



## State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

### 168<sup>th</sup> Meeting of State Level Bankers' Committee

Date: 15.12.2021

Time: 11.00 AM

Mode: Virtual

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

**Convener: Indian Overseas Bank**

**Minutes of the 167<sup>th</sup> Meeting of SLBC**

**Held on 30.09.2021 through Virtual Mode**

The 167<sup>th</sup> meeting of SLBC, Tamil Nadu was held on 30<sup>th</sup> of Sep 2021 through Virtual Mode.

### **Welcome Address:**

Shri.S.C.Mohanta, GM – IOB and Convenor SLBC welcomed Shri S Krishnan I.A.S, Addl. Chief Secretary, Finance Department Tamil Nadu, Tmt.M Pallavi Baldev I A S, Managing Director, Tamil Nadu Corporation for Development of Women and Chief Executive Officer, TamilNadu State Rural Livelihoods Mission, Shri Hitesh Kumar S Makwana I A S, Principal Secretary Housing and Urban Development Department Tmt. B Priyanka I A S Executive Director TNCDW, Shri. P.P.Sengupta MD & CEO, Indian Overseas Bank & Chairman, SLBC-Tamil Nadu, Shri. S.M.N.Swamy, Regional Director, RBI , Shri Venkata Krishna, Chief General Manager, NABARD, Chennai and officials from State Government departments, RBI, NABARD and the bankers. The following are the highlights of his welcome address:

The 166<sup>th</sup> SLBC Meeting was conducted on 29.07.21. Some important events that took place during the intervening period between the 166<sup>th</sup> SLBC main meeting to 167<sup>th</sup> SLBC main meeting were

- Customer out Reach Programme was conducted at Aruppukottai Virudhunagar District on 12.09.2021 where our Hon'ble Minister for Finance and corporate affairs and Hon'ble Minister of State in the Ministry of Fisheries, Animal Husbandry and Dairying and Ministry of Information & Broadcasting also participated.
- Subsequent to the last SLBC Main meeting, the Meetings of Sub-Committee on Credit Flow & Financial inclusion was conducted on 07.09.2021, Steering committee on 21.09.2021.
- The Convenor, SLBC briefed the important agenda items, scheduled for deliberations during the course of the meeting.



### **CHAIRMAN'S ADDRESS:**

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

The Indian economy is showing signs of recovery from the debilitating impact of the pandemic's second wave, bolstered by targeted fiscal relief, monetary policy measures, and a rapid vaccination drive.

### **Global Outlook:**

- Due to the COVID-19 Delta variant setback in various countries, the global economy is likely to expand at a slightly slower pace in 2021 than expected earlier in the year and tensions in Afghanistan and its side effects would act as an obstacle.
- Intense global inflationary pressures are likely to last longer as disruptions caused by the pandemic and supply side chain.
- The economy is recovering faster than expected in the countries where government provided massive fiscal stimulus and accelerated vaccinations against COVID-19.
- The international Monetary Fund (IMF) has projected the global economy to grow 6.0 percent in 2021 and 4.9 percent in 2022. The 2021 global forecast is unchanged from the April 2021 by IMF.

### **National Economy:**

- **India's GDP** growth touched a record high and rose 20.1% in first quarter of FY 2021-22 compared to a record contraction of 24.4% in the same quarter a year earlier on low base led by investment which accounted for nearly 70% of the GDP growth, followed by private consumption expenditure in spite of a devastating COVID-19 second wave.
- **Industry Sector**, which was the worst affected sector during the pandemic, rebounded sharply in Q1 FY22 (grew by 46.6%) due to 49.6% growth in Manufacturing and 68.3% growth in construction. However, much of the growth is due to the low base in Q1 FY21.



- **Agriculture** and allied sectors grew by 4.5% in Q1 FY22 as against 3.5% in Q1 FY21 and 3.1% in preceding quarter. This sector remains unscathed from the pandemic and continues to perform well.
- **Services sector** exhibited a YoY growth of 11.4%, however, on Q-o-Q basis the sector has contracted by 11.8%. Though, the growth has seen in 'financing, insurance and real estate but 'trade, hotels, transportation' and 'Public administration and Defence has contracted significantly on Q-o-Q basis.
- **India's fiscal deficit** in April-July, the first four months of the current fiscal year, stood at Rs 3.21 trillion (\$43.98 billion), or 21.3% of the budgeted target for the whole year. Centre has set the fiscal deficit target for the financial year 2021-22 at ₹15.07 lakh crore.
- Reserve Bank of India expects India's real Gross Domestic Product (GDP) is at 9.5 percent and CPI inflation is at 5.7 percent for FY22.
- The International Monetary Fund (IMF) also expects India's real Gross Domestic Product (GDP) is at 9.5 percent.

### **Banking Sector in Tamil Nadu:**

Now let me give a picture on the Performance of Banking Sector in the state of Tamil Nadu for FY 2021-22:

- The State of Tamil Nadu has witnessed a satisfactory performance under various parameters during the FY 2021-22. The CD ratio reached 103.40%.
- Deposits of the Banks in Tamil Nadu have increased from Rs. 868371.55 crores as of June 2020 to Rs. 979691.08 crores as of June 2021, registering an increase of Rs. 111319.53 crores in absolute terms and 12.82 in percentage terms.
- The total advances increased from Rs. 938046.86 crores as of June 2020 to Rs. 1013022.48 crores as of June 2021, registering an increase of 7.99% YoY.

The **performance of the state under Annual Credit Plan** for 2021-22 under select parameters also needs mention here:

- The achievement under Priority Sector and Non Priority sector to target stood at 110% & 96% respectively.
- Under Priority Sector, the disbursements from April '21 to June '21 to Farm Sector is 109%, MSME 132%, Education 31% and Housing 34%.

The percentage of priority sector advances is 48.18% as of June 2021 as against the national norm of 40%.



**Agriculture:**

The aggregate of agricultural advances extended by Banks in Tamil Nadu have increased from Rs.190576.52 crores as of June 2020 to Rs. 239423.31 crores as of June 2021, thus registering an increase of Rs. 48846.79 crores in absolute terms and 25.63 in percentage terms.

**MSME:**

The advances to Micro, Small and Medium Enterprises sector (MSME) during the period under review has witnessed an increase of Rs. 12357.06 Crores from Rs. 165766.87 Crores as at June '20 to Rs. 178123.93 Crores as at June '21.

**Housing Loans**

The outstanding under Housing Loans has increased from Rs.42022.87 Crores as of June 2020 to Rs.42485.10 Crores in June 2021 registering a growth of 1.10%.

**EXPORT CREDIT**

Advances to export credit witnessed a decrease from Rs. 2110.38 Crores as of June 2020 to Rs. 1024.44 Crores as of June 2021.

**ADVANCES TO WEAKER SECTIONS**

The advances to Weaker Sections increased from Rs.122377.01 Crores as of June 2020 to Rs. 124801.02 Crores as at the end of June 2021, registering a growth of Rs. 2424.01 Crores. At this level, advances to Weaker Sections constitute 12.37% of the total credit against the national norm of 11%.

He congratulated all the bankers on his personal behalf and on behalf of SLBC for their active participation in Lead Bank Scheme and for their active participation in Government sponsored schemes including Annual Credit Plan.

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



## **Highlights of the Special Address by Shri S Krishnan Addl. Chief Secretary, Finance Department Tamil Nadu**

- He congratulated IOB for coming out of PCA
- The revenue for the State Govt. is significantly better when compared to last year.
- The State Government has been successfully conducting the Vaccination drive with nearly 60% of the eligible population has been covered with First dose of vaccine.
- Priority sector credit has grown much faster. Banks have achieved 48% against the target of 40%.
- Tamil nadu is a large industrialized state with more number of Industrial units especially in Small & Medium Enterprises categories.
- For overall economic development, more credit has also to be granted to industrial sector.
- He requested Member Banks to submit the details, in the format, called by Chief Secretary with regard to Government Accounts maintained with various Banks.

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

- The bank rate is unchanged at 4% and repo rate also remains unchanged.
- As an incentive to banks' lending up-to to Rs.25 lakhs to MSME borrower, banks were exempted from maintaining CRR up-to 1st October 2021 is now extended up-to Dec 2021 for the credit disbursed to New MSME borrowers.
- A separate window of Rs.14000 crores has been created for fresh lending to Hotels, Restaurants, Tourist Operators etc.
- RBI announces the payment Infrastructure Development fund with an objective to lend to infrastructure in physical and digital mode in Type II to Type VI centers.
- For loan to SHG up to Rs.10 lakhs no collateral, no margin, and no mortgage is to be insisted and no lien is to be marked on the saving bank account of the SHGs.
- RBI has formed a composite financial inclusion index to capture the strength of financial inclusion across the country.
- The ministry of MSME on policy dated 2<sup>nd</sup> July 2021 has included the retail and whole sale trade under MSME for the limited purpose of priority sector lending and they will be allowed to register in the MSME portal.



### **Highlights of the special address- Mr.Venkatakrishna-CGM, NABARD-Chennai:**

- He expressed hope that going by the present trend, the overall target for agriculture and allied sectors which is around Rs.1.65 lakh crores would be achieved by the banks in the State.
- NABARD has hiked its financial assistance to the state, from Rs. 14,000 crores to Rs.27,000 Crores and for the current year NABARD is planning to hike further assistance to around Rs.40,000 crores in the state of Tamil Nadu out of which Rs. 30,000 crores will be towards the refinance assistance for Cooperative banks and Grama banks.
- Apart from the 3% interest subsidy for Agricultural infrastructural fund additional 3 % interest subsidy is granted and the effective interest rate shall be 1.5 % interest for the fund.
- NABARD supports the rural infrastructure through Infrastructure Development Fund and NABARD Financial Assistance Fund.
- NABARD also operates the Financial Inclusion Fund and requested bankers to make use of the same to achieve the Financial Inclusion goals.

### **REGULAR AGENDA of the 167<sup>th</sup> SLBC Meeting:**

The forum confirmed the minutes of the 166<sup>th</sup> SLBC meeting held on 29.07.2021.

### **Special Agenda – Saturation of all eligible target group under PM JAN SURAKSHA SCHEME (PMJSS)**

The Convenor briefed the forum on the saturation of all eligible target groups under PMJSS. The aim of the saturation drive is to cover all the eligible people under the three Jan Suraksha schemes namely PMJJBY, PMSBY and APY which is to be achieved by September 2022. He requested Member Banks to accomplish the goal under campaign mode. He also briefed the role of LDMs. The Convenor once again requested all Member Banks and other stake holders to complete the exercise of 100% saturation of the target under the PMJSS within the set time frame.

Action: Banks/LDMs



**AGENDA NO 1**

**Integration of Financial Education Workbooks in the School Curriculum for Students of class VI to X.**

The Convener emphasized the need for inclusion of Financial Education in the School Level from class VI to X.

The Regional Director RBI requested the State Govt. for inclusion of Financial Education in Tamil Nadu school curriculum at the earliest.

**Action: State Government**

**AGENDA NO 2**

**Expanding and Deepening of the Digital Payment Ecosystem::**

In a view of further expanding and deepening of Digital payments Ecosystem in the country, RBI has requested SLBC to extend the programme in one or two other districts. Accordingly SBI, Indian Bank and Canara Bank has named one district each ie. Tuticorin, Ranipet and Coimbatore respectively. The Convenor advised the banks to appoint a Nodal officer who shall oversee the progress for early completion of the task and communicate the same to SLBC for onward communication to RBI.

**Action : SBI, Indian Bank & Canara Bank**

**AGENDA NO 3**

**National Strategy for Financial Inclusion for India 2019-24 Universal access to Financial Services::**

The Convener informed the forum the need of Financial Inclusion through social security schemes. He requested RSETIs to impart training to more number of persons who are eligible and willing and facilitate them for credit linkage.

RD, RBI informed the forum that all eligible PMJDY accountholders have to be included in any one of the social security scheme viz., PMJJBY /PMSBY/APY or National pension scheme. Further, RD informed that private sector banks have to actively participate under the programme.

**Action : Banks/ RSETI**



**AGENDA NO 4**

**Standardisation of Data flow – Timely submission of data to SLBC**

Convener stressed the importance of timely submission/updation of data in the portal to enable SLBC to conduct the meeting in time. He informed that after rigorous follow up by SLBC, all 12 Public Sector Banks and 20 Private sector Banks have uploaded data for the quarter enter June 2021. He advised TNSC bank to complete the uploading of data in the portal.

**Action : Banks**

**AGENDA NO 5**

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

The convener conveyed that the Financial target for the year 2021-22 is about Rs.20000 crores, but the achievement till date is very low. He advised the Member banks to give instructions to their branches to provide adequate loan and update the same in NRLM portal.

The MD, TNCDW appreciated the banks for achieving the targets for FY 2020-21. She informed the forum that Banks have achieved only 21 % till September 2021 instead of 50% target to be achieved.

Similarly, she requested banks to grant Bulk PLF loan wherever banks are not able to lend to individual SHGs so that target are achieved. She also requested banks to sensitise the district level officers to lend more loans under SHG in the coming quarter to achieve the targets. As a special activity it has been earmarked that August and September 2021 be observed as special focus months by banks to lend to SHGs and October and November 2021 for lending to PLF Bulk loans.

**Action:: Banks**



**AGENDA NO 6**

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

The convener stated that the sanctioning of loans under this scheme has to be speeded up to achieve the targets and bank's have to take a lenient view with regard to CIBIL report while processing the applications.

The Director, TNULM informed the forum that the State has achieved only 39% of the target when compared the nearby southern states like Telangana and Karnataka have achieved 73 % & 50% respectively.

The Director also requested Banks to instruct their field functionaries to verify the address and not to reject on service area approach basis and also advise to improve the disbursement percentage.

The Director requested the LDM's especially in the Corporation districts to coordinate with the banks and other stakeholders and clear the pendency of applications.

Further, all banks were requested to reconsider the rejected and returned applications.

**Action :: Banks**

**AGENDA NO 7**

**Atal Pension Yojana (APY)**

APY is an initiative by the Government of India for social security. SLBC has conducted a VC on 27.08.2021 along with PFRDA, to sensitize the member banks /LDMs/BCs to improve the coverage under this scheme. The Convenor advised Member Banks to achieve 100% of target allotted to them for the financial year 2021-22.

Shri Mohit Yadav, PFRDA, emphasized the need for 100% saturation under APY. The achievement is low and requested Private Sector Bank's and RRBs to actively participate to achieve 100% saturation.

**Action :: Banks**



**AGENDA NO 8**

**EShakti – eMathi Integration Portal:**

The convener spoke about the importance and usefulness of the EShakti and new eMathi Integration portal. Banks can get reliable and up to date financial and Non-financial data of SHGs from the integrated portal to facilitate Member banks to speed up the loan processing to SHGs.

CGM, NABARD requested all banks to make use of this portal as the main objective of the portal is to make the SHGs get bank credit in a quick and hassle free manner.

**Action :: Banks**

**AGENDA NO 9**

**Special Refinance Scheme for Watershed & Wadi Areas:**

The convener informed the forum that this is a NABARD refinance scheme by which the member banks can avail refinance at a low rate of 3%.

CGM, NABARD informed that the Banks could avail refinance @ 3%. He further informed that NABARD has already invested 150 crores in WADI project in the state and informed that the Banks can achieve the priority sector target by lending to this project.

**Action :: Banks**

**AGENDA NO 10**

**Special Refinance Scheme for Water, Sanitation and Hygiene (WASH)**

This is NABARD scheme for getting Refinance at a very low rate of interest ie. @ 5.15% and 95% of loan will be eligible for refinance.

**NABARD ::** Banks can avail the refinance at lower rate of interest of 5.15% up to 95% of the amount lent by providing loan to water line project, Overhead tanks and loan for construction of toilets, sinking of bore well and making of sanitary napkins etc.



**AGENDA NO 11**

**Special Refinance Scheme for promoting Micro Food Processing Enterprises::**

The Convenor informed that the scheme PM Scheme for Formalization of Micro Food Processing Enterprises (PM FME)' was introduced for setting up of Micro food processing units at a cost ranging from Rs.1 lakh to Rs.25 lakhs. This scheme provides loans for post-harvest processing activities such as cleaning, grading, waxing, packing, pulp and juice etc.,

CGM, NABARD informed that lending to Micro Food Processing Enterprises is eligible for refinance @4% to encourage banks to lend for this scheme. Also, the scheme provides employment opportunities in rural areas.

**Action : Banks**

**AGENDA NO 12**

**Progress of Economic Development Schemes Implemented by TAHDCO:**

The Convenor informed the forum that pendency of applications has been one of the regular agenda in all the SLBC meetings. Though the pendency of applications have been reduced considerably, especially by the four major banks, still there are large pendency, which has to be reduced on war footing basis. Similarly, even after receiving subsidy many banks have kept pending of UC that are to be submitted to TAHDCO.

MD TAHDCO informed that the number of application pending with various bank branches is around 13000 and subsidy amount released is Rs.178.86 crores. There has been considerable improvement in reduction of pending application by banks. TAHDCO is imparting 7 days EDP training to all the eligible borrowers. Similarly, he informed the forum that steps will be taken to remove old pending applications from the pendency list in the system.

**Action: Banks/TAHDCO**



**AGENDA NO 13**

**KCC SCHEME ::**

The convener spoke about the need for clearing the pending loan applications at the earliest as the Pending applications in KCC Fisheries is very huge.

Director of Fisheries informed that the pending applications in KCC Fisheries is around 61825, but Banks have sanctioned only 1803 applications. He requested the LDMs to follow up with the concerned field functionaries in reducing the pendency and speed up the performance.

He further informed that the applications, which are rejected due to want of fishing license, shall be returned to the fisheries department so that they can reissue the same. Fisheries department may contact the concerned bank branches directly and discuss with them so that the pendency will be reduced.

**Action: Banks/Fisheries Dept**

**Table Agenda No 1:  
PM AWAS YOJANA (PMAY-U)**

The convener spoke about the achievement of target under housing sector and emphasized the need to achieve the housing targets.

The Principal Secretary, Housing & Urban Development Department, GoTN informed the forum that Housing for all in urban areas is a comprehensive mission to achieve the goal of housing for all in urban India. The component of this scheme include Credit Linked Subsidy Scheme (CLSS), Beneficiary Lead Construction (BLC) and Affordable Housing in Partnership (AHP). He further informed the forum that as on 30.6.2021 number of dwelling units sanctioned under AHP was 166920 under BLC 313107 and CLSS 76441. The EWS house holds especially under the AHP and BLC have to mobilize funds through various sources to provide beneficiary contribution in order to construct or acquire the house under this scheme. Banks/FIs play a crucial role in providing the credit facilities to such eligible beneficiaries so that they can meet out their contribution to acquire the house.

SLBC request the member banks to provide loans to all the eligible borrowers under the said components. Member Banks may devise Board approved schemes in this regard.

**Action :Banks**



**Table AGENDA NO 2:**

**167<sup>th</sup> SLBC Meeting**

**Digitalization of Land Records – Creation on Online Charge by Banks.**

The Convenor informed the forum that digitisation of land records has the potential to address various issues relating to agriculture credit and will help in reducing the instances of double or multiple financing on the same piece of land. He requested the State Government to enable access to real time digital land records by creating Standardised Application Programming Interface (APIs) with relevant safeguards.

RD, RBI requested the State Government to speed up the process of facilitating banks to create mortgage directly by them.

**Action :: State Government**

**Special Invitee: - Department of Telecommunication:**

Mrs. S.K.Radha, ITS, Deputy Director General (Rural) informed the forum that Department of Telecommunications is entrusted with the job of network coverage and connectivity issues in the villages. Department of Telecommunications would help in coordinating with the Telecom Service Providers (TSPs), to sort out the network connectivity issues, if any, faced by the banking sector and facilitate to achieve financial inclusion target through penetration of banking services in the rural areas especially for Direct Benefit Transfer and Financial Inclusion planning

**The Meeting concluded with Vote of thanks by Mr. Nageswara Rao, DGM, SBI.**

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**B. Confirmation of Minutes of 167<sup>th</sup> SLBC Meeting**

The forum confirmed the minutes of the 167<sup>th</sup> SLBC meeting conducted on 30.09.2021.



**Saturation Drive for Jan Suraksha Schemes**

Hon'ble Prime Minister in his Independence Day 2021 speech, has announced "We have to achieve saturation... all the households should have bank accounts...We have to connect every entitled person with the government's insurance and pension schemes. We have to move ahead with a mindset of cent percent achievement".

Accordingly, DFS, MoF, GoI vide its communication F.No.21 (23)/2014-FI (Mission) dated 27.09.2021 (Copy Enclosed) has informed the modalities for achieving saturation under the Jansuraksha Schemes. Towards this, DFS has suggested to download from the Electoral roll the details of all such adults who have attained majority in the last three years i.e. 2019, 2020 and 2021, District wise, Assembly constituency wise and polling station wise. The list so generated shall be shared with LDMs who shall generate the bank-wise, branch-wise allocation of polling station-wise lists keeping in view the proximity to the polling station area.

SLBC had shared the electoral list to all the concerned LDMs on 05.11.2021 with an instruction to generate the bank wise and branch wise allocation and reviewed the progress in the meeting held on 26.11.2021.

Similarly, DFS had also advised Banks to ensure saturation of beneficiaries under the major schemes implemented through the banks viz., PMJDY and PMMY, in the eligible age groups. Under PMJDY, a quarterly average balance of Rs.1000 or more in Q2FY 2021-22 may be taken as indicative of the holder of an operative account to pay premium/contribution. Also all PMMY standard accounts are to be saturated under for PMJSS. Auto prompt feature across channels (Branch, BC and ATM), CBS based MIS for banks to work out the monthly rate of enrolling such uncovered customers were some of the suggestions given by DFS to Public Sector Banks. Also, banks were advised to submit the consolidated monthly report to SLBC.

Hence, SLBC advises Member Banks to take suitable steps to implement technology upgradation and give necessary directions to their branches to saturate all the eligible persons under PMJDY/PMMY accounts.

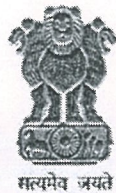
Member Banks are advised to use the services of the BCs effectively in this regard.



देबाशीष पण्डा, भा.प्र.से.  
सचिव

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D.O. No. 21(23)/2014-FI (Mission)

Dated, the 27<sup>th</sup> September 2021

Dear Secretary ,

As you may be aware, Hon'ble Prime Minister, in his Independence Day 2021 speech, has announced: "We have to achieve saturation. ... We have to connect every entitled person with the government's insurance and pension schemes. We have to move ahead with a mindset of cent percent achievement." To this end, lead banks of all States and Union territories (UTs) have been instructed to initiate a campaign for enrolment of persons eligible under the three Prime Minister's Jan Suraksha Schemes (PMJSS), viz., Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) for life cover, Pradhan Mantri Suraksha Bima Yojana (PMSBY) for personal accident cover and Atal Pension Yojana (APY) for pension. For this, lead banks have been asked to firm up in regular or special State/UT Level Bankers Committee (SLBC/UTLBC) at the earliest, State/UT Jan Suraksha Schemes Enrolment Plans that include both a digital campaign and periodic physical camps/drives, the first round of which will begin from 2.10.2021. A brief note on PMJSS is enclosed herewith, along with the enrolment forms.

2. Your ministry/department is implementing beneficiary-oriented schemes on a large scale, for which it enrolls beneficiaries and follows up with them for various scheme purposes through its own field formations as well as with those of implementing State/UT departments/agencies and other partners such as voluntary organisations. Scheme beneficiary databases too are maintained for DBT. In order to realise the Prime Minister's vision, it is essential these field formations and databases be leveraged to connect with scheme beneficiaries to enrol them under PMJSS as well for social security protection. This requires contacting the scheme beneficiaries in the eligible age-groups (18 to 50 for PMJJBY, 18 to 70 for PMSBY and 18 to 40 for APY), explaining them the benefits of Jansuraksha Schemes and obtaining their voluntary consent on the enrolment form for auto-debit of their bank account for payment of the annual insurance premium / pension contribution. Auto-debit itself is proof of insurance cover / pension contribution and claim/pension can also be accessed on this basis directly through bank.

3. To this end, I request you to instruct the national level Scheme Implementing Authorities (SIAs) of your major schemes to—

- (a) advise State/UT level SIAs to also enrol scheme beneficiaries under PMJSS by providing enrolment forms filled by eligible beneficiaries to the district lead bank's Lead District Manager (LDM);
- (b) set for their schemes State/UT-wise quarterly milestones for saturation coverage under PMJSS of eligible beneficiaries by September 2022, coupled with quarterly review by national and State/UT level SIAs;



- (c) advise State/UT level SIAs to extend necessary cooperation to the SLBC/UTLBC Convener in mobilisation for camps/drives, outreach for the digital campaign, and participation in reviews convened by the Convener.
4. Instructions issued in this regard may be copied to the Mission Office [[missionfi@nic.in](mailto:missionfi@nic.in)] in this Department, which will coordinate with SLBCs/UTLBCs and scheme implementing ministries/departments/SIAs and report on progress.
5. I look forward to your support in making this collective effort a success.

*With regards*

Yours sincerely,

  
(Debasish Panda)

As per list enclosed.



LDMs and generate the bank-wise, branch-wise allocation of polling station-wise lists keeping in view proximity to the polling station area;

- (d) Reports of progress against the allocated lists shall be collated by the Convenor's office from the respective addressee banks, who shall also be responsible for collecting and incorporating the progress in respect of their sponsored RRBs;
- (e) The addressee banks shall put in place centralised arrangements to collect the feedback from the branches (including RRBs) regarding which of the targeted persons reported already having an account and which ones opened an account with the bank; and
- (f) Convenors shall furnish consolidated monthly reports in this regard to the Mission Office [[missionfi@nic.in](mailto:missionfi@nic.in)].

3. Towards saturation cover of eligible persons under the three Prime Minister's Jan Suraksha Schemes (PMJSS), *viz.*, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana and Atal Pension Yojana, as lead banks, the addressee banks are hereby advised to take immediate necessary steps for initiating a campaign for enrolment of persons eligible for PMJSS. For this, they may firm up in regular or special State/UT Level Bankers Committee (SLBC/UTLBC) meetings held at the earliest, State/UT-wise Jan Suraksha Schemes Enrolment Plans that include both a digital campaign and periodic physical camps/drives, the first round of which will begin from 2.10.2021.

4. In parallel, the ministries/departments implementing large-scale beneficiary-oriented schemes have been requested (copy of letter attached) to leverage their own or State/UT or other implementing partners' field formations and databases for enrolling eligible beneficiaries under PMJSS for their social security protection and to instruct the national level Scheme Implementing Authorities (SIAs) of their major schemes to advise State/UT level SIAs to provide duly filled enrolment forms to LDMs of the district concerned and to extend necessary cooperation to the SLBC/UTLBC Convener in mobilisation for camps/drives, outreach for the digital campaign, and reviews convened. State Governments and UT Governments/Administrations too have been requested to extend similar cooperation and to schedule the special SLBC/UTLBC meeting at the earliest possible (copy of letter attached).

5. While other ministries/departments and States/UTs have been requested to assist the banks in realising the Prime Minister's vision in respect of their major schemes, the banks need to ensure saturation cover of beneficiaries under the major schemes implemented through the banks themselves, *viz.*, PMJDY and Pradhan Mantri Mudra Yojana (PMMY), in the eligible age groups. In PMJDY, a quarterly average balance of Rs. 1,000 or more in Q2FY2021-22 may be taken as indicative of the holder of an operative account to pay premium/contribution for PMJSS. To this end, addressee banks are hereby advised to ensure by 15.10.2021,—



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

3<sup>rd</sup> floor, Jeevan Deep Building  
Sansad Marg, New Delhi— 110 001  
Dated 27<sup>th</sup> September 2021

To:

1. Chairman, State Bank of India
2. Managing Directors and CEO of nationalised banks
3. Chairman and Managing Director, J&K Bank

Subject: Saturation drive for Jan Suraksha Schemes

Sir,

Hon'ble Prime Minister, in his Independence Day 2021 speech, has announced: "We have to achieve saturation. ... all the households should have bank accounts... We have to connect every entitled person with the government's insurance and pension schemes. We have to move ahead with a mindset of cent percent achievement."

2. While the goal of ensuring a bank account for all households has been substantially achieved under Pradhan Mantri Jan Dhan Yojana (PMJDY), this entails ongoing work as young persons attain adulthood and in course of time set up independent households. Therefore, it is necessary to proactively identify such persons, as well as any other persons who may not have an account, and reach out to them to ensure opening of a bank account. The electoral roll is available online on the websites of the Chief Electoral Officers of States and Union territories (UTs), which includes all local adults along with their address details. Addressee banks are hereby advised to ensure the following:

- (a) The Corporate Office of the bank shall arrange to download the electoral rolls for the respective States/UTs for which it is the SLBC convener and arrange to prepare lists in Excel format of all such adults who have attained majority in the last three years i.e. 2019, 2020 & 2021. This should be arranged by district, Assembly constituency and polling station as specified in the electoral roll;
- (b) Communicate the lists prepared above to their respective SLBC/UTLBC Convenors for allocating among the addressee banks latest by 31.10.2021 the responsibility for reaching out directly or through their sponsored RRBs to all such adults, with a view to ascertaining whether they already have a bank account and, if not, to facilitate their account-opening within Q3FY2021-22;
- (c) For allocating responsibility as above, the Convenor shall consult the State In-Charge of the addressee banks and their sponsored RRBs as well as all the




- (a) from the Corporate Office, extraction of State/UT-wise numbers of their respective accountholders in each of the three PMJSS scheme eligibility age groups who have—
- (i) operative accounts under PMJDY with such quarterly average balance, and
  - (ii) standard PMMY accounts,
- along with the number of such accounts that are already enrolled under the respective PMJSS scheme, and communication of the same to the SLBC/UTLBC Convenors concerned;
- (b) through the SLBC/UTLBC Convenor of the States and UTs for which the addressee bank is the lead bank, allocation by of monthly targets to each addressee bank (including its sponsored RRBs) for achieving saturation enrolment under each of the PMJSS schemes of the unenrolled accounts by 30.9.2022, with advice to similarly allocate targets to their branches;
- (c) furnishing through their SLBC/UTLBC Convenors consolidated monthly reports in this regard to the Mission Office [[missionfi@nic.in](mailto:missionfi@nic.in)].
6. In addition, PSBs are instructed—
- (i) to further assign enrolment targets to each individual field functionary and their sponsored RRBs by 15.10.2021;
  - (ii) put in place instructions for special mention in their service record for each of the appraisal years concerned achievement of their target by 15.10.2021;
  - (iii) institute policies to give this due consideration to such special mention in the promotion process by 15.10.2021;
  - (iv) create auto-prompt feature across channels (branch, BC and ATM) to alert the teller/BC/customer that an uncovered customer is transacting, so that the bank executive / BC may enrol him/her or the customer may self-enrol by 31.10.2021;
  - (v) create by 31.10.2021 a CBS-based MIS for both the bank and its sponsored RRBs to work out the monthly rate of enrolling such uncovered customers transacted with, coupled with automated feedback to branches regarding the absolute and relative performance of the branch and its BCs and automated escalation to supervisory levels in case of pre-defined poor performance;
  - (vi) create by 15.11.2021 CBS-enabled outreach mechanism in the bank and its sponsored RRBs to identify uncovered accounts, detect significant DBT credits to such accounts and send SMSs in local language with feature for voluntarily enrolling through SMS or/and app;
  - (vii) ensure immediately that all BCs of the bank and its sponsored RRBs are made aware of the enhanced intermediary commission of Rs. 30 under PMJJBY, as well as existing commissions under PMSBY and APY, and are encouraged to take advantage of the same, while also ensuring they receive such commission in a quick, timebound manner;
  - (viii) furnish through their SLBC/UTLBC Convenors consolidated monthly reports in this regard to the Mission Office [[missionfi@nic.in](mailto:missionfi@nic.in)].



7. The addressee bank's chief executive and the whole-time director reporting to him on financial inclusion are advised to personally review progress in this regard with their respective circle/zonal heads and the SLBC/UTLBC Convenors for the States/UTs for which the address bank is the lead bank, and copy the minutes of the review to the Mission Office [[missionfi@nic.in](mailto:missionfi@nic.in)] by the 10<sup>th</sup> of each month.

Yours faithfully,

Encl.: as above



Sushil Kumar Singh  
Director (FI)  
Ph. No. 011-23362422



**Saturation of farmers under Kisan Credit Card (KCC) Scheme**

Saturation of farmers under KCC scheme has been one of the regular agenda reviewed in all the recent SLBC meetings. For saturation of PM KISAN beneficiaries under KCC Scheme, Department of Financial Services along with Department of Agriculture, Co-operation and Farmers Welfare has instructed banks to cover the PM KISAN beneficiaries so far not covered under KCC.

Now, the scope has been extended to cover all eligible farmers under KCC Scheme. As per the portal data, the cumulative KCC applications received as on 03.12.2021 is 964005 (714340 as on 30.06.2021), which includes applications received under KCC Crop, Dairy, Poultry, and Fisheries.

**KISAN CREDIT CARD SCHEME (KCC)**

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

As per the progress report submitted by Member Banks, as on 03.12.2021 Banks in Tamil Nadu have sanctioned 752591 KCCs to the tune of Rs.8661.03 crores (524203 loans sanctioned to the tune of Rs. 6113.90 crores as on 30<sup>th</sup> June 2021). Thus, banks have shown an improvement in sanctions to the tune of Rs.2547.13 crores since July 2021.

SLBC advises the Member Banks to give suitable instructions to their branches to process all the pending applications without any delay. Similarly, LDMs are advised to review the progress made by the banks in their districts DCC meetings and impress upon them for speedy sanction of all eligible applications and disbursement of all sanctioned loans.



## Bankwise as on 03/12/2021

SNo.	Bankname	Cumulative number of KCC applications Received	Cumulative number of KCC applications Sanctioned	KCC Limit Sanctioned	Applicant already having a KCC either in same bank or other bank/ Cooperative / PCC or existing KCC under default/NPA	Non-availability of land records, No clear title/ disputed land records, etc.	Total	No of Pending Applications
1	Bank of Baroda	4142	2022	25.95	2058	62	2120	0
2	Bank of India	8009	4926	42.33	3063	19	3082	1
3	Bank of Maharashtra	219	207	3.47	5	7	12	0
4	Canara Bank	123344	102552	1083.96	12396	8396	20792	0
5	Central Bank of India	6705	5570	38.71	1093	6	1099	36
6	Cooperative Bank	240394	235417	1583.36	1530	3447	4977	0
7	Cooperative Bank	24446	6561	99.49	10820	7065	17885	0
8	HDFC Bank Ltd	278068	210480	3743.13	0	65433	65433	2155
9	Indian Bank	83490	45401	255.13	22925	15160	38085	4
10	Indian Overseas Bank	99822	58649	630.33	16904	22773	39677	1496
11	Punjab & Sind Bank	4	4	0.08	0	0	0	0
12	Punjab National Bank	5415	4135	42.11	929	272	1201	79
13	State Bank of India	54826	49961	744	1888	2905	4793	72
14	UCO Bank	2281	1904	21.36	56	321	377	0
15	Union Bank of India	32840	24802	347.62	4403	3635	8038	0
	Total	964005	752591	8661.03	78070	129501	207571	3843



**Exemption of Stamp Duty for PM SVANidhi borrowers:**

Indian Banks' Association vide its communication SB/SC-MSME/2021-22/10473 dated 25.10.2021 addressed to the Convenor, SLBC –TN (Copy enclosed) has informed on the meeting of the IBA Standing Committee on MSME held recently under the Chairmanship of MD & CEO, Karnataka Bank. Among others, one of the issue that was discussed was regarding exemption of Stamp Duty for PM SVANidhi borrowers.

After detailed deliberations, the Committee decided to take up with the concerned SLBC so that the issue can be taken up at the State Level Meeting. Further, it is informed that the Ministry of Housing and Urban Affairs (MoHUA), the nodal ministry monitoring the scheme, have sent suitable communication on the subject to the State Government.

As we all are aware that the scheme was launched keeping in view the hardships faced by the Street Vendors in the wake of COVID 19 pandemic so as to provide them with affordable loan facility to resume their economic activity.

A few States like Rajasthan, Uttar Pradesh, Telangana and Gujrat have, in a bid to provide relief to Street Vendors, have waived stamp duty on the loans under the PM SVANidhi scheme.

Hence, SLBC requests the State Government to take a compassionate view and issue necessary orders exempting street vendors from payment of stamp duty for availing loan under PM SVANidhi scheme.



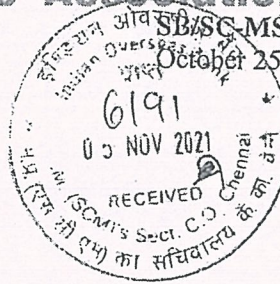


AGM (SP) 25/11

## Indian Banks' Association

SOCIAL BANKING

The General Manager,  
SLBC - Tamilnadu, Indian Overseas Bank,  
Agriculture & Rural Initiatives Department,  
Central Office, 763- Anna Salai,  
Chennai - 600 002.



SB/SC-MSME/2021-22/10473  
October 25, 2021

Madam/Sir,

### IBA STANDING COMMITTEE ON MSME HELD ON 18.09.2021 EXEMPTION OF STAMP DUTY FOR PMSVANIDHI

The meeting of IBA Standing Committee on MSME was held recently under the Chairmanship of Managing Director & CEO, Karnataka Bank. The Committee deliberated on various issues particularly with respect to challenges faced by MSMEs due to lockdowns/disruptions arising out of COVID pandemic. One of the issues that came up for discussion was regarding exemption of Stamp Duty for PMSVANidhi borrowers.

