



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

Bank	No. of Rural A/C	No of Urban A/C	Total A/C	Total Zero Balance A/C	Rs. In Crores		
					Total Deposit	Total RupayCard 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
Grand Total	11714344	11109680	22824024	2108468	6418.28	18294080	17540050

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
Grand Total	11714344	11109680	22824024	2108468	6418.28	18294080	17540050

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	PMJBY	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	Grand Total	3624536	10240750	13865286

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	Bank	PMJJB	PMSBY	Total
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
	Grand Total	3624536	10240750	13865286

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 1st April 2020 to 31st 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
TOTAL	10363	636410	269467	366943

APY ACHIEVEMENTS OF BANKS AS ON OCT 2021	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
TOTAL	10363	1730	636410	463	269467	42

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
TOTAL	61	11399	15238

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
TOTAL	61	603	40333

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 1st April 2020 to 30st 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%.

No.in Actuals			
State	Population	Aadhaar generated	% Aadhaar generation
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.

Aadhar District Wise as on 18.11.2021		
District	Total Aadhaar Generated	Saturation
Kancheepuram	4430240	111%
Chennai	4422928	94%
Tiruvallur	4126339	111%
Vellore	4030242	103%
Salem	3685252	106%
Coimbatore	3655004	105%
Villupuram	3552545	103%
Tirunelveli	3317641	108%
Madurai	3277623	108%
Tiruchirappalli	2915055	107%
Cuddalore	2753275	106%
Tiruvannamalai	2572490	104%
Thanjavur	2542280	106%
Tiruppur	2382483	96%
Erode	2370260	105%
Dindigul	2262515	105%
Virudhunagar	2081897	107%
Kanniyakumari	2033949	109%
Krishnagiri	1922847	102%
Thoothukkudi	1857899	107%
Pudukkottai	1762231	109%
Namakkal	1750850	102%
Nagapattinam	1706196	106%
Dharmapuri	1643493	109%
Sivaganga	1424838	106%
Ramanathapuram	1422690	106%
Thiruvarur	1338945	106%
Theni	1336117	107%
Karur	1116013	104%
Ariyalur	836304	111%
The Nilgiris	743777	101%
Perambalur	622203	110%
	75896421	99.33%