



STATE LEVEL BANKERS' COMMITTEE-TAMIL NADU

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SLBC/TN/ 23 /2018-19

June 13th, 2018

To

All the Members of State Level Bankers' Committee
Tamil Nadu

Madam/Dear Sir,

Minutes of the 153rd Meeting of State Level Bankers' Committee- Tamil Nadu

Held on 08.03.2018

We have pleasure in enclosing the minutes of 153rd Meeting of State Level Bankers' Committee held on 08.03.2018.

We request you to initiate necessary action on the points related to you and keep us advised of the developments.

With Regards

Yours faithfully



(N Rajan)

Assistant General Manager
SLBC, TAMIL NADU

Encl: as above

State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

Minutes of the 153rd Meeting of SLBC

Held on 08.03.2018

The 153rd meeting of SLBC, Tamil Nadu was held at Chennai on 08th March, 2018. The List of participants is furnished in the Annexure. The meeting was chaired by the Chairman-SLBC, Shri.Ajay Kumar Srivastava, Executive Director, Indian Overseas Bank.

Welcome Address:-

Shri. Manoj Mohan Sarangi, General Manager, Indian Overseas Bank and Convenor, SLBC, Tamil Nadu, welcomed the participants to the 153rd meeting of SLBC, Tamil Nadu. He has highlighted various Meetings - Special SLBC meeting on Amma Two Wheeler Scheme, NEEDS and Centralised subsidy claiming under NEEDS, Workshops and Seminars conducted/participated etc which took place after the 152nd meeting.

Convenor, SLBC informed about launching of two notable schemes that had happened in the quarter being a) Launching of Amma Two Wheeler Scheme by Hon'ble Prime Minister of India and b) Release of State Focus Paper by Hon'ble Deputy Chief Minister of Tamil Nadu.

Convenor, SLBC stated that the Cyclone Ockhi had caused a trail of destruction in Kanyakumari district. He informed that SLBC had requested the District Collector and the Agriculture Production commissioner with regard to declaration of the area/district as affected by Natural calamity, so that Bankers can commence extending of relief measures.

Convenor, SLBC highlighted that crop insurance claims worth about Rs.3000 Crores was disbursed under PMFBY for the year 2016-17, which was the highest in the country. SLBC had been forwarding all the communications/ notifications received from the Government to the Member banks, he said and called for their active participation.

Convenor, SLBC informed that SLBC had taken up the outstanding issues with respect to acceptance of premium and settlement of claims with the Insurance

Companies and also with the Government and hoped that the Insurance companies would amicably settle the same in the broader interests of the farming community.

Convenor, SLBC informed that as per the instructions of DFS/PFRDA Atal Pension Yojana - People First Campaign in Tamil Nadu was launched and the member banks participated actively and opened 23,071 APY accounts. Town hall meetings were conducted in seven select district headquarters to create awareness on Atal Pension Yojana.

SLBC learnt that CGTMSE coverage is not available for Financing of Deep Sea Fishing Boats and hence a separate Bankers' meeting to discuss on Financing of Deep Sea Fishing Boats under CGTMSE cover was not scheduled, the convenor mentioned.

Inaugural Address by Chairman - SLBC: -

Shri.Ajay Kumar Srivatsava, Executive Director, Indian Overseas Bank and Chairman of SLBC, Tamil Nadu in his inaugural address welcomed the participants to the meeting and informed the forum that the performance of banks under various parameters during the nine months of FY 2017-18, ie up to the quarter ended December 2017 would be reviewed in the 153rd meeting of SLBC.

Chairman, SLBC thanked the Central and State Governments for their active support, guidance and participation in Mudra Promotion Campaign Functions conducted at Chennai and Salem making them a grand success and also thanked the Member Banks, LIC, NABARD, SIDBI, UIDAI, NPCI, BSNL and General Insurance Companies for their active participation.

Economic Outlook

Chairman, SLBC observed that the economic activity has been gaining momentum in the global arena. On the domestic front, he noted that the Indian economy grew at 7.2% in the quarter ended December 2017 while the growth of industrial production including the core sector output increased. The CPI and WPI inflation decreased during the same period.

Banking

Chairman, SLBC informed the forum that for the first time Banks have increased the benchmark lending rate signalling a turn in the interest rate cycle. He further said that on YoY basis, credit to agriculture & allied activities as well as non-food credit increased in January 2018. He referred to the advise of the Finance Ministry to the state-run

lenders to identify weaknesses within a 15-day period and take pre-emptive action with a view to prevent more frauds at PSBs. Accordingly, Banks have to examine all NPA accounts of over Rs.50 crores.

Banking Sector in Tamil Nadu:

Chairman, SLBC expressed satisfaction over the performance of Banks in the state of Tamil Nadu, under various parameters during the nine-month period of 2017-18. Deposits grew to Rs.6,81,279 crores as of December 2017 recording a growth rate of 2.31% y-on-y basis and Credit grew by 9.71% y-on-y to Rs.7,45,896 crores. The CD ratio stood at 109.48% as against norms of 60%.

Chairman, SLBC listed the following performance highlights of the banks in Tamil Nadu during the third quarter of 2017-18:

1. CD ratio of the State continues to be above 100 % and reached **109.48%**.
2. Deposits have increased by **2.31 percent (YoY)** to Rs. 6,81,279 crores
3. Credit has grown by **9.71 percent (YoY)** to Rs.7,45,896 Crores.
4. Priority Credit stands at **49.28 percent** (against the norm of 40%)
5. Agricultural Advance stands at **21.79 percent** (against the norm of 18%)

Chairman, SLBC informed the forum that banks have achieved 96% of the target under Annual Credit Plan 2017-18 in the Third Quarter of FY 2017-18 while the achievement was 95% under Priority Sector and 104% under Non Priority sector. Under priority sector, he further informed the forum that banks have achieved 97% under Farm Sector and 102% under MSME. He advised the member banks to endeavour to reach 100 % under each sector.

Chairman, SLBC reiterated that the SLBC meetings can be scheduled in the second month of every quarter but due to the delay in submission of returns to SLBC, the same could not be scheduled. He expressed unhappiness over the inordinate delay in submission of returns and appealed to the Regional/ Zonal /Circle heads of member banks to ensure timely submission of statements to SLBC & to LDMS. Further, to have accuracy and integrity of data, he appealed to the member banks to obtain the same directly from CBS of the banks.

The chairman also requested the member banks to ensure processing and disposing of applications without much delay and to achieve the set targets.