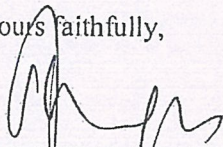
2. The scheme was launched envisaging providing working capital loan upto Rs. 10,000.00 to help formalise the street vendors and open up new opportunities to this sector to move up the economic ladder. The scheme is available for beneficiaries belonging to 35 States/UTs have notified rules and scheme under Street Venders as per act, 2014. We understand that already 7 States have fully exempted stamp duty.

3. In the backdrop that the target segment being from the low strata of the society with the loans being disbursed is of low value and as also the challenges arising out of distress due to COVID-19 Pandemic, few member Banks desired that the stamp duty on the loans under the scheme may be waived. It was also submitted that this would lead to ease of sanction / disbursement of loans.

4. The committee after detailed deliberations proposed that the matter may be taken up with the SLBCs convenor concerned so that they may take up the issue at the state level in the SLBC Forum.

5. Accordingly this advisory is to the SLBC for further necessary action. A line of confirmation on the action taken may be advised to us in due course to take on record and apprise the Committee suitably. We may add, that a suitable communication on the subject has also been sent to the State Governments by the Ministry of Housing and Urban affairs (MoHUA), the nodal ministry monitoring the scheme.

Yours faithfully,

  
K S ANBALAGAN  
SENIOR ADVISOR  
RETAIL & SOCIAL BANKING



**National Centre Financial Education (NCFE) - eligible entities under FIF:**

The NCFE is a Section 8 (Not for profit) Company promoted by RBI, SEBI, IRDAI and PFRDA. The NCFE aims to promote financial education across India for all the sections of the population as per National Strategy for Financial Education to Financial Stability and Development Council. NCFE creates financial awareness and empowerment through financial education campaign across the country for all the sections of the population through consumers, workshops, conclaves, training programmes, campaigns, discussion forums with/without fees with the help of institutions. National Centre for Financial Education has been included as one of the eligible entities with whom banks can work for seeking support from NABARD for financial assistance of the people.

The aim is to undertake massive Financial Education campaign to help people manage money more effectively to achieve financial wellbeing by accessing appropriate financial products and services through regulated entities with fair and transparent machinery for consumer protection and grievance redressal.

Programs offered by NCFE are:

1. Money Smart School Program (MSSP) which is an initiative of the NCFE to provide unbiased financial education in schools for improving financial literacy, which is an important life skill for the holistic development of each student.
2. Financial Education Training Programme (FETP) is an initiative of the NCFE for providing unbiased personal financial education to people and organizations for improving financial literacy in the country.
3. FACT (Financial Awareness and Consumer Training) is a program by NCFE to provide financial education to our young graduates and postgraduates, on topics relevant to them, which will positively impact their financial wellbeing.
4. Financial Education Programme for Adults (FEPA) is a program initiated by NCFE in 2019. FEPA is a Financial Literacy Programme for creating financial awareness for the adult population of India.

Member Banks are advised to take note of the same and participate actively in promoting Financial Education in the State.



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

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

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

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

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



F.No.M-11011/12/New Scheme/ 2019-AMI (pt.3)

Email

भारत सरकार / Government of India

कृषि एवं किसान कल्याण मंत्रालय / Ministry of Agriculture and Farmer Welfare  
कृषि एवं किसान कल्याण विभाग / Department of Agriculture and Farmer Welfare  
विपणन एवं निरीक्षण निदेशालय / Directorate of Marketing and Inspection  
प्रधान कार्यालय / Head Office, NH-IV, फरीदाबाद / Faridabad-121001  
Phone/फोन: 0129 – 2434348, e-mail : rgs-agri@nic.in

Dated: 08-11-2021

To,  
The Chief General Manager (DoR),  
NABARD, C-24, Bandra - Kurla Complex,  
Bandra East, Mumbai – 400 051

**Subject: Continuation of schemes beyond 31st March, 2021 - instructions regarding.**

Sir,

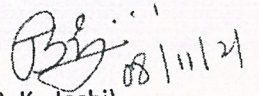
Please refer NABARD HO letter No. DOR-GSS/852/AMI-1/2021-22, dated 05-10-2021 regarding continuation of AMI sub Scheme of ISAM beyond 31<sup>st</sup> March, 2021.

2. In this regard, please refer DMI HO letter No. M-11011/12/New Scheme/ 2019-AMI (pt.3), dated 11.06.2021 wherein it was communicated that AMI sub scheme of ISAM was continued from 1<sup>st</sup> April, 2021 and upto 30<sup>th</sup> June, 2021. Please also refer DMI HO vide letter No. M-11013/12/ADM/2013/AMIGS, dated 04.10.2021 wherein it was communicated that AMI sub scheme of ISAM has been continued beyond 30<sup>th</sup> September, 2021 in the year 2021-22.

Therefore, in view of above facts, it is to inform that the AMI sub scheme of ISAM deemed to be continued with effect from 1<sup>st</sup> April, 2021 upto 31<sup>st</sup> March, 2022 or until further order whichever is earlier.

3. In this connection, it is requested that these instructions may be brought to the notice of all stakeholders of AMI sub-scheme of ISAM, including all the eligible financing institutions / cooperative institutions, immediately.

Yours faithfully,

  
(B. K. Joshi) 08/11/21

Deputy Agricultural Marketing Adviser

Copy to:-

1. The Managing Director, National Cooperative Development Corporation, 4-Siri Institutional Area, HauzKhas, New Delhi - 110 016 for information and further necessary action please.
2. In-Charge, All ROs/SOs of Directorate of Marketing & Inspection with request to disseminate the above instructions / information to all stakeholders including concerned State Agencies under AMI sub-scheme of ISAM in their jurisdiction.
3. Director General, CCS National Institute of Agricultural Marketing, Jaipur, for information.
4. Director (Marketing) DAC&FW, Krishi Bhavan, New Delhi, for information.



**Agri Clinics and Agri Business Centers scheme**

NABARD has advised continuation of ACABC (Agri Clinic & Agri Business Centre Scheme) for the FY 2021-22 under ACABC scheme of Sub-Mission on Agricultural Extension (SMAE) of the Scheme Green Revolution (Kishnrajyoti Yojana). AC & ABC – is a credit linked subsidy scheme for Agri professionals. Assistance under the scheme would be purely credit linked and subject to sanction by banks based on economic viability and commercial considerations.

NABARD provides refinance at the rate of 100% of the amount financed by banks as term loans. The subsidy, is back-ended with minimum 3 years lock-in period.

NABARD, TN-RO has forwarded the list of applications pending with the banks in the State as on September 2021. As per their report there are 1224 applications to the tune of Rs.130.14 crores pending with various bank branches. The bank wise and district wise details are provided in the annexure.

SLBC advises Member Banks to process such applications and extend loans on priority basis, as this would help the Agri professionals directly to become entrepreneur and the farming community indirectly.



No. of Applications pending as on September 2021 Amount in Rs. Crs

Bank	No. of Applications	Amount of Loan
Bank of Baroda	12	1.71
Bank of India	42	4.38
Bank of Maharashtra	1	0.15
Canara Bank	138	15.50
Indian Bank	317	32.41
Indian Overseas Bank	140	13.00
UCO Bank	10	0.90
Union Bank of India	26	3.05
Central Bank of India	15	2.16
Punjab National Bank	9	0.88
State Bank of India	295	28.87
State Bank of Hyderabad	1	0.05
State Bank of Travancore	1	0.06
Vijaya Bank	3	0.46
Allahabad Bank	2	0.24
Andhra Bank	2	0.09
Syndicate Bank	24	2.88
Axis Bank	17	2.33
Central Cooperative Bank	2	0.35
City Union Bank	13	1.68
Corporation Bank	34	4.36
Federal Bank	1	0.20
HDFC Bank	3	0.28
ICICI Bank	4	1.15
IDBI Bank	5	0.85
Indus Ind Bank	1	0.20
Karur Vysya Bank	51	5.81
Lakshmi Vilas Bank	9	1.20
Pallavan Rural Bank	7	0.64
Raj Gramin Bank	1	0.05
Samyukt Chetriya Gramin Bank	1	0.10
South Indian Bank	12	1.45
Tamilnadu Mercantile Bank	23	2.26
Thar gram in Bank	1	0.23
Others	1	0.20
<b>Grand Total</b>	<b>1224</b>	<b>130.14</b>



**DIST WISE No. of Applications pending as on September 2021**      **Amount in Rs. Crs**

<b>Bank</b>	<b>No. of Applications</b>	<b>Amount of Loan</b>
Ariyalur	17	2.14
Chennai	3	0.58
Coimbatore	30	4.77
Cuddalore	49	4.74
Dharmapuri	116	13.23
Dindigul	23	2.48
Erode	115	14.11
Kanchipuram	58	3.42
Kanyakumari	5	0.31
Karur	20	2.57
Krishnagiri	35	3.39
Madurai	16	1.83
Nagapattinam	15	1.74
Namakkal	261	29.96
Nilgiris	2	0.10
Perambalur	14	1.32
Pudukkottai	17	1.87
Ramanathapuram	5	0.52
Salem	122	13.31
Sivaganga	4	0.45
Thanjavur	26	3.13
Theni	8	0.70
Thoothukudi	8	0.53
Tiruchirappalli	54	6.16
Tirunelveli	8	0.77
Tirupur	19	3.11
Tiruvallur	4	0.30
Tiruvannamalai	37	2.55
Tiruvarur	5	0.64
Vellore	11	1.12
Viluppuram	105	6.77
Virudhunagar	12	1.51
<b>Grand Total</b>	<b>1224</b>	<b>130.14</b>



**Dairy & Poultry Venture Capital Fund (DVPCF) – Refund due from banks**

To bring about structural changes in the unorganized sector, the measures like milk processing at village level, marketing of pasteurized milk in a cost effective manner, quality up-gradation of traditional technology to handle commercial scale using modern equipment and management skills, the Venture Capital Fund for Dairy and Poultry sector was started during Xth plan period.

According to the Scheme, interest free loans are given to encourage small Dairy/Poultry farmers for increasing production of milk and eggs in the country.

The banks disbursed the loan amount after receiving interest free portion from the revolving fund. The Banks are required to recover the loan amount as per instalments prescribed and pass on pro rata portion of the amount recovered back to NABARD on yearly basis. The due amount has to be transferred back to Gol by NABARD.

NABARD has informed that Refund of dues in respect of captioned scheme from a few banks are pending. The details are provided below

<b>Sl No</b>	<b>Name of bank</b>	<b>No. of claims</b>	<b>Amount due (in Rs.)</b>
1	Indian Bank	62	2767739
2	UCO Bank	7	630500
3	Indian Overseas Bank	2	219000
4	Union Bank of India	2	156556
	Total	73	3773795

The above-mentioned banks are requested to look into the issue and arrange for the refund at the earliest. SLBC has sent several reminders in this regard followed by VC meetings for this purpose.



**Progress on Economic Development Schemes implemented by TAHDCO**

TAHDCO has provided details of applications sponsored under EDP and SEPY schemes, which are pending with Banks as on 30.11.2021. As per their report, 11243 applications for Rs.342.64 Crores are pending with various Bank branches for issue of Form III. Similarly, even after receipt of subsidy release orders for Rs.35.17 Crores given by TAHDCO out of which Rs.6 crore has been received by the branches from the nodal bank for release of the loan. Those banks are advised to disburse the loan at the earliest and submit the UC to TAHDCO.

Pendency of applications for sanction was reviewed in the Special SLBC meeting chaired by Honourable Chief Minister held on 25.10.2021 wherein the Principal Secretary, Adi Dravidar and Tribal Welfare Department urged the Member Banks to quickly sanction / disburse all the pending applications before December 2021, for which subsidy release orders has been already issued.

SLBC advises Indian Bank, Canara Bank, HDFC Bank, Kotak Mahindra Bank with more pendency in disbursement (subsidy release orders) and Indian Bank, State Bank of India, Canara Bank, Indian Overseas Bank with more pendency in sanction to take suitable measures to bring down the number before the next review. The bank wise details of pending application for sanction / disbursement as on 30.11.2021 is furnished in the annexure.

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



**TAHDCO - Bank wise 2021-22 Progress report as on 30.11.2021**

**Amount in Lacs**

Bank Name	Application Forwarded				Bank Sanctioned				Rejection				Subsidy Released				Application Pending with Bank												
	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan	Phy	Subsidy	Bank Loan											
	Indian Bank	3700	4993.54	10463.89	715	925.35	1793.07	398	572.59	487	648.88	1254.71	2587	3495.61	8183.82	State Bank of India	2211	2846.72	5905.95	218	276.18	607.17	266	341.75	100	151.83	334.24	1727	2228.79
Canara Bank	2137	2742.04	6096.36	625	724.65	1663.39	197	231.75	329	402.92	944.99	1315	1785.63	4103.97	Indian Overseas Bank	2008	2511.96	4953.60	324	414.29	884.12	297	383.72	174	213.13	475.28	1387	1713.95	3895.47
PACS	1240	1415.89	2391.31	227	218.26	366.87	238	223.43	181	148.15	259.01	775	974.20	1843.44	HDFC Bank Ltd	789	1756.98	3867.10	480	1073.63	2376.50	7	15.75	193	431.38	989.10	302	667.60	1297.60
Union Bank of India	560	711.24	1451.17	103	127.78	280.63	51	78.94	58	78.81	176.26	406	504.52	1122.54	Kotak Mahendra Bank Ltd	530	1185.20	2959.13	362	811.01	1850.98	8	18.00	218	488.03	1122.55	160	356.20	890.15
Central Bank of India	367	456.80	984.56	37	50.97	107.24	34	49.20	22	25.39	53.89	296	356.62	855.32	Tamil Nadu Grama Bank	364	414.55	683.22	63	73.03	137.26	82	97.28	32	45.97	76.35	219	244.24	513.96
Bank of India	357	467.58	891.41	83	85.63	178.53	65	88.20	33	38.54	85.94	209	293.74	679.88	Indus Ind Bank Ltd	347	729.16	1656.41	260	551.22	1204.61	18	33.51	137	285.25	631.38	69	144.44	314.81
District Central Co-Op Bank	306	384.19	559.18	38	64.81	113.45	54	93.19	31	51.61	88.12	214	226.18	414.73	Axis Bank Ltd.,	278	552.94	1385.50	172	385.58	898.08	2	3.25	123	275.96	649.43	104	164.11	364.42
Bank of Baroda	269	417.04	908.72	45	74.44	163.73	20	27.89	26	49.28	107.55	204	314.71	718.99	City Union Bank Ltd.	176	217.08	459.34	10	13.39	28.21	14	18.06	6	6.97	14.43	152	185.62	425.13
Punjab National Bank	162	224.60	485.73	23	39.92	95.00	9	16.32	14	22.42	55.01	130	168.37	376.73	Syndicate Bank	147	237.22	502.00	30	47.29	90.93	9	17.25	27	41.89	78.27	108	172.67	384.07
Tamil Nadu Mercantile Bank Ltd	136	176.90	338.77	5	8.71	17.83	28	36.33	1	2.03	4.40	103	131.86	319.94	Karur Vysya Bank Ltd.	130	176.16	371.96	3	3.92	8.55	17	29.32	2	2.40	5.25	110	142.93	361.41
Pandyan Grama Bank	93	75.42	120.79	19	11.53	25.58	25	21.86	5	4.81	9.75	49	42.03	90.21	Corporation Bank	85	111.50	188.89	7	7.03	15.28	18	27.81	6	6.66	14.48	60	76.66	167.61
ICICI Bank Ltd	81	133.13	314.29	29	62.75	124.18	4	7.20	11	23.90	45.09	48	63.18	179.11	Andhra Bank	79	115.66	229.09	4	9.00	17.42	8	13.45	3	6.75	12.52	67	93.21	208.66
TDCC Bank	76	77.21	113.86	17	15.57	24.35	11	15.13	9	9.29	13.86	48	46.51	80.51	U C O Bank	76	111.82	225.45	5	8.02	18.35	7	12.63	4	5.77	12.68	64	91.18	203.10
Pallavan Grama Bank	56	91.29	167.90	3	3.40	9.43	8	9.84	1	0.45	0.95	45	78.06	157.48	Co-Operative Urban Bank Ltd	48	63.83	112.33	12	11.29	22.82	4	4.91	6	4.58	12.79	32	47.64	83.52
South Indian Bank Ltd.	33	40.24	111.72		0.00	0.00	5	6.95		0.00	0.00	28	33.30	111.72	Lakshmi Vilas Bank Ltd.	31	40.59	70.10		0.00	0.00	5	9.26		0.00	0.00	26	31.33	70.10
Federal Bank Ltd.	30	48.07	100.26	4	5.36	10.60	3	5.67	3	3.15	5.80	23	37.04	86.67	Indian Overseas Bank	24	50.86	119.99	12	25.35	54.88	5	10.80	23.35	12	25.51	60.12		
Punjab & Sind Bank	23	20.79	57.59	13	5.84	11.98	1	2.07	13	5.84	11.98	9	12.88	32.61	Todas PACS	21	37.77	99.56	3	6.60	20.00	3	0.00	3	6.60	20.00	18	31.18	76.56
IDBI Ltd - DBSBU	17	20.15	34.89	2	4.20	9.80	3	4.02	2	4.20	9.80	12	11.94	23.09	Farmer Co-operative Society	14	24.74	48.12	1	2.50	2.50		0.00		4.20	9.80	12	11.94	23.09
PACCS (Primary Agricultural C	13	20.21	48.12		0.00	0.00		0.00		0.00	0.00	13	20.21	48.12	Vijsa Bank	11	12.00	21.15	4	3.15	7.13	3	4.20	4	3.15	7.13	4	4.65	10.03
Co-Op Urban Bank	11	16.68	38.23		0.00	0.00	1	2.25		0.00	0.00	10	14.43	38.23	Oriental Bank of Commerce	10	20.56	50.15	2	4.50	11.90	2	1.95	2	4.50	11.90	7	14.11	36.25
Karnataka Bank Ltd.	10	12.21	15.72		0.00	0.00	2	4.50		0.00	0.00	8	7.71	15.72	Tamil Nadu Co-op State Agri. &	10	12.21	15.72		0.00	0.00	2	4.50		0.00	0.00	8	7.71	15.72



**TAHDCO - Bank wise 2021-22 Progress report as on 30.11.2021**

**Amount in Lacs**

Bank Name	Application Forwarded				Bank Sanctioned				Rejection				Subsidy Released				Application Pending with Bank			
	Phy	Subsidy	Bank Loan		Phy	Subsidy	Bank Loan		Phy	Subsidy	Bank Loan		Phy	Subsidy	Bank Loan		Phy	Subsidy	Bank Loan	
Catholic Syrian Bank Ltd.	9	16.08	30.52			0.00	0.00	1	2.10				8	13.98	30.52					
Allahabad Bank	8	4.27	7.75			0.00	0.00	1	0.45				7	3.83	7.75					
JAWADHU LAMP CO-OPERA	8	5.65	12.83	1	2.50	5.00	5.00	1	0.00	1	2.50	5.00	7	3.15	6.83					
Kumbakonam Central Co-oper	8	11.70	21.67		0.00	0.00	0.00	3	3.30				5	8.40	21.67					
NDCC Bank	8	15.20	19.24		0.00	0.00	0.00	1	1.05				7	14.15	19.24					
Sathy Lamb Society	7	3.60	7.80	6	2.70	5.85	5.85		0.00				1	0.90	1.95					
Bank of Maharashtra	6	8.44	18.31	1	0.70	1.55	1.55	1	0.00	1	0.70	1.55	5	7.74	15.77					
State Bank of Indore	6	7.86	12.01	1	1.68	3.64	3.64	1	2.25				4	3.93	8.37					
United Bank of India	6	8.37	17.86		0.00	0.00	0.00		0.00				6	8.37	17.86					
Equitas Small Finance Bank	5	9.98	21.86	1	2.25	4.68	4.68		0.00				4	7.73	17.18					
Farmers Co-operative Society	4	6.11	6.18	1	2.50	2.50	2.50	1	2.25	1	2.50	2.50	2	1.36	2.68					
Development Credit Bank Ltd	3	6.75	14.63						0.00				3	6.75	14.63					
Dena Bank	2	3.75	4.87					1	1.50				1	2.25	4.87					
PACHAIMALAI LAMP SOCIET	2	2.98	4.84						0.00				2	2.98	4.84					
State Bank of Mysore	2	1.42	1.78					1	0.60				1	0.82	1.78					
TIIC Bank	2	3.23	7.18										2	3.23	7.18					
Dhanalakshmi Bank Ltd.	1	2.25	4.88										1	2.25	4.88					
SME CANARA BANK	1	1.20	2.59										1	1.20	2.59					
State Bank of Hyderabad	1	0.60	1.30										1	0.60	1.30					
State Bank of Travancore	1	0.70	1.39										1	0.70	1.39					
Ujjivan Small Finance Bank	1	2.25	4.90										1	2.25	4.90					
Tamil Nadu State Apex Co-op		0.00	0.00					1	1.04					0.00	0.00					
<b>Grand Total</b>	<b>17147</b>	<b>23884.92916</b>	<b>49813.17047</b>	<b>3971</b>	<b>6168.45904</b>	<b>13275.5273</b>	<b>13275.5273</b>	<b>1934</b>	<b>2543.93541</b>	<b>2274</b>	<b>3516.97498</b>	<b>7627.28656</b>	<b>11243</b>	<b>15173.56971</b>	<b>34263.64317</b>					



**TAHDCO - District Wise 2021-22 Progress report AS ON 30.11.2021**

**Amt in Lacs**

District Name	Traget		Application Forwarded		Bank Sanctioned			Rejection		Subsidy Released			Disbursement		Application Pending with Bank	
	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Bank Loan	Phy	Subsidy	Phy	Subsidy	Phy	Subsidy	Bank Loan	Phy	Subsidy
Ariyalur	243	140.26	416	389.30	100	65.45	470.04	50	45.53	18	18.20	5	3.21	36.11	316	278.32
Chennai	802	514.08	395	691.86	57	99.21	142.82	18	29.93	49	83.06	8	11.92	6.65	338	562.72
Coimbatore	492	312.75	131	317.66	54	90.08	115.14	49	82.60	41	63.11	5	6.16	3.84	77	144.98
Cuddalore	950	544.63	772	1163.49	176	252.92	296.17	129	151.65	101	135.85	18	34.87	67.57	596	758.92
Dharmapuri	480	319.56	732	1440.46	263	577.27	875.55	57	106.26	95	204.43	53	119.25	142.84	469	756.93
Dindigul	504	315.49	786	1297.61	251	402.16	563.79	68	102.41	133	196.67	5	3.18	17.03	535	793.04
Erode	334	220.48	341	461.82	55	56.76	78.93	29	37.92	25	19.58	6	2.16	9.60	286	367.15
Kanchipuram	1058	748.66	805	1557.57	235	438.73	226.24	105	197.42	184	362.00	28	62.17	29.32	570	921.42
Kanniyakumari	102	44.91	72	84.66	31	33.54	394.74	16	18.59	28	31.14	4	4.49	33.80	41	32.52
Karur	191	133.84	367	601.22	111	190.75	234.63	28	36.25	1	1.50	1	1.50	18.89	256	374.22
Krishnagiri	273	161.64	181	361.69	57	92.26	321.59	24	32.94	32	45.52	14	14.67	3.25	124	236.49
Madurai	626	416.33	531	633.17	222	308.06	179.36	95	68.98	182	252.92	26	30.09	31.49	309	256.13
Nagapattinam	725	452.77	431	563.09	63	79.55	515.83	8	11.41	18	25.26	5	4.65	26.26	368	472.14
Namakkal	425	234.90	350	621.70	77	121.11	194.06	38	62.52	57	91.33			0.00	273	438.07
Perambalur	270	146.06	367	526.86	156	209.26	354.51	77	86.08	47	54.50	22	16.62	34.90	211	231.51
Pudukkottai	177	114.97	321	539.68	72	131.82	156.85	14	23.58	32	58.82	15	30.69	42.26	249	384.28
Ramanathapuram	271	172.18	430	686.30	81	142.33	1100.72	15	9.48	18	21.34	6	7.46	2.50	349	534.50
Salem	307	150.54	831	1574.68	126	241.97	700.47	80	144.92	110	211.30	8	15.15	102.63	705	1187.79
Sivagangai	778	488.74	255	403.96	78	146.21	683.42	44	66.08	70	132.81	8	15.15	16.74	424	452.64
Thanjavur	240	153.84	505	531.73	81	79.09	195.42		0.00	33	36.92	1	2.50	69.97	103	145.48
The Nilgiris	620	315.86	163	284.92	60	81.15	168.28	46	58.29	47	60.92	6	7.35	16.76	366	502.13
Theni	245	162.61	552	922.85	186	304.41	154.24	87	116.31	40	74.85	27	56.82	17.89	185	248.38
Thoothukkudi	1159	724.47	321	552.90	136	184.68	402.86	87	119.83	41	43.01	13	8.41	17.89	185	248.38
Tiruchirappalli	390	210.32	333	538.32	141	258.24	691.00	19	21.25	67	124.85	3	6.61	122.92	192	258.84
Tirunelveli	294	374.90	526	616.27	188	183.50	206.73	179	160.00	124	103.91	11	15.14	8.68	338	272.77
Tiruppur	388	243.50	156	281.37	56	85.75	270.58	36	52.20	44	64.45	9	16.35	11.98	100	143.42
Tiruvallur	903	660.88	898	1672.09	219	441.44	165.00	32	61.62	181	361.33	11	15.87	13.56	679	1169.03
Tiruvannamalai	467	270.22	950	1349.68	249	337.03	524.78	179	227.85	222	296.23	35	53.57	68.76	701	784.80
Tiruvarur	597	502.02	396	480.46	78	76.17	372.67	51	69.22	56	52.66	6	8.09	18.14	318	335.07
Vellore	767	520.04	597	920.52	120	230.49	1313.90	18	28.89	98	198.02	4	8.24	270.71	477	661.13
Villupuram	1106	744.35	564	1087.67	65	100.91	921.97	153	231.15	35	53.29	3	4.11	7.22	499	755.61
Virudhunagar	491	241.41	739	730.40	127	126.15	283.23	103	82.81	45	37.23	9	6.61	13.85	612	521.44
<b>Grand Total</b>	<b>16675</b>	<b>10757.22</b>	<b>17148</b>	<b>23885.96</b>	<b>3971</b>	<b>6168.46</b>	<b>13275.53</b>	<b>1934</b>	<b>2543.94</b>	<b>2274</b>	<b>3516.97</b>	<b>375</b>	<b>592.60</b>	<b>1298.63</b>	<b>11243</b>	<b>15173.57</b>



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

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

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

As per the data as of 12.11.2021, out of 373247 eligible applications, banks in the State have sanctioned 169199 loans and 204048 applications are pending. The bank wise & district wise performance under the scheme is provided in the annexure.

**PMSVANIDHI loan applications status report as on 12.11.2021**

<b>PMSVANIDHI</b>	<b>Total No. of Eligible Loan applications</b>	<b>Total No. of loan sanctioned</b>	<b>% of loan sanction</b>	<b>Disbursed</b>	<b>% of loan disbursement</b>
	373247	169199	49	144109	42

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



**PMSVANidhi -BANK WISE LOAN APPLICATIONS STATUS REPORT AS ON 12.11.2021**

S.No.	Bank Name	Total No. of Loan Applications Uploaded	Rejected By Banks	Returned by Banks	Sanctioned	% of Sanction	Sanctioned to be disbursed	Loan Disbursed	% of Disbursement
1	Indian Bank	98110	4432	20688	52092	56	9121	42971	46
2	Indian Overseas Bank	59078	2685	21400	25489	45	4450	21039	37
3	State Bank of India	55340	1636	9879	39369	73	4809	34560	64
4	Canara Bank	48632	2789	13339	24154	53	1792	22362	49
5	Union Bank of India	21287	768	6950	9144	45	876	8268	40
6	Bank of Baroda	13772	733	4311	3596	28	599	2997	23
7	Bank of India	10512	949	4886	4017	42	606	3411	36
8	TMB	8966	470	2420	1301	15	340	961	11
9	Central Bank of India	7939	481	2421	2507	34	329	2178	29
10	Karur vysya Bank	8230	59	210	546	7	97	449	5
11	City Union Bank	4418	14	225	342	8	123	219	5
12	Punjab National Bank	5002	299	1501	2067	44	339	1728	37
13	UCO Bank	3500	137	1197	1352	40	231	1121	33
14	DCCB	1594	13	177	393	25	75	318	20
15	South Indian Bank	1591	63	149	138	9	25	113	7
16	IDBI Bank	1359	61	517	303	23	85	218	17
17	Federal Bank	1386	53	137	158	12	25	133	10
18	DBS Bank	1	0	0	0	0	0	0	0
19	HDFC Bank	1740	56	273	987	59	854	133	8



S.No.	Bank Name	Total No. of Loan Applications Uploaded	Rejected By Banks	Returned by Banks	No. of Applications Sanctioned	% of Sanc	Sanctioned Applications yet to be disbursed	No. of Loan Disbursed	% of Disbursement
20	Karnataka Bank	1158	39	125	189	17	48	141	13
21	ICICI Bank	931	28	4	100	11	36	64	7
22	P&S Bank	574	11	161	299	53	16	283	50
23	Axis Bank	557	8	11	10	2	7	3	1
24	LVB	1261	25	67	33	3	12	21	2
25	Bank of Maharashtra	494	19	189	248	52	27	221	47
26	KMB	418	0	15	18	4	12	6	1
27	USF Bank	322	9	37	15	5	5	10	3
28	CSB BANK	214	5	77	8	4	1	7	3
29	Dhanalakshmi Bank	151	0	0	16	11	3	13	9
30	Equitas Bank	109	9	30	5	5	2	3	3
31	RR TN Grama Bank	3208	62	64	268	9	136	132	4
32	RBL Bank	13	1	2	1	8	0	1	8
33	Bandhan Bank	99	0	0	3	3	1	2	2
34	IndusInd bank	84	2	16	3	4	2	1	1
35	All Other Bank	11197	11069	34	28	22	6	22	17
<b>Grand Total</b>		<b>373247</b>	<b>26985</b>	<b>91512</b>	<b>169199</b>	<b>49</b>	<b>25090</b>	<b>144109</b>	<b>42</b>



**PMSVANidhi - DISTRICT WISE STATUS REPORT AS ON 12-11-2021**

S.No.	District	Target	No. of Appls. Uploaded	No. of Applications Returned By Bank	No. of Applications Rejected	No. of Loan Sanctioned	No. of Loan Disb.	No. of Appls Pending with Banks	% of Disbursement
1	Kallakurichi	3528	3112	689	170	901	733	2041	25
2	Kancheepuram	8195	7232	1922	318	1932	1762	4982	25
3	Salem	17210	11550	3313	924	4083	3029	6543	29
4	Ranipettai	3026	2954	656	151	1064	935	1739	33
5	Chennai	91217	108428	30637	6611	45956	35724	55861	35
6	Chengalpattu	14567	12424	3166	574	4821	4269	7029	36
7	Krishnagiri	4469	3592	1053	141	1483	1310	1968	38
8	Virudhunagar	7813	7963	2657	361	3473	2888	4129	38
9	Namakkal	5304	4615	1339	227	1892	1697	2496	39
10	Thiruvallur	13606	13585	3141	679	6217	4998	6689	39
11	Dindigul	16936	14015	4146	1439	5542	5059	7034	40
12	Tirunelveli	9001	7943	2545	481	3342	3014	4120	40
13	Sivaganga	3908	3862	828	397	1747	1405	1718	41
14	Kanniyakumari	9965	8660	2810	469	3786	3505	4405	43
15	Tenkasi	3672	3645	671	98	1803	1541	1744	43
16	Thoothukkudi	5147	4634	1079	164	2279	1952	2191	44
17	Erode	10656	9386	2295	1113	3986	3631	4287	44
18	Thanjavur	9987	7780	1470	323	4135	3338	3322	45
19	Cuddalore	11819	11805	2063	790	5736	5037	5279	46
20	Madurai	32826	21968	6883	1487	10222	9525	10259	47
21	Tiruppur	9331	8054	1701	309	4019	3652	3726	47
22	Dharmapuri	2247	2126	98	653	796	697	677	47



S.No.	District	Target	No. of Applications Upload ed	No. of Applica tions Return ed By Bank	No.of Applicati ons Rejected	No. of Loan Sanctio ned	No. of Loan Disburs ed	No. of Applicat ions Pending with Banks	% of Disburs ement
23	Perambalur	957	789	253	62	365	349	362	48
24	Theni	8558	8399	2334	406	4368	3840	3625	48
25	Villupuram	5550	4916	1109	241	2413	2279	2262	49
26	Tiruchirappalli	13862	12756	2355	745	6802	5859	5209	49
27	Tiruvannamala i	9944	8906	871	3212	3477	2825	2217	50
28	Ramanathapur am	5714	4025	621	230	2408	1886	1387	50
29	Coimbatore	28258	24143	4560	1355	12697	11719	10091	51
30	Thiruvarur	4242	4144	746	146	2499	2115	1499	53
31	Thirupathur	2526	2434	604	107	1324	1240	1003	53
32	Karur	3943	3699	558	431	1939	1790	1329	55
33	Nilgiris	4873	3658	738	198	1982	1913	1478	55
34	Mayiladuthurai	1580	1470	329	56	873	792	541	56
35	Nagapattinam	2863	2795	442	69	1831	1531	895	56
36	Pudukkottai	2859	2526	266	205	1677	1378	644	59
37	Vellore	8973	8509	416	1611	4836	4429	2062	64
38	Ariyalur	973	745	148	32	493	463	220	65
<b>Grand Total</b>		<b>400105</b>	<b>373247</b>	<b>91512</b>	<b>26985</b>	<b>169199</b>	<b>144109</b>	<b>177063</b>	<b>42</b>



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

The Tamil Nadu Corporation for Development of Women has set the credit disbursement target for the Year 2021-22 at Rs. 20000 crores. The Bank-wise and district-wise targets for SHG- BLP and PLF Bulk loan for the year 2021-22 has been provided by TNCDW and the same has been duly communicated to the Member Banks.

TNCDW vide their letter Roc. No.3070/MC-1/2021 dated 06.09.2021 has informed about low-level performance of banks under SHG-BLP including COVID-19 special loans as on 30.09.2021. The same was communicated to the Member Banks vide SLBC letter dated 14.09.2021. The disbursal achievement by banks as on 30.09.2021 stands at Rs. 4956.45 crores (against the proportionate target of Rs.10000 crores for September Quarter).The performance is 24.78% of the annual target. The Bank-Wise performance as on 30.09.2021 is enclosed as annexure.

Banks are aware that for the previous FY 2020-21 as against the target of regular loan of Rs.15,000 crores we have not only achieved but surpassed the target by Rs. 2561.02 crores. It is noteworthy to mention that the collective performance of all the banks have made us to surpass the target. Similarly, though the first two-quarter performance is far below than the expected level, we are confident that Banks will rise up to the occasion, improve their performance in the coming quarters, and surpass the target given for the FY 2021-22.

SLBC advises Member Banks to maintain the progress of their branches in providing adequate loan as per NRLM norms and update in the NRLM portal periodically so that the actual disbursement is reflected and the States performance improves significantly.



SHG Bank Linkage Programme  
Bank wise Achievement as on 30.09.2021

(Rs. in crores)

Sl. No	Name of the Bank	Target		Achievement		Percentage of total achievement	
		No	Amount	No	Amount	No	Amount
1	Bank of Baroda	3565	253	989	44.33	1.01	0.9
2	Bank of India	5051	357.08	5393	341.72	5.51	6.9
3	Bank of Maharashtra	102	6	4	2.27	0	0.05
4	Canara Bank	21933	1545.53	9561	560.87	9.76	11.33
5	Central Bank of India	4409	303.17	996	66.3	1.02	1.34
6	State Bank of India	10891	734.68	1351	73.48	1.38	1.48
7	Indian Bank	51006	3832.17	15364	975.78	15.69	19.71
8	Indian Overseas Bank	26933	1916.34	4201	239.02	4.29	4.83
9	Punjab and Sind Bank	50	2	71	0.23	0.07	0
10	Punjab National Bank	2509	181.6	330	18.82	0.34	0.38
11	UCO Bank	1075	65.1	574	17.59	0.59	0.36
12	Union Bank of India	8463	575	1573	94.24	1.61	1.9
13	Axis Bank	869	86	78	4.76	0.08	0.1
14	ICICI Bank	19525	1388	8549	453.71	8.73	9.16
15	HDFC Bank	14723	998	7984	473.8	8.15	9.57
16	Tamilnadu Mercantile Bank	1351	88	337	10.74	0.34	0.22
17	Catholic Syrian Bank	50	6	1520	85.75	1.55	1.73
18	City Union Bank	777	53	29	19.86	0.03	0.4
19	Dhanalaksahmi Bank	51	2	8	0.46	0.01	0.01
20	Equitas Bank	769	45	1710	125.02	1.75	2.52
21	Federal Bank	49	2	2340	12.16	2.39	0.25
22	IDBI Bank	1420	92	980	33.76	1	0.68
23	IDFC	4133	419	10662	186.29	10.89	3.76
24	Karnataka Bank	57	2	13	0.98	0.01	0.02
25	Karur Vysya Bank	1083	68	206	23.46	0.21	0.47
26	Lakshmi Vilas Bank	250	24	404	25.43	0.41	0.51
27	Rathnakar Bank	1236	110	497	56.33	0.51	1.14
28	Repco Bank	2558	161	1703	78.45	1.74	1.58
29	South Indian Bank	467	30	3490	18.16	3.56	0.37
30	Yes Bank	60	1	307	7.52	0.31	0.15
31	Tamilnadu Grama Bank	19575	1300	5281	286.61	5.39	5.79
32	PACCS & DCCB	71588	4949.77	10736	581.86	10.96	11.75
33	Urban Co-operative Banks	6622	403.56	673	36.69	0.69	0.74
	Grand Total	283200	20000	97914	4956.45	100	100



**Atal Pension Yojana (APY)**

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

As per the data provided by PFRDA as on 30.11.2021, our State has enrolled 3,30,685 APY accounts with a target achievement of 32% only.

