No. of persons secured employment/ self-employment	No of trained persons credit linked
			SC/ST	Minority	OBC	Others		
33	907	26,310	8,374	1004	15,672	1,260	21,110	11,417

During the period under review, 26,310 persons were trained in RSETIs.

We have received a communication from MoRD , GOI dt 13.02.2023 wherein they stated the credit linkage to RSETI trained candidates is hovering around 50% year to year, which is a cause of concern for the success of the programmes.

Credit linkage a paramount role in setting up entrepreneurial ventures for settlement.

SLBC request the member banks to come forward to provide credit to all RSETI trained youth and ensure increase in the percentage of credit linkage.

RSETI wise Training Data for ALL RSETIs & RUDSETI in TN - for the Year ending Mar 2022-23 (01.04.2022 to 31.03.2023)																			
Sl. No.	Name of the Bank	District	Total RSETI / RUDSETI	Total RSETI / RUDSETI Functional	No of RSETI / RUDSETI permiss	Candidate s Trained	Male	Female	App. by	App. by	Applied	Sc. / Unsc.	ST / OBC / GEN	GEN	Minority	Total certified	Self employed	Wage employed	Bank & Financial
29	IOB	VIRUDNAGAR	1	24	795	104	691	795	0	294	0	459	6	36	723	723	0	407	
30	IOB	THIRUVARUR	1	28	807	38	769	799	8	417	0	384	10	16	588	530	58	283	
31	SBI	ARIYALUR	1	28	822	227	595	783	39	236	23	554	0	9	589	554	35	266	
32	SBI	TUTICORN/THOOTH	1	24	814	12	802	814	0	199	2	553	44	16	743	743	0	531	
33	RUDSETI	MADURAI	1	29	890	618	272	864	26	196	30	638	3	3	712	656	56	360	

Status of Aadhaar Saturation in the State

The District wise data as on 02.05.2023 on Aadhaar saturation taken from UIDAI portal indicates that 7,77,76,379 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	7,77,76,379	101.49%

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 as on 02.05.2023		
District	Total Aadhaar Generated	Saturation
Kancheepuram	4548646	114%
Chennai	4526231	97%
Tiruvallur	4252043	114%
Vellore	4116214	105%
Salem	3770089	108%
Coimbatore	3737234	108%
Villupuram	3656624	106%
Tirunelveli	3367537	110%
Madurai	3362149	111%
Tiruchirappalli	3002181	111%
Cuddalore	2818207	108%
Tiruvannamalai	2641065	107%
Thanjavur	2610060	109%
Tiruppur	2435519	99%
Erode	2417543	107%
Dindigul	2323042	107%
Virudhunagar	2133389	110%
Kanniyakumari	2079165	112%
Krishnagiri	1985278	105%
Thoothukkudi	1902992	109%
Pudukkottai	1817720	112%
Namakkal	1789452	104%
Nagapattinam	1730694	107%
Dharmapuri	1684677	112%
Ramanathapuram	1465515	110%
Sivaganga	1460295	109%
Thiruvarur	1368903	108%
Theni	1364678	110%
Karur	1143861	106%
Ariyalur	866754	115%
The Nilgiris	759314	103%
Perambalur	639308	113%
	77776379	