Financial Inclusion

Chairman SLBC observed that the progress with regard to Aadhaar/Mobile seeding into the Bank accounts was satisfactory with 72.52% and 82.91% respectively, as on 28.02.2018. However, the Aadhaar Authentication had reached 53.77% only.

As the time remaining was short and the last date was fast approaching, the Chairman called upon the member banks to continue their efforts with a focus to complete Aadhaar Seeding/Authentication process by 31.03.2018 so that our valued customers are not put to inconvenience of their accounts getting blocked. He suggested the member banks to spread awareness through multimedia and also by conducting camps & campaigns.

Chairman, SLBC mentioned about the Atal Pension Yojana -People First Campaign in Tamil Nadu launched by PFRDA/DFS in which Banks had enrolled 23,071 subscribers. He advised that as the Jansuraksha schemes aim at providing social security to the so far unreached sections of the society, bankers should enrol more people under the schemes.

Chairman, SLBC informed that Govt of India had identified 115 backward districts as "Aspirational Districts" for their all round development. Ramanathapuram and Virudhunagar are the two districts identified in Tamil Nadu. He called upon the Bankers to achieve the financial inclusion targets in these two districts on priority basis.

Agriculture

Ockhi Cyclone in Kanyakumari District

The Chairman, SLBC recollected the destruction caused by Cyclone Ockhi in Kanyakumari District. He informed the forum that the Lead District Manager had convened the Special DCC Meeting wherein the forum requested the District Administration to notify the district as affected by natural calamity. SLBC also had written to the District Collector and also to the Agricultural Production Commissioner for Government's Declaration of Kanyakumari district as "affected by natural calamity". He called upon the member banks to step in and extend relief measures as per the guidelines of RBI, soon after declaration by the government of Tamil Nadu.

Investment Credit in Agriculture

Chairman, SLBC reiterated that the investment in any sector leads to employment generation, production, productivity and prosperity. He gave a call to member banks to seriously consider financing more term loans to agriculture and thereby increase the investment, which would certainly go a long way towards achieving the aim of doubling of farmers' income by 2022.

He suggested that member banks could extend financial assistance to Farmer Producers Organisations (FPOs) to easily reach more number of farmers at a time. Likewise, he also suggested to finance agri professionals under Agri Clinic and Agri Business Centres (AC&ABC) Scheme, for the benefit of agriculture sector. He applauded the efforts of the government to integrate all Agriculture Produce Market Committees (APMCs) under e-NAM project (electronic integration of National Agricultural Markets), which would help the farming community to access any market pan India and discover a competitive price for their produce.

MSME:

Chairman, SLBC appreciated the banks in the state for disbursing a sum of **Rs.64,741 crores** to MSME sector during the nine months period of FY 2017-18 with loans to Micro enterprises reaching 46.57% level and disbursements under MUDRA loans at **Rs.13,013 crores**.

He noted that the NPA level under MSME increased from **Rs.9,812 crores (7.89%)** to **Rs.12,247 crores (9.34%)** in nine months period ended on Dec 2017, for which he sought that the MSME industry associations and the State Government should come to the help of banks in their recovery efforts.

Education Loans:

Chairman, SLBC noted that Banks had disbursed **Rs.2,844 crores** for Education during the financial year till December 2017. He advised the member banks to process the applications received directly and the applications received through Vidya Lakshmi Portal (VLP), immediately and upload the sanctions in the Portal.

He echoed the concern of the banks on ever growing NPA level under education loans which increased from Rs.2,372 Crores to **Rs.2,899.89 crores (17.29%)** in nine months period ending Dec 2017. He appealed to the Government to help the banks in recovery of NPA loan accounts.

STAND UP INDIA SCHEME:

Chairman, SLBC informed the forum that Banks have disbursed **1113** loans during the period under review amounting to **Rs.151.88 crores**. He noted that the performance was not satisfactory. He suggested to check for under reporting and non-reporting and appealed to all the Member Banks to finance to SC/ST and women entrepreneurs.

Further, the Chairman, SLBC congratulated all the bankers for their good work which yielded good results under most of the parameters and requested them to achieve the

targets under all Government schemes and also under Annual Credit Plan in the current financial year.

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

Keynote Address:-

Shri Hansraj Verma, Additional Chief Secretary, Rural Development & Panchayat Raj, Government of Tamil Nadu, observed the following in his keynote address:-

1. There is acute rural distress and huge crisis of job unemployment in rural India. This is a serious sociological issue and it needs collective addressing by all the stake holders,
2. Banking community should work with passion for the success of the schemes and the Branch Manager is the key functionary in the implementation process. The active involvement at the grass root level will automatically bring in the desired results.
3. Blocks are the key institutions of planning. There are 365 blocks in the state of Tamil Nadu. He appealed that branch managers should attend the meeting compulsorily without fail at block level which is the cutting edge unit for development in the State.
4. The demand for SHG finance is Rs.20,000 Crores and Banks are meeting to an extent of Rs.6,000 to Rs.7,000 Crores only. The rest is being financed by Micro Finance Institutions (MFIs) and private money lenders at higher interest rates. PSBs should be primary lenders with more than two thirds share.
5. Feminisation of agriculture is on the rise and there is tremendous scope for other enterprises like Floriculture, horticulture and organic farming etc at village level which will create job for youth. To improve women in agriculture, bank support is a must for credit and other allied needs.
6. RSETIs are engines for job creation. The Government of Tamil Nadu will extend full support for strengthening RSETIs and is committed to allot the functional building in very central location of the district.

7. The State Government is planning to give training for a minimum of 1 lakh youth in sustainable skills to enable self-employment with access to bank credit which results in job creation.

Shri. K. Balu, Chief General Manager, RBI in his special address observed the following:

1. Reserve Bank of India has kept the Repo rates at neutral and the deliberation of monetary policy committee is made available in website of RBI.
2. The issues surrounding interest rates and changes in interest rates are complex and so we need to have a considerable view as a banker.
3. MSME sector has given some relief and respite by prescribing 180 days instead of 90 days for classifying the account as NPA. However, the income recognition norms remain the same.
4. RBI has revised the stressed asset frame work and comprehensive instructions are issued with relation to Rs.5 crores and above exposure.
5. RBI runs and manages central repository of information on large credit, ie exposure of Rs.5 Crores and above, interlinking the corporate borrowers among the banks. Banks are required to report SMA 0, 1 & 2. The information helps in alerting the banks in classification of their accounts. Banks are advised to make use of the facility extensively.
6. The acceptance related issues of Rs.10 coin are disproportionately high in various pockets of the country. Banks should accept the coins from the public. Otherwise it sends wrong signals to the public. RBI has issued circulars in this regard.
7. As a banker, the KYC AML alerts should be generated and reported to RBI if it is fraudulent in nature.
8. The frauds in case of credit cards, debit cards and internet banking are on the rise. It would be very difficult to serve if the public stop using the cards and approach banks for their transactions. Campaigns are conducted by RBI to create awareness and Banks also should educate their customers.