SLBC had conducted a VC on 24.08.2021 along with participation of officials from PFRDA, to sensitize Member Banks/LDMs/BCs to cover eligible population under APY and also shared scheme benefits with them.

PFRDA vide their communication dated 29.11.2021 has informed the winners of CITIZEN'S CHOICE (H1, FY 2021-22) campaign. Accordingly, the following LDMs viz., Dharmapuri, Virudhunagar, Krishnagiri, Kanniyakumari, Tirunelveli, Thiruvannamalai, Dindigul, Salem, Ramanathapuram, Chengalpattu, Vellore and Nagapattinam and following Banks viz., Indian Overseas Bank, TMB Ltd, Indian Bank and State Bank of India have won the Certificate of Excellence Award in recognition of Achievement of Targets & Contributions towards Atal Pension Yojana under Citizen's Choice (H1, FY 2021-22).

SLBC takes the opportunity in congratulating all the above for bagging the Certificate of Excellence Award and impress upon the other LDMs to join the league in the second half year.

SLBC advises Member Banks to achieve 100% of target allotted to them for the Financial Year 2021-22.

The District-wise and Bank-wise details of APY accounts opened up to 30<sup>th</sup> November 2021 is placed in the Annexure.



**BANK WISE PERFORMANCE UNDER APY FOR THE PERIOD ENDED 30.11.2021**

S.No	BANK	No. of Branches as on 1st April, 2021	AAPB Target	Annual Target	APY accounts opened in FY 2021-22 till 30 Nov, 2021	AAPB Achieved as on 30 Nov, 2021	Annual Target Achievement	APY accounts opened since inception till 30 Nov, 2021
1	INDIAN OVERSEAS BANK	1,100	70	77,000	48,135	44	63%	350,570
2	CENTRAL BANK OF INDIA	211	70	14,770	11,297	54	76%	64,649
3	PUNJAB AND SIND BANK	16	70	1,120	134	8	12%	2,103
4	AXIS BANK LTD	350	70	24,500	1,172	3	5%	96,462
5	ICICI BANK LIMITED	440	70	30,800	796	2	3%	16,705
6	HDFC BANK LTD	311	70	21,770	4,430	14	20%	53,021
7	CANARA BANK (Including eSYNDICATE BANK)	1,129	70	79,030	57,809	51	73%	357,274
8	PUNJAB NATIONAL BANK (Including eORIENTAL B)	280	70	19,600	829	3	4%	21,707
9	BANK OF INDIA	212	70	14,840	8,538	40	58%	57,031
10	BANK OF BARODA (Including Dena & Vijaya Bar)	311	70	21,770	2,182	7	10%	81,240
11	INDIAN BANK (Including eALLAHABAD BANK)	1,092	70	76,440	58,326	53	76%	691,897
12	UCO BANK	117	70	8,190	2,677	23	33%	15,450
13	BANK OF MAHARASHTRA	33	70	2,310	413	13	18%	2,918
14	UNION BANK OF INDIA (Including eANDHRA BAN)	620	70	43,400	14,064	23	32%	81,373
15	IDBI BANK LTD	111	70	7,770	2,063	19	27%	22,812
16	STATE BANK OF INDIA	1,173	70	82,110	62,346	53	76%	340,111
17	INDUSIND BANK LIMITED	39	30	1,170	19	0	2%	43
18	YES BANK LIMITED	20	30	600	-	-	0%	49
19	STANDARD CHARTERED BANK	7	30	210	-	-	0%	2
20	TAMILNAD MERCANTILE BANK LTD	369	30	11,070	22,934	62	207%	68,481
21	THE LAKSHMI VILAS BANK LTD	291	30	8,730	7	0	0%	1,240
22	THE CATHOLIC SYRIAN BANK LIMITED	57	30	1,710	57	1	3%	1,515
23	THE FEDERAL BANK LTD	145	30	4,350	288	2	7%	1,340
24	DHANLAXMI BANK LIMITED	36	30	1,080	351	10	33%	705
25	KARNATAKA BANK LIMITED	50	30	1,500	295	6	20%	5,907
26	DCB BANK LIMITED	14	30	420	2	0	0%	31
27	RBL BANK LIMITED	20	30	600	1	0	0%	10
28	THE KARUR VYSYA BANK LTD	427	30	12,810	607	1	5%	9,198
29	THE JAMMU AND KASHMIR BANK LTD	4	30	120	-	-	0%	70
30	THE SOUTH INDIAN BANK LTD MARKETING DEPART	150	30	4,500	5,071	34	113%	13,810
31	CITY UNION BANK LTD	485	30	14,550	6,226	13	43%	31,384
32	KOTAK MAHINDRA BANK	82	30	2,460	167	2	7%	977
33	BANDHAN BANK LIMITED	18	30	540	492	27	91%	492
34	IDFC BANK LIMITED	11	30	330	-	-	0%	13
35	TAMIL NADU GRAMA BANK	632	70	44,240	18,957	30	43%	98,060
	<b>TOTAL</b>	<b>10,363</b>		<b>636,410</b>	<b>330,685</b>	<b>32</b>	<b>52%</b>	<b>2,488,650</b>



**Citizen Financial Cyber Fraud Reporting and Management System – Cybercrime mechanism of banks**

The Ministry of Home, Government of India, has operationalized the national Helpline 155260 and Reporting Platform for preventing financial loss due to cyber fraud. The Helpline was launched on April 01, 2021.

Tamil Nadu State joined the Citizen Financial Cyber Fraud Reporting and Management System (CFCFRM) initiative, on June 21, 2021. CFCFRM, integrated with the National Cyber Crime reporting Portal of the Government of India, helps to act immediately, in preventing the money from reaching the culprit, provided the victim complain promptly within 24 hours of the fraud.

In most of the cases, it is observed that, victims complain to banks or credit card agencies belatedly. In order to prevent this delay, it is proposed that banks may appoint a Nodal Officer who would act as a 'single point of contact' for Law Enforcement Agencies (LEA) in matters relating to cyber-crimes.

CFCFRM envisages appointing of a Nodal Officer by each bank for dealing with financial cybercrimes. Banks may, therefore, create a mechanism to escalate cybercrimes to LEAs soon after the victim approaches banks for registering the complaint.

SLBC advises Member Banks to appoint suitable Nodal Officer.



**Nationwide AHDF KCC Campaign**

Ministry of Fisheries, Animal Husbandry and Dairying in association with Department of Financial Services, GoI has launched a Nationwide AHDF KCC Campaign from 15th November 2021 to 15th February 2022, for providing Kisan Credit Card facility to all eligible Animal Husbandry and Fish Farmers. SLBC had communicated to all the LDMs in the district about the campaign and advised them to conduct weekly camps and to upload the details, separately for Animal Husbandry and Fisheries, of the applications received/sanctioned/rejected in the dedicated portal as per the format advised by DFS. The progress under the campaign are being reviewed by GOI on regular basis.

Status of Applications sanctioned Bank-wise as on 26.11.2021 is provided in the annexure.

SLBC requests Member Banks to monitor the progress of all their branches in sanctioning all eligible applications under both Animal Husbandry and Fisheries. Similarly, LDMs are advised to upload the weekly progress in the dedicated portal.



**Status of Applications received-Bank Wise as on 26.11.2021**

Bank	Weekly No of App Rcvd	Total Weekly No App Accepted	Weekly No App Sanc	Weekly No_App Rej	Cumulative No. of App Rcvd	Total of Cumulative No App Accepted	Cumulative No_App Sanc	Total of Cumulative No_App Rejected
Bank of Baroda	64	64	8	1	287	287	8	1
Bank of India	44	44	2	1	51	51	2	1
Bank of Maharashtra	0	0	0	0	0	0	0	0
Canara Bank	323	323	69	5	456	456	104	5
Central Bank of India	272	272	21	0	274	274	23	0
Cooperative Bank	32	32	7	0	37	37	7	0
IDBI Bank Ltd.	0	0	0	0	0	0	0	0
Indian Bank	9146	9146	6988	85	9981	9981	7708	106
Indian Overseas Bank	407	407	27	4	496	496	39	13
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0	0	0	0
Punjab National Bank	1	1	0	0	1	1	0	0
State Bank of India	653	653	48	8	3565	3565	1578	1037
UCO Bank	68	68	0	0	68	68	0	0
Union Bank of India	67	67	15	7	100	100	18	12
<b>Grand Total</b>	<b>11077</b>	<b>11077</b>	<b>7185</b>	<b>111</b>	<b>15316</b>	<b>15316</b>	<b>9487</b>	<b>1175</b>



**Manimegalai Awards to the best SHGs, PLFs, VPRCs, BLFs, ALFs and CLFs in the State and District level for the Year 2021-22:**

Rural Development and Panchayat Raj (CGS-3) department vide its G.O (Ms) No.133 dated 15.11.2021 has informed that the Government has constituted Manimegalai Awards to the best Self Help Groups (SHGs), Panchayat Level Federations (PLFs), Village Poverty Reduction Committee (VPRCs), Block Level Federation (BLFs), Area Level Federation (ALFs) and City Level Federation (CLFs) for the Year 2021-22.

Accordingly, a sum of Rs.204.75 lakh has been allotted for giving the above awards at the State and District level and Rs. 4.00 lakh for award citation.

The District Level Committee for selection of Manimegalai Awards to the best SHGs, PLFs, VPRCs, BLFs, ALFs and CLFs has been constituted under the Chairmanship of the concerned District Collectors and Lead District Manager is one of the member. The details of the award is provided in the annexure.

SLBC requests Member Banks to sensitise their branches in this regard and advise them to motivate / assist the SHGs for getting the awards for the FY 2021-22.



AGM(5/2) 9



## ABSTRACT

Rural Development and Panchayat Raj Department - Announcement made by the Hon'ble Minister (Rural Development) on the floor of the Legislative Assembly on 24.08.2021 – "Manimegalai Awards" to the Best Self Help Groups(SHG), Panchayat Level Federations (PLFs), Village Poverty Reduction Committee(VPRCs), Block Level Federation(BLFs), Area Level Federation(ALFs) and City Level Federation(CLFs) in the State and District level for the year 2021-22 – Orders Issued.

Rural Development and Panchayat Raj (CGS-3) Department

G.O.(Ms) No.133

Dated: 15.11.2021

பிலவ வருடம், ஐப்பசி 29

திருவள்ளூர் ஆண்டு 2052

Read:

From the Managing Director, Tamil Nadu Corporation for Development of Women Limited, Letter Roc.No.4198/D1/2021, dated 13.09.2021.

## ORDER:-

The Hon'ble Minister (Rural Development) has made the following announcement in the Tamil Nadu Legislative Assembly on 24.08.2021 for the year 2021-22 ;

“மாநில மற்றும் மாவட்ட அளவில் சிறப்பாக செயல்பட்டு வரும் மகளிர் சுய உதவிக்குழுக்கள், கிராம வறுமை ஒழிப்பு சங்கங்கள், ஊராட்சி அளவிலான கூட்டமைப்புகள் மற்றும் நகர்ப்புற பகுதி அளவிலான கூட்டமைப்புகளுக்கு “மணிமேகலை விருதுகள்” வழங்கப்படும். இதற்கு 2 கோடி ரூபாய் நிதி ஒதுக்கீடு செய்யப்படும்”.

2. In the reference read above, the Managing Director, Tamil Nadu Corporation of Development of Women Limited has sent a proposal and stated that, the Tamil Nadu Corporation of Development of Women Limited spearheads the Self Help Group movement in Tamil Nadu and is dedicated to the empowerment of women by forming Community Based Organisations(CBOs) in the form of Self Help Groups(SHG), Panchayat Level Federations(PLFs), Village Poverty Reduction Committee(VPRCs) and Block Level Federation(BLFs) in the rural areas and Self Help Groups(SHG), Area Level Federation(ALFs) and City Level Federation(CLFs) in the urban areas. These Community

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Based Organisations(CBOs) play a vital role in reducing poverty through a variety of activities including strengthening of Self Help Groups, facilitating financial linkages, arranging various entitlement benefits etc. Hence, it is proposed to award best performing Community Based Organisations(CBOs) for their participation in the development activities.

3. At state level, the awards are proposed to be given to best 10 Self Help Groups, 5 Panchayat Level Federations, 5 Village Poverty Reduction Committee and 2 Block Level Federation in rural areas and best 10 Self Help Groups, 3 Area Level Federation and 2 City Level Federation in urban areas. At District level awards are proposed to be given to best 3 Self Help Groups, 1 Panchayat Level Federations, 1 Village Poverty Reduction Committee in rural areas and best 3 Self Help Groups and 1 Area Level Federation in urban areas. These awards will be instrumental in motivating the Community Based Organisations(CBOs) to strive for better performance.

4. A sum of Rs.204.75 lakh is proposed for giving the above awards at State and District level and Rs.4.00 lakhs is proposed for award citation. Hence for awarding the best Self Help Groups(SHGs), Panchayat Level Federations(PLFs), Area Level Federation (ALFs) and Self Help Groups(SHGs) for year 2021-22, totally a budget of Rs.208.75 lakhs is required as tabulated below.

Sl. No	Rural	Urban	Total Amount (Rs.in.lakhs)
<b>A</b>	<b>State level</b>		
	1 Best BLFs @ Rs.5,00,000/-	1 Best CLFs @ Rs.5,00,000/-	10.00
1	5 Best PLFs @ Rs.3,00,000/- each	3 Best ALFs @ Rs.3,00,000/- each	24.00
2	5 Best VPRCs @ Rs.1,00,000/- each	-	5.00
3	10 Best SHGs @ Rs.1,00,000/- each	10 Best SHGs @ Rs.1,00,000/- each	20.00
<b>Sub Total</b>			<b>59.00</b>
<b>B</b>	<b>District level</b>		
1	1 Best PLF @ Rs.1,00,000/ each (36xRs.1 lakh)	1 Best ALF @ Rs.1,00,000/ each (37xRs.1 lakh)	73.00
2	1 Best VPRC @ Rs.50,000/ each (36xRs.50,000)	-	18.00
3	3 Best SHGs @ Rs.25,000/ each (36x3xRs.25,000)	3 Best SHGs @ Rs.25,000/ each (37x3xRs.25,000)	54.75
<b>Sub Total</b>			<b>145.75</b>



<b>C Citation (Award Trophy / Mementos)</b>			
1	State Level Award (1 BLF, 5 PLFs, 5 VPRCs and 10 SHGs) — 21xRs.2000 = Rs.0.42 lakh	State Level Award (2 CLFs, 3 ALFs and 10 SHGs) - 15xRs.2000 = Rs.0.30 lakh	0.72
2	District Level Award {(1 PLF, 1 VPRCs and 3 SHGs) = 5xRs.1000 - Rs.5000x36}= Rs.1.80 lakh	District Level Award {(1ALF, and 3 SHGs) - 4xRs.1000 = Rs.4000x37} = Rs.1.48 lakh	3.28
<b>Sub Total</b>			<b>4.00</b>
<b>Total (A+ B+C)</b>			<b>208.75</b>

5. The State Level Committee for selection of Manimegalai awards to Best Self Help Groups(SHG), Panchayat Level Federations(PLFs), Village Poverty Reduction Committee(VPRCs), Block Level Federation(BLFs), Area Level Federation(ALFs) and City Level Federation(CLFs) is constituted with the following composition of members:-

1	The Managing Director, Tamil Nadu Corporation for Development of Women Limited (TNCDW)	Chairperson
2	The Chief Executive Officer, Tamil Nadu Rural Transformation Project (TNRTP)	Member
3	The Commissioner of Rural Development and Panchayat Raj or his Nominee (RD&PR)	Member
4	The Executive Director, Tamil Nadu Corporation for Development of Women Limited (TNCDW)	Member
5	The Convener of State Level Bankers Committee or his Representative (SLBC)	Member
6	The Director, State Institute for Rural Development (SIRD)	Member
7	Commissionerate of Municipal Administration or his Representative	Member

6. The District Level Committee for selection of Manimegalai awards to Best Self Help Groups(SHG), Panchayat Level Federations(PLFs), Village Poverty Reduction



Committee(VPRCs), Block Level Federation(BLFs), Area Level Federation(ALFs) and City Level Federation(CLFs) is constituted with the following composition of members: -

1	District Collector	Chairman
2	Project Director, Tamil Nadu State Rural Livelihood Mission (TNSRLM)	Member
3	Project Director, District Rural Development Agency	Member
4	Lead Bank District Manager.	Member
5	Any one among BLF office bearer (To be nominated by District Collector)	Member
6	Any one among CLF office bearer (To be nominated by District Collector)	Member

7. Selection Process of Manimegalai Awards to Self Help Groups, Panchayat Level Federations, Village Poverty Reduction Committee, Block Level Federation, Areal Level Federation and City Level Federation are appended as annexure to this order.

8. The Managing Director, Tamil Nadu Corporation for Development of Women Limited has therefore, requested the Government to issue necessary orders for Manimegalai Awards to the best Self Help Groups (SHGs), Panchayat Level Federations (PLFs), Village Poverty Reduction Committee(VPRCs), Block Level Federation(BLFs), Area Level Federation(ALFs) and City Level Federation(CLFs) for year 2021-22 and permission to utilize the funds approved in the 2021-22 Annual Action Plan (AAP) of Tamil Nadu State Rural Livelihoods Mission(TNSRLM).

9. The Government after careful examination, have decided to accept the proposal of the Managing Director, Tamil Nadu Corporation for Development of Women Limited and issue orders for Manimegalai Awards to the best Self Help Groups(SHG), Panchayat Level Federations(PLFs), Village Poverty Reduction Committee(VPRCs), Block Level Federation (BLFs), Area Level Federation(ALFs) and City Level Federation(CLFs) for year 2021-22 and permission to utilize the funds approved in the 2021-22 Annual Action Plan(AAP) of Tamil Nadu State Rural Livelihoods Mission(TNSRLM).

10. This order issues with the concurrence of Finance Department vide its U.O.No.49283/2021, dated 10.11.2021.

**(BY ORDER OF THE GOVERNOR)**

**P. AMUDHA  
PRINCIPAL SECRETARY TO GOVERNMENT**

To  
The Managing Director,  
Tamil Nadu Corporation for Development of Women Limited, Chennai – 600 034.

...5



The Chief Executive Officer,  
Tamil Nadu Rural Transformation Project, Chennai – 600 032.

The Director of Rural Development and Panchayat Raj, Chennai – 600 015.

The Executive Director,  
Tamil Nadu Corporation for Development of Women Limited, Chennai - 600 034.

All District Collectors.

The Commissionerate of Municipal Administration, Chennai – 600 028.

The Director,  
State Institute of Rural Development, Maraimalai Nagar, Chengelpet District – 603 204

The Convener of State Level Bankers Committee (SLBC),  
Indian Overseas Bank, Tamil Nadu Central Office, Chennai – 600 002.

The Accountant General (A&E/ Audit), Chennai-18/35.

The Pay and Account Officer (South), Chennai – 600 035.

Copy to:

The Chief Minister's Office, Secretariat, Chennai – 600 009.

The Senior P.A to Hon'ble Minister, (RD), Chennai-600 009.

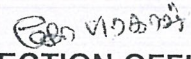
The Finance (RD) Department, Chennai-600 009.

The Rural Development and Panchayat Raj (B&C) Department, Chennai – 600 009.

The Principal Private Secretary to Principal Secretary to Government,  
Rural Development and Panchayat Raj Department, Chennai – 600 009.

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//Forwarded By Order//

  
SECTION OFFICER





**SVAMITVA Scheme – Demarcation of inhabited land in Rural Areas and issuing Property Cards.**

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

SVAMITVA Scheme aims to provide an integrated property validation solution for rural India. The demarcation of abadi areas would be done using Drone Survey technology, with the collaborative efforts of the Ministry of Panchayati Raj, State Panchayati Raj Department, State Revenue Department and Survey of India.

**Objective of the Scheme::**

1. Creation of accurate land records for rural planning and reduce property related disputes.
2. To bring financial stability to the citizens in rural India by enabling to use their property as a financial asset and other financial benefits.
3. Creation of survey infrastructure and GIS maps that can be leveraged by any department for their use.
4. To support preparation of better quality Gram Panchayat Development Plan (GPDP) by making use of GIS maps.

To achieve SVAMITVA Scheme's objective of financial bankability of **the property cards** prepared to have universal acceptance against which they can be used as collateral for availing loans. Making property card as financial Instrument is one of the crucial steps for upliftment and mainstreaming of villagers. The role of State Government is very important in demarcation of inhabited land in rural areas and for issuing Property Cards.

SLBC requests the State Government in demarcating inhabited land in rural areas by drone survey method and for issuing the Property Cards.



No. 6/30/2021-FI (C-509718)  
Government of India  
Ministry of Finance  
Department of Financial Services

3rd floor, Jeevandeep Building, Sansad Marg  
New Delhi-110 001

Dated: 01 November, 2021

To,

SLBC/UTLBC Convenors of all States & Union Territories

Sub: SVAMITVA Scheme- Reg.

Sir,

The Department of Financial Services is in receipt of Ministry of Panchayati Raj D.O. letter No. N-19011/7/2021-Governance dated 27.10.2021 on the subject.

2. As apprised by Ministry of Panchayati Raj, Hon'ble PM has launched the SVAMITVA Scheme on 24.04.2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The Scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits


3. With a view to unlock the economic potential of the residential assets in rural Abadi areas by leveraging them as collateral, Ministry of Panchayati Raj has suggested that the banks may be advised to closely interact with the States/UTs in the meetings of SLBC to work out modalities in this regard.

4. All SLBCs are requested to take further necessary action in the matter in consultation with the member banks, State Govt. & other stakeholders.

5. A copy of Ministry of Panchayati Raj D.O. letter No. N-19011/7/2021-Governance dated 27.10.2021 is enclosed for reference.

Encl: As above

Yours faithfully,



(Sushil Kumar Singh)

Director

Tel: 23362422

Email: sushilidas.dad@hub.nic.in

Copy to:

- i. Chairman, State Bank of India
- ii. MD/CEOs of all Public Sector Banks
- iii. Chief Executive, Indian Bank's Association



सुनील कुमार, आई.ए.एस.  
SUNIL KUMAR, IAS



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Azadi Ka  
Amrit Mahotsav

सचिव  
भारत सरकार  
पंचायती राज मंत्रालय  
SECRETARY  
GOVERNMENT OF INDIA  
MINISTRY OF PANCHAYATI RAJ

D.O. No: N-19011/7/2021-Governance

Dated: 27<sup>th</sup> October, 2021

Dear *Debashish*,

This is in continuation of our discussion on 22<sup>nd</sup> October, 2021 in your office. As you are aware, SVAMITVA scheme was launched by Hon'ble Prime Minister on 24<sup>th</sup> April 2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The scheme is of national importance and aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits. In his recent address to the General Assembly in the United Nations on 25<sup>th</sup> September, 2021, Hon'ble Prime Minister has reiterated that SVAMITVA Scheme is one of the prime focus agenda of the Government. This scheme is also being directly monitored by the Prime Minister's Office.

2. As on 26<sup>th</sup> October 2021, property cards have been issued to nearly 22 lakh beneficiaries in around 19,000 villages of 9 pilot states and property card distribution in the 19 new States/UTs which have signed the MoU with Survey of India and where work has commenced is also expected to start soon.

3. In furtherance of the aforementioned priority as also to unlock the economic potential of the 19 crore plus residential assets in rural Abadi areas by leveraging them as collateral, it is suggested that the Banks may be advised to closely interact with the States/UTs in the meetings of SLBC to work out modalities in this regard. A background note on SVAMITVA Scheme is enclosed which may be circulated to the Banks.

4. We look forward to working closely with your Department and the Banks to realize the goal of empowering the owners of residential property in rural areas by granting them a legally recognized Property Card under SVAMITVA scheme.

*With best wishes,*

Yours sincerely,

*SN*  
27.10.21  
(Sunil Kumar)

**Shri Debashish Panda,**  
Secretary,  
Department of Financial Services,  
Ministry of Finance, Govt. of India,  
3<sup>rd</sup> Floor, Jeevan Deep building,  
Sansad Marg, New Delhi-110001



## Note on SVAMITVA Scheme

### Introduction

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

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

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

### Brief Steps in the Scheme

4. Following are the Steps in the Scheme:
- i. Signing of MoU between Survey of India and respective State Governments.
  - ii. Identification of villages to be surveyed
  - iii. Sensitisation of GPs/villages
  - iv. Demarcation of abadi area and chunna marking of rural properties
  - v. Large scale mapping of rural abadi area using unmanned aerial vehicles/drones
  - vi. Creation of maps
  - vii. Ground verification of maps by State Revenue Department / Panchayati Raj teams
  - viii. Correction of maps – post ground verification
  - ix. Inquiry Process / Objection process – Conflict / dispute resolution
  - x. Generation of final Property Cards/ Title deed or "Sampatti Patrak".
  - xi. Availability of the Property Cards on digital platform/ hard copies.

### Objective of the Scheme

5. The scheme seeks to achieve the following objectives: -
- i. Creation of accurate land records for rural planning and reduce property related disputes.



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

#### Scheme Achievements

6. To fulfil Hon'ble Prime Minister's vision and achieve SVAMITVA Scheme's objective of financial bankability of the property cards prepared to have universal acceptance against which they can be used as collateral for availing loans.
7. As on 25<sup>th</sup> October 2021, property cards have been issued to nearly 22 lakh beneficiaries in around 19,000 villages of 9 pilot states and it is expected that property card distribution will soon be starting in the new states in which work has already initiated.
8. Making property card as financial instrument is one of the most crucial steps for upliftment and mainstreaming villagers. The Property Card should serve as an effective collateral which the institution should be confident of redeeming in case of default by the borrower.
9. Pilot phase of the Scheme during the financial year 2020-21 covers about 1 lakh villages in the States of Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand and Madhya Pradesh, Andhra Pradesh, border district of Punjab & Rajasthan. States have generated Property cards under State Revenue/ Panchayati Raj Rules/ Acts. States have different formats and nomenclature for the Property Cards viz. 'Title deed' in Haryana, 'Rural Property Ownership Record (RPOR)' in Karnataka, 'Adhikar Abhilekh' in Madhya Pradesh, 'Sannad' in Maharashtra, 'Gharauni' in Uttar Pradesh and 'Svmitva Abhilekh' in Uttarakhand (Sample Property Cards are enclosed in Annexure-I)
10. Further, an advisory has been issued to all States/UTs on 5<sup>th</sup> May, 2021 (copy enclosed at Annexure-II) wherein, *inter alia*, it has been mentioned that the Property Card format should include all relevant details which may be required by the Banks for sanctioning loans for various purposes to the property owners.

#### Way Forward

11. In light of the above, your support is required in the following:
  - i) Indian Bank's Association (IBA) to consider and take up the matter in the agenda of their meetings.



- ii) State Level Bankers Committee (SLBC)/Union Territory Level Bankers Committee (UTLBC) to consider and take up the matter in the agenda of their further meetings and discuss with State Government officials the Property Card Formats and whether any changes are required therein.
- iii) SLBC/UTLBC to coordinate and liaise with the Land Resource Department of the State so that the Property Cards / Title Deeds issued by States can be recognised for creating equitable mortgage.
- iv) Financing against the Property Card may be included as a part of Annual Credit Plan (ACP) of the Banks and monitored at the District Consultative Committee (DCC)/SLBC level.
- v) SLBC/UTLBC under DFS may suggest the Banks, that they may formulate internal guidelines for issuance of loan against the issued Property cards.



**National Strategy for Financial Inclusion for India 2019-24- Universal access to Financial Services**

The National Strategy for Financial Inclusion for India 2019-24 is prepared by RBI under the aegis of the Financial Inclusion Advisory Committee and is based on the inputs and suggestions from Government of India and other Financial Sector Regulators namely SEBI, IRDAI and PFRDA.

As reported by Director, RSETI on the mechanism for interlinkage skill development programmes and Banking Infrastructure for the half year ended September 2021, no. of beneficiaries credit linked was 3513. It is informed that primarily due to Covid 19 pandemic situation the number of beneficiaries trained and credit linked is less.

As per the NSFI Report 2019-24 all the relevant details pertaining to the ongoing skill development and livelihood generation programmes through RSETIs, NRLM, NULM, PMKVY shall be made available to the new entrants at the time of account opening. The details of the account holders including unemployed youth, and women who are willing to undergo skill development and be a part of the livelihood programme may be shared to the concerned skill development centers/ livelihood mission and vice versa.

Member Banks are requested to create awareness among the beneficiaries about the Skill development and livelihood generation programmes conducted through the RSETIs, NRLM, NULM and PMKVY and promotion of Social Security Schemes viz., APY, PMJJBY and PMSBY.



## BANKING DEVELOPMENTS IN TAMIL NADU IN KEY PARAMETERS AS OF SEPT 2021

KEY PARAMATERS Parameters	Amount – Rs. In Crores			
	SEPT-20	SEPT-21	Variation & % of growth over SEPT 2020	
No. of Branches	11246	11768	522	4.64
Deposits	893668.92	991384.49	97715.57	10.33
Advances	947955.63	1049914.86	101959.23	10.75
CD Ratio	106.07%	109.90%	3.83	3.61
Priority Sector Advances	444148.45	499671.49	55523.04	12.50
% of Priority Sector Advances to Total Advances	47.81	41.82	-5.99	-12.53
Agricultura Advances	202266.01	241025.04	38759.03	19.16
% of Agricultural Advances to Total Advances	21.77	23.06	1.29	5.93
Micro & Small Enterprises (MSME)	177669.60	192643.37	14973.77	8.43
Of which Micro enterprises	74936.76	73782.91	-1153.85	-1.54
Export Credit	2834.28	1135.74	-1698.54	-59.93
Education	15816.20	14085.61	-1730.59	-10.94
Housing	41417.78	43965.31	2547.53	6.15
Renewable Energy	314.71	302.49	-12.22	-3.88
Social Infrastructure	385.42	1667.19	1281.77	332.56
Others	3444.45	4846.74	1402.29	40.71
Adv. to Weaker Sections	120216.00	124154.77	3938.77	3.28
% of Weaker Section Advances to Total Advances	12.94	11.88	-1.06	-8.19



## BRANCH NETWORK

As at the end of Sept 2021, the total number of Bank Branches in Tamil Nadu increased to 11768 from 11246 in Sept 2021. Group wise spread of Bank branches in Tamil Nadu as of September 2020 and September '21 is given below:

Name of the Group	Sept 2020	Sept 2021	Variation
State Bank Group	1232	1389	157
Nationalised Banks	5241	5090	-151
Private Sector Banks	3649	3861	212
RRBs	632	640	8
Small Finance Banks	492	788	296
TOTAL	11246	11768	522

## DEPOSIT GROWTH

Deposits of the Banks in Tamil Nadu have increased from Rs. 893668.92 crores as of Sept 2020 to Rs. 991384.49 crores as of Sept 2021, registering an increase of Rs. 97715.57 crores. The YoY incremental deposit growth is 10.33 %.

## CREDIT EXPANSION

The total advances increased from Rs. 947955.63 crores as of Sept 2020 to Rs. 1049914.86 crores as of Sept 2021, registering an increase of Rs 101959.23 crores in absolute terms and 10.75 % in percentage terms.

## CD RATIO

The Credit Deposit Ratio of the Banks in Tamil Nadu though continues to be above 100%, registered a increase from 106.07 % as of Sept 2020 to 109.90% as of Sept 2021.



## **PRIORITY SECTOR ADVANCES**

The percentage of priority sector advances is 41.82 % as of Sept 2021, as against the national norm of 40%.

## **AGRICULTURAL ADVANCES**

The aggregate of agricultural advances extended by Banks in Tamil Nadu have increased from Rs. 202266.01 crores as of Sept 2020 to Rs. 241025.04 crores as of Sept 2021, thus registering an increase of Rs. 38759.03 crores in absolute terms and 19.16% in percentage terms. The percentage of Agricultural sector advances to total advances is 23.06 % as of Sept 2021 [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. 14973.77 Crores from Rs. 177669.60 Crores as at Sept 2020 to Rs. 192643.37 Crores as at Sept 2021.

## **EXPORT CREDIT**

Advances to export credit decreased from Rs. 2834.28 Crores as of Sept 2020 to Rs.1135.74 Crores as of Sept 2021.

## **EDUCATION LOAN**

The outstanding under Educational Loans has reduced from Rs. 15816.20 Crores in Sept 2020 to Rs. 14085.61 Crores as of Sept 2021.

## **HOUSING LOAN**

The outstanding under Housing Loans has increased from Rs.41417.78 Crores as of Sept 2020 to Rs. 43965.31 Crores in Sept 2021 registering a growth of %.

## **RENEWABLE ENERGY**

The advances to Renewable Energy witnessed decreased from Rs. 314.71 Crores in Sept 2020 to Rs. 302.49Crores in Sept 2021 registering a negative growth of 3.88%.



## **SOCIAL INFRASTRUCTURE**

The outstanding under Social Infrastructure increased from Rs. 385.42 Crores as of Sept 2020 to Rs. 1667.19 Crores as of Sept 2021.

## **ADVANCES TO WEAKER SECTIONS**

The advances to Weaker Sections increased from Rs. 120216.00 Crores as of Sept 2020 to Rs. 124154.77 Crores as at the end of Sept 2021, registering a marginal growth of Rs. 3938.77 Crores. At this level, advances to Weaker Sections constitute 3.28% of the total credit against the national norm of 11%.



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

### AS AT THE END OF SEPT 2021

As at the end of Sept 2021, there were 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.

