

**SyndicateBank**  
**HEAD OFFICE: MANIPAL – 576 104, INDIA**  
**PRIORITY SECTOR CREDIT DEPARTMENT**

**SOCIAL LENDING – CONCERN FOR THE UNDERPRIVILEGED**

- **Social lending** is the Bank's strong point since inception.
- **Priority sector Advances** as at March 2011 were Rs.36611.26 crore accounting for 46.22 % of the Bank's adjusted net credit as against the mandatory level of 40 %. 21.87 Lakh borrowers assisted under priority sector.
- Bank has adopted 13,736 Service Area /Operational Area Villages for extending timely credit to meet all genuine credit needs. Credit to the extent of Rs.11649.91 crore was disbursed to priority sector activities under Annual Action Plan in these villages. The agricultural credit disbursed during the financial year 2010-11 was Rs.6997.91 crore.
- The Bank has taken various measures through Regional Offices and Lead District Offices for publicizing among minority community about various credit products available for their benefits. The **advances to minorities** as at 31.03.2011 were Rs.5569.30 crore.
- **Advances to weaker section** were Rs. 8505.41 crore constituting 10.74 % of ANBC as against the mandatory target of 10 %.
- **SC/ST advances** under priority sector are Rs.1957.64 crore. The total SC/ST advances of the bank are Rs. 2552.71 crore covering 3.73 Lakh customers.
- 29066 new **SHGs** were credit linked with credit support of Rs.564.39 crore during 2010-11. The Bank has so far credit linked 2,05,979 SHGs with credit exposure of Rs. 2165.43 crore. Of which, 1,03,113 accounts amounting to Rs.1058.63 crore were outstanding as at 31.03.2011.
- **Agricultural Credit** stood at Rs.14745.97 crore constituting 18.62% of ANBC. 14.11 Lakh farmers were assisted under agriculture out of which 56.48 % were Small and Marginal Farmers.
- The disbursement under **Special Plan for Agricultural Credit** during the year 2010-11 amounted to Rs. 10045 crore recording a growth of 25.33 % over previous year. Disbursement under investment credit was Rs. 1267.06 crore during the year 2010-11.
- 1,52,953 **new farmers** were brought into Bank's fold through 1219 rural and semi-urban branches up to March 2011 registering an average of 126 New farmers per branch and surpassed the Govt. stipulation of 100 new farmers.
- Bank has cumulatively issued 22.08 Lakh **Kisan Credit Cards** to the farmers with credit limits of over Rs.9047 crore of which 6.80 Lakh cards with credit limits of Rs. 3550 crore were outstanding as on 31.03.2011.
- The Bank has entered into a tie-up with Tobacco Board; Sugar Mills for extending need based credit to farmers.

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- Bank is actively involved in implementing the schemes for **Financing Solar Water Heating and Lighting Systems**. Bank has financed 2128 Solar Water Heating Systems amounting to Rs.9.67 crore and 512 Solar lighting systems amounting to Rs.1.402 crore during 2010-11. The cumulative number of Solar Water Heating and Lighting Systems financed by the Bank is 34864 units with a credit component of Rs.97.92 crore and 10341 units with a credit component of Rs.18.90 crore respectively.
- As a result of **Solar Water Heating and Lighting Systems** financed by the Bank, there is grid power saving to the extent of 8.33 crore units p.a. contributing to a peak load saving of 57.67MW.
- Bank has been in the forefront in promoting adoption of new technology in the field of agriculture, enabling farmers to improve productivity/production. 509 **Rural Extension Education Programmes** benefiting 68781 farmers / villagers were organized during 2010-11.
- The Bank has completed the task of **cleaning and clearing** 44 Village ponds / tanks during 2010-11.
- Action Plan **for development of UT of Lakshadweep** through credit deployment has been prepared.