9. Banks should ensure that their security systems in ATMs and Internet Banking facility are in place and are functional. Banks should also have real time blocking of the cards.
10. Banks should ensure that their ATMs are functional on all days and all times.
11. RBI has launched BC portal on 27.02.2018. It helps Banks to have a holistic view of spread of BCs and the common man to locate the BC nearer to him. Banks should strengthen BC system and oversee their operations too.
12. Foreign Banks having 20 branches and above shall have targets under Priority Sector. They need to finance SF, MF and MSME
13. RBI has started 'RBI Say", the one-way communication through sms educating the public on the frauds.
14. We have obligation to open banking outlet for the population of 5000 and above. SLBC has identified 482 URC to be opened, 141 were earmarked for 3 banks. 80 centres allocated and to be opened.
15. Reports coming to RBI are not in time. The reports should be accurate, time bound and with integrity.
16. RBI's Standing Committee on MSME has advised that Bankers should fix a realistic repayment plan for the loans extended to MSMEs considering their cash flow. Banks should also take appropriate view of issues related to GST etc while sanctioning loans to MSMEs.
17. Banks are advised to conduct Investor Awareness programs in rural areas.

Shri.S.N.A Jinnah, Chief General Manager, NABARD in his special address observed the following:

1. Banks are doing well in the state of Tamil Nadu. The CD ratio continues to be above 100%. Complimented Banks and SLBC-Tamil Nadu.
2. Government of Tamil Nadu is taking effective steps in three areas - Monsoon, Market and Money Supply for the benefit of agriculture and rural people.
3. NABARD is extending financial assistance of Rs.500 crores for restoration/renovation of water bodies.
4. Government of Tamil Nadu has taken up modernisation of Agricultural Produce Market Committees (APMCs) which is termed as the best in the country.
5. The Rural Development and Panchayat Raj Department is encouraging availability of alternate bank finance in rural areas to relieve the people from the clutches of usurious money lenders.

6. Commercial Banks and RRBs have taken various initiatives and have formulated various schemes, like oli vilakku, parakkum pavai etc suitable to meet different needs of all sections of the people.

Action taken report:

1. RBI-Credit Flow to MSME clusters - by RSETIs

Convenor SLBC has informed the forum that 4 RSETIs of Indian Bank are yet to identify clusters and requested Indian Bank to advise their RSETIs to identify a cluster each. He requested the Sponsoring Banks to conduct EDP training to the people in the identified clusters who could also be prospective borrowers. He informed that some banks have already started provided training and Indian overseas Bank have given training in two districts namely Ramanathapuram and Tanjore.

2. RBI-Credit Flow to MSME clusters - study by LDMs in the District.

Convenor, SLBC advised the forum that LDMs of 18 districts have submitted the study report of clusters in their districts. Totally 42 clusters have been covered out of 173. The convenor requested the Lead banks for the remaining 14 districts to complete this task by identifying the clusters.

3. Opening of Banking Outlets in Unbanked Rural Centres in the State of Tamil Nadu

Convenor, SLBC advised the forum that after the concept of banking outlets was introduced, the number of 966 locations identified for opening of brick and mortar branches came down to 482 locations, ie unbanked rural centres and the same has been placed in SLBC website. The convenor further said that while SLBC identifies the URCs and place the list in website of SLBC, the member banks have to select the URCs for opening of their Banking Outlets and get them earmarked with SLBC. So far, three banks have selected 139 URCs out of 482 and got earmarked of which Banking Outlets are opened in 61 centres. There are 341 URCs which are not yet selected by any Bank.

Further the Convenor SLBC informed the forum that SLBC had earmarked a number of URCs to Equitas Small Finance Bank. However the progress of opening was awaited.

Chairman Pallavan Grama Bank reiterated that Banking Outlet model is ideally suited to RRBs and requested for inclusion of RRBs under the scheme. Convener SLBC informed that the request was already forwarded to RBI, Chennai and the reply from RBI Head Office is awaited.

Convenor SLBC raised the question whether SLBC has to allot these 341 URCs to the member banks and pursue for opening of Banking Outlet. SLBC on its part, had sent

communications and reminders to Member Banks to identify the URCs for opening of Banking Outlets, the convenor informed the forum. He suggested that this particular task may be given to LDMs like before, so that they will in turn allot the URCs to the banks, for which the provision should be made by RBI.

4. Action points of the meeting of Chiefs of Priority Sector

Convenor, SLBC told that NABARD, Chennai has provided the details related to action points of SLBC. He requested SLBC to forward the details on Area Development Schemes to the member banks for giving suitable instructions to their branches in the respective districts for their active participation.

CGM NABARD told that according to their study wherever there is RIDF investment, the deposit growth in the banks increased. He further said that investment credit is important than short term production credit.

Convenor SLBC told that Marketing and Investment credit in agriculture are to be given due importance. In TN short term production credit share is on the increase. Without investment credit there will be no capital growth. It is suggested that about 30% to 35% of agriculture credit should go for investment. Chairman SLBC had highlighted the same, he said.

5. Extending Interest Subvention Scheme for Short Term Production Loans to Urban & Metro Branches of Private Sector Banks.

Convenor SLBC, told the forum that regarding the representation from Tamilnad Mercantile Bank on deprivation of interest subvention for the crop loans extended by urban branches of private sector banks is forwarded to RBI, Chennai and the reply in this regard was awaited.

6. Ockhi Cyclone - Declaration of Area/District as affected by Natural Calamity.

Convenor SLBC, told that the declaration of an area/district as affected by Natural Calamity by the State Government is necessary for the banks to initiate extending of relief measures. Hence he requested the State Government to do needful in this regard.

The then District Collector, Kanyakumari district and presently the Managing Director for TAHDCO, informed the forum that the Issue had already been taken up with the State Government. He assured the forum to take it up once again and pursue with the Commissioner for Revenue Authority who is the competent authority to declare natural calamity.