<b>Classification of Branches</b>	<b>Sept 2021</b>
Rural	287
Semi-Urban	267
Urban	400
<b>TOTAL</b>	<b>954</b>

(Amt. in Crores)

<b>Particulars</b>	<b>SEPT 2020</b>	<b>SEPT 2021</b>
Deposits	42764.99	42738.03
Advances	44880.01	44549.41
CD Ratio	104.95	104.24



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

<b>S.No.</b>	<b>Particulars</b>	<b>SEPT 2020</b>	<b>SEPT 2021</b>
1	Agricultural Advances	10569.02	3766.75
	Of which, Small & Marginal farmers		
2	MSME	0	10.64
3	Export Credit	0	0
4	Education	1.10	1.04
5	Housing	489.25	503.10
6	Renewable Energy	0	0
7	Social Infrastructure	480.83	70.03
8	Others	6228.89	6216.85
	<b>TOTAL PRIORITY SECTOR ADVANCES</b>	<b>17769.09</b>	<b>10568.41</b>

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

<b>Particulars</b>	<b>SEPT 2020</b>	<b>SEPT 2021</b>
Total Advances to Weaker Sections	8088.99	4703.10
Of which,		
(i) Advances under SC/ST	1253.02	2761.24



**NPA POSITION IN PRIORITY SECTOR ADVANCES – CO-OPERATIVE BANKS –  
As on Sept 2021**

**(Amount in crores)**

<b>Particulars</b>	<b>NPA Amount</b>	<b>% of NPA</b>
i) NPA in Housing loans	95.47	18.98
ii) NPA in Education loans	1.01	97.12
iii) NPA in Agriculture Loans	208.82	5.54
iv) NPA in Loans to MSME	1.64	15.41
v) NPA in Loans to Export Credit	0	0
v) NPA in Loans to Renewable Energy	0	0
v) NPA in Loans to Social Infrastructure	0	0
v) NPA in Loans to Others	587.65	9.45
vi) NPA in overall Priority Sector Lending	894.59	8.46



168th SLBC STATE LEVEL MEETING - TAMIL NADU

BANKWISE STATISTICAL DATA ON THE PERFORMANCE OF COMMERCIAL BANKS IN TAMIL NADU AT THE END OF SEPTEMBER 2021																
SR.	Name of Bank	Branch	Deposit	Advances	CD Ratio	Agriculture	MSME	Export	Education	Housing	Social Infra	Renewable Energy	Reports in Crore			
													Other PSA	Total PSA	Weaker Section	
	PUBLIC BANK															
1	INDIAN OVERSEAS BANK	1103	84106.67	55151.04	65.57	22137.35	11221.39		3192.43	2497.76	5.84	0.08	37.43	39092.28	15785.46	
2	BANK OF BARODA	328	27541.45	45042.49	163.54	6809.35	5962.5		343.52	1641.91	228.55	0.33	0	14986.16	3204.65	
3	BANK OF INDIA	213	14921.63	12286.41	82.21	3654.62	3126.64	9.91	370.73	818.61	0	0	1.71	7982.22	3070.07	
4	BANK OF MAHRASHTRA	43	1743.66	3713.71	212.98	56.89	1753.54	4.03	24.13	88.14	0	0	8.53	1935.26	62.51	
5	CANARA BANK	1123	86103.16	114393.61	132.86	48289.02	21205.53		3342.94	4360	1.14	0.12	316.36	77515.11	13993.76	
6	CENTRAL BANK OF INDIA	204	11895.58	13089	110.03	3555.75	2050.06	0	465.42	811.4	17.15	0.06	0.77	6900.61	3750.51	
7	INDIAN BANK	1070	105150.01	95484.56	90.81	36781.5	18031.27	37.55	2291.25	3668.78	68.64	27.99	0	60906.98	18839.02	
8	PUNJAB NATIONAL BANK	276	17766.71	30336.9	170.75	1282	7148.46	4	616.56	1135.75	0	0	1.87	10188.64	714.93	
9	PUNJAB AND SIND BANK	14	641.11	822.43	128.28	2.15	190.47	0	7.64	68.02	0.15	0	0.45	268.88	54.16	
10	UNION BANK OF INDIA	607	35224.03	39655.68	112.58	8169.51	8909.82	0	825.92	2006.28	17.1	14.73	1.45	19944.81	8141.13	
11	UCO BANK	109	4897.51	6642.78	135.64	777.51	1095.15	161.05	180.64	376.45	1012.75	0	710.1	4313.65	1442.74	
12	STATE BANK OF INDIA	1389	190081.81	179036.64	94.19	30883.03	18143.61	0	1696.58	12183.15	48.4	50.47	0	63005.24	46.5	
	Sub Total	6479	580073.33	595635.25	102.88	162398.68	98838.44	216.54	13357.76	29656.25	1399.72	93.78	1078.67	307039.84	69105.44	
	PRIVATE BANKS															
13	AXIS BANK	364	38673.41	53190.43	137.54	7970.26	12180.71	236.45	125.6	2534.55	0.3	37.9	286.58	23372.35	2951.73	
14	BANDHAN BANK	106	2329.82	1596.2	68.47	81.2	37.03	0	0	535.4	0	0	283.53	937.16	341.63	
15	FEDERAL BANK	152	7971.39	18755.85	235.29	3574.17	2697.4	0	41.25	296.18	0	33.64	9.88	6652.52	2573.52	
16	HDFC BANK	347	87355.37	112099.87	128.33	6529.9	20290.09	0	92.59	3439.59	0	14.82	667.27	31034.26	3298.14	
17	ICI BANK	512	62705.28	52299.64	83.41	3206.79	6313.83	64.21	45.59	1085.84	0	12.3	437.4	11165.96	4405.44	
18	IDBI BANK	116	10199.56	10791.41	105.8	2965.95	2544.01	0	51.62	1250.34	6.58	0.04	0	6818.54	2677.58	
19	INDUSIND BANK	121	12601.29	15757.45	125.05	2099.07	6207.74	36.7	0	309.46	0	0	0	8652.97	378.8	
20	J & K BANK	5	99.85	967.35	968.8	0	30.28	0	0.69	7.53	0	0	3.38	41.88	13.7	
21	KARNATAKA BANK	50	4034.04	3407.72	84.47	793.68	1183.92	0	16.37	112.77	0	8.24	25.98	2140.96	153.7	
22	CSB BANK LIMITED	94	2922.63	3948.09	135.09	1464.65	657.56	0	4.92	17.77	1.74	9.13	15.4	2171.17	19.93	
23	CITY UNION BANK	487	37643.29	25146.76	66.8	4890.62	9143.53	0	102.16	454.38	108.61	21.44	0.91	14721.65	4191.79	
24	DHANLAXMI BANK	34	1328.46	969.2	72.96	267.94	232.3	0	5.6	52.55	0	0.04	0	558.43	0	
25	IDFC FIRST BANK	54	5787.39	11968.37	206.8	4037.43	1293.72	0	0	1020.25	132.13	0	0	6483.53	5355.64	
26	KARUR VYASA BANK	427	37711.22	24449.49	64.83	7001.96	6292.46	425.17	97.84	629.09	1.95	20.79	6.45	14475.71	4446.14	
27	KOTAK MAHINDRA BANK	90	12827.52	14820.85	115.54	1477.01	3804.29	0	3.04	7.23	0	0	70.67	5362.24	1137.65	
28	LAXSHMI VILAS BANK	298	11123.16	5892.58	52.98	2410.98	764.9	3.27	7.07	66.51	0	0	47.9	3300.63	1788.04	
29	RBL BANK	47	5160.96	4626.16	89.64	857.56	330.99	0	0.76	78.38	0	0	274.77	1542.46	876.69	
30	SOUTH INDIAN BANK	148	8393	12716.35	151.51	3327.31	3954.17	0	21.86	252.25	7.05	5.92	14.53	7583.09	0	
31	TAMILNAD MERCANTILE BANK	369	31166.02	24435.12	78.4	8059.07	9436.06	0	96.85	1424.62	9.11	7.44	3.24	19036.39	6166.2	
32	YES BANK	40	5365.37	12880.09	238.8	766.81	3550.09	153.4	0	267.12	0	36.93	18.3	4792.65	633.39	
	Sub Total	3661	385419.03	410697.98	106.56	61782.36	90945.08	919.2	713.81	13841.81	267.47	208.63	2166.19	170844.55	41409.71	



**168th SLBC STATE LEVEL MEETING - TAMIL NADU**

SR.	Name of Bank	Branch	Deposit	Advances	CD Ratio	Agriculture	MSME	Export	Education	Housing	Social Infra	Renewable Energy	Reports in Crore			
													Other PSA	Total PSA	Weaker Section	
	<b>REGIONAL RURAL BANKS</b>															
33	TAMILNADU GRAMA BANK	640	16590.9	17023.01	102.6	14122.1	2095.71	0	7.75	157.78	0	0.08	35.35	16418.77	10002.45	
	Sub Total	640	16590.9	17023.01	102.6	14122.1	2095.71	0	7.75	157.78	0	0.08	35.35	16418.77	10002.45	
	<b>Small Financial Bank</b>															
35	EQUITAS SMALL FINANCE BANK	334	4911.13	17134.62	348.89	0	0	0	0	0	0	0	0	0	0	0
36	JANA SMALL FINANCE BANK LTD.	81	1285.19	2600.92	202.38	0	0	0	0	0	0	0	0	0	0	0
37	SURYODAY SMALL FINANCE BANK	98	872.17	1065.03	122.11	396.94	9.41	0	0	15.43	0	0	353.66	775.44	424.53	
38	UJJIVAN SMALL FINANCE BANK	74	1216.6	2331.98	191.68	600.96	146.57	0	0	239.15	0	0	596.9	1583.58	1197.1	
39	ESAF BANK	91	322.98	2019.16	625.17	957.38	608.16	0	6.29	15.16	0	0	296.63	1883.62	1819.65	
40	FINCARE SMALL FINANCE BANK LTD	110	693.16	1406.91	202.97	766.62	0	0	0	39.73	0	0	319.34	1125.69	195.89	
	Sub Total	788	9301.23	26558.62	285.54	2721.9	764.14	0	6.29	309.47	0	0	1566.53	5368.33	3637.17	
	<b>OTHER BANK</b>															
41	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	SIDBI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	TDDC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	TIIC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	TNSARD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>GRAND TOTAL</b>	11768	991384.49	1049914.86		241025.04	192643.4	1135.74	14085.61	43965.31	1667.19	302.49	4846.74	499671.5	124154.8	



SR. No.	Name of the Bank	AGRICULTURE				MSME				EXPORT CREDIT				EDUCATION			
		Target	Achivement	%		Target	Achivement	%		Target	Achivement	%		Target	Achivement	%	
1	KALLAKURICHI	3.08	2387.19	77506.17	0.08	164.32	205400	0	0	0.07	2.8	4000					
2	CHENGALPATTU	1.57	2315.83	147505.1	0.62	990.98	159835.48	0	17.38	0.23	24.47	10639.13					
3	RANIPET	2.69	1242.43	46186.99	0.48	522.33	108818.75	0	0	0.19	5.64	2968.42					
4	TIRUPATTUR	2.49	1264.9	50799.2	0.3	379.27	126423.33	0.01	0	0.12	3.6	3000					
5	TENKASI	2.93	2269.8	77467.58	0.17	675.85	397558.82	0	0	0.01	6.42	64200					
6	KANNIYAKUMARI	6.42	5654.2	88071.65	0.32	841.47	262959.38	0	0	0.15	15.04	10026.67					
7	DHARMAPURI	4.43	2472.97	55823.25	0.56	346.49	61873.21	0	0	0.05	4.61	9220					
8	KRISHNAGIRI	4.34	3162.76	72874.65	0.96	1014.67	105694.79	0	37.36	0.05	11.13	22260					
9	COIMBATORE	7.27	6192.38	85177.17	8.74	7599.8	86954.23	0.25	18.8	0.16	46.57	29106.25					
10	TIRUPPUR	3.15	3934.1	124892.06	7.25	5735.73	79113.52	0.5	13.83	0.14	16.9	12071.43					
11	TIRUVANNAMALAI	4.32	2987.07	69145.14	0.09	438.81	487566.67	0	0	0	6.05	0					
12	VILLUPURAM	4.657.47	2127.8	45.69	667.71	315.67	47.28	1	0	7.04	4.76	67.61					
13	VELLORE	2.83	1560.86	55154.06	0.69	626.83	90844.93	0	0	0	13.03	0					
14	CHENNAI	1067.31	6748.93	632.33	22443.45	23832.92	106.19	591.29	324.67	600.74	177.74	29.59					
15	THIRUVALLUR	0	2687.93	0	0	1150.96	0	0	0	0	18.9	0					
16	KANCHIPURAM	1.02	1656.92	162443.14	0.64	1321.05	206414.06	0	13.75	0.18	18.71	10394.44					
17	SALEM	5.37	4497.74	83756.8	0.63	1976.94	313800	0.11	0	0.07	14.85	21214.29					
18	NAMAKKAL	3.55	3029.48	85337.46	0.68	1662.71	244516.18	0.04	39.91	0	9.62	0					
19	ERODE	1.28	3258.38	254560.94	0.65	2082.13	320335.38	0	0	0.02	13.44	67200					
20	THE NILGIRIS	2.6	748.8	28800	0.45	123.56	27457.78	0	0	0.04	5.58	13950					
21	DINDIGUL	6.49	3361.78	51799.38	0.69	893.98	129562.32	0.07	0	0.07	9.1	13000					
22	KARUR	3274.78	1526.81	46.62	1697.55	883.9	52.07	583.53	0.5	0.09	136.91	4.67					
23	TIRUCHIRAPPALLI	5.07	4085.28	80577.51	1.2	1511.25	125937.5	0	5	0.27	33.62	12451.85					
24	PERAMBALUR	0	1554.98	0	0	96.26	0	0	0	0	3.82	0					
25	ARIVALUR	2.5	1524.46	60978.4	0	88.8	0	0	0	0	2.92	0					
26	CUDDLALORE	7505.33	3963.47	52.81	1206.19	477.27	39.57	44.02	0	258.39	10	3.87					
27	NAGAPATTINAM	4508.3	1916.49	42.51	130.17	237.18	182.21	46.86	0	88.34	5.88	6.66					
28	THIRUVARUR	4188.95	1701.71	40.62	268.84	225.4	83.84	10	0	103.47	3.8	3.67					
29	THANJAVUR	0	4146.41	0	0	923.1	0	0	0	0	16.01	0					
30	PUDUKKOTTAI	4.2	2639	62833.33	0.13	323.81	249084.62	0.01	0	0.01	5.43	54300					
31	SIVAGANGA	5848.36	2775.17	47.45	616.44	286.86	46.53	75.43	0	386.67	6.43	1.66					
32	MADURAI	7.31	5347.85	73158	1.86	2225.78	119665.59	0.23	8.28	0.19	27.25	14342.11					
33	THENI	5.03	2770.71	55083.7	0.28	444.7	158821.43	0	0	0	6.46	0					
34	VIRUDHUNAGAR	2.8	2587.24	92401.43	2.97	1924.3	64791.25	0.16	0	0.06	6.97	11616.67					
35	RAMANATHAPURAM	3.13	1986.1	63453.67	0.01	266.37	2663700	0	0	0.25	3.63	1452					
36	TOOTHUKUDI	7125.65	2946.95	41.36	2667.91	1777.43	66.62	56.36	0	81.89	6.84	8.35					
37	TIRUNELVELI	0	2777.84	0	0	713.87	0	0	0	0	6.4	0					



DISTRICT WISE PRIORITY SECTOR TARGET-ACHIEVEMENT AS ON SEPTEMBER 2021

HOUSING			RENEWABLE ENERGY				SOCIAL INFRASTRUCTURE				OTHERS				TOTAL (CREDIT POTENTIAL) FMS REPORT	
Target	Achievement	%	Target	Achievement	%	Target	Achievement	%	Target	Achievement	%	Target	Achievement	Target	Achievement	
0.09	15.53	17255.56	0	2.18	0	0	0	0	0.15	18.07	12046.67	3.47	2590.09	3.47	2590.09	
0.19	88.5	46578.95	0.04	1.49	3725	0	0.03	0	0.24	67.35	28062.5	2.89	3506.03	2.89	3506.03	
0.45	17.47	3882.22	0	0.08	0	0.04	0.16	400	0.25	12.64	5056	4.1	1800.75	4.1	1800.75	
0.32	12.04	3762.5	0	0.31	0	0.03	0.7	2333.33	0.34	11.09	3261.76	3.61	1671.91	3.61	1671.91	
0.01	51.3	513000	0	2.66	0	0.01	0	0	0.35	55.28	15794.29	3.48	3061.31	3.48	3061.31	
0.24	100.03	41679.17	0	4.47	0	0	0.01	0	0.15	44.89	29926.67	7.28	6660.11	7.28	6660.11	
0.09	18.96	21066.67	0	1.19	0	0	0	0	0.12	203.05	169208.33	5.25	3047.27	5.25	3047.27	
0.06	25.34	42233.33	0.03	1.55	5166.67	0	1.47	0	0.25	203.05	169208.33	6.41	4439.47	6.41	4439.47	
1.14	288.51	25307.89	0	22.01	0	0.08	55.19	68987.5	1.98	185.19	20576.67	19.62	14378.61	19.62	14378.61	
0.14	87.91	62792.86	0	7.31	0	0.48	26.67	5556.25	0.27	106.03	39270.37	4.9	3575.64	4.9	3575.64	
0.19	33.59	17678.95	0.02	3.6	18000	0.01	0.49	4900	0.51	26.3	5156.86	4.37	2495.64	4.37	2495.64	
36.96	20.31	54.95	12.81	3.28	25.6	0.07	0.2	285.71	0.27	23.62	6.19	11.91	9880.25	11.91	9880.25	
0.34	36.06	10605.88	0	0.91	0	0	0.51	0	0.51	26.3	5156.86	5764.45	2495.64	5764.45	2495.64	
3546.3	804.11	22.67	128.22	39.61	30.89	40.82	31.5	77.17	1315.79	926.3	70.4	29733.92	32885.78	32885.78	110.6	
0	63.52	0	0	7.63	0	0	0	0	0	54.54	0	0	3983.48	0	3983.48	
0.22	66.53	30240.91	0	9.19	0	0	2.33	0	0.03	45.71	152366.67	2.09	3134.19	2.09	3134.19	
0.32	87.07	27209.38	0.02	1.84	9200	0.02	2.3	11500	0.02	128.14	640700	6.56	6708.88	6.56	6708.88	
0.49	61.36	12522.45	0	4.72	0	0	5.44	0	1.15	65.29	5677.39	5.91	4878.53	5.91	4878.53	
0.06	85.32	142200	0	1.49	0	0	12.86	0	0.28	76.03	27153.57	2.29	5525.7	2.29	5525.7	
0.17	16.52	9717.65	0	0.49	0	0	0	0	0.31	30.31	9777.42	3.57	925.26	3.57	925.26	
0.23	77.26	33591.3	0.04	3.28	8200	0.01	4.61	46100	0.57	456.88	80154.39	8.17	4806.89	8.17	4806.89	
620.81	34.25	5.52	13.19	0.56	4.25	11.69	6.97	59.62	315.4	20.6	6.53	6653.86	2479.98	2479.98	37.27	
0.99	122.99	12423.23	0.06	3.8	6333.33	0.03	2.23	7433.33	0.42	89.07	21207.14	8.04	5853.24	8.04	5853.24	
0	16.12	0	0	0.28	0	0	0	0	0	7.41	0	0	1678.87	0	1678.87	
0	15.51	0	0	0.88	0	0	0	0	0	12.97	0	2.5	1645.54	2.5	1645.54	
473.05	67.26	14.22	81.8	2.69	3.29	5.65	0.56	9.91	305.06	113.48	37.2	9879.49	4634.73	4634.73	65821.6	
88.67	36.32	40.96	1.46	2.4	164.38	32.17	0	0	0	24.85	0	4895.97	2223.12	2223.12	45.41	
188.29	37.48	19.91	61.36	2.68	4.37	7.96	1.05	13.19	131.13	24.48	18.67	4960	1996.6	1996.6	40.25	
0	81.56	0	0	7.64	0	0	0.11	0	0	92.76	0	0	5267.59	0	5267.59	
0.14	31.27	22335.71	0	3.41	0	0.01	0	0	0.32	12.44	3887.5	4.82	3015.36	4.82	3015.36	
546.99	50.73	9.27	350.29	1.47	0.42	10.97	0	0	454.39	16.5	3.63	8289.54	3137.16	3137.16	37.84	
0.76	209.63	27582.89	0.04	36.57	91425	0.04	3.98	9950	0.4	112.95	28087.5	10.83	7971.69	10.83	7971.69	
0.1	56.53	56530	0	1.92	0	0.02	0.59	2950	0.12	49.82	41516.67	5.55	3330.73	5.55	3330.73	
0.11	82.53	75027.27	0.03	4.43	14766.67	0.06	0.07	116.67	0.46	38.32	8330.43	6.65	4643.86	6.65	4643.86	
0.25	29.67	11868	0.01	0.35	3500	0	0	0	0.27	3.69	1366.67	3.92	2289.81	3.92	2289.81	
523.93	90	17.18	1.01	3.82	378.22	0.13	0.03	25.08	420.54	36.22	8.61	10877.32	4861.29	4861.29	44.69	
0	85.5	0	0	2.62	0	0	4.4	0	0	73.61	0	0	3664.24	0	3664.24	



**PERFORMANCE UNDER ANNUAL CREDIT PLAN 2021-22 for the period - April 2021 to September 2021**

As per the information available, Banks in Tamil Nadu have disbursed credit of Rs. 387080.48 crores (both priority and non-priority) as against the target of Rs. 397767.20 Crores representing 97.31% achievement under ACP for the period from April 2021 to September 2021 of FY 2021-22 (MIS II and MIS III enclosed). The consolidated sector-wise achievement is given below.

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

Sr No	Sub-Sector	Target from April 2021 to June 2021		Achievement from April 2021 to June 2021		% of achievement	
		Number	Amount	Number	Amount	No	Amt
<b>Priority</b>							
1	Agriculture & allied	7358318	82592.90	8948516	106758.06	21.61	29.26
2	MSME	1250250	58612.04	652754	64854.09	-47.79	10.65
3	Education	25064	735.08	36978	595.67	47.53	-18.97
4	Housing	131556	5944.26	100276	3140.80	-23.78	-47.16
5	Export Credit	6414	3264.64	1503	479.48	-76.57	-85.31
6	Renewable Energy	466	542.32	976	126.80	109.44	-76.62
7	Social Infrastructure	788	503.50	9118	155.20	1057.11	-69.18
8	Others	432330	3643.48	10241760	179579.94	2268.97	4828.80
	<b>Priority Total</b>	9205186	155838.20	19991881	355690	117.18	128.24
<b>Non Priority</b>							
9	Agriculture	42742	1983.30	74668	1017.13	74.69	-48.72
10	Education	12144	1211.62	55983	486.14	360.99	-59.88
11	Housing	47044	7268.40	42052	6426.63	-10.61	-11.58
12	Personal loans	500280	9175.64	599588	16135.59	19.85	75.85
13	Others	3224382	220290	2017809	183435.05	-37.42	-16.73
	<b>Non Priority Total</b>	3826562	239928	2790100	207500.10	-27.09	-13.52
<b>Grand Total (Priority + Non Priority)</b>		13031748	395767.20	5580200	415000.64	-57.11	4.85



**LBS-MIS-II**

**Statement showing Disbursement & Outstanding for the quarter ended Sept. 2021**

( No. in actuals, Amt. in Crore )

Sr No.	Categories	Disbursements upto the end of current quarter		Outstandings up to the end of current quarter	
		Number	Amount	Number	Amount
1	Priority Sector				
1A	Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)	9060412	107720	21088367	245562
1A(i)	Farm Credit	8769858	97408	19206545	206559
1A(ii)	Agriculture Infrastructure	218693	1814	1678623	18882
1A(iii)	Ancillary Activities	71861	8498	203199	20122
1B	Micro, Small and Medium Enterprises ( Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	658435	64978	2591987	194878
1B(i)	Micro Enterprises( Manufacturing + Service Advances )	529693	24873	1838623	75853
1B(ii)	Small Enterprises( Manufacturing + Service Advances )	101989	25809	700609	78848
1B(iii)	Medium Enterprises( Manufacturing + Service Advances )	11946	13683	31402	35565
1B(iv)	Khadi and Village Industries	551	75	10392	1251
1B(v)	Others under MSMEs	14256	539	10961	3363
1C	Export Credit	1503	479	2192	1136
1D	Education	37258	600	623848	14087
1E	Housing	102282	3161	785159	44650
1F	Social Infrastructure	9373	157	50445	1737
1G	Renewable Energy	976	127	313	302
1H	Others	493816	3478	3299211	12474
2	Sub Total ( 1A+1B+1C+1D+1E+1F+1G+1H)	10364055	180700	28441522	514827
3	Loans to Weaker Sections under Priority Sector	5510868	48728	17290028	131015
4	Non-Priority Sector				
4A	Agriculture	74758	1018	108767	2332
4B	Education	55993	488	11530	2205
4C	Housing	42199	6439	302582	75973
4D	Personal Loans under Non-Priority Sector	604872	16242	2165344	61176
4E	Others	2026568	183591	7275425	425273
5	Sub Total (4A+4B+4C+4D+4E)	2804390	207779	9863648	566959
	TOTAL ( 2+5)	13168445	388478	38305170	1081786



**LBS-MIS-III**

**Statement showing Achievement vis-a-vis Targets for the quarter ended Sept. 2021**

( No. in actuals, Amt. in Crore )

		Number	Amount	Number	Amount
<b>1</b>	<b>Priority Sector</b>				
<b>1A</b>	<b>Agriculture Advances = Total of 1A(i)+ 1A(ii)+ 1A(iii)</b>	<b>14618410</b>	<b>38272</b>	<b>9060412</b>	<b>107720</b>
1A(i)	Farm Credit	13296511	33434	8769858	97408
1A(ii)	Agriculture Infrastructure	634391	2441	218693	1814
1A(iii)	Ancillary Activities	687508	2397	71861	8498
<b>1B</b>	<b>Micro, Small and Medium Enterprises ( Total of 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)</b>	<b>1321126</b>	<b>29729</b>	<b>658435</b>	<b>64978</b>
1B(i)	Micro Enterprises( Manufacturing + Service Advances )	798477	12994	529693	24873
1B(ii)	Small Enterprises( Manufacturing + Service Advances )	285784	10268	101989	25809
1B(iii)	MediumEnterprises( Manufacturing + Service Advances )	127045	5884	11946	13683
1B(iv)	Khadi and Village Industries	40009	113	551	75
1B(v)	Others under MSMEs	69811	470	14256	539
<b>1C</b>	<b>Export Credit</b>	<b>15504</b>	<b>1410</b>	<b>1503</b>	<b>479</b>
<b>1D</b>	<b>Education</b>	<b>217511</b>	<b>1666</b>	<b>37258</b>	<b>600</b>
<b>1E</b>	<b>Housing</b>	<b>213382</b>	<b>6032</b>	<b>102282</b>	<b>3161</b>
<b>1F</b>	<b>Social Infrastructure</b>	<b>38210</b>	<b>650</b>	<b>9373</b>	<b>157</b>
<b>1G</b>	<b>Renewable Energy</b>	<b>46161</b>	<b>110</b>	<b>976</b>	<b>127</b>
<b>1H</b>	<b>Others</b>	<b>679470</b>	<b>3334</b>	<b>493816</b>	<b>3478</b>
<b>2</b>	<b>Sub Total ( 1A+1B+1C+1D+1E+1F+1G+1H)</b>	<b>17149774</b>	<b>81203</b>	<b>10364055</b>	<b>180700</b>
<b>3</b>	<b>Loans to Weaker Sections under Priority Sector</b>	<b>793480</b>	<b>6151</b>	<b>5510868</b>	<b>48728</b>
<b>4</b>	<b>Non-Priority Sector</b>				
4A	Agriculture	54977	423	74758	1018
4B	Education	21597	611	55993	488
4C	Housing	57734	6846	42199	6439
4D	Personal Loans under Non-Priority Sector	83856	2493	604872	16242
4E	Others	970608	5951	2026568	183591
<b>5</b>	<b>Sub Total (4A+4B+4C+4D+4E)</b>	<b>1188772</b>	<b>16324</b>	<b>2804390</b>	<b>207779</b>
	<b>TOTAL ( 2+5)</b>	<b>18338546</b>	<b>97527</b>	<b>13168445</b>	<b>388478</b>



**STATUS OF NPA ACCOUNTS IN PRIORITY SECTOR LENDING – As of Sept 2021**

The position of NPA under categories of Priority Sector Advances as of Sept 2021 is furnished below.

**NPA POSITION**

(Amount in Rs.Crores)

S No.	Particulars	NPA Amount		Variance
		Sept 2020	Sept 2021	(+/-)
1	NPA in Housing loans	1056.47	1327.55	271.08
2	NPA in Education loans	3280.44	3437.22	156.78
3	NPA in Agriculture Loans	8724.70	7249.61	-1475.09
4	NPA in Loans to MSME	15273.88	16148.89	875.01
5	NPA in Export Credit	39.35	13.22	-26.13
6	NPA in Renewable Energy	3.08	16.66	13.58
7	NPA in Social Infra Structure	8.87	895.07	886.20
8	NPA in other Priority Sector Loans	327.43	79.21	248.22
	NPA in overall Priority Sector Lending	28714.22	29167.43	453.21



148TH MEETING OF THE STATE LEVEL BANKERS COMMITTEE  
(CONVINO-INDIAN OVERSEAS BANK)

**BANK WISE NPA OUTSTANDING FOR THE PERIOD ENDED SEPTEMBER 2021**

Sl. No.	Name of Bank	Total Agriculture (₹)		Micro Enterprises		Small Enterprises		Medium Enterprises		Rural and Village Industries		Others under MSMEs		Total MSMEs (₹)		Export Credit		Education (₹)		Housing (₹)		Social Infrastructure		Renewable Energy		Other Priority		Total Priority Sector		Loans to weak & underserved sectors		
		A/c	Amnt	A/c	Amnt	A/c	Amnt	A/c	Amnt	A/c	Amnt	A/c	Amnt	A/c	Amnt	A/c	Amnt	A/c	Amnt	A/c	Amnt	A/c	Amnt	A/c	Amnt	A/c	Amnt	A/c	Amnt	A/c	Amnt	
1.	BANK OF BARODA	9132	309.52	12943	537.77	328	309.32	28	63.67	193	2.54	0	0	12892	913.3	0	0	7486	120.61	1020	70.95	0	0	1	0	0	0	30531	1414.38	16844	226.74	
2.	BANK OF INDIA	32865	473.97	12778	554.18	388	188.65	2	4.95	0	0	0	0	13168	747.78	4	8.16	10188	164.26	609	32.62	0	0	0	0	38	0.04	56872	1426.83	38394	358.76	
3.	BANK OF MAHARASHTRA	142	1.97	1276	66.9	36	15.53	1	6.62	3	0.01	0	0	1316	89.06	0	0	205	2.94	23	2.01	0	0	0	0	329	1.23	2015	97.21	1266	7.14	
4.	CANARA BANK	90660	2331.23	57771	1748.19	4988	1341.09	182	306.69	5	0.45	2685	26.96	65611	3423.38	0	0	28749	721.94	1812	103.68	12	0.69	0	0	407	14.01	187251	6594.93	80036	2311.54	
5.	CENTRAL BANK OF INDIA	57035	380.81	108	101.78	9032	136.81	505	203.29	51	88.41	443	9.7	10139	539.99	0	0	19458	258.11	655	36.46	0	0	0	0	422	0.55	81709	1215.94	37580	361.6	
6.	INDIAN OVERSEAS BANK	100292	798.72	0	0	0	0	72	205.81	30	258.05	0	0	46443	2176.41	0	0	28648	489.74	961	93.25	0	0	0	0	0	0	46443	2175.41	0	0	
7.	INDIAN BANK	43892	57.75	32701	694.06	10266	849.8	105	280.01	0	0	0	0	43072	1823.87	0	0	33968	722.88	1154	88.86	31	5.17	9	16.34	0	0	122126	3244.87	57858	785.02	
8.	PUNJAB NATIONAL BANK	12021	294.31	13558	975.28	1269	702.64	141	966.01	1	0.02	0	0	14949	2245.95	0	0	7823	165.99	847	56.24	0	0	0	0	247	0.73	35887	2763.22	17817	201.12	
9.	PUNJAB AND SIND BANK	10	3.29	663	25.38	59	20.25	21	1.83	3	0.01	0	0	746	47.47	0	0	90	1.78	60	7.75	0	0	0	0	27	0.34	933	60.63	547	12.45	
10.	UNION BANK OF INDIA	49758	993.11	32435	749.71	2145	1155.12	309	289.99	56	1.58	0	0	34945	2196.4	0	0	19462	349	2887	157.77	104	10.24	5	0.19	2419	0.32	109600	3707.03	61261	721.66	
11.	UCO BANK	7518	101.59	5781	582.23	186	101.23	7	15.3	9	0.16	0	0	5983	174.92	104	5.06	6193	114.53	295	15.67	15	877.89	0	0	1573	61.99	21681	1351.65	14806	201.19	
12.	STATE BANK OF INDIA	60033	983.34	25097	745.05	2166	769.42	73	258.86	0	0	8	0.03	27344	1773.36	0	0	8382	179.21	1925	141.27	22	1.08	2	0.13	0	0	97708	3078.39	2624	12.09	
13.	AXIS BANK	3585	321.67	221	129.72	220	111.04	56	66.29	1	0.21	0	0	498	307.26	3	47.06	70	2.83	446	54.78	0	0	0	0	26437	19.79	31039	753.39	91	2.78	
14.	BANDHAN BANK	987	2.73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	78	11.92	0	0	0	0	0	0	1065	14.65	4379	8.71	
15.	FEDERAL BANK	1450	69.93	67	13.64	13	5.09	7	25.74	0	0	0	0	87	44.47	0	0	811	16.12	131	11.8	0	0	0	0	164	0.86	2643	143.18	1535	39.03	
16.	HDFC BANK	41633	159.45	1868	61.11	747	111.79	72	5.13	0	0	0	0	2687	176.03	0	0	327	6.4	619	47.2	0	0	0	0	44288	28.77	89534	419.85	0	0	
17.	ICICI BANK	10575	113.02	269	54	495	88.86	99	11.16	0	0	0	0	863	154.02	0	0	187	3.06	450	40.79	0	0	0	0	4542	11.72	16617	322.61	15785	160.84	
18.	IDBI BANK	3075	140.84	1182	88.62	165	120.91	12	29.66	16	16.96	0	0	1375	256.15	0	0	170	4.23	232	21.37	2	0	0	0	2	0	4856	422.59	3330	58.17	
19.	INDUSIND 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	0	0	0	0	0	0	
20.	J & K BANK	0	0	46	41.5	12	1.4	0	0	0	0	0	0	58	5.55	0	0	4	0.16	12	1.42	0	0	0	0	9	3.37	83	10.5	41	4.66	
21.	KARNATAKA BANK	114	109.95	373	47.8	80	41.22	8	22.74	0	0	0	0	461	111.76	0	0	254	3.96	38	3.65	0	0	0	0	3	0.02	870	229.34	146	48.08	
22.	CSB BANK LIMITED	3763	62.28	111	9.97	4	2	0	0	0	0	0	0	115	11.97	0	0	132	2.71	19	1.83	0	0	0	0	238	0.92	4267	79.71	1310	19.93	
23.	CITY UNION BANK	4302	417.18	305	188.27	33	43.24	0	0	0	0	0	0	338	231.51	0	0	3148	59.12	329	21.65	0	0	1	0.99	17	0.06	8135	730.51	2996	24.77	
24.	DHANAXMI BANK	129	0.83	0	0	0	0	0	0	0	0	0	0	0	0	0	0	158	2.56	13	1.88	0	0	0	0	1	0	301	5.27	151	1.16	
25.	IDFC FIRST BANK	37225	0	17839	0	35	0	6	0	0	0	0	0	17880	0	0	0	0	0	6407	0	11.8	0	0	0	0	0	0	62690	0	62563	0
26.	KARNI VYASA BANK	6413	126.78	22	6.26	778	69.68	86	24.73	2	34.45	865	69.87	1753	204.99	130	31.9	0	0	0	0	0	0	0	0	0	0	0	8296	363.67	3803	49.61
27.	KOTAK MAHINDRA BANK	3732	64.94	613	70.93	310	38.99	62	8.75	0	0	0	0	985	116.67	0	0	173	2.86	0	0	0	0	0	0	1004	1.63	5894	188.1	4687	38.88	
28.	LAKSHMI VILAS BANK	697	113.32	207	34.03	64	40.65	6	31.08	0	0	0	0	277	105.76	3	3.27	77	0.62	96	8.48	0	0	0	0	4	1.42	1154	232.87	533	22.4	
29.	PBIL BANK	542	11.91	12	0.64	7	0.69	0	0	0	0	0	0	19	1.33	0	0	7	0.02	32	1	0	0	0	0	106	4.76	706	19.02	0	0	
30.	SOUTH INDIAN BANK	873	122.28	58	9.96	435	66	182	221.02	13	48.85	0	0	688	345.83	0	0	784	5.51	144	11.06	0	0	0	0	69	1.26	2558	485.94	0	0	
31.	TAMILNADU MERCANTILE	1287	84.07	2877	297.05	503	119.1	4	4.54	3	1.96	0	0	3387	422.65	0	0	1773	26.22	182	11.84	0	0	0	0	113	0.33	6742	545.01	3332	73.44	
32.	YES BANK	6	26.4	110	12.03	144	27.32	47	6.26	0	0	0	0	301	45.61	0	0	0	0	73	10.52	1	0	0	0	57	0.14	438	82.67	0	0	
33.	TAMILNADU GRAMA BA	1565815	14495.92	214941	1983.86	13288	105.77	0	0	0	0	0	0	227629	2089.63	0	0	384	7.75	2207	157.57	0	0	28	0.08	3231	35.3	1799294	16786.25	1167591	9931.12	
34.	TAMILNADU STATE APFC	26119	208.82	0	0	0	0	2	0.42	0	0	0	0	284	1.64	0	0	533	1.01	3795	95.47	28	0	0	0	181	0.37	53094	80.05	157720	80.46	
35.	EQUTIS SMALL FINANC	8771	29.51	44011	45.1	129	10.65	2	0.42	0	0	0	0	44142	56.17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36.	JANIA SMALL FINANCE B	7496	29.2	900	21.58	10	3.1	0	0	0	0	0	0	910	24.68	0	0	0	0	465	3.47	0	0	0	0	0	0	0	0	0	0	0
37.	SURYODAY SMALL FINAN	28900	36.35	517	2.84	11	0.82	6	0.68	0	0	0	0	534	4.34	0	0	0	0	8	0.47	0	0	0	0	0	0	0	0	0	0	0
38.	UJJIVAN SMALL FINANC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39.	EXAF BANK	51469	84.95	41759	88.18	0	0	0	0	0	0	0	0	41759	88.18	0	0	741	1.09	157	0.52	0	0	0	0	7625	6.27	101751	181.01	88497	163.77	
40.	FINCARE SMALL FINANC	56320	77.55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0.31	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	2228344	23354.77	522199	9026.27	94687																										



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

Credit flow to MSME Sector from April 2021 to Sept 2021 stands at Rs.64854 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 Sept 2021, share of Micro sector stands at Rs.24794 Crores (38.23%). 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.