Agenda No: 01

Confirmation of the minutes of the earlier meeting: -

The forum confirmed the minutes of the 152nd meeting of the State Level Bankers' Committee, Tamil Nadu held on 21.12.2017.

Agenda No: 02

Financial Inclusion activities in aspirational districts in Tamil Nadu

Convenor SLBC has informed the forum about the notification of 115 backward districts in the country as Aspirational Districts by Govt. of India where all kinds of development programs including financial inclusion is to be accelerated. In the state of Tamil Nadu, the two districts namely Ramanathapuram and Virudhunagar are notified as aspirational districts. The communication was circulated to all member banks and LDMS. The convenor SLBC has requested the zonal Managers of member banks to advise their bank branches in these aspirational districts to complete aadhar seeding and authentication, RuPay card activation, MUDRA loan and other facilities advised by Government in all sectors including agriculture. These districts will be visited by the Ministers in regular intervals hereafter and already been visited by Hon'ble Union Minister of Defence Ms. Nirmala Sitharaman, a month back.

Convenor SLBC has also informed about the Key performance indicators devised by NITI Aayog for monitoring the progress of Financial Inclusion in these Aspirational Districts. The bank Branches in these districts should actively involve themselves in achieving the goals.

Action: Banks

Agenda No: 03

Amma Two Wheeler Scheme:

Convenor SLBC informed the forum about the launching of "Amma Two Wheeler Scheme" by the Govt. of Tamil Nadu on 24.02.2018. SLBC has advised all the member banks and Lead District Managers about the GOs and operational Guidelines for successful implementation of the scheme.

Convenor SLBC informed the forum about the Salient features of the scheme and suggested that a suitable scheme may be introduced by the member banks, if required and extend the loans.

Chief General Manager, NABARD informed the forum that one of the RRBs (PGB) has attractively devised the new scheme "parakum paavai" and advised other banks can also devise a scheme suitably.

Action: Banks

Agenda No: 04

Certified Credit Counsellor (CCC) - An advisor on MSMEs

Convenor SLBC, informed the forum about the new initiative from SIDBI viz, Certified Credit Counsellor (CCC). To act as CCCs, the counsellors have to go for a certification course on MSME Finance conducted by Indian Institute of Banking and Finance (IIBF). He explained that CCCs would be of help in bridging the information gap and thereby also help banks to make better credit decisions. He suggested that awareness should be made among the MSME entrepreneurs on the availability of CCCs and also suggested that the member banks to make use of CCCs and improve their credit portfolio.

Action: Banks

Agenda No: 05

Investor Awareness - Investor Education and Protection Fund Authority (IEPF Authority) - Request to conduct Awareness Program

Convenor SLBC, informed the forum about the establishment of IEPF Authority under Ministry of Corporate Affairs to promote awareness by conducting awareness programmes in urban areas with professional institutions. Ministry of Corporate Affairs wants active involvement of State Governments. Govt. of TN has advised banks to conduct awareness programmes. SLBC has requested Ministry of Corporate Affairs to provide communication materials in Tamil to circulate among member banks.

CGM, RBI told that RBI also has a fund of similar kind with unclaimed deposits beyond 10 years that is being used for conducting depositor awareness programs.

Action: State Government/SLBC/Banks

Agenda No: 06

Atal Pension Yojana (APY) - People First Campaign in Tamil Nadu

Convenor SLBC, informed the forum about the APY - People First Campaign launched by DFS/PFRDA in the state of Tamil Nadu from 22nd January 2018 to 3rd February 2018. He told that the performance under the campaign was reasonably well in general and in Tamil Nadu, the progress was not satisfactory. However, our State stood in 3rd place pan India, the convenor said.

As per the advise of SLBC, select LDMs conducted one town hall meeting in their districts in co-ordination with District Administration, Govt. departments to create awareness about APY scheme. PFRDA assured reimbursement of expenses @ Rs.25,000/- per town hall meeting.

Action: Banks

Agenda No: 07

Financial Inclusion campaign from 5th to 20th February 2018

Convenor SLBC informed the forum about the FI campaign launched by DFS, MoF, GOI from 5th -20th Feb'2018 involving every bank branch. As the progress during the campaign was very poor, DFS extended the campaign to achieve the set goals.

SLBC had contacted the Additional Chief Secretary to Govt of Tamil Nadu cum the Mission Director and requested for State Government's support at grass root level so that with their participation and partnership with banks, the target would be achieved. Member Banks are advised to achieve the targets.

Action: Banks

Agenda No: 08

Coffee Board - Discontinuation of Interest Subsidy Scheme under Integrated Coffee Development Project.

Convenor SLBC informed the forum about the discontinuation of interest subsidy scheme under Integrated Coffee Development project w.e.f 01.04.2017. All the member banks were requested to note the discontinuation of the scheme and advise their branches financing coffee loans not to submit Interest Subsidy Claims if loans are provided under the Scheme.

Action: Banks

REGULAR AGENDA

AGENDA No: 09

Review of Banking Developments in Tamil Nadu in key parameters as of December, 2017:

The forum noted that the year on year incremental deposit & credit growth as of December, 2017 was 2.31% and 9.71% respectively over December 2016. The CD Ratio has increased from 102.11% as of December 2016 to 109.48% as of December 2017. The share of Priority Sector Advances and Agricultural Advances were 49.28% & 21.79% as against the national norms of 40% and 18%

respectively. The forum also noted that the growth in the Education sector has slightly reduced while Housing Sector witnessed 4.35% growth year on year.

The forum also noted that advances to Weaker Sections grew by 16.29% during the year over December 2016.

The forum also noted that in Co-operative Banks the CD Ratio (without Investment component) increased from 78.68% as of December 2016 to 85.52% as of December 2017, whereas the CD ratio with investments increased from 118.14% to 133.53% in the same period.

Convenor SLBC advised all member banks to submit the data correctly under the newly included priority sector advances namely Incremental Export Credit, Renewable Energy, Social Infrastructure.

Action: Banks

AGENDA No: 10

Review of performance under Annual Credit Plan 2017-18 (April 2017 to December 2017):

The forum took on record, the achievements from April 2017 to December 2017 under ACP 2017-18. Under Priority Sector, the banks in Tamil Nadu have achieved 95% of ACP target. Sub sector wise, Banks achieved 97% under agriculture, 102 under MSME, 79% under Education, 81% under housing, 64% under Export Credit, 63% under Renewable Energy, 36% under social Infrastructure and 94% under Other Priority Sectors. The achievement under Non Priority Sector is 104% of the set target. The overall achievement under ACP 2017-18 is 96%.

AGENDA No. 11

Micro, Small and Medium Enterprises (MSME) sector:

The Convenor, SLBC informed the forum that a sum of Rs. 64740.58 crores was disbursed from April 2017 to December 2017 to Micro, Small and Medium Enterprises. Credit flow to Micro sector stood at 46.57%. The Convenor advised the member banks to improve their lending to Micro Sector, and also advised to achieve other targets in terms of recommendations of Prime Minister's Task Force on MSMEs.

Action: Banks

AGENDA No. 12

Prime Minister's Employment Generation Programme (PMEGP-KVIC):

The Convenor, SLBC informed the forum that banks in the State have disbursed 2130 projects with a margin money assistance of Rs.52.54 crores resulting in generation of employment for 17040 persons. The achievement, as on 31.12.2017, is only 44.15% of the annual target.

The Additional Director, KVIC informed the forum that 696 applications for Rs. 19.35 crores are pending with banks for disbursement and requested SLBC and Banks to dispose them at the earliest.

Convenor, SLBC requested the member banks to advise all their implementing branches to co-ordinate with KVIC/DIC/KVIB and to process the applications in time and achieve the target.

Action: Banks

AGENDA No. 13

PERFORMANCE UNDER NEW ENTREPRENEUR-CUM-ENTERPRISE DEVELOPMENT SCHEME (NEEDS) & UNEMPLOYED YOUTH EMPLOYMENT GENERATION PROGRAMME (UYEGP) 2017-18.

Convenor, SLBC informed the forum that, as on 31.12.2017, the sanctions under UYEGP were 4571 loans with Rs. 3144.40 lakhs subsidy outlay as against 10753 applications with Rs.7664.26 lakhs of subsidy outlay forwarded to the banks.

In case of NEEDS 971 applications were forwarded as against the target of 1300. Banks had given 610 preliminary sanctions and 295 final sanctions by December 2017. There is a need to improve the performance under NEEDS, the Convenor observed.

The Convenor, SLBC requested the member banks to advise all their implementing branches to process the applications in time.

Action: Banks

AGENDA No. 14

Rural Self-Employment Training Institutes (RSETIs):

Convenor, SLBC informed the forum that 31 RSETIs in Tamil Nadu have conducted 725 training programs during the period under review, ie April 2017 to December 2017, wherein 18246 persons were trained of which 4986 persons secured employment and 3706 persons have availed credit from banks to set up their own enterprises.

The Convenor, SLBC requested the sponsoring banks to take steps for increasing the settlement ratio. The RSETIs should comply with the requirements and aim to get A/AA grade, he said.

Action: RSETIs/ Sponsor Banks of RSETI

AGENDA No. 15

Financial Literacy & Credit Counselling Centres (FLCCCs):

Convenor, SLBC informed the forum that 62 FLCCCs are functioning in the state and they have conducted 447 Special Financial Literacy Camps during the quarter ended December 2017. Besides, FLCs in the state had organized 809 target specific camps in the state.

He has advised that as per the guidelines of Reserve Bank of India, FLCs are expected to conduct special camps for a period of one year on digital payments and Rural Branches should conduct one literacy camp per month on digital platforms.

Action: Sponsor banks of FLCs/ Banks

AGENDA No. 16

Details of Educational Loans granted from April 2017 to December 2017:

The forum noted that 49018 loans to the tune of Rs.1329.40 crores have been granted during April 2017 to December 2017 by the banks, of which loans for Engineering/Medical courses account for 30421 loans amounting to Rs 810.60 Cr, 2274 loans for study abroad amounting to Rs.290.08 Cr and 17364 loans to others, to the tune of Rs. 287.21 Cr.

Convenor, SLBC observed that 1220 applications were with banks as on Dec 2017 and advised Member Banks to ensure completion of processing soon.

Action: Banks

AGENDA No. 17

Bank finance under Housing Scheme- (Under Priority Sector)

The forum noted that banks in Tamil Nadu have disbursed 76282 housing loans (up to a limit of Rs.28.00 lacs) to the tune of Rs.6195.43 Crores to the Housing Sector during April 2017 to December 2017.

AGENDA No. 18

Golden Jubilee Rural Housing Finance Scheme (GJRHFS):

The forum noted that banks in Tamil Nadu have disbursed 1126 loans amounting to Rs. 6214.08 Lakhs during the quarter ended December 2017 under the above scheme.

AGENDA No. 19

Credit Flow to Women:

The forum noted that as of December 2017 the share of credit flow to women in the State constitutes 15.29 % of total Bank credit as against the national norm of 5 %.

AGENDA No. 20

Credit flow to Minority Communities:

The forum noted that the achievement under credit flow to Minority Communities by all Banks stood at Rs.3,264.56 Crores for the quarter ended December 2017 where as it was Rs.1,470.64 crores by Public Sector Banks.

Convenor, SLBC informed the forum that achievement is 7.44% against national norm of 15 % of the advances by Public Sector Banks. He urged the Banks to increase credit to Minority communities.

Action: Public Sector Banks/ Minorities Welfare Department

AGENDA No. 21

Kisan Credit Card Scheme (KCC):

Convenor, SLBC informed the forum that banks in Tamil Nadu have issued 15,61,136 Kisan Credit Cards to the tune of Rs. 11,338.44 Crores during the Financial Year, by the quarter ended December 2017. The total number of ATM enabled Kisan Credit Cards issued are 3,74,837.

Convenor SLBC advised all the member banks to submit the correct data on Kisan Credit card and increase issuance of ATM enabled Rupay KCC cards.

Action: Banks

AGENDA No. 22

Self Help Groups (SHG/ NRLM) - Revision of Target

Convenor, SLBC informed the forum of the upward revision of target under SHG Bank Linkage Program from Rs. 7,000 Crores to Rs. 10,500 Crores by TNCDW, vide their letter dated 23.01.2018. The revision was effected based on the demand for SHG Bank Linkage in the state, the letter stated and provided the district-wise revised targets. The forum noted the revision in targets.

AGENDA No. 23

Self Help Groups (SHG/ NRLM):

Convenor SLBC informed the forum that an ambitious target of Rs.10,500 Crores under SHG Bank Linkage is set for the year 2017-18. Banks disbursed Rs.5,277.86 Crores as against the revised target of Rs.10,500 Crores. Achievement stood at 50% and the achievement was satisfactory, considering the fact that the target was revised towards the end of third quarter.