**168TH MEETING OF THE STATE LEVEL BANKERS' COMMITTEE-TAMIL NADU  
(CONVENOR-INDIAN OVERSEAS BANK)**

**BANK WISE - MSME DISBURSEMENT AS ON SEPTEMBER 2021**

Sl. No.	Name of Bank	(Amount in Rs.Crs)											
		Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi and Village Industries		Others under MSMEs		Total MSMEs (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	BANK OF BARODA	5094	420.27	136	112.12	37	37.22	23	0.42	0	0	5290	570.03
2	BANK OF INDIA	12576	1020.1	592	749.56	36	172.14	0	0	0	0	13204	1941.8
3	BANK OF MAHRASHTRA	393	45.59	84	31.17	2	0.52	0	0	0	0	479	77.28
4	CANARA BANK	25017	943.62	2322	851.52	595	498.64	0	0	1717	55.87	29651	2349.7
5	CENTRAL BANK OF INDIA	4820	157.01	1537	706.07	37	53.98	0	0	362	17.75	6756	934.81
6	INDIAN OVERSEAS BANK	137369	723.02	259	44.72	87	0	0	0	0	0	137715	767.74
7	INDIAN BANK	46279	2479.9	62182	4762.1	376	1150	0	0	0	0	108837	8392
8	PUNJAB NATIONAL BANK	1848	317.13	604	303.56	150	274.95	6	10.29	0	0	2608	905.93
9	PUNJAB AND SIND BANK	62	1.64	6	1.24	44	33.16	0	0	0	0	112	36.04
10	UNION BANK OF INDIA	39677	1633.1	2562	1962.3	367	927.51	41	2.8	0	0	42647	4525.7
11	UCO BANK	850	13.69	171	57.89	3	1.71	1	0	0	0	1025	73.29
12	STATE BANK OF INDIA	28862	3664.8	8176	4837.6	495	1436	0	0	165	170.89	37698	10109
13	AXIS BANK	435	175.93	330	192.03	95	144.77	0	0	0	0	860	512.73
14	BANDHAN BANK	10	0.04	872	3.53	14	1.05	1	0.1	0	0	897	4.72
15	FEDERAL BANK	1467	495.7	727	746.79	285	673.6	0	0	0	0	2479	1916.1
16	HDFC BANK	4895	2043.2	2122	1462	2075	2807.2	0	0	0	0	9092	6312.3
17	ICICI BANK	2644	1461.7	2009	2290.3	565	1242.8	0	0	0	0	5218	4994.7
18	IDBI BANK	4349	359.51	558	280.35	72	134.05	51	44.06	0	0	5030	817.97
19	INDUSIND BANK	9462	1054	2925	1317.5	353	729.13	0	0	0	0	12740	3100.7
20	J & K BANK	9	7.59	0	0	0	0	0	0	0	0	9	7.59
21	KARNATAKA BANK	185	69.47	92	164.48	18	59.39	0	0	0	0	295	293.34
22	CSB BANK LIMITED	145	48.4	24	58.93	12	48.48	0	0	0	0	181	155.81
23	CITY UNION BANK	624	197.87	431	381.81	97	133.2	0	0	0	0	1152	712.88
24	DHANLAXMI BANK	266	14.33	0	0	0	0	0	0	0	0	266	14.33
25	IDFC FIRST BANK	2719	115.18	1312	219.48	512	58.1	8	0.14	0	0	4551	392.9
26	KARUR VYASYA BANK	581	133.59	263	142.32	766	129.29	0	0	11670	292.61	13280	697.81
27	KOTAK MAHINDRA BANK	1974	305.03	1571	458.78	1090	390.11	0	0	0	0	4635	1153.9
28	LAXSHMI VILAS BANK	493	150.7	335	253.38	14	150.79	2	0.31	0	0	844	555.18
29	RBL BANK	13506	103.51	32	52.67	8	57.47	0	0	0	0	13546	213.65
30	SOUTH INDIAN BANK	267	5.81	4261	12.7	2023	24.88	412	15.23	0	0	6963	58.62
31	TAMILNAD MERCANTILE BANK	26083	4933.7	2853	1903.3	455	772.32	6	1.2	0	0	29397	7610.5
32	YES BANK	1455	835.28	1881	1372	1213	1532.2	0	0	0	0	4549	3739.5
33	TAMILNADU GRAMA BANK	26640	271.45	251	4.12	0	0	0	0	0	0	26891	275.57
34	TAMILNADU STATE APEX CO-OP BANK	73	0.38	0	0	0	0	0	0	329	1.99	402	2.37
35	EQUITAS SMALL FINANCE BANK	77912	337.7	159	18.37	40	4.22	0	0	0	0	78111	360.29
36	JANA SMALL FINANCE BANK LTD.	2676	34.16	12	7.45	1	0.01	0	0	0	0	2689	41.62
37	SURYODAY SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0
38	UJJIVAN SMALL FINANCE BANK	57	17.08	19	4.94	0	0	0	0	0	0	76	22.02
39	ESAF BANK	42579	203.33	0	0	0	0	0	0	0	0	42579	203.33
40	FINCARE SMALL FINANCE BANK LIMITED	0	0	0	0	0	0	0	0	0	0	0	0
	<b>TOTAL</b>	<b>524353</b>	<b>24794</b>	<b>101670</b>	<b>25767</b>	<b>11937</b>	<b>13679</b>	<b>551</b>	<b>74.55</b>	<b>14243</b>	<b>539.11</b>	<b>652754</b>	<b>64854</b>



**Details of Educational Loans disbursed from April 2021 to September 2021**

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

As per the reports received from member Banks, 9629 Educational loans to the tune of Rs. 651.22 crore have been sanctioned during the period from April 2021 to September 2021 and disbursed loans to the tune of 1297.07 crore.

Out of total loans disbursed Rs.467.36 Cr, were granted to girl students.

**(Amount in Rs. Crores)**

<b>Fresh Sanctions during the quarter</b>		<b>Disbursed during the quarter</b>		<b>Of which girl Student</b>	
No.	Amount	No.	Amount	No.	Amount
<b>9629</b>	<b>651.22</b>	<b>35112</b>	<b>1297.07</b>	<b>19317</b>	<b>467.36</b>

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



168TH MEETING OF THE STATE LEVEL BANKERS' COMMITTEE (CONVENOR-INDIAN OVERSEAS BANK)													
BANK WISE TOTAL PROGRESS UNDER EDUCATION LOAN AS ON SEPTEMBER 2021													
Sl No	NAME OF BANK	Loan Sanctioned		of which girl student		Loan Disbursed		of which girl student		Loan Outstanding		of Which Girl Student	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	BANK OF BARODA	604	114.6	203	36.91	1667	68.47	598	21.59	17894	628.99	6610	217.83
2	BANK OF INDIA	258	22.34	108	7.48	674	12.55	272	4.9	19131	397.75	7112	153.49
3	BANK OF MAHRASHTR	46	2.68	18	0.66	44	2.68	16	0.66	1198	43.94	434	15.94
4	CANARA BANK	1832	65.23	744	26.08	6254	139.27	2607	57.7	134957	3740.89	51906	1426.98
5	CENTRAL BANK OF INI	64	5.34	27	2.22	57	1.63	5768	2.72	20832	512.92	5635	143.71
6	INDIAN OVERSEAS BA	845	43.57	362	18.73	3588	40.77	1436	16.88	182356	3532.05	48640	922.45
7	INDIAN BANK	869	102.98	335	36.29	2937	72.77	1096	28.16	84675	2274.69	29063	796.96
8	PUNJAB NATIONAL BA	155	29.29	58	12.66	833	20.86	298	7.62	17249	629.3	6552	229.76
9	PUNJAB AND SIND BA	8	0.55	3	0.4	24	0.26	11	0.14	253	10.41	112	4.71
10	UNION BANK OF INDI	461	47.84	197	19.21	454	15.73	195	5.71	40567	1045.3	15445	404.62
11	UCO BANK	42	3.88	17	1.35	214	4.59	78	1.45	9129	198.48	3711	78.93
12	STATE BANK OF INDIA	2262	54.56	903	21.4	15799	816.48	5709	276.57	55437	2149.28	19880	737.46
13	AXIS BANK	274	37.54	103	11.21	306	34.67	117	10.7	2621	161.6	983	56.97
14	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0
15	FEDERAL BANK	22	3.35	15	2.13	69	2.5	36	1.89	1615	45.06	704	20.49
16	HDFC BANK	191	2.37	63	0.61	191	2.37	63	0.61	5184	92.86	1893	32.04
17	ICICI BANK	152	34.85	102	24.78	152	17.56	102	12.54	1024	45.52	552	29.54
18	IDBI BANK	77	12.22	29	5.87	189	6.46	69	2.36	1504	51.07	574	19.21
19	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0	0	0
20	J & K BANK	2	0.16	1	0.07	4	0.08	2	0.03	18	0.69	9	0.38
21	KARNATAKA BANK	15	1.92	6	1.03	41	1.86	19	1.32	598	25.31	252	11.26
22	CSB BANK LIMITED	13	0	0	0	13	0.35	0	0	681	6.3	278	2.83
23	CITY UNION BANK	35	8.63	13	4.47	168	7.97	59	3.25	4796	164.52	1671	61.01
24	DHANLAXMI BANK	7	1.08	3	0.09	30	1.15	14	0.19	347	8.58	113	2.07
25	IDFC FIRST BANK	0	0	0	0	0	0	0	0	0	0	0	0
26	KARUR VYASYA BANK	70	0	27	0	70	5.89	27	2.01	5146	121.09	1927	43.59
27	KOTAK MAHINDRA BA	0	0	0	0	0	0	0	0	180	3.88	77	1.75
28	LAXSHMI VILAS BANK	119	1.35	40	0.37	125	1.51	41	0.43	1468	29.75	533	5.3
29	RBL BANK	173	0.43	0	0	175	0.43	0	0	423	0.76	423	0.76
30	SOUTH INDIAN BANK	44	1.91	14	0.47	45	1.23	14	0.4	1513	31.53	465	12.17
31	TAMILNAD MERCANTI	423	50.39	104	17.3	423	14.82	104	5.37	6097	155.57	1778	47.55
32	YES BANK	0	0	0	0	0	0	0	0	0	0	0	0
33	TAMILNADU GRAMA E	0	0	0	0	0	0	0	0	384	7.76	134	3.27
34	TAMILNADU STATE APE	0	0	0	0	0	0	0	0	530	0.99	242	0.47
35	EQUITAS SMALL FINAN	0	0	0	0	0	0	0	0	0	0	0	0
36	JANA SMALL FINANCE	0	0	0	0	0	0	0	0	0	0	0	0
37	SURYODAY SMALL FIN	0	0	0	0	0	0	0	0	0	0	0	0
38	UJJIVAN SMALL FINAN	0	0	0	0	0	0	0	0	0	0	0	0
39	ESAF BANK	566	2.16	566	2.16	566	2.16	566	2.16	4177	6.29	4177	6.29
40	FINCARE SMALL FINAN	0	0	0	0	0	0	0	0	0	0	0	0
	<b>GRAND TOTAL</b>	<b>9629</b>	<b>651.22</b>	<b>4061</b>	<b>253.95</b>	<b>35112</b>	<b>1297.07</b>	<b>19317</b>	<b>467.36</b>	<b>621984</b>	<b>16123.13</b>	<b>211885</b>	<b>5489.79</b>



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

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

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

(Amount in Rs. Crores)

<b>Disbursement made from April 2021 to September 2021</b>		
<b>Particulars</b>	<b>Numbers</b>	<b>Amount</b>
<b>Total</b>	<b>100276</b>	<b>3140.80</b>

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



## BANK WISE TOTAL DISBURSEMENT UNDER HOUSING SCHEME (PRIORITY SECTOR) AS ON SEPTEMBER 2021

Amt in Rs. Crores

Sl. No.	Name of Bank	Housing (PS)	
		A/c	Amt
1	BANK OF BARODA	802	75.48
2	BANK OF INDIA	743	57.31
3	BANK OF MAHRASHTRA	124	5.48
4	CANARA BANK	6493	534.94
5	CENTRAL BANK OF INDIA	964	41.89
6	INDIAN OVERSEAS BANK	2586	209.81
7	INDIAN BANK	2264	245.53
8	PUNJAB NATIONAL BANK	493	40.68
9	PUNJAB AND SIND BANK	6	0.67
#	UNION BANK OF INDIA	1007	74.52
#	UCO BANK	295	23.57
#	STATE BANK OF INDIA	17595	747.48
#	AXIS BANK	1587	98.16
#	BANDHAN BANK	0	0
#	FEDERAL BANK	228	24.27
#	HDFC BANK	6100	197.44
#	ICICI BANK	222	43.38
#	IDBI BANK	739	89.88
#	INDUSIND BANK	760	34.96
#	J & K BANK	1	0
#	KARNATAKA BANK	72	6.36
#	CSB BANK LIMITED	2	0.3
#	CITY UNION BANK	165	13.34
#	DHANLAXMI BANK	75	9.48
#	IDFC FIRST BANK	45396	194.76
#	KARUR VYASYA BANK	0	0
#	KOTAK MAHINDRA BANK	9	1.26
#	LAXSHMI VILAS BANK	1	0.05
#	RBL BANK	662	18.81
#	SOUTH INDIAN BANK	2786	6.07
#	TAMILNAD MERCANTILE BANK	2708	147.77
#	YES BANK	718	77.87
#	TAMILNADU GRAMA BANK	121	12.88
#	TAMILNADU STATE APEX CO-OP BANK	530	37.07
#	EQUITAS SMALL FINANCE BANK	0	0
#	JANA SMALL FINANCE BANK LTD.	1370	29.21
#	SURYODAY SMALL FINANCE BANK	1	0
#	UJJIVAN SMALL FINANCE BANK	2513	34.1
#	ESAF BANK	93	3.25
#	FINCARE SMALL FINANCE BANK LIMIT	45	2.77
	<b>GRAND TOTAL</b>	<b>100276</b>	<b>3140.8</b>



**CREDIT FLOW TO WOMEN:**

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

The bank-wise credit flow to women (disbursement and outstanding) as of September 2021 in the state of Tamil Nadu is furnished in the annexure.

The bank category wise break up for the Quarter ended September 2021 is given below:

(Amount in Rs. Crores)

S.No	BANKS	Disbursement made during the quarter ended September 2021		Outstanding position as of September 2021	
		Accounts	Amount	Accounts	Amount
1	PUBLIC SECTOR BANKS	3345714	44335.93	7796451	126218.72
2	PRIVATE SECTOR BANKS	1272855	16286.76	5097939	54200.49
3	REGIONAL RURAL BANKS	348614	2073.13	686369	6347.41
4	SMALL FINANCE BANK	822523	3232.22	4513772	10467.22
5	COOPERATIVE BANK	57542	451.64	358130	2562.65
	TOTAL	5847248	66379.68	18452661	199796.49



<b>(CONVENOR-INDIAN OVERSEAS BANK)</b>					
<b>BANK WISE PROGRESS UNDER FINANCE TO WOMEN - DISBURSEMENT &amp; OUTSTANDING AS ON SEPTEMBER 2021</b>					
Amt In Rs. Crore					
SR.	NAME OF BANK	LOANS DISBURSED TO WOMEN FROM APRIL TO SEPTEMBER 2021		OUTSTANDING LOANS TO WOMEN	
		A/C	AMT.	A/C	AMT.
1	BANK OF BARODA	101418	1420.28	235612	4282.04
2	BANK OF INDIA	71680	891.68	182458	2663.75
3	BANK OF MAHRASHTRA	1711	42.72	5540	180.52
4	CANARA BANK	965448	12825.55	2024046	30903.95
5	CENTRAL BANK OF INDIA	81381	934.94	196551	2803.92
6	INDIAN OVERSEAS BANK	566101	6709.29	1363604	15650.32
7	INDIAN BANK	916565	9782.38	2090305	24055.74
8	PUNJAB NATIONAL BANK	7473	194.94	62167	3764.46
9	PUNJAB AND SIND BANK	176	5.11	1236	63.53
10	UNION BANK OF INDIA	147403	1750.52	384644	5460.28
11	UCO BANK	23549	329.74	68757	1165.53
12	STATE BANK OF INDIA	462809	9448.78	1181531	35224.68
13	AXIS BANK	28800	705.61	218274	4319.54
14	BANDHAN BANK	64147	279.9	158095	585.46
15	FEDERAL BANK	55461	1003.72	87738	2109.97
16	HDFC BANK	139331	1859.73	750533	6129.87
17	ICICI BANK	129306	4334.65	268989	18059.97
18	IDBI BANK	33164	758.98	75425	1924.27
19	INDUSIND BANK	4826	108.57	49613	833.26
20	J & K BANK	18	0.69	201	12.79
21	KARNATAKA BANK	1736	40.13	4426	203.1
22	CSB BANK LIMITED	30483	378.1	50655	629.87
23	CITY UNION BANK	55876	309.6	78182	466.56
24	DHANLAXMI BANK	5697	110.98	9255	218.24
25	IDFC FIRST BANK	364587	1557.17	2076324	6093.63
26	KARUR VYASYA BANK	119739	1983.81	225751	4331.7
27	KOTAK MAHINDRA BANK	0	0	0	0
28	LAXSHMI VILAS BANK	32768	338.6	63157	710.11
29	RBL BANK	521	26.59	417556	986.3
30	SOUTH INDIAN BANK	0	0	95936	1646.91
31	TAMILNAD MERCANTILE BANK	188254	2269.78	327657	4510.43
32	YES BANK	18141	220.15	140172	428.51
33	TAMILNADU GRAMA BANK	348614	2073.13	686369	6347.41
34	TAMILNADU STATE APEX CO-OP BANK	57542	451.64	358130	2562.65
35	EQUITAS SMALL FINANCE BANK	270973	1136.82	1704337	3881.32
36	JANA SMALL FINANCE BANK LTD.	101113	496.24	447560	1442
37	SURYODAY SMALL FINANCE BANK	56064	201.89	447396	765.84
38	UJJIVAN SMALL FINANCE BANK	87192	400.63	617283	1540.73
39	ESAF BANK	195385	810.22	689682	1819.65
40	FINCARE SMALL FINANCE BANK LIMITED	111796	186.42	607514	1017.68
	<b>GRAND TOTAL</b>	<b>5847248</b>	<b>66379.68</b>	<b>18452661</b>	<b>199796.49</b>



**Credit Flow to Minority Communities:**

As per the data received from the member banks, 1074668 loans amounting to Rs.14657.74 crore were disbursed to Minority Communities up to the quarter ended September 2021. Out of all banks, Public Sector Banks disbursed 616885 loans amounting to Rs. 8819.37 Crore. The details are furnished below:

**(Amount in Rs. Crores)**

Sl. No.	Name of the Community	Disbursement during the quarter ended			
		September-21			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	612009	8366.52	350312	5120.11
2	Muslim	432876	5648.53	246836	3387.86
3	Sikh	2837	25.83	456	4.45
4	Zorastrian	1872	20.32	15	0.03
5	Buddist	19754	200.04	14319	133.53
6	Jains	5320	396.50	1949	140.95
	<b>Total</b>	<b>1074668</b>	<b>14657.74</b>	<b>613887</b>	<b>8786.93</b>

Total outstanding advances to Minority Communities by all banks stood at Rs. 40275.21 crores as of June 2021 out of which Public Sector Banks o/s amounts to Rs.25393.27 crores. The details are furnished below.

**(Amount in Rs. Crores)**

Sl. No.	Name of the Community	Outstanding Position as of			
		September-21			
		All Banks		Public Sector Banks	
		Account	Amount	Account	Amount
1	Christian	1393555	24724.92	599275	14979.15
2	Muslim	1057495	16185.58	466778	9678.79
3	Sikh	5658	114.09	2845	58.89
4	Zorastrian	5913	86.58	4428	80.50
5	Buddist	42438	514.53	17715	364.15
6	Jains	11795	805.67	3524	294.07
	<b>Total</b>	<b>2516854</b>	<b>42431.37</b>	<b>1094565</b>	<b>25455.55</b>



168TH MEETING OF THE STATE LEVEL BANKERS' COMMITTEE-TAMIL NADU (CONVENOR-INDIAN OVERSEAS BANK)														
BANK WISE TOTAL LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON SEPTEMBER 2021														
NAME OF BANK	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1 BANK OF BARODA	4968	159.69	22518	477.64	265	5.88	193	4.33	29	0.25	681	31.78	28654	679.57
2 BANK OF INDIA	7857	241.17	13060	309.76	0	0	48	0.85	2	0.02	33	8.23	21000	560.03
3 BANK OF MAHRASHTRA	854	51.05	935	67.07	2	0.01	23	0.22	6	1.48	52	11.31	1872	131.14
4 CANARA BANK	154646	3318.99	106872	2027.99	17176	353.22	1629	22.66	4309	75.1	1886	67.1	286518	5865.06
5 CENTRAL BANK OF INDIA	1689	21.83	17598	406.33	49	0.56	66	1.42	12	0.18	95	5.72	19509	436.04
6 INDIAN OVERSEAS BANK	111401	1644.15	85763	1035.94	49	0.65	232	3.79	5	0.01	76	3.23	197526	2687.77
7 INDIAN BANK	137268	3451.37	116970	1814.58	67	0.87	119	2.91	9	0.16	103	13.96	254536	5283.85
8 PUNJAB NATIONAL BANK	5251	233.33	3072	105.21	2	0.06	20	2.26	0	0	94	18.26	8439	359.12
9 PUNJAB AND SIND BANK	41	2.5	35	2.46	0	0	11	1.14	0	0	0	0	87	6.1
# UNION BANK OF INDIA	26348	632.21	31516	695.16	41	0.79	46	3.17	41	2.86	337	103.6	58329	1437.79
# UCO BANK	6370	156.09	6221	192.83	7	0.04	2	0.06	0	0	20	2.03	12620	351.05
# STATE BANK OF INDIA	142582	5066.77	62218	2543.82	57	2.07	456	16.08	15	0.44	147	28.85	205475	7658.03
# AXIS BANK	14978	845.53	13097	532.72	12	1.2	40	1.93	20	1.61	404	49.49	28551	1432.48
# BANDHAN BANK	3461	13.52	14911	52.43	1	0	0	0	0	0	1	0	18374	65.95
# FEDERAL BANK	30389	647.17	9414	254.35	3	0.01	21	0.54	1	0.03	240	8.05	40068	910.15
# HDFC BANK	29050	216.9	19894	137.88	4	0.47	10	0.18	4	0.02	33	6.77	48995	362.22
# ICICI BANK	16606	1146.06	21084	1006.88	127	9.59	70	13.29	12	0.79	270	158.28	38169	2334.89
# IDBI BANK	8420	287.71	9199	225.12	4	0.09	26	1.62	1	0.01	113	8.21	17763	522.76
# INDUSIND BANK	6003	102.14	4592	96.01	8	0.12	3	0.06	1	0.02	28	1.85	10635	200.2
# J & K BANK	20	0.63	360	59.76	0	0	8	1.03	0	0	3	0.13	391	61.55
# KARNATAKA BANK	607	79.79	256	21.58	2	0.02	0	0	0	0	15	12.5	880	113.89
# CSB BANK LIMITED	11638	174.8	6122	116.76	20	0.13	2	0.04	4	0.35	4917	50.84	22703	342.92
# CITY UNION BANK	25036	412.04	34290	542.35	0	0	62	0.32	0	0	182	3.97	59570	958.68
# DHANLAXMI BANK	167	3.54	479	8.25	108	3.13	6	0	0	0	26	0.82	786	15.74
# IDFC FIRST BANK	44097	129.38	60054	172.05	16	0.03	748	2.09	41	0.09	37	1.36	104993	305
# KARUR VYASYA BANK	18214	392.89	30529	579.09	190	38.76	17	0.27	0	0	333	20.75	49283	1031.76
# KOTAK MAHINDRA BANK	1170	50.31	783	67.05	5	0.15	56	26.96	0	0	130	95.08	2144	239.55
# LAXSHMI VILAS BANK	4459	50.43	6841	101.75	11	0.09	9	0.14	15	0.44	380	4.77	11715	157.62
# RBL BANK	5459	11.66	4498	10.97	101	0.23	31	0.04	26	0.72	3	0	10118	23.62
# SOUTH INDIAN BANK	3163	95.38	2644	74.91	6	0.12	24	0.21	6	0.16	52	0.8	5895	171.58
# TAMILNAD MERCANTILE BANK	75020	1632.05	32846	645.6	16	0.71	216	3.78	2	0.05	109	9.23	108209	2291.42
# YES BANK	4548	41.26	2150	52.16	7	1.7	17	0.19	0	0	110	76.62	6832	171.93
# TAMILNADU GRAMA BANK	197163	1795.13	77404	723.65	0	0	0	0	0	0	0	0	274567	2518.78
# TAMILNADU STATE APEX CO-OP BANK	165775	1090.38	94066	500.63	0	0	0	0	0	0	0	0	259841	1591.01
# EQUITAS SMALL FINANCE BANK	33954	242.74	50520	260.11	4829	6.15	401	0.53	1302	1.69	568	0.89	91574	512.11
# JANA SMALL FINANCE BANK LTD.	14724	60.65	15604	61.84	18837	86.57	63	0.18	0	0	283	0.91	49511	210.15
# SURYODAY SMALL FINANCE BANK	10554	20.32	16433	28.87	17	0.02	22	0.04	40	0.07	16	0.02	27082	49.34
# UJJIVAN SMALL FINANCE BANK	16088	40.14	37204	84.89	40	0.07	136	0.27	10	0.03	8	0.03	53486	125.43
# ESAF BANK	44160	133.97	21918	63.1	359	1.02	471	1.29	0	0	10	0.23	66918	199.61
# FINCARE SMALL FINANCE BANK LIMITED	9357	29.25	3525	26.03	0	0	354	0.2	0	0	0	0	13236	55.48
TOTAL	1393555	24724.92	1057495	16185.58	42438	514.53	5658	114.09	5913	86.58	11795	805.67	2516854	42431.37



168TH MEETING OF THE STATE LEVEL BANKERS' COMMITTEE-TAMIL NADU (CONVENOR-INDIAN OVERSEAS BANK)															
BANK-WISE TOTAL LOANS DISBURSEMENT TO MINORITY COMMUNITIES AS ON SEPTEMBER 2021															
Amount in Rs.Crore															
Sl.	NAME OF BANK	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	BANK OF BARODA	1644	31.35	9143	131.44	97	2.18	75	0.92	7	0.07	220	4.23	11186	170.19
2	BANK OF INDIA	2656	58.39	5475	235.46	0	0	12	0.33	1	0.01	6	1.13	8150	295.32
3	BANK OF MAHRASHTRA	286	17.82	356	32.6	0	0	4	0.04	1	0.4	16	5.09	663	55.95
4	CANARA BANK	87437	1132.66	63156	707.49	14095	129.44	1151	9.61	1576	15.86	1326	25.73	168741	2020.79
5	CENTRAL BANK OF INDIA	673	8.54	7468	118.41	18	0.14	19	0.31	8	0.1	41	4.78	8227	132.28
6	INDIAN OVERSEAS BANK	41707	595.85	34239	386.78	10	0.06	65	1.1	1	0	29	0.43	76051	984.22
7	INDIAN BANK	60454	1577.78	50278	728.35	27	0.3	51	1.98	4	0.12	29	6.38	110843	2314.91
8	PUNJAB NATIONAL BANK	924	19.8	468	7.17	1	0.1	1	0.02	0	0	9	0.3	1403	27.39
9	PUNJAB AND SIND BANK	10	0.01	50	1.55	0	0	0	0	0	0	0	0	60	1.56
#	UNION BANK OF INDIA	9928	190.36	11891	348.92	14	0.3	12	0.19	10	1.38	122	85.86	21977	627.01
#	UCO BANK	2011	35.4	2094	37.4	0	0	0	0	0	0	4	0.27	4109	73.07
#	STATE BANK OF INDIA	142582	1452.15	62218	652.29	57	1.01	456	4.45	15	0.03	147	6.75	205475	2116.68
#	AXIS BANK	1654	106.5	1923	74.66	1	0.02	9	0.66	4	1.13	43	5.53	3634	188.5
#	BANDHAN BANK	1449	7.4	6212	28.91	0	0	0	0	0	0	0	0	7661	36.31
#	FEDERAL BANK	21885	283.03	6033	104.76	1	0.01	12	0.38	0	0	62	2.93	27993	391.11
#	HDFC BANK	6170	52.48	2674	20.66	0	0	4	0.1	0	0	2	0.03	8850	73.27
#	ICICI BANK	5142	232.45	9570	270.24	56	1.7	23	0.85	2	0.21	48	36.56	14841	542.01
#	IDBI BANK	3335	80.61	3776	90.14	3	0.03	10	0.3	1	0.01	71	2.48	7196	173.57
#	INDUSIND BANK	2163	34.97	1685	48.36	0	0	0	0	0	0	5	0.45	3853	83.78
#	J & K BANK	5	0.18	87	2.59	0	0	1	0.01	0	0	1	0	94	2.78
#	KARNATAKA BANK	292	10.65	77	3.88	2	0.02	0	0	0	0	4	8.18	375	22.73
#	CSB BANK LIMITED	6866	92.2	3362	55.66	14	0.1	1	0.03	2	0.14	2279	19.08	12524	167.21
#	CITY UNION BANK	12624	138.39	17577	190.68	0	0	40	0.17	0	0	114	0.91	30355	330.15
#	DHANLAXMI BANK	123	2.46	292	4.96	17	0.19	0	0	0	0	2	0.01	434	7.62
#	IDFC FIRST BANK	7478	31.05	10806	42.54	6	0.02	130	0.37	7	0.01	7	0.01	18434	74
#	KARUR VYASYA BANK	9535	168.65	16621	274.62	81	29.51	5	0.06	0	0	163	5.97	26405	478.81
#	KOTAK MAHINDRA BANK	245	14.22	90	6.29	0	0	1	0	0	0	27	13.46	363	33.97
#	LAXSHMI VILAS BANK	2381	25.39	3448	47.41	4	0.01	4	0.05	6	0.11	138	1.25	5981	74.22
#	RBL BANK	1043	4.75	1099	6.33	31	0.1	3	0	7	0.13	0	0	2183	11.31
#	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
#	TAMILNAD MERCANTILE BANK	43324	822.97	18675	324.39	9	0.39	141	1.79	0	0	70	9.65	62219	1159.19
#	YES BANK	344	9.92	234	29.17	15	4.82	1	0	0	0	126	147.83	720	191.74
#	TAMILNADU GRAMA BANK	82516	774.21	43237	414.52	0	0	0	0	0	0	0	0	125753	1188.73
#	TAMILNADU STATE APEX CO-OP BANK	24860	203.08	9776	82.09	0	0	0	0	0	0	0	0	34636	285.17
#	EQUITAS SMALL FINANCE BANK	5593	41.41	9091	52.86	695	2.49	76	0.27	212	0.58	126	0.41	15793	98.02
#	JANA SMALL FINANCE BANK LTD.	3890	22.22	4055	20.92	4367	26.41	17	0.11	0	0	62	0.36	12391	70.02
#	SURYODAY SMALL FINANCE BANK	1438	5.77	2330	8.47	1	0.01	7	0.01	5	0.02	3	0.01	3784	14.29
#	UJJIVAN SMALL FINANCE BANK	2237	9.86	5724	22.71	5	0.05	18	0.06	3	0.01	4	0.03	7991	32.72
#	ESAF BANK	13412	68.06	6852	31.09	127	0.63	134	0.58	0	0	14	0.41	20539	100.77
#	FINCARE SMALL FINANCE BANK LIMITED	1693	3.53	734	1.76	0	0	354	1.08	0	0	0	0	2781	6.37
	TOTAL	612009	8366.52	432876	5648.53	19754	200.04	2837	25.83	1872	20.32	5320	396.5	1074668	14657.74



# SUCCESS STORY

**Name of the Entrepreneur:** Jancy Rani, Jeeva, Gomathi  
**Name of the training:** Embroidery & Fabric painting  
**Training date :** 03.06.2019 to 09.07.2019  
**Mobile:** 8508363086, 9443189393

Jansi Rani, Jeeva and Gomathi the trio participated and successfully completed Embroidery and Fabric Painting at our RSETI. Out of them Jansi Rani and Jeeva are engineering graduates and Gomathi has completed her 12std. All three of them

where home makers until completing their training at our institute. And now they are almost fashion designers of Perambalur District.

As active learners in their training batch, they immediatly on completion of the training programme started practicing and making designs on blouses for others and were receiving many orders from their neighbours and relatives. Which gave them a strength to come together launch their business also started a youtube channel "Rajalakshmi Aari Embroidery" which now has 487 subscribers with 35000 views.

They started with Rs. 15,000/- as investement and the return on investment is unbelievable. This business requires a lot of skill During the wedding season they complete orders of Rs.1,50,000/month and during other months it is Rs.40,000/month. They are also making learning videos for beginners in aari work on their youtube channel. Now they are also handling classes for interested students free of cost and recommending trainees to our institute. It is definitely a proud moment for RSETI PERAMBALUR to wish them ALL SUCCESS.



## INVESTMENT

Fixed Capital	7000
Working Capital	8000
Total	15,000





**SUCCESS STORY OF RSETI TRAINED ENTREPRENEURS.**

Name of the RSETI :IND-RSETI	Sponsoring Bank :Indian Bank
Name of the State: Tamilnadu	District: Tiruvannamalai

**I. TRAINEES PERSONAL INFORMATION**

1	Name of the Entrepreneur	A. Nandhini																		
2	Address	No .149/3, Ganesapuram ,Tirukoilur Road,Tiruvannamalai.																		
3	Age (in years)* :21	4.	Educational Qualification :B.A																	
5	Category(Please tick ✓)*	General		SC		ST		OBC	✓	MC										
6	Economic status of trainee (Please ✓)*	APL		BPL	✓															
7	Whether Physically Challenged(PWD) : YES / NO			E-mail ID:																
8	Mobile No*:	8	7	5	4	3	4	1	4	3	4	PAN NO:								
9	AADHAAR Number* (12 Digits):	5	0	0	1	5	8	9	7	9	1	3	2							

10 Brief Pre Training History with Financial Status :

Ms.A.Nandhini from Tiruvannamalai . After completing her College ,she worked in Data corp as Manager .Now She was looking for ways to start own Business.

**II. TRAINING DETAILS:**

EDP On Women's Tailor FROM 25.02.2021 to 31.03.2021.

2

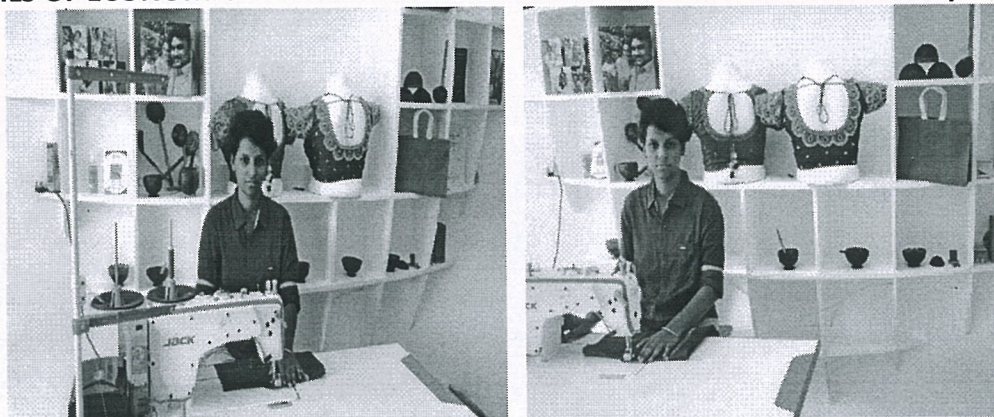
11	How the beneficiary came in contact with RSETI	Through Women's Tailor										
12	Name of the training programme attended:	Women's Tailor	Course Code :	4	0	0	3	3				
13	Trainee Roll Number:35 Batch No: 187	Duration of Training : ___30___ days	From : 25.02.2021 To:31.03.2021 (Dates)									
14	Date of Settlement (As reported in MIS)	30.08.2021.										

**III. SOURCE OF FUNDS:**

15	Total Project Cost (in Rs.) (a+b)	1,00,000
a)	Own funds invested (in Rs.)	1,00,000
b)	Bank loan availed (in Rs.)	
c)	Name of the Financing Bank & Branch:	
d)	IFSC Code of Bank	
e)	Loan Account Number	
f)	Status of Loan Account	Regular ✓ / Irregular



#### IV.DETAILS OF ECONOMIC ACTIVITY AND PRESENT STATUS OF THE UNIT: Activity Photo



16	a)Nature of Economic Activity taken up (Please tick ✓) :	Agriculture / Product / Process / Trade ✓
	b )Type of activity (Specify):	Tailor
	c) Date of establishment:	2021
17	Average Monthly Net Income (in Rs.)	15,000
18	Number of people to whom employment has been provided	0
19	Brief description about the success of the trainee / entrepreneur and about the competencies identified in him/her and the role played by the RSETI;	
<p>Ms.A.Nandhini from Tiruvannamalai . After completing her College, she worked in Data corp as Manager .She was interested in starting her own business. At that time, she had an opportunity to attend EAP arranged by IND-RSETI. She was selected and sponsored for womens tailor training from: 25.02.2021 to 31.03.2021 for 30 days. After completing the training, She opened a shop at Vengikal, Tiruvannamalai.She is doing Tailor and also included aari works , Handmade crafts items in her shop . Now she is earning Rs.15,000 - 20,000/= as monthly income.</p>		
20.Details of Awards /Recognitions received by the entrepreneur at District / State / National Level: Nil		

#### 21. CONTACT DETAILS:

1	Name of Director	C. Kiruthiga
2	Designation	Director
3	e-mail ID	<a href="mailto:indsetitvmalai@yahoo.in">indsetitvmalai@yahoo.in</a>
4	Mobile Number/Land Line	04175-220310

Place: Tiruvannamalai.

Date: 01.09.2021.

DIRECTOR OF RSETI





# AGENDA CREDIT FLOW & FI

168th SLBC SUB-COMMITTEE MEETING

11/26/21

AGENDA





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

**Convenor: Indian Overseas Bank**

**VC Meeting of SLBC Sub-Committee on Credit Flow & Financial Inclusion  
(168<sup>th</sup> SLBC)**

Date: 26.11.2021

Time: 03.00 PM

<b>Agenda No.</b>	<b>SLBC Sub-Committee on Credit Flow</b>	<b>Page No</b>
1	Prime Minister's Employment Generation Programme (PMEGP)	1
2	Performance Under NEEDS & UYEGP 2018-19 - DIC	5
3	Financing to Self Help Groups (SHGs)/NRLM	12
4	PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme	16
5	Financing under DAY - NULM	20
6	Progress Report on Pradhan Mantri Mudra Yojana (PMMY)	28
7	Progress Report on Economic Development Schemes of TAHDCO	32
8	Progress Report on Stand Up India (SUI) Scheme	39
<b>SLBC Sub-Committee on Financial Inclusion</b>		
1	Status of PMJDY Accounts in the State	1
2	Status of Janasuraksha Schemes in the State	4
3	Atal Pension Yojana (APY) – Performance and Campaign	7
4	Financial Literacy & Credit Counselling Centers (FLCCC)	10
5	Setting up of Rural Self-Employment Training Institutes (RSETIs)	12
6	Status of Aadhaar Saturation in the State	13



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

KVIC, Chennai vide their letter Ref No. SOT/PMEGP/SLBC/Vol-III/2021-22 dated 23.11.2021 has advised the Target and Achievement under PMEGP scheme from 1<sup>st</sup> April 2021 to 31<sup>st</sup> October 2021.

Program Year 2021-22

(Amt in Rs.Lakhs)

Name of the Agency	Target			Achievement as on 31.10.2021			% of Margin Money achievement
	Project(In . Nos.)	Margin Money	EMP	Project(In. Nos.)	Margin Money	EMP	
Coir board				12	82.94	96	
KVIC-SO	1639	4749.73	13112	357	1718.3	2856	36.18
KVIC-DO	367	1065.00	2936	197	363.23	1576	34.11
KVIB	1058	3068.87	8464	410	977.71	3280	31.86
DIC	2506	7268.40	20048	1072	2934.26	8576	40.37
<b>Total</b>	<b>5570</b>	<b>16152</b>	<b>44560</b>	<b>2048</b>	<b>6076.44</b>	<b>16384</b>	<b>37.62</b>

Share of SC, ST and Women

(Amt in Rs.Lakhs)

Category	Projects	Margin Money	Employment
SC	239	636.78	1912
ST	21	30.52	168
Women	971	2399.49	7768

The Bank wise and District target for the year 2021-22 has already been informed to Member Banks. Member Banks are requested to process the applications pending with them without further delay.