National Resource Person, TNSRLM requested the Bankers to convert the mode of credit facility from Term Loan to Cash Credit mode, The District Central Co-operative Banks and Primary Agriculture Co-operative Banks are contributing around 22-25% of the achievement level. They are also lending in Term loan mode. Hence the Registrar of Co-operative Societies and TNSCB are requested to instruct their Banks to extend the credit to SHGs through Cash Credit mode.

Convenor SLBC suggested that the Meetings of Block Level Bankers' Committee may be conducted after the business hours of the day to enable the Branch managers to attend the meetings.

Action: TNSRLM/RCS/TNSCB/LDMs/Banks

AGENDA No. 24

DEENDAYAL ANTYODAYA YOJANA - NULM

Convenor, SLBC informed the forum that, upto the quarter ended December 2017, Banks had granted 16,466 loans under SEP(I) and SEP(G) to the tune of Rs.224.68 Crores and 57856 SEP (BL) loans were granted to the tune of Rs.1832.25 Crores. In all 74322 loans worth Rs.2056.93 Crores were granted. The SLBC Forum noted the above performance under DAY-NULM.

Convenor, SLBC advised Member banks to process the applications pending with them and achieve the targets.

Action: NULM & BANKS

AGENDA No. 25

TAMIL NADU GOVERNMENT'S SCHEME FOR POULTRY DEVELOPMENT

Dept of Animal Husbandry, Govt. of Tamil Nadu informed that in case of Broiler units, the achievement was 83 against the target of 199 units and in case of Native chicken units, the achievement was 2374 against the target of 2844 units. The representative also said that 7 Broiler unit applications and 18 Native Chicken unit applications are with banks.

Convenor SLBC advised Member Banks to take a suitable action on pending applications with their bank branches.

Action: Member Banks

AGENDA No. 26

PROGRESS REPORT ON ECONOMIC DEVELOPMENT SCHEMES IMPLEMENTED BY TAHDCO

Convenor SLBC informed the forum that the data presented by TAHDCO had been showing applications pendency from the year 2012-13 onwards while the

bankers had been stating that the applications were returned which was not updated at the end of TAHDCO resulting pendency. In view of this, in the past two / three SLBC meetings, the forum had been requesting the officials of TAHDCO to verify the pendency at filed level and reconcile the pendency details with the bank branches. However there has been no considerable progress, he said.

The Managing Director, TAHDCO sought co-ordination of LDMs in this regard. Convenor SLBC replied that the LDMs were already advised to co-ordinate with the District Managers of TAHDCO in reconciling the status of applications in their districts so that pending issues are resolved at district level itself. Again, the LDMs were last advised on 19.02.2018, the Convenor said.

The Managing Director, TAHDCO informed that Utilization Certificates for a subsidy of Rs 89.50 Crores are due from banks pertaining to 6,222 applications.

Convenor SLBC advised the member banks to look into the issues like pending applications and dispose of pending applications/return the application with reason at the earliest.

Action: Banks/ LDMs/ TAHDCO

AGENDA No. 27

Progress Report on Stand Up India Scheme.

The forum noted that the achievement under Stand Up India Scheme, which stood at 3342 loans and Rs.579.79 Crores as on 31.12.2017.(Cumulative since 01.04.2016). The achievement during the year stood at 1113 loans and Rs.151.88 Crores.

Convenor SLBC, advised member banks to grant atleast two loans per branch - one each to SC/ST and to a women beneficiary, as per the GoI's instruction.

Asst. Director, MSME, DI advised that as on 21.12.2017, many applications are pending with banks under various schemes. He suggested that pending applications under various schemes can be dovetailed for the Women Entrepreneur and SC & ST under Stand Up India.

Convenor SLBC, requested all the Member Banks to actively involve themselves in the implementation of Stand Up India Scheme and dispose of all the pending applications immediately.

Action: Banks

AGENDA No. 28

Pradhan Mantri Mudra Yojana (PMMY)

Convenor SLBC, advised that the state target under MUDRA is achieved. However the contribution from the public sector banks needs improvement. As against a target of Rs.8113 Crores, the public sector banks disbursed Rs.6652 crores. With the disbursements by NBFCs and other Micro Finance institutions state target of Rs.15007 crores was surpassed by Rs.2883 Crores.. Convenor, SLBC advised Member Banks to actively involve themselves in financing MUDRA loans under PMMY.

Action: Banks

AGENDA No. 29

Review of Performance under Pradhan Mantri Awas Yojana - Credit Linked Subsidy Scheme (PMAY - CLSS)

The forum noted that the performance of CLSS as on 31.12.2017 advised by HUDCO and National Housing Bank.

Convener, SLBC informed that though the scheme is very good, it has not picked up well. The representative from National Housing Bank informed the forum that there has been improvement in the performance over the last meeting and appreciated the Banks. He requested Member Banks to extend their support to achieve more. He further added that they are ready to provide training for the Bankers and arrange Town hall meetings to the public to create awareness about the scheme. He clarified that implementation of PMAY-G is with the state Governments.

HUDCO, Official advised that on account of enlargement of Chennai Metropolitan Area, more than 1700 villages have come into the eligibility ground and the communication in this regard would be forwarded shortly. The PMAY - CLSS has come into implementation from June 2015, and so even the existing housing loans granted from that date are eligible for subsidy benefit, provided they satisfy the eligibility criteria, the official informed.

Convenor SLBC requested National Housing Bank and HUDCO to provide more details in this regard.

Action: NHB & HUDCO

AGENDA No. 30

PFRDA- Performance under Atal Pension Yojana (APY) as on 31.12.2017

Convenor SLBC, advised that the state of Tamil Nadu is in the 3rd position under APY enrolments and is not satisfactory. The target is 70 enrollments per branch per year and all member banks should try to achieve the target and reach the top position.

Action: Banks

AGENDA No. 31

Review of NPA Accounts in Priority Sector Lending- December 2017

Convenor, SLBC informed the forum that NPAs have been increasing all along. More significantly, NPAs under Education Loans have been growing quarter after quarter in absolute terms as well as in percentage terms and has reached 17.29% which is a cause of concern, the forum noted.

Convenor, SLBC stated that the State Government is being requested in all the forums to provide necessary support for NPA recovery.

Action: Banks / State Govt.

TABLE AGENDA - No: 01

Implementation of MUDRA Scheme for Handloom Weavers

Convenor, SLBC informed the forum that as against a target of 20,000 applications, Banks have sanctioned 17,510 Weaver MUDRA Loans to a tune of Rs.85.35 crores. Banks have 5323 applications pending with them. He advised the Member Banks to expedite processing and achieve the target by March 2018. The Official from the department informed the forum that Tamil Nadu stood first in the implementation of the scheme and thanked all the banks. He requested the Bankers to claim the Margin Money and Interest Subvention Amount through the Portal under the scheme and also to submit claim for the subsidy in cases of loans granted under Weaver Credit Card Scheme with NABARD. He further informed that claims worth Rs.7.72 Crores are pending

with NABARD for which the CGM, NABARD replied that the claims are forwarded to Government of India and the matter has been under follow up by their office.

Convenor, SLBC advised the member Banks to clear the pendency at the earliest and claim margin money & interest subvention amounts.

Action: Banks/NABARD

Table Agenda 2

TNSFAC-Credit Linking of Farmer Producer Organizations (FPOs)

Convenor, SLBC informed the forum that financing of FPOs is picking up in the state. As per the data received from Tamil Nadu Small Farmers Agri. Business Consortium (TNSFAC), 36 out of 42 FPOs are credit linked so far and six FPOs are in the process of approaching banks for financial assistance. TNSFAC had informed that 19 more FPOs are under formation stage.

Convenor, SLBC advised the Member banks to finance FPOs which would also increase Agriculture portfolio of their bank. CGM, NABARD informed that FPOs are doing well and gave an example of a FPO that had availed financial assistance of Rs.68 crores from multiple Banks and the repayment had been one hundred percent.

Action: Banks

TABLE AGENDA - No: 03

Financing of Agri Clinic & Agri Business Centres (AC &ABC)

Convenor SLBC informed the forum regarding salient features of the scheme which is eligible for subsidy. As per the data provided by the National Institute of Agriculture Extension Management (MANAGE), Hyderabad, 1658 applications are pending with various banks in the state of Tamil Nadu and requested to verify the data with their branches and clear the pendency. As far as the subsidy is concerned, it is to be claimed through NABARD. CGM, NABARD informed that all the subsidy claims are cleared and the pendency was brought to NIL.

Action: Banks

TABLE AGENDA - No: 04 (ATR Continuation)

NABARD-Action points of the meeting of Chiefs of Priority Sector

- 1. Discussion on RIDF structures in the State**
- 2. Area Development Schemes of NABARD**

Convenor, SLBC placed the abstract of Completed projects under RIDF, for the information of the forum members. He also informed the member banks of two Area Development Schemes of NABARD ie. (i) Consolidated ADS - Dairy for 14 districts of TN and (ii) ADS - Integrated Farming System (Madurai district). Convener, SLBC advised the member banks to extend loans under the schemes.

Action: Banks

AGENDA No. 32

Success Stories

Convenor, SLBC appreciated Indian Overseas Banks' RSETI at Trichy and Indian Bank's INDSETI at Vellore for sharing their success stories with SLBC. He requested the other sponsoring Banks of RSETIs to share their success stories with SLBC.

Vote of Thanks

The 153rd Meeting of SLBC came to an end with vote of thanks by Smt. K N Manorama, Chief Regional Manager, Chennai II Region, Indian Overseas Bank.

STATE LEVEL BANKERS' COMMITTEE, TAMIL NADU				
CONVENOR : INDIAN OVERSEAS BANK				
153rd STATE LEVEL BANKERS' COMMITTEE HELD ON 08.03.2018				
LIST OF PARTICIPANTS				
Sl.No.	Salutation	Name	Designation	Organisation / Department
I CHAIRMAN				
1	Mr.	Ajay Kumar Srivastava	Chairman SLBC / Executive Director	Indian Overseas Bank
III GOVERNMENT OF TAMILNADU AND RELATED DEPARTMENTS / AGENCIES				
2	Mr.	Hansraj verma I.A.S.	Addl. Chief Secretary	Rural Development & Panchayat Raj, GoTN
3	Mr.	T P Rajesh I.A.S.	Additional Comissioner	Indusrties Department- MSME
4	Mr.	Sajjan Singh R Chavan, IAS	Managing Director	TAHDCO
5	Mr.	K S Santhalingam I.E.S.	ADIED	MSME - DI, Chennai
6	Mr.	Raghuraman R	Addl. Director	Directorate of Agriculture
7	Mr.	A.Eugene	Joint Director	Directorate of Handloom & Textiles
8	Ms.	Gayatri Ratnam Rajesh	Joint General Manager (Projects)	HUDCO
9	Mr.	V S Venkatesan	Dy Director	IC & DIC
10	Mr.	V Venkatakrishnan	Dy. Director	Department of sericulture
11	Major	Boni Vincent	Dy. Director (Funds)	Dept. of Ex-servicemens' Welfare
12	Mr.	B Shely	Asst. Director	TN K & VI Board
13	Mr.	N Ramamurthi	Asst. Director	Development Commissioner - Handicrafts, GOI
14	Mr.	Venkatachelapathy P	Asst. Director	Directorate of Agriculture
15	Mr.	Syed Kaleemulla	Executive (V.I)	SO, KVIC, Chennai
16	Mr.	S Sundar	National Resource Person, NRLM	NRLM- MoRD
17	Mr.	V Rajendiran	A D KVIC (Chennai)	KVIC
18	Mr.	S Ganesan	State Director for RSETIs	NACER Bangalore
19	Mr.	K Srikanth	Asst. General Manager	SEBI
20	Mr.	R Sukumar	Asst. General Manager	SIDBI
21	Mr.	M Chinnathambi	Divisional Director	KVIC, Madurai
22	Mr.	Alok Kumar	Senior Manager	ECGC
23	Ms.	M Srimathy	Agricultural Officer	Agriculture Marketing & Agri Business
24	Mr.	S Maharajan	Handloom Officer	Directorate of Handloom & Textiles
25	Mr.	Sathya	Manager	TCMPF Ltd
26	Mr.	Shiva Sankara Murthi	Manager	Agriculture Insurance Company of India Ltd.
27	Mr.	A R Baluchandar	Officer	TIIC
28	Ms.	M Malar	Assistant	TAMCO
29	Ms.	M S Sandhya	Assistant	TAMCO
30	Mr.	K M Thirunavukkarasu	Senior Consultant	TNSRLM
31	Mr.	Santhanam	Program Leader	DHAN Foundation
IV RESERVE BANK OF INDIA				
32	Dr.	K Balu	Chief General Manager	RBI, Chennai
33	Ms.	Deepa S Raj	Director, DEPR	RBI, Chennai
34	Mr.	S Sathish Kumar	Dy. General Manager	RBI
35	Mr.	S Thyagarajan	Asst. General Manager	RBI
36	Mr.	V Sethuraman	Asst. General Manager	RBI
V NABARD				
37	Mr.	S N A Jinnah	Chief General Manager	NABARD
38	Ms.	S Vijayalakshmi	General Manager	NABARD
39	Mr.	C.Ganesan	Deputy General Manager	NABARD
40	Mr.	Scaria Mathew	Asst.General Manager	NABARD
VI FINANCIAL INSTITUTIONS				
41	Mr.	R N Karthikeyan	Regional Manager	National Housing Bank
VII CO-OPERATIVE BANKS				
42	Ms.	T Chitra	Dy. General Manager	TNSC Bank
43	Ms.	R V Kaveri	General Manager	TNSC Bank
44	Mr.	Kulandaivelu M	General Manager	TNCSARD Bank
VIII REGIONAL RURAL BANKS				
45	Mr.	N Ravichandran	Chairman	Pandiyan Grama Bank
46	Mr.	S Suresh Kumar	Chairman	Pallavan Grama Bank