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





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

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

Date:23/11/2021

To  
The Convener  
Stage Level Bankers Committee (Tamil Nadu)  
Indian Overseas Bank  
763,Anna Salai,Chennai-2

Sub: Target and Achievement under PMEGP scheme from 1.04.2021 to 31.10.2021  
Ref: Your mail dated: 14.09.2021

Sir,

The Target and achievement under PMEGP scheme from 1.04.2021 to 31.10.2021  
Furnished here under. The bank wise details also enclosed herewith.

Name of Agency	Target			Achievement as 31.10.2021			% MM Achievement
	Project (in no.)	Margin Money (in lakhs)	Emp	Project (in no.)	Margin Money (in lakhs)	Emp	
COIR BOARD				12	82.94	96	
KVIC-SO	1639	4749.73	13112	357	1718.3	2856	36.18
KVIC-DO	367	1065.00	2936	197	363.23	1576	34.11
KVIB	1058	3068.87	8464	410	977.71	3280	31.86
DIC	2506	7268.4	20048	1072	2934.26	8576	40.37
TOTAL	5570	16152	44560	2048	6076.44	16384	37.62

Share of SC,ST and Women:

Category	Project (in no.)	Margin Money (in lakhs)	Employment (in no.)
SC	239	636.78	1912
ST	21	30.52	168
Women	971	2399.49	7768

Enclosed:As above



Yours faithfully

State Director

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



DISTRICT WISE PERFORMANCE UNDER PMEGP SCHEME AS ON 30.10.2021											
Row ID	Name	Forwarded to Bank		Sanctioned by Bank		Disbursement Made by Nodal Branches		No of Applications 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 Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)
		1)	ARIYALUR	132	197.9	59	40.92	24	25.32	37	74.85
2)	CHENGALPET	255	600.03	42	117.85	36	119.42	106	273.43	120	247.72
3)	CHENNAI	532	1145.88	81	165.83	79	184.82	207	450.06	280	593.12
4)	COIMBATORE	324	1320.57	100	489.36	74	394.1	67	236.19	181	716.84
5)	CUDDALORE	379	1323.54	65	224.48	55	193.76	130	414.02	200	750.25
6)	DHARMAPURI	177	714.27	30	121.56	24	85.08	72	284.57	87	347.84
7)	DINDIGUL	158	458.34	41	144.16	31	111.03	63	177.85	61	157.12
8)	ERODE	439	1473.52	95	441.55	53	242.69	157	488.26	211	675.2
9)	KALLAKURICHI	84	249.59	21	76.1	17	75.41	40	105.07	34	114.43
10)	KANCHIPURAM	335	634.97	64	133.13	54	119.58	101	222.41	192	314.4
11)	KANNIYAKUMARI	233	441.24	101	184.72	57	104.17	93	137.9	78	148.95
12)	KARUR	188	871.38	68	358.61	39	223.74	56	266.76	70	263.03
13)	KRISHNAGIRI	116	489.16	44	183.47	26	97.85	21	103.58	63	232.75
14)	MADURAI	364	843.97	81	230.14	63	171.55	186	429.88	114	240.62
15)	MAYILADUTHURAI	65	199.53	9	22.42	5	12.54	17	62.6	36	107.44
16)	NAGAPATTINAM	375	912.35	85	171.61	58	125.27	161	423.37	169	382.64
17)	NAMAKKAL	411	2045.2	146	799.69	104	578.17	144	660.8	170	847.5
18)	NILGIRIS	74	99.66	25	27.01	17	15.59	29	35.32	22	29.05
19)	PERAMBALUR	93	235.09	27	70.71	24	68.71	25	49.85	45	131.3
20)	PUDUKOTTAI	518	1164.35	82	191.96	60	149.63	205	404.73	266	615.6
21)	RAMANATHAPUAM	214	282.47	77	91.65	52	48.7	44	81.9	128	136.31
22)	RANIPET	171	479.66	25	54.55	13	37.82	25	88.2	120	335.52
23)	SALEM	605	2406.09	158	757.09	118	515.93	206	703.62	259	1028.39
24)	SIVAGANGAI	203	517	37	93.13	27	85.59	78	186.7	99	255.49
25)	TENKASI	118	254.24	21	22.96	36	22.9	35	52.36	68	178.88
26)	THANJAVUR	961	2390.81	180	382.5	117	288.79	393	944.07	461	1153.26
27)	THENI	125	316.63	49	122.12	35	91.08	40	96.01	40	100.97
28)	THIRUCHIRAPPALLI	164	556.17	57	206.73	40	121.19	46	165.87	73	217.55
29)	THIRUVALLURE	368	987.47	125	276.37	64	198.57	116	327.77	168	454.57
30)	THIRUVARUR	303	769.1	98	188.13	87	191.58	104	270.65	145	384.72
31)	THOOTHUKUDI(TUTICO)	432	523.04	129	176.06	94	152.87	130	196.44	221	187.33
32)	TIRUNELVELI	569	549.81	236	217.2	176	171.66	160	139.18	238	249.3
33)	TIRUPATTUR	170	551.75	42	114.41	27	101.3	37	116.73	97	346.89
34)	TIRUPUR	289	1260.47	80	469.85	59	350.64	78	288.51	143	586.22
35)	TIRUVANNAMALAI	327	906.26	56	157.59	86	207.69	134	319.44	152	451.42
36)	VELLORE	195	598.38	40	107.13	30	80.86	49	136.73	115	387.17
37)	VILLUPURAM	281	763.72	59	121.64	40	120.22	95	263.2	150	442.83
38)	VIRUDHUNAGAR	119	361.59	37	140.6	47	190.64	39	111.06	54	154.59
39)	Total	10866	29895.2	2772	7894.99	2048	6076.46	3726	9789.94	5185	14052.3



Row ID	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)
(A)	(B)	(F)	(G)	(H)	(I)	(L)	(M)	(R)	(S)	(V)	(W)
1	AXIS BANK	1	1.25	0	0	0	0	0	0	1	1.25
2	AXIS BANK LTD	19	82.6	2	4.25	2	3.5	3	26.25	15	54.6
3	BANDHAN BANK LTD	2	4.25	0	0	0	0	0	0	2	4.25
4	BANK OF BARODA	322	1096.03	86	381.58	81	347.81	41	143.54	228	715.28
5	BANK OF INDIA	239	661.87	58	157.95	81	136.8	40	103.25	142	409.26
6	BANK OF MAHARASHTRA	13	47.07	5	25.63	2	10.81	2	8.5	9	32.14
7	CANARA BANK	1839	6021.22	659	2439.49	451	1638.9	935	2685.08	319	1080.84
8	CATHOLIC SYRIAN BANK LTD	6	21.2	0	0	1	5.83	1	8.75	5	12.45
9	CENTRAL BANK OF INDIA	215	591	67	141.89	37	98.82	41	110.65	134	373.45
10	CITY UNION BANK LIMITED	285	1044.09	44	224.22	33	149.92	21	69.83	239	851.99
11	DHANALAKSHMI BANK LTD	7	39.83	1	5.6	2	12.97	0	0	7	39.83
12	FEDERAL BANK	68	298.49	19	111.02	14	77.81	20	75.28	33	130.96
13	HDFC BANK	45	151.77	5	12.16	8	10.5	0	0	39	125.28
14	ICICI BANK LIMITED	21	97.73	0	0	0	0	5	39.5	16	58.23
15	IDBI BANK	64	311.42	19	103.46	16	83.19	17	70.94	30	140.84
16	INDIAN BANK	2794	7262.91	634	1608.17	464	1154.44	869	2239.81	1515	3965.58
17	INDIAN OVERSEAS BANK	1405	3202.41	381	710.61	269	597.27	595	1406.55	629	1294.28
18	JAMMU AND KASHMIR BANK LTD	3	7.25	0	0	0	0	3	7.25	0	0
19	KARNATAKA BANK LTD	21	82.34	7	50.11	4	29.31	4	15.33	17	67.01
20	KARUR VYSYA BANK	247	1023.13	50	284.64	55	327.65	41	158.45	182	698.01
21	KOTAK MAHINDRA BANK LTD	1	0.63	0	0	0	0	0	0	1	0.63
22	LAXMI VILAS BANK	14	37.24	0	0	0	0	1	0.5	13	36.74
23	PUNJAB AND SIND BANK	4	7.11	0	0	0	0	2	5.13	2	1.98
24	PUNJAB NATIONAL BANK	212	659	48	170.06	32	84.47	87	280.86	85	232.14
25	SOUTH INDIAN BANK	32	166.38	3	25.51	2	16.76	3	13.34	27	135.54
26	STATE BANK OF INDIA	1571	4289.5	191	492.81	161	415.42	646	1646.7	786	2231.34
27	TAMIL NADU GRAMA BANK	685	431.36	282	136.74	127	62.79	122	101.8	356	236.05
28	TAMIL NADU STATE APEX COOPERATIVE BANK	1	1.75	0	0	0	0	0	0	1	1.75
29	TAMILNAD MERCANTILE BANK LTD	186	705.83	54	281.47	53	283.92	40	106.8	100	350.8
30	UCO BANK	69	151.12	12	32.83	9	26.42	31	72.85	34	68.93
31	UNION BANK OF INDIA	475	1397.42	145	491.35	144	501.15	155	391.25	219	693.3
32	YES BANK	0	0	0	0	0	0	0	0	0	0
	Total	10866	29895.2	2772	7891.55	2048	6076.46	3725	9788.19	5186	14044.7



**Review of performance under UYEGP & NEEDS Scheme 2021-22 – DIC**

The Bank wise performance under UYEGP & NEEDS for the Year 2021-22 as on 30-09-2021 is furnished in the annexure. The abstract of applications received, sanctioned, disbursed and pending is given below:

<b>Scheme wise abstract and Status of Applications as on 30-09-2021</b>			
<b>Scheme</b>	<b>Number of Applications</b>		
	<b>Recommended</b>	<b>Sanctions</b>	<b>Pending (Including past years)</b>
UYEGP	<b>5871</b>	<b>1472</b>	<b>12243</b>
NEEDS	<b>900</b>	<b>404</b>	<b>1068</b>
<b>TOTAL</b>	<b>6771</b>	<b>1876</b>	<b>13311</b>

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

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

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



## NEEDS 2021-2022- BANK WISE REPORT ( ALL Category ) 30.09.2021

Rs.in lakhs

S.No	Name of the Bank	Recommended Applications			Provisional Sanction			Actual Sanctioned Cases			Pending for Actual Sanction		
		No	Project Cost	Subsidy	No	Project Cost	Subsidy	No	Project Cost	Subsidy	No	Project Cost	Subsidy
1	BANK OF BARODA	27	2,482.75	451.30	8	591.51	114.25	4	184.93	39.10	26	2,621.67	524.50
	DENA BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	4	523.00	76.91
	VIJAYA BANK	1	24.47	4.00	0	0.00	0.00	0	0.00	0.00	7	389.01	77.41
2	BANK OF INDIA	14	1,563.48	240.86	3	352.00	76.19	3	137.52	28.82	26	1,951.27	395.47
3	BANK OF MAHARASHTRA	7	582.74	134.41	6	775.93	158.90	4	708.29	139.28	3	127.84	28.90
4	CANARA BANK	142	14,064.29	2,612.94	74	8,146.01	1,583.31	70	7,231.70	1,372.78	213	18,231.28	3,764.59
5	CENTRAL BANK OF INDIA	12	595.89	97.70	7	469.77	107.70	7	466.93	105.57	11	607.49	132.13
6	INDIAN BANK	81	6,125.12	1,126.35	34	2,901.80	517.43	32	1,992.60	426.16	151	9,863.88	1,858.62
7	INDIAN OVERSEAS BANK	61	3,885.24	715.50	23	1,330.59	245.86	23	1,083.87	188.09	89	4,053.19	856.48
8	PUNJAB NATIONAL BANK	9	236.12	51.35	5	130.54	28.66	1	50.02	9.38	24	1,290.48	286.64
	UNITED BANK OF INDIA	1	235.00	28.75	1	235.00	28.75	1	235.00	28.75	2	109.00	14.19
9	STATE BANK OF INDIA	107	7,780.60	1,472.57	39	3,376.15	654.69	35	3,472.12	692.31	114	8,657.30	1,514.33
10	UCO BANK	4	105.21	19.81	3	67.66	15.21	3	98.99	23.04	2	291.89	34.67
11	UNION BANK OF INDIA	23	2,830.31	497.45	9	1,250.14	222.06	9	993.58	191.72	72	5,139.42	1,049.75
12	AXIS BANK	11	1,469.55	292.12	13	1,889.91	394.14	13	1,991.34	411.63	4	96.50	22.16
13	HDFC BANK LTD	39	2,295.64	471.44	28	1,510.93	352.57	27	1,480.63	345.02	7	391.77	84.77
14	ICICI BANK LTD	11	704.93	161.57	8	519.21	128.99	5	288.10	71.46	1	176.00	43.75
15	CATHOLIC SYRIAN BANK LTD.	0	0.00	0.00	1	22.23	4.31	1	22.23	4.31	2	150.00	27.25



## NEEDS 2021-2022- BANK WISE REPORT ( ALL Category ) 30.09.2021

Rs.in lakhs

S.No	Name of the Bank	Recommended Applications			Provisional Sanction			Actual Sanctioned Cases			Pending for Actual Sanction		
		No	Project Cost	Subsidy	No	Project Cost	Subsidy	No	Project Cost	Subsidy	No	Project Cost	Subsidy
16	CITY UNION BANK LTD	19	2,203.46	433.38	5	514.89	112.75	4	515.72	106.42	23	1,793.85	332.60
17	IDBI BANK LTD	2	120.00	26.56	3	182.00	41.47	2	87.00	18.97	9	981.94	215.30
18	INDUSIND BANK LTD	24	1,568.27	369.89	17	812.15	197.16	17	804.59	194.59	6	625.13	148.13
19	KARNATAKA BANK LTD	6	746.90	162.87	5	615.90	137.73	2	137.44	27.73	11	1,519.11	301.10
20	KARUR VYSYA BANK	36	3,586.98	690.05	17	2,150.13	415.59	8	502.45	99.81	35	3,652.94	718.08
21	KOTAK MAHINDRA BANK	11	697.51	153.65	11	945.99	195.52	7	596.60	127.47	5	529.39	98.05
22	SIDBI	2	171.79	39.95	0	0.00	0.00	1	109.00	25.00	2	519.08	60.00
23	SOUTH INDIAN BANK	3	207.39	45.71	0	0.00	0.00	1	151.50	37.50	6	190.42	39.54
24	TAICO	1	16.43	3.10	0	0.00	0.00	0	0.00	0.00	7	110.24	25.78
25	TMB	29	1,504.36	328.80	20	1,417.70	301.41	18	1,155.10	236.38	41	3,381.63	678.45
26	TAMILNADU GRAMA BANK	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	5	108.36	24.81
27	TIIC	197	12,358.15	2,468.73	50	3,695.41	695.39	22	1,923.25	362.13	138	9,941.71	1,820.04
28	THE DHANALAKSHMI BANK LTD	1	74.88	14.47	0	0.00	0.00	1	198.97	47.24	1	40.20	7.55
29	THE FEDERAL BANK LTD	8	982.78	205.61	5	414.89	87.31	3	169.85	40.84	13	1,372.21	231.70
30	THE LAKSHMI VILAS BANK LTD	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	8	251.34	53.91
31	YES BANK LTD	11	1,089.62	214.43	9	729.41	156.88	9	729.41	156.88	0	0.00	0.00
<b>Total</b>		<b>900</b>	<b>70,309.84</b>	<b>13,535.31</b>	<b>404</b>	<b>35,047.84</b>	<b>6,974.25</b>	<b>333</b>	<b>27,518.74</b>	<b>5,558.41</b>	<b>1048</b>	<b>79,688.53</b>	<b>15,547.55</b>



PMEGP Status Report on 30.09.2021

S.No	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		Pending at bank		Pending for MM Disbursement	
		No of Pj.	MM Involve	No of	MM Involve	No of	MM Involve	No of	MM	No of Pj.	MM Involve	No of Pj.	MM
			(In Lakh)	Pj.	(In Lakh)	Pj.	(In Lakh)	Pj.	(In Lakh)		(In Lakh)		(In Lakh)
1	BANK OF BARODA	180	550.82	40	156.57	29	109.65	30	114.16	135	376.28	1	5.79
2	BANK OF INDIA	127	312.98	27	64.58	20	40.91	16	30.03	80	189.82	2	3.98
3	BANK OF MAHARASHTRA	8	28.1	3	10.87	2	5.63	1	2.06	6	21.67	1	3.57
4	CANARA BANK	871	2395.76	278	832.12	152	437.76	181	524.39	161	443.78	15	31.6
5	INDIAN BANK	1375	3160.46	274	623.08	208	499.29	197	481.12	923	2100.67	36	64.18
6	INDIAN OVERSEAS BANK	690	1510.92	228	329.9	147	251.97	139	276.27	366	749.6	19	20.76
7	CENTRAL BANK OF INDIA	112	246.21	46	71.66	16	44.36	16	46.61	80	167.49	1	1.25
8	PUNJAB NATIONAL BANK	107	320.76	27	112.57	10	33.57	13	29.74	53	122.68	0	0
9	STATE BANK OF INDIA	821	1984.63	96	193.36	82	176.98	89	206.73	448	1083.63	7	12.16
10	UCO BANK	50	104.02	7	8.71	5	5.41	5	5.41	32	66.59	0	0
11	UNION BANK OF INDIA	287	783.54	74	228.47	67	196.68	73	220.37	134	387.1	4	3.7
12	PUNJAB AND SIND BANK	4	7.11	0	0	0	0	0	0	2	1.98	0	0
13	AXIS BANK	1	1.25	0	0	0	0	0	0	1	1.25	0	0
14	AXIS BANK LTD	11	50.35	0	0	0	0	0	0	8	24.1	0	0
15	BANDHAN BANK LTD	2	4.25	0	0	0	0	0	0	2	4.25	0	0



PMEGP Status Report on 30.09.2021

S.No	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		Pending of bank		Pending for MM Disbursement	
		No of Prj.	MM Involve	No of	MM Involve	No of	MM Involve	No of	MM	No of Prj.	MM Involve	No of Prj.	MM
			(In Lakh)	Prj.	(In Lakh)	Prj.	(In Lakh)	Prj.	(In Lakh)		(In Lakh)		
16	CATHOLIC SYRIAN BANK LTD	3	2.45	0	0	0	0	0	0	3	2.45	0	0
17	CITY UNION BANK LIMITED	118	403.75	13	70.68	10	41.39	10	37.15	108	350.26	2	9.49
18	DHANALAKSHMI BANK LTD	3	10.33	0	0	0	0	0	0	3	10.33	0	0
19	FEDERAL BANK	39	172.56	14	79.65	10	53.9	10	53.9	20	72.47	0	0
20	HDFC BANK	22	63.89	1	2	6	6.65	6	6.65	20	58.95	0	0
21	ICICI BANK LIMITED	8	32.37	4	35	0	0	0	0	5	7.87	0	0
22	IDBI BANK	32	111.15	9	44.87	6	32.13	6	32.13	14	46.44	0	0
23	KARNATAKA BANK LTD	13	46.37	2	11.81	2	11.81	1	3.5	12	37.62	1	8.31
24	KARUR VYSYA BANK	124	422.52	18	82.82	18	71.73	19	71.2	84	262.98	0	0
25	KOTAK MAHINDRA BANK LTD	1	0.63	0	0	0	0	0	0	1	0.63	0	0
26	LAXMI VILAS BANK	8	9.74	0	0	0	0	0	0	7	9.24	0	0
27	SOUTH INDIAN BANK	11	27.04	0	0	0	0	0	0	11	27.04	0	0
28	TAMIL NADU GRAMA BANK	264	179.16	145	69.22	7	7.63	7	6.02	126	100.14	1	2.11
29	TAMIL NADU STATE APEX COOPERAT	1	1.75	0	0	0	0	0	0	1	1.75	0	0
30	TAMILNAD MERCANTILE BANK LTD	89	320.99	24	122.78	23	132.17	25	136.19	54	170.81	0	0
	<b>Total</b>	<b>5385</b>	<b>13273.1</b>	<b>1330</b>	<b>3150.72</b>	<b>820</b>	<b>2159.62</b>	<b>844</b>	<b>2283.63</b>	<b>2900</b>	<b>6899.87</b>	<b>90</b>	<b>166.9</b>



S.No	Name of the Bank	Recommended Applications		Sanction		Bank Returned		Bank Pending		Loan Disbursed		Subsidy Disbursed	
		No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy
1	BANK OF BARODA	126	168.17	39	46.79	42	46.84	276	339.07	41	43.86	41	41.63
	DENA BANK	0	0	0	0	1	0.78	7	5.63	0	0	0	0
2	VIJAYA BANK	8	10.76	2	2.24	6	8.86	48	54.51	3	4.74	4	4.40
3	BANK OF INDIA	157	162.48	59	56.85	37	34.17	286	293.06	56	52.94	50	45.39
4	BANK OF MAHARASHTRA	12	10.38	2	0.92	1	0.56	21	23.20	3	2.17	3	2.17
5	CANARA BANK	937	1,088.85	335	386.06	184	211.58	1783	2,027.38	309	347.30	280	302.12
6	CENTRAL BANK OF INDIA	99	110.16	32	34.53	38	41.13	191	203.27	27	28.37	21	18.63
7	INDIAN BANK	1359	1,498.00	399	392.45	284	329.12	2980	3,197.40	376	363.22	348	330.58
8	INDIAN OVERSEAS BANK	838	897.57	226	229.63	212	230.51	1587	1,643.31	210	209.52	179	158.20
9	PUNJAB AND SIND BANK	1	0.50	0	0	0	0	2	1.75	0	0	0	0
10	PUNJAB NATIONAL BANK	83	96.20	42	45.22	17	18.32	166	182.99	33	32.71	29	24.82
	UNITED BANK OF INDIA	3	3.74	0	0	1	1.25	15	16.89	0	0	0	0
11	STATE BANK OF INDIA	791	924.26	104	98.94	170	161.86	2342	2,621.79	107	93.24	107	91.42
12	UCO BANK	50	45.21	12	10.70	8	10.19	80	83.21	11	10.20	9	8.68
13	UNION BANK OF INDIA	297	324.64	123	130.21	53	63.49	676	748.65	124	128.41	126	128.23
14	AXIS BANK	5	7.21	0	0	3	3.53	38	41.24	0	0	1	1.25
15	HDFC BANK LTD	11	13.99	0	0	0	0	39	52.77	0	0	0	0



UYEGP 01/04/2021 - 30/09/2021 - BANK WISE REPORT													
S.No	Name of the Bank	Recommended Applications		Sanction		Bank Returned		Bank Pending		Loan Disbursed		Subsidy Disbursed	
		No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy	No	Subsidy
16	ICICI BANK LTD	9	11.75	0	0	2	2.50	35	33.67	0	0	1	0.53
17	CATHOLIC SYRIAN BANK LTD.	5	6.25	1	0.52	1	1.23	14	16.45	1	0.52	1	0.52
18	CITY UNION BANK LTD	97	114.58	12	14.04	17	17.34	310	336.21	8	8.51	6	8.71
19	IDBI BANK LTD	32	41.71	8	7.24	8	10.78	65	77.89	5	4.46	4	3.21
20	INDUSIND BANK LTD	50	46.75	24	20.76	3	3.36	53	51.00	35	32.07	45	40.63
21	KARNATAKA BANK LTD	10	11.22	1	1.08	1	1.25	26	31.37	1	1.08	1	1.08
22	KARUR VYSYA BANK	117	138.73	16	21.61	56	71.38	304	371.84	15	18.54	9	12.18
23	KOTAK MAHINDRA BANK	3	2.86	0	0	0	0	5	5.36	0	0	0	0
24	TAICO	4	2.63	0	0	4	6.75	7	5.72	0	0	0	0
25	TAMILNAD MERCANTILE BANK LTD	106	120.86	21	20.14	29	35.25	209	240.04	20	19.17	17	16.29
26	Tamilnadu Industrial Investment Corporation	600	713.30	1	1.25	184	203.80	512	638.45	0	0	0	0
27	THE DHANALAKSHMI BANK LTD	2	2.75	0	0	0	0	2	2.50	1	1.25	2	1.25
28	THE FEDERAL BANK LTD	38	46.21	12	12.94	4	5.54	71	84.68	10	11.51	8	6.87
29	THE LAKSHMI VILAS BANK LTD	7	8.51	0	0	3	2.75	40	42.30	0	0	0	0
	<b>Total</b>	<b>5871</b>	<b>6,647.39</b>	<b>1472</b>	<b>1,535.66</b>	<b>1379</b>	<b>1,534.90</b>	<b>12243</b>	<b>13539.01</b>	<b>1397</b>	<b>1,415.35</b>	<b>1293</b>	<b>1,250.34</b>



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

The Tamil Nadu Corporation for Development of Women has set the credit disbursement target for the Year 2021-22 at Rs. 20000 crores. The Bank-wise/District-wise targets and achievements under SHG- BLP for the year 2021-22 up to September 2021 is provided in the annexure. The Bank wise achievement as on 30.09.2021 stands at Rs. 4956.45 crores (Rs. 840.73 crores for June Quarter). (Rs. In Crores)

S.No	Particulars	Target		Achievement September 2021		% of achievement
		No. of SHG	Amount	No. of SHG	Amount	
1	SHG-BLP *	2,83,200	20,000	97,914	4956.45	24%
2	PLF-Bulk Loan**	1050	250	108	59.21	23%
3.	CGFMU Loan **	4000	600	862	104.94	18%

\*SHG-BLP target of Rs.20, 000 crores is inclusive of COVID Special loan and out of Rs.4956.45 crores achieved so far, Rs.15.42 crores is towards COVID Special loans.

\*\*SHG-BLP target of Rs. 20,000 crores includes target under PLF-Bulk loan and CGFMU loans.

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

Banks in the State have sanctioned an amount of Rs.59.21 crores against the sub-target of Rs.250 crores under PLF-Bulk loan facility. Also under CGFMU loan, banks in the State have sanctioned Rs.104.94 crores against the sub-target of Rs. 600 Crores for the FY 2021-22.

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

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



**SHG Bank Linkage Programme -2021-22**  
**SHG Loan - District wise achievement as on 30.09.2021**

(Rs.in crores)

Sl. No	Name of the District	Target		Achievement		To Achieve	
		No.of SHGs	Amount	No.of SHGs	Amount	No.of SHGs	Amount
1	Ariyalur	3,150	275.00	1,529	71.36	1,621	203.64
2	Chenglepet	6,900	552.00	2,723	138.78	4,177	413.22
3	Chennai	10,075	806.00	1,030	33.08	9,045	772.92
4	Coimbatore	10,800	864.00	4,487	177.51	6,313	686.49
5	Cuddalore	10,300	824.00	4,660	255.35	5,640	568.65
6	Dharmapuri	6,800	544.00	2,239	171.29	4,561	372.71
7	Dindigul	11,274	840.00	4,363	189.44	6,911	650.56
8	Erode	5,600	448.00	1,691	105.11	3,909	342.89
9	Kallakurichi	6,100	488.00	2,311	154.67	3,789	333.33
10	Kancheepuram	4,700	391.00	3,113	183.51	1,587	207.49
11	Kanniyakumari	5,600	448.00	2,100	107.45	3,500	340.55
12	Karur	5,020	340.00	1,190	54.00	3,830	286.00
13	Krishnagiri	10,075	806.00	2,956	163.59	7,119	642.41
14	Madurai	8,150	652.00	5,561	219.08	2,589	432.92
15	Mayiladuthurai	3,903	300.00	1,602	80.04	2,301	219.96
16	Nagapattinam	4,362	300.00	2,142	80.61	2,220	219.39
17	Namakkal	9,395	416.00	2,924	148.96	6,471	267.04
18	Nilgiris	6,306	300.00	1,416	74.53	4,890	225.47
19	Perambalur	4,809	275.00	509	21.04	4,300	253.96
20	Pudukkottai	10,600	720.00	3,988	170.14	6,612	549.86
21	Ramanathapuram	5,250	420.00	1,738	74.19	3,512	345.81
22	Ranipet	4,000	350.00	871	45.75	3,129	304.25
23	Salem	12,800	900.00	2,914	187.46	9,886	712.54
24	Sivagangai	9,040	488.00	2,899	128.62	6,141	359.38
25	Tenkasi	4,900	392.00	1,656	65.84	3,244	326.16
26	Thanjavur	14,150	900.00	4,655	261.37	9,495	638.63
27	Theni	5,550	444.00	1,714	86.01	3,836	357.99
28	Thiruvallur	7,830	626.00	3,957	214.42	3,873	411.58
29	Thiruvannamalai	7,400	592.00	6,454	396.99	946	195.01
30	Thiruvarur	7,000	452.00	846	34.64	6,154	417.36
31	Thoothukudi	11,769	480.00	3,724	158.21	8,045	321.79
32	Tirunelveli	3,600	350.00	899	61.07	2,701	288.93
33	Tirupattur	6,599	350.00	1,041	58.14	5,558	291.86
34	Tirupur	6,941	475.00	2,458	92.52	4,483	382.48
35	Trichirappalli	8,450	676.00	1,726	88.30	6,724	587.70
36	Vellore	7,500	368.00	2,376	135.58	5,124	232.42
37	Villupuram	9,902	620.00	2,581	118.20	7,321	501.80
38	Virudhunagar	6,600	528.00	2,871	144.62	3,729	383.38
	Grand Total	<b>283200</b>	<b>20000</b>	<b>97914</b>	<b>4956.45</b>	<b>185286</b>	<b>15048.53</b>



SHG Bank Linkage Programme  
Bank wise Achievement as on 30.09.2021

Sl. No	Bank	Target		Achievement		(Rs. in crores) Percentage of total achievement	
		No	Amount	No	Amount	No	Amount
		1	Bank of Baroda	3565	253	989	44.33
2	Bank of India	5051	357.08	5393	341.72	5.51	6.9
3	Bank of Maharashtra	102	6	4	2.27	0	0.05
4	Canara Bank	21933	1545.53	9561	560.87	9.76	11.33
5	Central Bank of India	4409	303.17	996	66.3	1.02	1.34
6	State Bank of India	10891	734.68	1351	73.48	1.38	1.48
7	Indian Bank	51006	3832.17	15364	975.78	15.69	19.71
8	Indian Overseas Bank	26933	1916.34	4201	239.02	4.29	4.83
9	Punjab and Sind Bank	50	2	71	0.23	0.07	0
10	Punjab National Bank	2509	181.6	330	18.82	0.34	0.38
11	UCO Bank	1075	65.1	574	17.59	0.59	0.36
12	Union Bank of India	8463	575	1573	94.24	1.61	1.9
13	Axis Bank	869	86	78	4.76	0.08	0.1
14	ICICI Bank	19525	1388	8549	453.71	8.73	9.16
15	HDFC Bank	14723	998	7984	473.8	8.15	9.57



SHG Bank Linkage Programme  
Bank wise Achievement as on 30.09.2021

(Rs. in crores)

Sl. No	Bank	Target		Achievement		Percentage of total achievement	
		No	Amount	No	Amount	No	Amount
16	Tamilnadu Mercantile Bank	1351	88	337	10.74	0.34	0.22
17	Catholic Syrian Bank	50	6	1520	85.75	1.55	1.73
18	City Union Bank	777	53	29	19.86	0.03	0.4
19	Dhanalaksahmi Bank	51	2	8	0.46	0.01	0.01
20	Equitas Bank	769	45	1710	125.02	1.75	2.52
21	Federal Bank	49	2	2340	12.16	2.39	0.25
22	IDBI Bank	1420	92	980	33.76	1	0.68
23	IDFC	4133	419	10662	186.29	10.89	3.76
24	Karnataka Bank	57	2	13	0.98	0.01	0.02
25	Karur Vysya Bank	1083	68	206	23.46	0.21	0.47
26	Lakshmi Vilas Bank	250	24	404	25.43	0.41	0.51
27	Rathnakar Bank	1236	110	497	56.33	0.51	1.14
28	Repcobank	2558	161	1703	78.45	1.74	1.58
29	South Indian Bank	467	30	3490	18.16	3.56	0.37
30	Yes Bank	60	1	307	7.52	0.31	0.15
31	Tamilnadu Grama Bank	19575	1300	5281	286.61	5.39	5.79
32	PACCS & DCCB	71588	4949.77	10736	581.86	10.96	11.75
33	Urban Co-operative Banks	6622	403.56	673	36.69	0.69	0.74
	Grand Total	283200	20000	97914	4956.45	100	100



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

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

As per the data as of 12.11.2021, out of 373247 applications received so far, banks in the State have sanctioned 169199 loans and 204048 applications are pending. The bank wise performance under the scheme is provided in the annexure.

**PMSVANIDHI loan applications status report as on 12.11.2021**

<b>PMSVANIDHI</b>	<b>Total No. of Loan applications uploaded in portal</b>	<b>Total No. of loan sanctioned</b>	<b>% of loan sanction</b>	<b>Disbursed</b>	<b>% of loan disbursement</b>
	373247	169199	45.33%	144109	85.24

SLBC vide its communication dated 15.09.2021 addressed to all the Member Banks has informed on the slow progress in the process of sanction and disbursement of loan applications by banks and suggested steps for clearing the pendency.

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



**PMSVANidhi - DISTRICT WISE PROGRESS REPORT AS ON 12-11-2021**

S.No.	District	Target	No. of Appls. Uploaded	No. of Applications Returned By Bank	No. of Applications Rejected	No. of Loan Sanctioned	No. of Loan Disb.	No. of Appls Pending with Banks	% of Disbursement
1	Kallakurichi	3528	3112	689	170	901	733	2041	25
2	Kancheepuram	8195	7232	1922	318	1932	1762	4982	25
3	Salem	17210	11550	3313	924	4083	3029	6543	29
4	Ranipettai	3026	2954	656	151	1064	935	1739	33
5	Chennai	91217	108428	30637	6611	45956	35724	55861	35
6	Chengalpattu	14567	12424	3166	574	4821	4269	7029	36
7	Krishnagiri	4469	3592	1053	141	1483	1310	1968	38
8	Virudhunagar	7813	7963	2657	361	3473	2888	4129	38
9	Namakkal	5304	4615	1339	227	1892	1697	2496	39
10	Thiruvallur	13606	13585	3141	679	6217	4998	6689	39
11	Dindigul	16936	14015	4146	1439	5542	5059	7034	40
12	Tirunelveli	9001	7943	2545	481	3342	3014	4120	40
13	Sivaganga	3908	3862	828	397	1747	1405	1718	41
14	Kanniyakumari	9965	8660	2810	469	3786	3505	4405	43
15	Tenkasi	3672	3645	671	98	1803	1541	1744	43
16	Thoothukkudi	5147	4634	1079	164	2279	1952	2191	44
17	Erode	10656	9386	2295	1113	3986	3631	4287	44
18	Thanjavur	9987	7780	1470	323	4135	3338	3322	45
19	Cuddalore	11819	11805	2063	790	5736	5037	5279	46
20	Madurai	32826	21968	6883	1487	10222	9525	10259	47
21	Tiruppur	9331	8054	1701	309	4019	3652	3726	47
22	Dharmapuri	2247	2126	98	653	796	697	677	47
23	Perambalur	957	789	253	62	365	349	362	48
24	Theni	8558	8399	2334	406	4368	3840	3625	48
25	Villupuram	5550	4916	1109	241	2413	2279	2262	49
26	Tiruchirappalli	13862	12756	2355	745	6802	5859	5209	49
27	Tiruvannamalai	9944	8906	871	3212	3477	2825	2217	50
28	Ramanathapuram	5714	4025	621	230	2408	1886	1387	50
29	Coimbatore	28258	24143	4560	1355	12697	11719	10091	51
30	Thiruvarur	4242	4144	746	146	2499	2115	1499	53
31	Thirupathur	2526	2434	604	107	1324	1240	1003	53
32	Karur	3943	3699	558	431	1939	1790	1329	55
33	Nilgiris	4873	3658	738	198	1982	1913	1478	55
34	Mayiladuthurai	1580	1470	329	56	873	792	541	56
35	Nagapattinam	2863	2795	442	69	1831	1531	895	56
36	Pudukkottai	2859	2526	266	205	1677	1378	644	59
37	Vellore	8973	8509	416	1611	4836	4429	2062	64
38	Ariyalur	973	745	148	32	493	463	220	65
<b>Grand Total</b>		<b>400105</b>	<b>373247</b>	<b>91512</b>	<b>26985</b>	<b>169199</b>	<b>144109</b>	<b>177063</b>	<b>42</b>



**PMSVANidhi -BANK WISE LOAN APPLICATIONS STATUS REPORT AS ON 12.11.2021**

S.No.	Bank Name	Total No. of Loan Applications Uploaded	Rejected By Banks	Returned by Banks	No. of Applications Sanctioned	% of Sanctioning	Sanctioned Applications yet to be disbursed	No. of Loan Disbursed	% of Disbursement
1	Indian Bank	98110	4432	20688	52092	56	✓ 9121	42971	46
2	Indian Overseas Bank	59078	2685	21400	25489	45	✓ 4450	21039	37
3	State Bank of India	55340	1636	9879	39369	73	✓ 4809	34560	64
4	Canara Bank	48632	2789	13339	24154	53	✓ 1792	22362	49
5	Union Bank of India	21287	768	6950	9144	45	✓ 876	8268	40
6	Bank of Baroda	13772	733	4311	3596	28	599	2997	23
7	Bank of India	10512	949	4886	4017	42	606	3411	36
25	Bank of Maharashtra	494	19	189	248	52	✓ 27	221	47
8	TMB	8966	470	2420	1301	15	340	961	11
9	Central Bank of India	7939	481	2421	2507	34	329	2178	29
10	Karur vysya Bank	8230	59	210	546	7	97	449	5
11	City Union Bank	4418	14	225	342	8	123	219	5
12	Punjab National Bank	5002	299	1501	2067	44	339	1728	37
13	UCO Bank	3500	137	1197	1352	40	231	1121	33
14	DCCB	1594	13	177	393	25	75	318	20
15	South Indian Bank	1591	63	149	138	9	25	113	7
16	IDBI Bank	1359	61	517	303	23	85	218	17
17	Federal Bank	1386	53	137	158	12	25	133	10
18	DBS Bank	1	0	0	0	0	0	0	0
19	HDFC Bank	1740	56	273	987	59	✓ 854	133	8
20	Karnataka Bank	1158	39	125	189	17	48	141	13



**PMSVANidhi -BANK WISE LOAN APPLICATIONS STATUS REPORT AS ON 12.11.2021**

S.No.	Bank Name	Total No. of Loan Applications Uploaded	Rejected By Banks	Returned by Banks	No. of Applications Sanctioned	% of Sanctioning	Sanctioned Applications yet to be disbursed	No. of Loan Disbursed	% of Disbursement
21	ICICI Bank	931	28	4	100	11	36	64	7
22	P&S Bank	574	11	161	299	53 ✓	16	283	50
23	Axis Bank	557	8	11	10	2	7	3	1
24	LVB	1261	25	67	33	3	12	21	2
26	KMB	418	0	15	18	4	12	6	1
27	USF Bank	322	9	37	15	5	5	10	3
28	CSB BANK	214	5	77	8	4	1	7	3
29	Dhanalakshmi Bank	151	0	0	16	11	3	13	9
30	Equitas Bank	109	9	30	5	5	2	3	3
31	RR TN Grama Bank	3208	62	64	268	9	136	132	4
32	RBL Bank	13	1	2	1	8	0	1	8
33	Bandhan Bank	99	0	0	3	3	1	2	2
34	IndusInd bank	84	2	16	3	4	2	1	1
35	All Other Bank	11197	11069	34	28	22	6	22	17
<b>Grand Total</b>		<b>373247</b>	<b>26985</b>	<b>91512</b>	<b>169199</b>	<b>49</b>	<b>25090</b>	<b>144109</b>	<b>42</b>



Tamil Nadu – DAY – NULM

TNULM has informed the progress report (targets & achievements) of banks under SEP-I, SEP-G, SEP-SHG bank linkage as on 12.11. 2021.

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

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

(Amt. In Rs. Crs)

S.No.	Particulars	Target		Achievement		%	
		No. of Individual/ Group	Amount	No. of Individual/ Group	Amount	Physical	Financial
1	SEP - I (Individual Enterprise)	8000	60.00	5405	24.43	68	41
2	SEP - G (Group Enterprise)	6000	120.00	2816	98.00	47	82
3	SEP - BL to SHG (Bank Linkage to SHG)	20000	600.00	5887	250.95	29	42
<b>Grand Total</b>		<b>34000</b>	<b>780.00</b>	<b>14108</b>	<b>373.38</b>	<b>41</b>	<b>48</b>

SLBC requests Member Banks to extend the financial assistance under the Scheme & achieve the target set for them in extending credit assistance to SHGs.



**District-Wise - SEP Individual Enterprise - Achievement As on 12.11.21**

S.No.	District	Target		Achievement		%	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	Coimbatore	520	3.9	88	0.41	17	11
2	Ranipettai	120	0.9	26	0.13	22	15
3	Tiruchirappalli	320	2.4	81	0.38	25	16
4	Vellore	240	1.8	69	0.43	29	24
5	Chennai	1000	7.5	374	1.22	37	16
6	Chengalpattu	240	1.8	93	0.54	39	30
7	Krishnagiri	140	1.05	62	0.28	44	27
8	Mayiladuthurai	80	0.6	36	0.14	45	23
9	Perambalur	60	0.45	27	0.17	45	37
10	Thiruvarur	100	0.75	45	0.24	45	33
11	Tiruppur	240	1.8	110	0.62	46	34
12	Dindigul	240	1.8	114	0.75	48	42
13	Thirupathur	120	0.9	75	0.36	63	40
14	Virudhunagar	200	1.5	137	0.33	69	22
15	Theni	200	1.5	138	1.01	69	68
16	Thoothukkudi	240	1.8	168	0.93	70	52
17	Tirunelveli	240	1.8	169	0.41	70	23
18	Thanjavur	240	1.8	173	0.69	72	38
19	Tenkasi	140	1.05	104	0.19	74	18
20	Kanniyakumari	280	2.1	215	1.57	77	75
21	Nagapattinam	80	0.6	63	0.55	79	92
22	Ariyalur	40	0.3	32	0.26	80	88
23	Karur	100	0.75	82	0.62	82	83
24	Madurai	400	3	345	1.64	86	55
25	Salem	360	2.7	312	1.74	87	64
26	Erode	280	2.1	282	1.44	101	68
27	Thiruvallur	320	2.4	324	0.38	101	16
28	Dharmapuri	120	0.9	122	0.54	102	60
29	Namakkal	220	1.65	231	0.83	105	50
30	Viluppuram	100	0.75	108	0.46	108	61
31	Kallakurichi	60	0.45	65	0.31	108	69
32	Tiruvannamalai	240	1.8	262	1.01	109	56
33	Ramanathapuram	80	0.6	89	0.3	111	50
34	Cuddalore	240	1.8	273	1.63	114	91
35	Pudukkottai	120	0.9	138	0.28	115	31
36	Kancheepuram	80	0.6	98	0.4	123	67
37	Nilgiris	120	0.9	156	0.61	130	68
38	Sivaganga	80	0.6	119	0.6	149	100
<b>Grand Total</b>		<b>8000</b>	<b>60</b>	<b>5405</b>	<b>24.43</b>	<b>68</b>	<b>41</b>



Bankwise - Self Employment Programme - Group Enterprise							
S.No.	Bank Name	Target 2021-22		Achievement As on 12.11.21		% of Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
			(Rs.in Crore)		(Rs.in Crore)		
1	Indian Bank	928	18.78	828	27.25	89	145
2	Canara Bank	495	10.06	412	19.25	83	191
3	Indian Overseas Bank	409	8.24	86	2.9	21	35
4	Bank of Baroda	160	3.15	37	1.13	23	36
5	State Bank of India	227	4.83	32	0.82	14	17
6	Central Bank of India	154	3.19	32	0.88	21	28
7	Punjab National Bank	62	1.23	20	0.52	32	42
8	Bank of India	149	2.92	14	0.52	9	18
9	UCO Bank	88	1.55	10	0.64	11	41
10	Bank of Maharashtra	9	0.18	0	0	0	0
11	Punjab and Sind Bank	25	0.5	0	0	0	0
12	HDFC Bank	164	3.02	248	4.21	151	139
13	ICICI Bank	514	9.95	258	9.65	50	97
14	Axis Bank	11	0.22	0	0	0	0
15	Tamil Nadu Mercantile Bank	19	0.37	0	0	0	0
16	Tamil Nadu Grama Bank	261	5.31	97	3.42	37	64
17	DCCB	879	17.79	503	21.05	57	118
18	PACS	548	10.95	113	2.93	21	27
19	Union Bank	317	6.47	63	2.09	20	32
20	Urban Cooperative Banks	345	6.76	39	0.95	11	14
21	Karnataka Bank	5	0.1	10	0.25	200	250
22	Repco Bank	18	0.34	3	0.05	17	15
23	City Union Bank	25	0.44	3	0.1	12	23
24	IDBI Bank	35	0.71	2	0.12	6	17
25	Catholic Syrian Bank	9	0.18	2	0.03	22	17
26	Bhandan Bank	5	0.1	1	0.03	20	30
27	Yes Bank	10	0.19	0	0	0	0
28	Karur Vysya Bank	12	0.23	0	0	0	0
29	DBS Bank India Ltd (Lakshmi Vilas Bank)	6	0.12	0	0	0	0
30	South Indian Bank	5	0.1	0	0	0	0
31	Fedreal Bank	10	0.2	0	0	0	0
32	Dhanalakshmi Bank	5	0.1	0	0	0	0
33	Ujjivan Smal Finance Bank	5	0.1	0	0	0	0
34	Equitas Bank	5	0.1	0	0	0	0
35	Others	81	1.52	3	0.05	4	3
<b>Grand Total</b>		<b>6000</b>	<b>120</b>	<b>2816</b>	<b>98</b>	<b>47</b>	<b>82</b>



**District Wise - SEP Group Enterprise - Achievement As on 12.11.21**

S.No.	District	Target		Achievement		%	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	Dindigul	180	3.6	12	0.44	7	12
2	Chennai	750	15	75	3.25	10	22
3	Ranipettai	90	1.8	13	0.44	14	24
4	Tiruppur	180	3.6	38	0.85	21	24
5	Tenkasi	105	2.1	28	1.38	27	66
6	Chengalpattu	180	3.6	54	2.22	30	62
7	Erode	210	4.2	65	2.59	31	62
8	Vellore	180	3.6	58	2.4	32	67
9	Mayiladuthurai	60	1.2	20	0.41	33	34
10	Krishnagiri	105	2.1	36	1.65	34	79
11	Karur	75	1.5	29	1.5	39	100
12	Tiruchirappalli	240	4.8	96	4.36	40	91
13	Theni	150	3	66	1.82	44	61
14	Salem	270	5.4	119	3.83	44	71
15	Perambalur	45	0.9	20	0.7	44	78
16	Tirunelveli	180	3.6	83	2.74	46	76
17	Thiruvallur	240	4.8	118	5.99	49	125
18	Coimbatore	390	7.8	202	3.85	52	49
19	Virudhunagar	150	3	78	2.79	52	93
20	Ariyalur	30	0.6	16	0.34	53	57
21	Thiruvarur	75	1.5	40	2.75	53	183
22	Ramanathapuram	60	1.2	35	1.17	58	98
23	Thirupathur	90	1.8	53	1.71	59	95
24	Thanjavur	180	3.6	112	2.35	62	65
25	Dharmapuri	90	1.8	57	1.42	63	79
26	Madurai	300	6	204	8.94	68	149
27	Tiruvannamalai	180	3.6	124	4.64	69	129
28	Viluppuram	75	1.5	53	2.99	71	199
29	Namakkal	165	3.3	121	3.6	73	109
30	Kallakurichi	45	0.9	36	0.83	80	92
31	Kancheepuram	60	1.2	48	1.56	80	130
32	Kanniyakumari	210	4.2	179	9.27	85	221
33	Cuddalore	180	3.6	155	3.32	86	92
34	Nilgiris	90	1.8	79	3.47	88	193
35	Nagapattinam	60	1.2	54	1.16	90	97
36	Thoothukkudi	180	3.6	164	3.96	91	110
37	Pudukkottai	90	1.8	84	2.17	93	121
38	Sivaganga	60	1.2	67	2.41	112	200
<b>Grand Total</b>		<b>6000</b>	<b>120</b>	<b>2816</b>	<b>98</b>	<b>47</b>	<b>82</b>



<b>Bankwise - Self Employment Programme - Bank Linkage to SHG</b>							
<b>S.No.</b>	<b>Bank Name</b>	<b>Target 2021-22</b>		<b>Achievement As on 12.11.21</b>		<b>% of Achievement</b>	
		<b>Physical</b>	<b>Financial</b>	<b>Physical</b>	<b>Financial</b>	<b>Physical</b>	<b>Financial</b>
			<b>(Rs.in Crore)</b>		<b>(Rs.in Crore)</b>		
1	Indian Bank	3591	110.35	1562	79.56	43	72
2	ICICI Bank	1928	56.9	1214	31.86	63	56
3	DCCB	2504	76.91	729	33.15	29	43
4	HDFC Bank	780	21.85	492	22.16	63	101
5	Canara Bank	1639	49.91	499	23.14	30	46
6	Indian Overseas Bank	1332	41.19	320	15.67	24	38
7	Urban Cooperative Banks	986	28.63	219	10.52	22	37
8	Tamil Nadu Grama Bank	769	23.16	172	6.65	22	29
9	PACS	1537	44.8	168	7.02	11	16
10	Union Bank	779	22.4	119	5.05	15	23
11	State Bank of India	766	23.27	98	4.26	13	18
12	Bank of India	525	15	70	2.81	13	19
13	Central Bank of India	519	14.92	63	2.28	12	15
14	Bank of Baroda	555	16.61	62	2.68	11	16
15	Punjab National Bank	298	9.72	23	0.94	8	10
16	UCO Bank	261	7.23	22	0.88	8	12



**Bankwise - Self Employment Programme - Bank Linkage to SHG**

S.No.	Bank Name	Target 2021-22		Achievement As on 12.11.21		% of Achievement	
		Physical	Financial (Rs.in Crore)	Physical	Financial (Rs.in Crore)	Physical	Financial
17	Karur Vysya Bank	108	3.2	16	0.37	15	12
18	Tamil Nadu Mercantile Bank	80	2.93	9	0.4	11	14
19	Repco Bank	36	1.28	8	0.34	22	27
20	Punjab and Sind Bank	94	2.84	7	0.38	7	13
21	City Union Bank	140	3.8	3	0.19	2	5
22	Bank of Maharashtra	28	0.84	0	0	0	0
23	IDBI Bank	105	2.75	0	0	0	0
24	Yes Bank	25	0.73	0	0	0	0
25	DBS Bank India Ltd	25	0.74	0	0	0	0
26	Axis Bank	27	0.7	0	0	0	0
27	South Indian Bank	35	1.03	0	0	0	0
28	Federal Bank	45	1.33	0	0	0	0
29	Others	483	14.99	12	0.64	2	4
<b>Grand Total</b>		<b>20000</b>	<b>600</b>	<b>5887</b>	<b>250.95</b>	<b>29</b>	<b>42</b>



TNULM - Self Employment Programme - Individual Enterprise							
S.No.	Bank Name	Target 2021-22		Achievement As on 12.11.21		% of Achievement	
		Physical	Financial (Rs.in Crore)	Physical	Financial (Rs.in Crore)	Physical	Financial
1	Indian Bank	1253	9.4	1228	5.4	98	57
2	Canara Bank	796	5.97	797	3.1	100	52
3	State Bank of India	394	2.96	270	1.13	69	38
4	Union Bank of India	464	3.48	199	0.95	43	27
5	Indian Overseas Bank	583	4.37	354	1.07	61	24
6	Central Bank of India	217	1.63	99	0.48	46	29
7	Punjab National Bank	126	0.95	58	0.28	46	29
8	Bank of India	246	1.85	54	0.23	22	12
9	Bank of Baroda	275	2.06	45	0.18	16	9
10	Punjab and Sind Bank	51	0.38	13	0.23	25	61
11	Bank of Maharashtra	31	0.23	11	0.16	35	70
12	DCCB	1084	8.13	1220	5.01	113	62
13	Urban Cooperative Banks	713	5.35	530	1.93	74	36
14	PACS	486	3.65	163	0.57	34	16
15	Tamil Nadu Grama Bank	325	2.44	104	0.46	32	19
16	ICICI Bank	258	1.94	41	0.32	16	16
17	HDFC Bank	70	0.53	37	0.47	53	89
18	UCO Bank	148	1.11	21	0.3	14	27
19	Tamil Nadu Mercantile Bank	45	0.34	20	0.39	44	115
20	IDBI Bank	64	0.48	18	0.18	28	38
21	Equitas Bank	25	0.19	16	0.42	64	221
22	Bhandan Bank	37	0.28	16	0.46	43	164
23	Karur Vysya Bank	36	0.27	14	0.01	39	4
24	Repcobank	30	0.23	12	0.19	40	83
25	Axis Bank	17	0.13	11	0.01	65	8
26	Ujjivan Small Finance Bank	25	0.19	11	0.01	44	5
27	City Union Bank	50	0.38	6	0.03	12	8
28	Dhanalakshmi Bank	25	0.19	2	0.01	8	5
29	Yes Bank	126	0.95	35	0.45	28	47
<b>Grand Total</b>		<b>8000</b>	<b>60</b>	<b>5405</b>	<b>24.43</b>	<b>68</b>	<b>41</b>



**District Wise - SEP BL to SHG - Achievement As on 12.11.21**

S.No.	District	Target		Achievement		%	
		Physical	Financial (Rs.in Cr.)	Physical	Financial (Rs.in Cr.)	Physical	Financial
1	Mayiladuthurai	200	6	19	0.97	10	16
2	Coimbatore	1300	39	148	7.67	11	20
3	Chengalpattu	600	18	88	3.85	15	21
4	Tiruppur	600	18	90	3.23	15	18
5	Dindigul	600	18	104	4.61	17	26
6	Ramanathapuram	200	6	37	1.78	19	30
7	Perambalur	150	4.5	28	1.05	19	23
8	Salem	900	27	179	10.08	20	37
9	Thiruvallur	800	24	172	7.93	22	33
10	Nagapattinam	200	6	45	2.26	23	38
11	Erode	700	21	165	6.74	24	32
12	Chennai	2500	75	604	20.45	24	27
13	Karur	250	7.5	61	2.26	24	30
14	Tiruvannamalai	600	18	148	8.83	25	49
15	Tiruchirappalli	800	24	205	10.91	26	45
16	Virudhunagar	500	15	129	2.3	26	15
17	Ranipettai	300	9	78	3.06	26	34
18	Dharmapuri	300	9	80	4.56	27	51
19	Viluppuram	250	7.5	68	3.15	27	42
20	Tirunelveli	600	18	166	7.63	28	42
21	Thanjavur	600	18	169	7.17	28	40
22	Tenkasi	350	10.5	101	4.16	29	40
23	Krishnagiri	350	10.5	102	4.17	29	40
24	Thirupathur	300	9	93	5.57	31	62
25	Vellore	600	18	207	6.73	35	37
26	Kallakurichi	150	4.5	52	1.62	35	36
27	Theni	500	15	182	6.75	36	45
28	Ariyalur	100	3	39	1.85	39	62
29	Pudukkottai	300	9	128	3.82	43	42
30	Madurai	1000	30	431	14.48	43	48
31	Thoothukkudi	600	18	259	13.69	43	76
32	Thiruvarur	250	7.5	109	4.46	44	60
33	Namakkal	550	16.5	245	11.26	45	68
34	Kancheepuram	200	6	92	4.18	46	70
35	Cuddalore	600	18	303	16.38	51	91
36	Kanniyakumari	700	21	410	17.06	59	81
37	Sivaganga	200	6	123	3.62	62	60
38	Nilgiris	300	9	228	10.66	76	118
<b>Grand Total</b>		<b>20000</b>	<b>600</b>	<b>5887</b>	<b>250.95</b>	<b>29</b>	<b>42</b>



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

The Bank-wise and District-wise performance details under PMMY for the State of Tamil Nadu for the period from 01-04-2021 to 19.11.2021 are given in the annexure.

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

As on 19.11.2021, Banks/FIs in Tamil Nadu have sanctioned 29,54,533 loans under three categories of Prime Minister Mudra Yojana scheme for an amount of Rs. 15251.84 crores and have disbursed loans to the tune of Rs. 15040.28 crores. Category-wise details are furnished below:

<b>PRADHAN MANTRI MUDRA YOJANA (PMMY)</b>			
<b>Progress Report as on 19.11.2021 during the FY-2021-22</b>			
<b>Amount in Rs. In Crs.</b>			
<b>TYPE</b>	<b>NO.OF ACS</b>	<b>SANCTIONED</b>	<b>DISBURSED</b>
SHISHU	2549116	8296.65	8277.71
KISHORE	382054	4696.19	4576.81
TARUN	23363	2259.01	2185.77
<b>TOTAL</b>	<b>2954533</b>	<b>15251.84</b>	<b>15040.28</b>

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



STATE LEVEL BANKERS COMMITTEE													
CONVENOR-INDIAN OVERSEAS BANK													
168th SUB COMMITTEE-CREDIT FLOW & FI													
PMMY BANK WISE PERFORMANCE(01.04.2021 TO 19.11.2021)													
Sr No	Bank Name	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		
		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
		(Amt in Rs. Crs)											
1	State Bank of India	9831	13.82	13.1	4537	116.92	112.72	2584	643.75	642.08	16952	774.49	767.91
2	Bank of Baroda	2796	11.84	11.84	2727	61.95	61.78	1015	91.22	90.8	6538	165.01	164.42
3	Bank of India	6216	17.43	17.14	13385	206.55	197.75	753	59.24	41.72	20354	283.22	256.61
4	Bank of Maharashtra	9300	30.75	30.73	2878	21.2	21.02	34	2.99	2.99	12212	54.93	54.74
5	Canara Bank	53415	104.7	104.59	20434	425.1	409.45	4660	380.9	376.51	78509	910.7	890.55
6	Central Bank of India	5523	5.25	2.18	1526	38.14	22.9	554	54.31	34.13	7603	97.69	59.21
7	Indian Bank	38031	68.91	67.32	22925	414.06	400.19	1829	152.02	148.44	62785	634.99	615.95
8	Indian Overseas Bank	106797	331.98	331.82	47869	658.03	652.6	899	68.1	65.46	155565	1058.11	1049.88
9	Punjab National Bank	2779	9.69	9.38	1539	39.18	36.95	849	74.31	70.84	5167	123.18	117.17
10	Union Bank of India	14460	44.77	38.24	34557	507.18	457.39	1038	80.89	70.48	50055	632.84	566.12
11	Punjab & Sind Bank	79	0.11	0.08	44	1.28	1.19	19	1.55	1.46	142	2.94	2.73
12	UCO Bank	689	2.03	1.77	606	13.83	11.6	217	18.43	14.48	1512	34.29	27.85
13	Federal Bank	37	0.18	0.16	288	6.49	6.19	77	6.57	5.99	402	13.23	12.34
14	Jammu & Kashmir Bank	1	0	0	4	0.18	0.18	2	0.15	0.09	7	0.32	0.27
15	Karnataka Bank	33	0.04	0.03	46	1.63	0.49	87	6.06	1.89	166	7.72	2.41
16	Karur Vysya Bank	0	0	0	60	1.73	1.73	52	3.78	3.78	112	5.51	5.51
17	Ratnakar Bank	24314	35.23	35.23	118	4.58	4.58	30	2.2	2.2	24462	42.01	42.01
18	South Indian Bank	0	0	0	10	0.41	0.41	11	0.96	0.96	21	1.36	1.36
19	Tamilnad Mercantile Bank	1	0.01	0.01	11	0.31	0.31	0	0	0	12	0.32	0.32
20	ICICI Bank	4	0.02	0.02	468	18.27	18.27	620	44.96	44.96	1092	63.25	63.25
21	Axis Bank	39519	125.07	125.07	930	24.43	24.43	660	56.6	56.6	41109	206.1	206.1
22	Indusind Bank	34475	84.55	84.55	4242	59.56	59.56	2181	105.89	105.89	40898	250.01	250.01
23	Yes Bank	26958	101.1	101.1	0	0	0	1	0.07	0.07	26959	101.17	101.17
24	HDFC Bank	3101	9.84	9.84	2623	50.06	50.06	1937	118.06	118.06	7661	177.97	177.97
25	Kotak Mahindra Bank	34278	91.46	91.46	8	0.34	0.34	18	1.37	1.37	34304	93.17	93.17



STATE LEVEL BANKERS COMMITTEE													
CONVENOR-INDIAN OVERSEAS BANK													
168th SUB COMMITTEE-CREDIT FLOW & FI													
PMMY BANK WISE PERFORMANCE(01.04.2021 TO 19.11.2021)													
S.No	Bank Name	(Amount Rs. in Crore)											
		Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			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
26	Bandhan Bank	17999	58.83	58.83	2829	22.8	22.8	10	0.85	0.85	20838	82.48	82.48
27	IDFC Bank Limited	406339	1716.54	1716.54	27765	353.01	352.93	192	11.8	11.8	434296	2081.35	2081.28
28	IDBI Bank Limited	35	0.06	0.06	55	1.67	1.67	48	3.66	3.66	138	5.39	5.39
29	Tamil Nadu Grama Bank	31615	83.06	83.06	43064	622.22	622.22	2889	261.13	261.13	77568	966.41	966.41
30	Muthoot Microfin Ltd	77434	321.38	321.38	24655	153.3	153.3	0	0	0	102089	474.69	474.69
31	Samasta Microfinance Limited	327561	1042.77	1042.77	23369	192.43	192.43	36	2.7	2.7	350966	1237.89	1237.89
32	Grameen Koota Financial Services Private Limited	57137	170.21	170.21	24361	173.82	173.82	0	0	0	81498	344.03	344.03
33	MADURA MICRO FINANCE LIMITED	119586	521.77	521.77	0	0	0	0	0	0	119586	521.77	521.77
34	MSM Microfinance Limited	28566	83.27	83.27	0	0	0	0	0	0	28566	83.27	83.27
35	Belstar Investment and Finance Private Limited	162330	529.13	529.13	26029	177.98	177.98	0	0	0	188359	707.11	707.11
36	SVATANTRA MICROFIN PRIVATE LIMITED	4036	15.98	15.98	0	0	0	0	0	0	4036	15.98	15.98
37	Satin Creditcare Network Limited	27895	96.43	96.43	0	0	0	0	0	0	27895	96.43	96.43
38	Fusion Microfinance Pvt. Ltd.	85389	282.06	276.22	19	0.11	0.11	0	0	0	85408	282.18	276.33
39	SATYA MicroCapital Limited	4429	17.08	17.08	1	0.01	0.01	0	0	0	4430	17.09	17.09
40	Magma Fincorp Limited	0	0	0	25	0.73	0.73	2	0.13	0.13	27	0.86	0.86
41	Loantap	0	0	0	0	0	0	0	0	0	0	0	0
42	SURYODAY MICRO FINANCE LIMITED	77778	267.93	267.93	3235	25.38	25.36	42	3.2	3.11	81055	296.51	296.4
43	Fincare Small Finance Bank	178690	232.77	232.77	0	0	0	0	0	0	178690	232.77	232.77
44	Ujjivan Small Finance Bank	30184	107.16	107.16	23871	160.22	160.22	0	0	0	54055	267.37	267.37
45	Jana Small Finance Bank Limited	7	0.02	0.02	84	0.98	0.98	0	0	0	91	1.01	1
46	Equitas Small Finance Bank	445419	1439.11	1439.11	0	0	0	0	0	0	445419	1439.11	1439.11
47	ESAF Small Finance Bank	54050	222.31	222.31	20857	140.14	140.14	17	1.16	1.16	74924	363.61	363.61
	<b>Grand Total</b>	<b>2549116</b>	<b>8296.65</b>	<b>8277.71</b>	<b>382054</b>	<b>4696.19</b>	<b>4576.81</b>	<b>23363</b>	<b>2259.01</b>	<b>2185.77</b>	<b>2954533</b>	<b>15251.84</b>	<b>15040.28</b>



STATE LEVEL BANKERS COMMITTEE													
CONVENOR-INDIAN OVERSEAS BANK													
148th SUB COMMITTEE-CREDIT FLOW & FI													
PMMY BANK WISE PERFORMANCE(01.04.2021 TO 19.11.2021)													
													(Amt in Rs. Crore)
Sr No	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
1	Ariyalur	46604	160.49	160.35	4733	37.64	37.2	120	8.99	8.78	51459	207.13	206.32
2	Chengalpet	8936	24.65	24.62	3218	36.52	36.38	53	4.34	4.1	12207	65.5	65.1
3	Chennai	110516	324.62	323.11	21648	338.03	325.16	2492	540.03	525.87	134656	1202.68	1174.14
4	Coimbatore	108789	334.76	333.48	20859	268.36	261.69	1917	153.63	145.87	131565	756.75	741.04
5	Cuddalore	159554	496.08	494.53	16511	153.23	150.32	416	31.55	30.34	176481	680.86	675.19
6	Dharmapuri	30508	92.43	92.04	7466	91.24	90.11	935	72.51	71.79	38909	256.18	253.93
7	Dindigul	73222	234.92	234.77	9486	116.02	112.08	837	66.32	65.67	83545	417.26	412.51
8	Erode	56065	159.98	159.56	6756	96.85	95	927	68.32	65.43	63748	325.16	320
9	Kallakurichi	16543	56.41	56.09	5556	64.02	61.22	75	6.25	6.14	22174	126.69	123.45
10	Kancheepuram	99461	296.99	295.98	24021	300.34	290.77	1173	94.65	89.1	124655	691.98	675.85
11	Kanyakumari	49783	160.85	160.69	15080	187.15	185.59	579	48.61	47.16	65442	396.61	393.43
12	Karur	12516	38.81	38.64	2010	29.62	27.58	197	14.83	13.44	14723	83.25	79.66
13	Krishnagiri	40261	122.58	122.36	12806	185.85	184.42	1954	166.69	165.37	55021	475.12	472.16
14	Madurai	91083	285.12	284.15	15785	220.17	208.71	904	67.99	65.28	107772	573.27	558.13
15	Nagapattinam	83728	265.17	264.42	7228	81.78	79.77	356	25.62	24.87	91312	372.57	369.07
16	Namakkal	31770	93.72	93.55	5538	73.64	71.56	491	39.34	37.25	37799	206.69	202.36
17	Nilgiris	25789	78.62	78.39	5211	44.66	43.47	228	19.31	18.73	31228	142.59	140.6
18	Other	406339	1716.54	1716.54	27790	353.74	353.67	194	11.93	11.93	434323	2082.21	2082.14
19	Perambalur	9382	28.93	28.8	1610	21.96	19.98	162	11.56	10.38	11154	62.45	59.16
20	Pudukkottai	51442	160.31	160.06	6321	70.66	68.06	296	21.57	20.01	58259	252.53	248.12
21	Ramanathapuram	44706	147.68	147.17	9445	113.54	112.29	262	18.46	18.3	54413	279.68	277.76
22	Ranipet	2895	9.09	9.09	2124	15	15	5	0.39	0.39	5024	24.48	24.48
23	Salem	67802	206.46	205.72	15837	222.76	218.54	1565	141.08	137.87	85204	570.3	562.13
24	Sivaganga	44931	140.46	139.62	9708	110.42	106.81	280	21.78	21.29	54919	272.66	267.73
25	Tenkasi	7364	21.81	21.81	1803	15.89	15.89	17	1.26	1.26	9184	38.96	38.96
26	Thanjavur	100512	324.3	323.87	6645	78.04	75.67	535	42.05	41.11	107692	444.39	440.66
27	Theni	34839	112.82	112.54	4142	46.49	45.63	276	20.92	20.22	39257	180.24	178.39
28	Thiruvallur	69227	188.54	187.86	17344	234.86	227.41	901	70.44	65.55	87472	493.84	480.82
29	Thiruvarur	88896	268.52	268.4	6142	53.7	52.66	141	11.18	11	95179	333.4	332.06
30	Thoothukudi	48626	149.8	149.26	10027	120.89	117.43	476	35.79	34.42	59129	306.48	301.12
31	Tiruchirappalli	91283	284.62	283.78	9963	123.11	116.74	763	127.99	123.6	102009	535.72	524.11
32	Tirunelveli	83064	263.29	262.78	12351	146.6	144.52	497	39.33	37.58	95912	449.22	444.88
33	Tirupattur	6509	19.05	19.05	2979	30.52	30.51	181	14.32	14.27	9669	63.89	63.82
34	Tiruppur	50882	155.66	155.17	9404	119.89	117.98	991	82.04	79.23	61277	357.59	352.38
35	Tiruvannamalai	62662	195.12	194.22	12297	131.1	125.39	370	27.79	26.69	75329	354.01	346.3
36	Vellore	97797	262.06	261.17	13281	150.72	148.33	760	56	54.61	111838	468.79	464.11
37	Viluppuram	92657	283.44	282.6	11356	121.37	116.49	424	31.5	30.34	104437	436.3	429.43
38	Virudhunagar	41971	131.95	131.46	7573	89.82	86.8	613	42.64	40.52	50157	264.41	258.77
	Total	2549116	8296.65	8277.71	382054	4696.19	4576.81	23363	2259.01	2185.77	2954533	15251.84	15040.28



**Progress on Economic Development Schemes implemented by TAHDCO**

TAHDCO has provided details of applications sponsored under EDP and SEPY schemes, which are pending with Banks as on 30.09.2021. As per their report, 10370 applications (11204 applications for the previous quarter) for Rs.139.25 Crores (Rs.151.74 crores for the previous quarter) are pending with various Bank branches for issue of Form III. Similarly, even after receipt of subsidy for Rs.48.34 Crores (Rs.79.99 crores for the previous quarter), various bank branches have not submitted Utilization Certificate for 3349 applications.

Pendency of applications was reviewed in the Special SLBC meeting chaired by Honorable Chief Minister held on 25.10.2021 wherein the Principal Secretary, Adi Dravidar and Tribal Welfare Department urged the Member Banks, especially the four major banks(SBI, IOB, Indian Bank and Canara Bank) to quickly disburse all the pending applications before December 2021, for which subsidy has already been released.

SLBC advises these four major banks to take suitable measures in bringing down the number of pending applications before the next review.