IX	STATE BANK OF INDIA			
47	Mr.	Ramesh Babu B	Chief General Manager	SBI
48	Mr.	Thandapani G	Dy. General Manager	SBI, LHO
49	Mr.	B Meenakshi Sundaram	Asst. General Manager	SBI, LHO
50	Mr.	G H Santharam	Asst. General Manager	SBI, LHO
51	Mr.	N Sivakumar	Asst. General Manager	SBI, LHO
52	Mr.	S Sivanadiyan	Manager	SBI, LHO
X	PUBLIC SECTOR BANKS			
53	Mr.	K Ramachandran	General Manager	Corporation Bank
54	Mr.	Suthakar R Iyer	Dy. General Manager	Syndicate Bank
55	Mr.	N Selvam	Dy. General Manager	Indian Bank
56	Mr.	C Palaniappan	Dy. General Manager	UCO Bank
57	Mr.	D Lakshmi Narayanan	Asst. General Manager	Central Bank of India
58	Mr.	A Eswaramurthy	Asst. General Manager	Canara Bank
59	Mr.	K Venugopal	Asst. General Manager	Andhra Bank
60	Mr.	M Ramasamy	Chief Manager	Dena Bank
61	Ms.	C Vijayalakshmi	Chief Manager	Oriental Bank Of Commerce
62	Mr.	M Balasubramaniam	Chief Manager	Bank of Baroda
63	Mr.	C V Sudheer	Chief Manager	Union Bank of India
64	Mr.	N P K S Sarma	Chief Manager	Vijaya Bank
65	Mr.	K Anandan	Chief Manager	Punjab National Bank
66	Mr.	P Pradhep Kumar	Senior Manager	Bank Of Maharashtra
67	Mr.	P Velan	Senior Manager	Bank of India
68	Mr.	K Yugandhar	Senior Manager	Syndicate Bank
69	Mr.	P Ganapathy Raman	Manager	Punjab & Sind Bank
70	Mr.	J Ramprabhu	Manager	Central Bank Of India
71	Mr.	P Ravindranath	Manager	Syndicate Bank
72	Mr.	A Vijay	Manager	UCO Bank
73	Ms.	Asmita Kumari	Manager	Corporation Bank
74	Mr.	P Balakrishnan	Manager	Allahabad Bank
75	Ms.	R Radhika	Asst Manager	Vijaya Bank
76	Mr.	G Bheemesh	Asst Manager	Andhra Bank
77	Ms.	Madhusmitha Mahopatra	Asst Manager	Union Bank of India
XI	PRIVATE SECTOR BANKS			
78	Mr.	L Sriram	Vice President	HDFC Bank
79	Mr.	Sujith Krishnan	Dy. Vice President	HDFC Bank
80	Mr.	Ganesh Kumar	Dy. Vice President	Ratnaker Bank Ltd
81	Mr.	M V Radhakrishna	Asst Vice President	Lakshmi Vilas Bank
82	Mr.	Swaroop George	Asst Vice President	The Federal Bank Ltd.
83	Mr.	I Narayanam	Regional Manager	Indus Ind Bank
84	Mr.	George P J	Asst. General Manager	South Indian Bank
85	Mr.	Ramanathan S	Chief Manager	Kotak Mahindra Bank
86	Ms.	Naveena Baskaran	Senior Manager	Axis Bank
87	Mr.	Paulson K Nalpat	Senior Manager	Karnataka Bank
88	Ms.	M Bharath	Area Manager	Ujjivan Small Finance Bank
89	Mr.	S S Chakravarthy	Manager	Catholic Syrian Bank
90	Mr.	S Sriram	Manager	Yes Bank Ltd
91	Mr.	S Bruno Selvis	Manager	ICICI Bank
92	Mr.	R Ganapathy Subramanam	Manager	Citi Union Bank
93	Mr.	Arul Prakash	Manager	Karur Vysya Bank
94	Mr.	R Rajesh	Asst. Manager	Tamilnadu Mercantile Bank Ltd.
95	Mr.	Sabarinathan A	Asst. Manager	Dhanalakshmi Bank
96	Mr.	S Badareenarayanan	Asst. Manager	Karur Vysya Bank
XIII	INDIAN OVERSEAS BANK			
97	Mr.	M.M.Sarangi	General Manager	Indian Overseas Bank
98	Mr.	N.Rajan	Assistant General Manager	Indian Overseas Bank
99	Ms.	K N Manorama	Chief Regional Manager	Indian Overseas Bank
100	Ms.	Padmavathi Ammal	Asst. General Manager	Indian Overseas Bank
101	Mr.	Ambithi Aruna Kumar	Lead Bank Dept / SLBC	Indian Overseas Bank
102	Ms.	K.Maheswari	Lead Bank Dept / SLBC	Indian Overseas Bank
103	Mr.	S.Pravin Kumar	Lead Bank Dept / SLBC	Indian Overseas Bank
104	Ms.	Phatan Salma	Lead Bank Dept / SLBC	Indian Overseas Bank
105	Mr.	A Sakthivel	Lead Bank Dept / SLBC	Indian Overseas Bank