The bank wise details of Application and UC pending as on 30.09.2021 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 - Application Forwarded to Banks including last year carry over for the year 2021-22 as on 30-09-2021

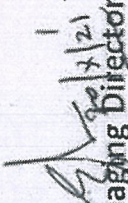
SI.No	Bank Name	2020-21			2021-22			Total		
		Phy	Subsidy (In Rs)	Phy	Subsidy (In Rs)	Phy	Subsidy (In Rs)	Phy	Subsidy (In Rs)	
1	Allahabad Bank	7	3,82,560			7			3,82,560	
2	Andhra Bank	58	76,57,931	4	7,76,845	62	84,34,776			
3	Axis Bank Ltd.,	72	1,01,39,636	35	70,60,200	107	1,71,99,836			
4	Bank of Baroda	138	2,20,60,046	34	53,58,484	172	2,74,18,530			
5	Bank of India	172	2,20,16,918	51	53,82,416	223	2,73,99,334			
6	Bank of Maharashtra	6	8,44,066			6	8,44,066			
7	Canara Bank	892	11,96,73,441	369	4,94,01,270	1261	16,90,74,411			
8	Catholic Syrian Bank Ltd.	9	16,69,500	1	90,000	10	17,59,500			
9	Central Bank of India	232	2,95,62,987	63	82,86,527	295	3,78,49,514			
10	City Union Bank Ltd.	116	1,35,35,578	23	34,45,261	139	1,69,80,839			
11	Co-Op Urban Bank	2	2,85,000	1	1,50,000	3	4,35,000			
12	Co-Operative Urban Bank Ltd	25	30,79,816	5	6,75,900	30	37,55,716			
13	Corporation Bank	64	79,87,866	2	1,95,150	66	81,83,016			
14	Development Credit Bank Ltd			4	7,65,000	4	7,65,000			
15	Dhanalakshmi Bank Ltd.	1	2,25,000			1	2,25,000			
16	District Central Co-Op Bank	106	1,36,58,568	81	62,33,911	187	1,98,92,479			
17	Equitas Small Finance Bank			2	4,50,000	2	4,50,000			
18	Farmer Co-operative Society	16	13,15,439	3	3,12,000	19	16,27,439			
19	Federal Bank Ltd.	17	26,26,500	3	6,71,400	20	32,97,900			
20	HDFC Bank Ltd	159	3,51,47,031	95	2,12,55,225	254	5,64,02,256			
21	ICICI Bank Ltd	25	36,32,552	14	13,65,210	39	49,97,762			
22	IDBI Ltd - DBSBU	12	20,12,820	2	3,03,710	14	23,16,530			
23	Indian Bank	1831	24,42,57,361	677	9,51,47,402	2508	33,94,04,763			
24	Indian Overseas Bank	830	10,60,25,224	262	3,16,18,435	1092	13,76,43,659			
25	Indus Ind Bank Ltd	35	71,85,459	44	90,71,388	79	1,62,56,847			
26	JAWADHU LAMP CO-OPERATIVE SOCIETY			8	3,60,000	8	3,60,000			
27	Karnataka Bank Ltd.	5	9,61,150	2	4,50,000	7	14,11,150			
28	Karur Vysya Bank Ltd.	83	1,07,76,455	17	22,37,313	100	1,30,13,768			
29	Kotak Mahendra Bank Ltd	50	1,12,24,865	80	1,77,59,138	130	2,89,84,003			
30	Kumbakonam Central Co-operative Bank (KCCB)	4	7,47,000	1	93,000	5	8,40,000			
31	Lakshmi Vilas Bank Ltd.	17	19,83,340	1	2,25,000	18	22,08,340			
32	NDCC Bank	6	12,69,010	2	3,70,465	8	16,39,475			
33	Oriental Bank of Commerce	6	8,20,920	3	5,55,000	9	13,75,920			



TAHDCO - Application Forwarded to Banks including last year carry over for the year 2021-22 as on 30-09-2021

Sl.No	Bank Name	2020-21		2021-22		Total	
		Phy	Subsidy (In Rs)	Phy	Subsidy (In Rs)	Phy	Subsidy (In Rs)
34	PACHAIMALAI LAMP SOCIETY	2	2,97,961			2	2,97,961
35	PACS (Primary Agricultural Co-operative Society)	520	6,58,23,950	180	2,05,81,475	700	8,64,05,425
36	Pallavan Grama Bank	22	33,29,953	13	24,07,380	35	57,37,333
37	Pandyan Grama Bank	33	25,93,807	16	17,17,077	49	43,10,884
38	Punjab & Sind Bank	4	7,50,510	7	15,75,000	11	23,25,510
39	Punjab National Bank	84	1,22,41,244	16	26,16,699	100	1,48,57,943
40	Sathy Lamb Society	7	6,30,000			7	6,30,000
41	South Indian Bank Ltd.	9	10,50,111	4	6,24,608	13	16,74,719
42	State Bank of Hyderabad	1	60,067			1	60,067
43	State Bank of India	1298	16,07,93,733	311	4,57,01,180	1609	20,64,94,913
44	State Bank of Indore	4	3,92,925	1	1,68,136	5	5,61,061
45	State Bank of Travancore	1	70,110			1	70,110
46	Syndicate Bank	86	1,28,38,850	15	26,32,724	101	1,54,71,574
47	Tamil Nadu Co-op State Agril. &	7	6,40,236			7	6,40,236
48	Tamil Nadu Grama Bank	150	1,81,96,482	74	65,53,609	224	2,47,50,091
49	Tamilnadu Mercantile Bank Ltd	76	1,05,12,928	26	29,42,686	102	1,34,55,614
50	TDCC Bank	48	29,34,306			48	29,34,306
51	TIIC Bank	2	3,22,800			2	3,22,800
52	Todas Primary Agricultural Co-op Credit Society	7	8,55,000	1	2,07,900	8	10,62,900
53	U C O Bank	40	59,84,405	14	17,10,778	54	76,95,183
54	Ujjivan Small Finance Bank	1	2,25,000			1	2,25,000
55	Union Bank of India	289	3,55,64,789	100	1,18,63,547	389	4,74,28,336
56	United Bank of India	6	8,37,000			6	8,37,000
57	Vijaya Bank	8	11,47,500	2	2,88,753	10	14,36,253
	<b>Grand Total</b>	<b>7701</b>	<b>102,08,57,406</b>	<b>2669</b>	<b>37,16,57,202</b>	<b>10370</b>	<b>139,25,14,608</b>

\* During the year 2021-22, Sanctioned order received from the banks for 2398 beneficiaries amounting to Rs.33 crores

  
Managing Director



**Applications forwarded to Banks- As on 30.09.2021**

District Name	2019-21		2019-22		Total	
	No.	Sanction (In Rs.)	No.	Sanction (In Rs.)	No.	Sanction (In Rs.)
Ariyalur	199	12625017	33	5039317	232	17664334
Chennai	203	33903737	24	3984019	227	37887756
Coimbatore	15	2428452	59	9976084	74	12404536
Cuddalore	403	49281171	231	32199674	634	81480845
Dharmapuri	363	55255455	85	16451071	448	71706526
Dindigul	335	45868067	85	11574210	420	57442277
Erode	177	18395495	16	2922185	193	21317680
Kanchipuram	533	84340916	59	9225885	592	93566801
Kanniyakumari	18	1284000	27	2677125	45	3961125
Karur	2	361455			2	361455
Krishnagiri	79	14311017	52	11006455	131	25317472
Madurai	258	20836984	150	18656774	408	39493758
Nagapattinam	282	35498222	32	4020874	314	39519096
Namakkal	101	15524513	56	7842229	157	23366742
Perambalur	119	12488310	58	6787751	177	19276061
Pudukkottai	214	34540902	22	3237819	236	37778721
Ramanathapuram	246	38999736	17	3315396	263	42315132
Salem	424	74320080	201	32308361	625	106628441
Sivagangai	68	8476591	94	8089355	162	16565946
Thanjavur	274	26960368			274	26960368
The Nilgiris	78	11393587	57	8438559	135	19832146
Theni	346	49996088	52	8166360	398	58162448
Thoothukkudi	142	18343333	63	7797172	205	26140505
Tiruchirappalli	119	14522867	23	3863250	142	18386117
Tirunelveli	192	18224717	102	8873832	294	27098549
Tiruppur	36	5394790	68	12222549	104	17617339
Tiruvallur	424	73264134	206	35436251	630	108700385
Tiruvannamalai	486	56080507	280	33346702	766	89427209
Tiruvarur	275	28338193	51	5751516	326	34089709
Vellore	429	58886744	64	9973585	493	68860329
Villupuram	485	70511941	133	22939023	618	93450964
Virudhunagar	376	30200017	269	25533819	645	55733836
	<b>7701</b>	<b>102,08,57,406</b>	<b>2669</b>	<b>37,16,57,202</b>	<b>10370</b>	<b>139,25,14,608</b>



TAHDCO - Age Cohort of Subsidy Released but loan yet to be Disbursed as on 30.09.2021

Sl.No	Bank Name	Greater than 365 days		180 to 365 days		91 to 180 days		31 to 90 days		Less than 30 days		Total no of Beneficiaries			
		Phy.	Subsidy (In Rs)	Phy.	Subsidy (In Rs)	Phy.	Subsidy (In Rs)	Phy.	Subsidy (In Rs)	Phy.	Subsidy (In Rs)	Phy.	Subsidy (In Rs)	Phy.	Subsidy (In Rs)
1	Indian Bank	340	4,99,68,036	172	2,36,62,925	110	1,35,13,272	81	1,14,72,123	61	76,15,140	764	10,62,31,496		
2	Canara Bank	225	3,34,54,034	133	1,43,74,580	80	79,94,054	34	55,08,832	19	17,87,592	491	6,31,19,092		
3	Indian Overseas Bank	232	3,36,32,544	84	94,63,626	56	53,89,452	22	26,82,105	37	49,63,153	431	5,61,30,880		
4	PACS	203	2,79,95,424	86	74,97,936	26	32,85,325	22	46,55,022	2	1,20,000	339	4,35,57,707		
5	State Bank of India	180	2,91,15,352	44	59,90,777	18	28,09,481	13	16,53,460	8	14,31,360	263	4,10,00,430		
6	Union Bank of India	56	86,09,203	52	62,04,745	21	15,95,200	14	19,82,649	2	2,31,300	145	1,86,23,097		
7	HDFC Bank Ltd	20	36,12,887	24	53,83,337	9	19,39,500	12	26,82,728	29	65,25,000	94	2,01,43,452		
8	Indus Ind Bank Ltd	16	33,03,675	30	64,76,255	9	17,88,843	21	45,51,849	12	26,92,500	88	1,88,13,122		
9	Central Bank of India	29	35,98,826	28	44,66,773	16	27,92,352	4	7,50,000	2	2,83,373	79	1,18,91,324		
10	Kotak Mahendra Bank Ltd	3	6,75,000	18	40,50,000	9	20,09,296	18	40,38,210	27	60,67,500	75	1,68,40,006		
11	Syndicate Bank	43	65,23,267	8	9,67,488	5	8,55,000	4	5,73,750			60	89,19,505		
12	Bank of India	37	60,92,626	9	10,37,500	8	9,82,300	3	3,84,231	1	90,624	58	85,87,281		
13	Bank of Baroda	25	37,13,497	18	33,32,614	6	8,62,125	5	10,32,431	3	4,69,500	57	94,10,167		
14	District Central Co-Op Bank	21	31,42,837	16	35,17,000	4	10,00,000	13	28,78,000	3	7,50,000	57	1,12,87,837		
15	Tamil Nadu Grama Bank	6	10,05,000	10	10,93,000	13	8,80,000	3	3,30,000	4	3,09,000	36	36,17,000		
16	Axis Bank Ltd.,	11	22,15,131	9	20,25,000	6	13,50,000	5	11,25,000	1	2,25,000	32	69,40,131		
17	Corporation Bank	26	32,06,001	1	2,25,000	1	2,25,000	2	3,00,000			30	39,56,001		
18	Punjab National Bank	8	13,57,152	7	13,36,556	4	7,06,980	3	4,15,479	5	8,70,000	27	46,86,167		
19	TAICO	25	14,19,690									25	14,19,690		
20	Tamilnadu Mercantile Bank Ltd	18	9,77,198	3	6,44,920							21	16,22,118		
21	Karur Vysya Bank Ltd.	11	17,09,038	4	2,55,094	1	2,25,000	2	4,50,000			18	26,39,132		
22	Andhra Bank	11	19,09,502	3	4,04,481	1	1,50,000	2	3,09,314			17	27,73,297		
23	City Union Bank Ltd.	9	14,98,597	4	6,09,401	1	54,000			3	4,74,000	17	26,35,998		
24	U CO Bank	8	9,11,704	3	5,23,074			4	7,50,000	1	36,600	16	22,21,378		
25	Pallavan Grama Bank	4	5,97,238	2	1,60,109	1	48,000	3	5,48,992			10	13,54,339		
26	Co-Operative Urban Bank Ltd	5	5,55,000	4	5,71,000							9	11,26,000		
27	Dena Bank	9	19,40,000									9	19,40,000		
28	Pandyan Grama Bank	3	4,05,000	5	3,36,466	1	45,000					9	7,86,466		
29	ICICI Bank Ltd	2	2,43,000	1	2,25,000	1	75,000	2	3,15,000			6	8,58,000		
30	IDBI Ltd - DBSBU	3	5,70,000	1	1,50,000	2	4,34,517					6	11,54,517		
31	TDCC Bank									6	2,88,000	6	2,88,000		
32	Allahabad Bank	3	5,47,716	2	90,000							5	6,37,716		
33	Federal Bank Ltd.	1	54,000	2	3,91,061			2	4,21,050			5	8,66,111		
34	Karnataka Bank Ltd.	3	5,53,135							2	4,50,000	5	10,03,135		
35	Vijaya Bank	3	6,36,533			1	2,50,000			1	2,25,000	5	11,11,533		
36	NDCB Bank	2	4,30,000	1	2,50,000							4	9,30,000		
37	Tamil Nadu Co-op State Agri. &	4	3,17,015									4	3,17,015		
38	Bank of Maharashtra	1	2,10,000					2	2,72,543			3	4,82,543		
39	Catholic Syrian Bank Ltd.	1	2,10,180			1	1,50,300					2	3,60,480		
40	Co-Op Urban Bank	2	1,50,000									2	1,50,000		
41	Lakshmi Vilas Bank Ltd.	2	3,70,000									2	3,70,000		
42	Oriental Bank of Commerce									2	3,03,150	2	3,03,150		
43	State Bank of Mysore	1	75,000					1	69,750			2	1,44,750		




TAHDCO - Age Cohort of Subsidy Released but loan yet to be Disbursed as on 30.09.2021

Sl.No	Bank Name	Greater than 365 days		180 to 365 days		91 to 180 days		31 to 90 days		Less than 30 days		Total no of Beneficiaries	
		Phy.	Subsidy (In Rs)	Phy.	Subsidy (In Rs)	Phy.	Subsidy (In Rs)	Phy.	Subsidy (In Rs)	Phy.	Subsidy (In Rs)	Phy.	Subsidy (In Rs)
44	Todas Primary Agricultural Co-op Credit Society	2	3,18,864									2	3,18,864
45	Dhanalakshmi Bank Ltd.	1	2,25,000									1	2,25,000
46	Farmer Co-operative Society	1	2,10,000	1	60,000	0		0				2	2,70,000
47	Kumbakonam Central Co-operative Bank (KCCB)									1	2,50,000	1	2,50,000
48	REPCO BANK	1	1,50,000									1	1,50,000
49	SME CANARA BANK			1	1,35,750							1	1,35,750
50	South Indian Bank Ltd.	1	1,01,970									1	1,01,970
51	State Bank of Indore	1	1,19,985									1	1,19,985
52	State Bank of Patiala	1	2,25,000									1	2,25,000
53	State Bank of Travancore	1	2,25,000									1	2,25,000
54	United Bank of India	1	2,25,000									1	2,25,000
	<b>Grand Total</b>	<b>1622</b>	<b>23,93,10,857</b>	<b>786</b>	<b>10,59,11,468</b>	<b>412</b>	<b>5,16,63,997</b>	<b>297</b>	<b>5,01,52,518</b>	<b>232</b>	<b>3,64,57,792</b>	<b>3349</b>	<b>48,34,96,632</b>

\*As on 31.03.2021 a subsidy amount of Rs.85.22 Crores where pending in banks for 5802 beneficiaries.

\* During the period from 01.04.2021 to 30.09.2021, a subsidy amount of Rs.36.88 crore was disbursed to 2453 beneficiaries

\*As on 30.09.2021 a subsidy amount of Rs. 48.34 crores is pending to be disbursed for 3349 beneficiaries.

  
Managing Director



TAHDCO - Age Cohort of Subsidy Released as on 30.09.2021

District	Greater than 365 days		180 to 365 days		91 to 180 days		31 to 90 days		Less than 30 days		Total	
	Nos	Subsidy (In Rs)	Nos	Subsidy (In Rs)	Nos	Subsidy (In Rs)	Nos	Subsidy (In Rs)	Nos	Subsidy (In Rs)	Nos	Subsidy (In Rs)
Arivallur									13	1,49,87,28	13	1,49,87,28
Chennai	83	1,39,08,260	16	2,91,04,45	14	24,55,31,9	10	1,30,94,27	18	3,30,94,42	141	2,38,92,91,3
Coimbatore	24	27,45,764	4	5,00,01,0	1	2,23,58,4	7	11,94,51,0	1	1,72,34,4	37	48,36,21,2
Cuddalore	11	1,44,70,65	4	37,50,00	30	1,64,54,40	8	1,50,80,00	3	28,50,00	56	52,60,50,5
Dharmapuri	19	3,22,64,00	72	1,39,50,800	19	34,07,21,5	19	3,88,07,10			129	24,46,51,25
Dindigul	56	81,94,830	2	3,00,09,4	13	11,94,14,9	2	1,80,00,0	1	11,70,00	74	9,98,80,73
Erode	63	68,52,782	27	2,91,14,26,5	11	8,00,10,5	1	45,00,0			102	10,61,21,52
Kanchipuram	97	1,62,54,79,5	53	87,80,45,6	45	63,60,11,5	34	7,00,84,30	14	31,50,00,0	243	41,55,37,76
Kanniyakumari	3	30,30,00			3	1,88,61,0	1	1,50,00,0			7	64,16,10
Karur	12	1,62,85,50	3	3,99,00,0							15	2,02,75,50
Krishnagiri	3	55,50,00	2	2,53,80,0	2	10,50,00			23	3,09,96,15	30	40,13,41,5
Madurai	17	27,78,000	93	92,17,05,3	16	17,46,30,6					126	13,74,13,59
Nagapattinam	45	4,23,39,77	38	4,35,96,23	11	1,32,25,50	6	50,67,00			100	10,42,28,50
Namakkal	52	8,83,12,77	26	4,91,94,45	2	32,50,00	59	11,21,54,90	16	2,83,10,03	155	28,12,22,15
Perambalur	32	2,39,91,50	2	1,80,75,0	5	84,00,00					39	34,19,90,0
Thudikkottai	40	52,17,86,9	12	1,53,45,23	14	1,95,83,13					66	8,71,07,05
Ramanathapuram	3	34,65,00	5	97,50,00	2	47,50,00	6	1,09,50,00	14	2,89,88,01	30	57,90,30,1
Salem	116	1,67,23,30,6	107	11,27,77,53	10	1,80,64,16	32	51,25,31,6	5	90,97,94	270	3,58,42,58,5
Sivagangai	1	48,45,0	1	21,18,49	1	22,50,00	2	22,50,00	3	67,50,00	8	1,38,52,99
Thanjavur	42	5,90,03,52	42	4,88,78,84	54	3,92,89,80	2	13,16,10	40	4,51,24,44	180	1,93,61,27,0
The Nilgiris	4	4,59,88,0	6	9,83,80,8	1	25,00,00					11	1,69,3,68,8
Theni	135	15,14,33,10	27	4,09,07,94	15	1,38,71,89					177	20,621,29,3
Thoothukkudi	10	14,77,65,0	18	31,56,79,4	3	25,11,14	4	53,60,51	1	1,50,00,0	36	55,71,60,9
Tiruchirappalli	13	14,71,79,7	13	1,24,43,81	11	1,59,15,00	16	2,40,12,65	56	1,08,54,80,1	109	17,56,37,44
Tirunelveli	4	6,65,78,5	2	3,25,29,0	3	21,62,40	3	4,82,43,1			12	1,68,97,46
Tiruppur	1	93,60,0	4	8,25,00,0	2	22,50,00					7	11,43,60,0
Tiruvallur	419	7,23,40,134	66	10,18,39,08	36	6,30,13,07					521	8,88,25,34,9
Tiruvannamalai	9	14,11,26,1	11	8,71,35,0	7	9,10,30,0	5	3,63,06,8	1	93,30,0	33	3,64,92,7,9
Tiruvatanur	7	5,88,64,8	13	11,54,92,5	5	6,29,10,0	10	7,80,7,80	18	1,44,40,00	53	4,59,48,53
Vellore	103	1,72,47,930	31	4,18,28,59	29	5,33,01,93	51	9,21,52,70	5	45,60,00	219	3,64,32,5,52
Villupuram	169	23,63,26,27	44	6,96,09,50	22	3,98,21,64	19	2,79,84,40			254	3,73,74,20,1
Vrindhunagar	29	31,80,90,8	42	3,98,42,59	25	1,58,27,88					96	8,74,79,55
Grand Total	1,622	2,393,10,85,7	788	10,591,14,68	412	51,66,39,97	297	50,15,25,18	232	3,45,77,92	3,349	48,34,96,63,2



**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 23.11.2021 (01.04.2021 to 23.11.2021) is furnished in the Annexure.

For the period from 01.04.2021 to 23.11.2021, Banks in Tamil Nadu have sanctioned 1907 loans to the tune of Rs.461.56 Crores and disbursed Rs.67.05 Crores.

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.



STATE LEVEL BANKERS COMMITTEE				
CONVENOR-INDIAN OVERSEAS BANK				
168th SUB COMMITTEE-CREDIT FLOW & FI				
STAND UP INDIA DISTRICT WISE PERFORMANCE				
(01.04.2021 to 23.11.2021)				
S.No	District	No. of Acs Sanctioned	Sanctioned Amt	Disbursed (Rs. in crore)
1	Ariyalur	2	0.23	0.00
2	CHENNAI	304	76.22	12.58
3	COIMBATORE	216	49.17	17.38
4	CUDDALORE	43	10.29	1.28
5	DHARMAPURI	37	8.40	0.55
6	DINDIGUL	22	5.35	0.14
7	ERODE	75	15.15	4.83
8	KANCHIPURAM	96	20.79	1.21
9	KANNIYAKUMARI	41	10.91	0.92
10	KARUR	16	5.82	0.15
11	KRISHNAGIRI	93	24.01	5.70
12	MADURAI	41	8.16	0.30
13	NAGAPATTINAM	18	4.86	0.00
14	NAMAKKAL	120	27.26	1.70
15	PERAMBALUR	5	0.94	0.00
16	PUDUKKOTTAI	8	1.41	0.32
17	RAMANATHAPURAM	23	4.19	0.00
18	SALEM	233	66.64	4.94
19	SIVAGANGA	29	8.01	0.47
20	THANJAVUR	27	6.77	0.20
21	THE NILGIRIS	10	2.39	0.88
22	THENI	13	4.22	0.00
23	THIRUVALLUR	54	13.38	3.26
24	THIRUVARUR	10	1.84	0.00
25	TIRUCHIRAPPALLI	40	9.54	1.41
26	Tirunelveli	39	10.07	0.51
27	TIRUPPUR	101	21.85	6.09
28	TIRUVANNAMALAI	32	6.26	0.14
29	TUTICORIN	33	8.37	0.70
30	Vellore	64	16.90	0.64
31	VILLUPURAM	26	4.67	0.54
32	VIRUDHUNAGAR	36	7.49	0.22
	<b>Grand Total</b>	<b>1907</b>	<b>461.56</b>	<b>67.05</b>





# AGENDA CREDIT FLOW & FI

168th SLBC SUB-COMMITTEE MEETING

11/26/21

AGENDA



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

In the state of Tamil Nadu, 228.24 lakh PMJDY accounts are opened as on 18.11.2021 of which 117.15 lakhs are in rural areas and 111.09 lakh accounts are in urban areas.

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

Further, it is observed that, as many as 21.08 **lakh accounts have zero balances**, which accounts to 9.23% of total accounts. The remaining 228.24 lakh PMJDY accounts have an aggregate balance of Rs.6418.28 Crores.

The Average balance per account is Rs.2812.07/- (excluding zero balance accounts).

Further 80.15% of PMJDY accounts are issued with Rupay Cards and 78.84% accounts are Aadhaar seeded. Bank-wise and district-wise details are placed in the annexure.

SLBC advises member banks to scale up their financial literacy activities in rural areas, bring down the number of zero balance accounts, and make efforts to increase the utilisation / activation of RuPay Cards.



State Level Bankers' Committee - Tamil Nadu							
Convenor- Indian Overseas Bank							
168th SLBC Sub-Committee on Credit Flow & Financial Inclusion							
PMJDY Bank - Wise Data as on 10.11.2021				Rs.in Crores			
Bank	No. of Rural A/C	No of Urban A/C	Total A/C	Total Zero Balance A/C	Total Deposit	Total RupyCard Issued	Total Aadhaar Seeded
Axis Bank Ltd	12950	89132	102082	21664	33.57	69264	65542
Bank of Baroda	404869	297493	702362	38646	210.79	595932	599501
Bank of India	295330	114640	409970	20144	139.26	345110	363968
Bank of Maharashtra	7039	15932	22971	4945	6.38	17010	20533
Canara Bank	1074647	310213	1384860	130166	511.91	626569	1147169
Central Bank of India	150168	79833	230001	4482	53.01	115595	156778
City Union Bank Ltd	9648	58042	67690	8503	13.98	53148	44688
Federal Bank Ltd	30344	15101	45445	5936	18.68	24785	31782
HDFC Bank Ltd	12953	211408	224361	35455	59.79	224358	96202
ICICI Bank Ltd	174064	48515	222579	160193	31.07	222579	108520
IDBI Bank Ltd.	3433	55928	59361	4399	14.56	39389	40625
Indian Bank	1946677	588000	2534677	234065	645.14	2185192	1958029
Indian Overseas Bank	405546	1510491	1916037	175622	602.09	1733566	1466692
Indusind Bank Ltd	0	10197	10197	765	1.59	7014	8918
Jammu & Kashmir Bank	0	132	132	8	0.01	115	97
Karur Vysya Bank	79168	20498	99666	14296	15.85	98772	74682
Kotak Mahindra Bank L	4624	2971	7595	2590	0.88	660	3239
Lakshmi Vilas Bank Ltd	133363	16411	149774	11897	23.44	125290	88977
Punjab & Sind Bank	750	11508	12258	137	1.96	10762	10105
Punjab National Bank	117451	142043	259494	20618	62.36	206382	202787
RBL Bank Ltd	5171	0	5171	2	0.65	5171	3950
South Indian Bank Ltd	11157	20172	31329	4127	7.85	18263	24271
State Bank of India	469402	1617020	2086422	73125	508.71	1939068	1658370
UCO Bank	36825	94793	131618	8883	46.04	57429	95811
Union Bank of India	471593	224297	695890	73551	199.59	425547	498740
Yes Bank Ltd	0	70	70	15	0.01	70	49
<b>Grand Total</b>	<b>11714344</b>	<b>11109680</b>	<b>22824024</b>	<b>2108468</b>	<b>6418.28</b>	<b>18294080</b>	<b>17540050</b>



State Level Bankers' Committee - Tamil Nadu							
Convenor- Indian Overseas Bank							
168th SLBC Sub-Committee on Credit Flow & Financial Inclusion							
PMJDY District - Wise Data as on 10.11.2021							
District	No. of Rural A/C	No of Urban A/C	Total A/C	Total Zero Balance Account	Total Deposit	Rs.In Crores	
						Total RupayCard Issued	Total Aadhaar Seeded
Ariyalur	59446	11116	70562	4450	15.88	53305	56370
Chennai	6202	795566	801768	76586	290.71	667411	596742
Coimbatore	309298	383574	692872	64190	243.65	566474	525795
Cuddalore	214423	130223	344646	36765	75.70	278788	256598
Dharmapuri	197890	64006	261896	24091	54.94	220922	200667
Dindigul	199270	133708	332978	39148	87.26	240635	245627
Erode	254059	182739	436798	37144	135.81	348911	346975
Kancheepuram	239948	241598	481546	44756	164.20	395465	365661
Kanniyakumari	119647	224007	343654	32629	61.13	262362	264231
Karur	127380	79735	207115	19232	62.95	175216	168298
Krishnagiri	185852	92901	278753	27134	72.06	243958	206859
Madurai	133321	339023	472344	32246	121.42	389160	369520
Nagapattinam	120054	121038	241092	20929	58.10	199406	189323
Namakkal	246898	74666	321564	27986	95.48	256397	249847
Perambalur	45120	22231	67351	3904	20.33	51058	53515
Pudukkottai	142574	84787	227361	32716	70.64	179998	163265
Ramanathapuram	119137	69884	189021	16858	53.64	135596	137572
Salem	318823	441420	760243	87724	161.15	573732	621431
Sivaganga	148214	58697	206911	28927	62.00	147417	144158
Thanjavur	160713	193497	354210	27855	85.76	300994	270184
The Nilgiris	85415	20706	106121	9871	33.78	71191	86652
Theni	111286	103314	214600	17478	50.20	159470	167748
Thiruvallur	227925	232045	459970	41809	148.46	373370	336766
Thiruvarur	118838	95356	214194	25311	46.49	187661	159839
Thoothukkudi	94926	96292	191218	13005	58.31	135293	146372
Tiruchirappalli	166729	204272	371001	35574	113.08	299736	303290
Tirunelveli	211490	237280	448770	33522	134.54	324537	353688
Tiruppur	224314	222124	446438	31679	138.54	377227	353674
Tiruvannamalai	228171	108668	336839	32554	93.15	297681	247171
Vellore	462384	232888	695272	50816	188.27	571575	539856
Viluppuram	389416	134424	523840	58827	120.19	428548	389830
Virudhunagar	188009	123055	311064	18518	91.35	233546	252501
<b>Grand Total</b>	<b>11714344</b>	<b>11109680</b>	<b>22824024</b>	<b>2108468</b>	<b>6418.28</b>	<b>18294080</b>	<b>17540050</b>



**Status of Jansuraksha Schemes in the State**

In the state of Tamil Nadu, the enrolments under Jansuraksha Schemes have reached 138.65 lakhs as on 31.10.2021, which includes 36.25 lakhs enrolments under PMJJBY and 102.40 lakhs enrolments under PMSBY.

Bank-wise and district-wise details are placed in the annexure.

DFS has set a target to all Banks to enroll atleast 15% and 30% of their eligible PMJDY account holders under PMJJBY and PMSBY respectively for the policy year 2021-22.

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

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

The saturation coverage under PMJSS of eligible beneficiaries to be completed by Sep 2022. SLBC advises member banks to sensitise the branches to achieve saturation before Sep 2022.



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

**Convenor- Indian Overseas Bank**

**168th SLBC Sub-Committee on Credit Flow & Financial Inclusion**

**Jansuraksha Bank-Wise Data as on 18.11.2021**

S.No	District	PMJJB	PMSBY	Total
1	Ariyalur	35687	132224	167911
2	Chennai	349989	902695	1252684
3	Coimbatore	236607	658682	895289
4	Cuddalore	113095	303102	416197
5	Dharmapuri	73373	151428	224801
6	Dindigul	129602	343728	473330
7	Erode	116115	348950	465065
8	Kancheepuram	207409	574056	781465
9	Kanniyakumari	80032	270692	350724
10	Karur	46433	149924	196357
11	Krishnagiri	82828	194439	277267
12	Madurai	165660	462386	628046
13	Nagapattinam	76225	241114	317339
14	Namakkal	91403	247914	339317
15	Perambalur	33955	103772	137727
16	Pudukkottai	60843	202951	263794
17	Ramanathapuram	50389	146418	196807
18	Salem	237478	525488	762966
19	Sivaganga	56149	192701	248850
20	Thanjavur	122483	401888	524371
21	The Nilgiris	37103	81629	118732
22	Theni	73725	240983	314708
23	Thiruvallur	177479	456721	634200
24	Thiruvarur	54866	194108	248974
25	Thoothukkudi	73283	199980	273263
26	Tiruchirappalli	124833	457170	582003
27	Tirunelveli	141266	429488	570754
28	Tiruppur	100771	271005	371776
29	Tiruvannamalai	106644	288774	395418
30	Vellore	161795	462728	624523
31	Viluppuram	130055	371159	501214
32	Virudhunagar	76961	232453	309414
33	<b>Grand Total</b>	<b>3624536</b>	<b>10240750</b>	<b>13865286</b>



**State Level Bankers' Committee - Tamil Nadu****Convenor- Indian Overseas Bank****168th SLBC Sub-Committee on Credit Flow & Financial Inclusion****Jansuraksha Bank-Wise Data as on 18.11.2021**

<b>S.No</b>	<b>Bank</b>	<b>PMJJBY</b>	<b>PMSBY</b>	<b>Total</b>
1	Axis Bank Ltd	17633	55017	72650
2	Bank of Baroda	112604	419900	532504
3	Bank of India	77276	200062	277338
4	Bank of Maharashtra	4478	9693	14171
5	Canara Bank	1006031	2489731	3495762
6	Central Bank of India	113053	262971	376024
7	City Union Bank Ltd	42923	75321	118244
8	Federal Bank Ltd	11783	22773	34556
9	HDFC Bank Ltd	73428	150099	223527
10	ICICI Bank Ltd	43471	108319	151790
11	IDBI Bank Ltd.	30775	85745	116520
12	IDFC Bank Ltd.	408	1817	2225
13	Indian Bank	763191	1795675	2558866
14	Indian Overseas Bank	472378	1384094	1856472
15	IndusInd Bank Ltd	176	14735	14911
16	Jammu & Kashmir Bank	123	160	283
17	Karur Vysya Bank	63709	99369	163078
18	Kotak Mahindra Bank Lt	7269	14704	21973
19	Lakshmi Vilas Bank Ltd	12257	26200	38457
20	Punjab & Sind Bank	2181	9292	11473
21	Punjab National Bank	49749	243716	293465
22	RBL Bank Ltd	157	529	686
23	South Indian Bank Ltd	11569	27363	38932
24	State Bank of India	464957	1953077	2418034
25	Tamilnadu Mercantile B	51581	89443	141024
26	UCO Bank	33586	87972	121558
27	Union Bank of India	157621	612777	770398
28	Yes Bank Ltd	169	196	365
	<b>Grand Total</b>	<b>3624536</b>	<b>10240750</b>	<b>13865286</b>



**Atal Pension Yojana (APY)**

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

Few banks have done well in enrolling APY (achievement 90% and above 100%). On the other hand, most other banks have shown dismal performance so far which has pulled down the average achievement.

All member Banks are advised to take the issue seriously and achieve 100% of target allotted to them.

The District-wise and Bank-wise APY accounts opened from 1<sup>st</sup> April 2020 to 31<sup>st</sup> October 2021 is placed in the Annexure.



APY DISTRICT WISE				
District	Branches as on 1st April, 2021	Annual Target	Total of AAPB Achieved as on 30 Sep, 2021	Gap in Achievement
ARIYALUR	80	4880	2783	2097
CHENGALPATTU	16	1120	593	527
CHENNAI	1375	85650	14163	71487
COIMBATORE	789	46870	13957	32913
CUDDALORE	265	16830	8750	8080
DHARMAPURI	130	8220	6078	2142
DINDIGUL	272	16880	8376	8504
ERODE	378	22300	9683	12617
KALLAKURICHI	19	1330	605	725
KANCHIPURAM	726	43340	19246	24094
KANNIYAKUMARI	297	18550	10234	8316
KARUR	147	8770	3549	5221
KRISHNAGIRI	210	13300	8111	5189
MADURAI	453	27750	12350	15400
MAYILADUTHURAI	4	280	18	262
NAGAPATTINAM	185	11150	5937	5213
NAMAKKAL	255	15290	7004	8286
PERAMBALUR	73	4870	1679	3191
PUDUKKOTTAI	187	12290	4908	7382
RAMANATHAPURAM	142	9100	4724	4376
RANIPET	3	210	4	206
SALEM	397	23830	12796	11034
SIVAGANGA	244	16200	5227	10973
TENKASI	33	2310	623	1687
THANJAVUR	331	19490	8314	11176
THE NILGIRIS	103	6690	1586	5104
THENI	166	9860	4191	5669
THIRUVALLUR	453	27710	8321	19389
THIRUVARUR	163	9570	5141	4429
TIRUCHIRAPPALLI	398	24340	8906	15434
TIRUNELVELI	385	23710	14870	8840
TIRUPATHUR	6	420	910	-490
TIRUPPUR	347	20730	8492	12238
TIRUVANNAMALAI	211	13650	7714	5936
TUTICORIN	233	14070	6302	7768
VELLORE	379	23530	13197	10333
VILLUPURAM	272	17040	9981	7059
VIRUDHUNAGAR	236	14280	10144	4136
<b>TOTAL</b>	<b>10363</b>	<b>636410</b>	<b>269467</b>	<b>366943</b>



<b>APY ACHIEVEMENTS OF BANKS AS ON OCT 2021</b>	Sum of No. of Branches as on 1st April, 2021	Sum of AAPB Target	Sum of Annual Target	Sum of APY accounts opened in Q1 & Q2 of FY 2021-22	Sum of AAPB Achieved as on 30 Sep, 2021	Sum of Annual Target Achievement %
AXIS BANK LTD	350	70	24500	3	1088	4
BANDHAN BANK LIMITED	18	30	540	6	99	18
BANK OF BARODA (Including Dena & Vijaya Bank)	311	70	21770	6	1987	9
BANK OF INDIA	212	70	14840	32	6798	46
BANK OF MAHARASHTRA	33	70	2310	12	389	17
CANARA BANK (Including eSYNDICATE BANK)	1129	70	79030	42	47728	60
CENTRAL BANK OF INDIA	211	70	14770	45	9436	64
CITY UNION BANK LTD	485	30	14550	10	4686	32
DCB BANK LIMITED	14	30	420	0	2	0
DHANLAXMI BANK LIMITED	36	30	1080	7	258	24
HDFC BANK LTD	311	70	21770	13	4141	19
ICICI BANK LIMITED	440	70	30800	2	732	2
IDBI BANK LTD	111	70	7770	16	1781	23
IDFC BANK LIMITED	11	30	330	0	0	0
INDIAN BANK (Including eALLAHABAD BANK)	1092	70	76440	41	44873	59
INDIAN OVERSEAS BANK	1100	70	77000	37	40235	52
INDUSIND BANK LIMITED	39	30	1170	0	18	2
KARNATAKA BANK LIMITED	50	30	1500	5	257	17
KOTAK MAHINDRA BANK	82	30	2460	1	116	5
PUNJAB AND SIND BANK	16	70	1120	8	124	11
PUNJAB NATIONAL BANK (Including eORIENTAL BANK OF COM)	280	70	19600	2	658	3
RBL BANK LIMITED	20	30	600	0	1	0
STANDARD CHARTERED BANK	7	30	210	0	0	0
STATE BANK OF INDIA	1173	70	82110	45	53336	65
TAMIL NADU GRAMA BANK	632	70	44240	22	13965	32
TAMILNAD MERCANTILE BANK LTD	369	30	11070	53	19481	176
THE CATHOLIC SYRIAN BANK LIMITED	57	30	1710	1	47	3
THE FEDERAL BANK LTD,	145	30	4350	2	258	6
THE JAMMU AND KASHMIR BANK LTD	4	30	120	0	0	0
THE KARUR VYSYA BANK LTD	427	30	12810	1	594	5
THE LAKSHMI VILAS BANK LTD	291	30	8730	0	7	0
THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NP	150	30	4500	11	1697	38
UCO BANK	117	70	8190	19	2186	27
UNION BANK OF INDIA (Including eANDHRA BANK & eCORPO	620	70	43400	20	12489	29
YES BANK LIMITED	20	30	600	0	0	0
<b>TOTAL</b>	<b>10363</b>	<b>1730</b>	<b>636410</b>	<b>463</b>	<b>269467</b>	<b>42</b>



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

Four Lead Banks namely Indian Overseas Bank, Indian Bank, Canara Bank & State Bank of India have established 61 FLCCCs and they are providing Financial Literacy and Credit Counseling to the general public in their lead districts (38 districts). Besides, Tamil Nadu Grama Bank has established 28 FLCCCs in the State.

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

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

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



**FLCCC QUARTERLY REPORT ON SPECIAL CAMPS BY FLCS**  
For the quarter ended September 2021

**(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	13	127	7431
Indian Bank	10	11128	568
Canara Bank	8	57	4648
State Bank of India	2	0	0
Tamil Nadu Grama Bank	28	87	2591
<b>TOTAL</b>	<b>61</b>	<b>11399</b>	<b>15238</b>

**FLCCC QUARTERLY REPORT ON TARGET GROUP SPECIFIC CAMPS**  
For the quarter ended September 2021

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	13	159	16072
Indian Bank	10	14	593
Canara Bank	8	254	16332
State Bank of India	2	0	0
Tamil Nadu Grama Bank	28	176	7336
<b>TOTAL</b>	<b>61</b>	<b>603</b>	<b>40333</b>



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

All the Four Banks having Lead District responsibilities have opened RSETIs in their Lead Districts (total 30 RSETIs).

**Performance of the RSETIs during 1<sup>st</sup> April 2020 to 30<sup>st</sup> September 2021**

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		
30	774	22685	5936	1749	13421	1579	6372	1497

During the period under review, 22685 persons were trained in RSETIs. On account COVID 19 restrictions, training programmes are conducted as per Standard Operating Procedure issued by Gol and GoTN from time to time.

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

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



**Status of Aadhaar Saturation in the State**

The District wise data as on 31.10.2021 on Aadhaar saturation taken from UIDAI portal indicates that 7,58,96,421 Aadhaar' s are generated for the State of Tamil Nadu as against the population of 7,64,02,000 as per 2011 census.

The Aadhaar saturation in the State of Tamil Nadu is 99.33%.

<b>No.in Actuals</b>			
<b>State</b>	<b>Population</b>	<b>Aadhaar generated</b>	<b>% Aadhaar generation</b>
Tamil Nadu	7,64,02,000	7,58,96,421	99.33%

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.