

State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

Minutes of the 174th Meeting of SLBC

The 174th meeting of SLBC, Tamil Nadu was held on 6th of June 2023, at Hotel Ambassador Pallava, Chennai.

Welcome Address:

Shri. Ajay Kumar Srivastava, Chairman SLBC, Tamil Nadu and MD & CEO, Indian Overseas Bank welcomed Thiru. Thangam Thennarasu, Hon'ble Minister for Finance and Human Resources Management, GoTN, Thiru. T. Udhayachandran, I.A.S, Principal Secretary to Government, Finance Department, GoTN, Shri. V.V.S. Kharayat, Director, DFS, Gol, Smt. Uma Sankar, Regional Director, Reserve Bank of India, Chennai, Shri.Venkatakrishna, Chief General Manager, NABARD, Chennai, Shri. Mohan.M, General Manager and Convenor, SLBC, Secretaries/HODs GoTN, Lead District Managers, Senior Bankers, and representatives from various agencies.

The ACP for the FY 2023-24 for the State of Tamil Nadu was released by Hon'ble Minister for Finance and Human Resources Management Shri. Thangam Thennarasu, GoTN.

CHAIRMAN'S ADDRESS:

The Chairman, SLBC, Tamil Nadu and MD & CEO, Indian Overseas Bank welcomed the participants and thanked the Hon'ble Minister for sparing his valuable time in participating the meeting and requested him to chair such meetings in future too and share his knowledge and experience among the bankers.

The Chairman spoke briefly on Global, Domestic, and banking developments in the State of Tamil Nadu. He highlighted the performance of banks under various parameters for the year ended March 2023. He thanked the Central Government, State Government, RBI, NABARD for their good support and guidance given to SLBC and Member Banks.

Highlights of the Presidential Address by Thiru. Thangam Thennarasu, Hon'ble Minister for Finance, Human Resources Management, GoTN

- The Hon'ble Minister appreciated banks for their performance for the year ended March 2023 and continuous support for the growth of the State's economy.
- He highlighted the various flagship schemes introduced by the Government in the last two years to cater to the diversified needs of the people like Chief Minister's breakfast scheme, free bus pass scheme for Women, Moovalur Ramamritham Ammaiyar Pudhumai Pen Scheme etc., to name a few.
- He exhorted that collaboration between the banks and the State Government can help in achieving greater impact for the benefit of the people of the State.
- He mentioned that the SHG target for the year 2023-24 is fixed at Rs.30,000 crores and requested the banks to achieve the target. He raised his concern over decrease in advance made by banks under Education segment.
- He requested banks to use Tamil language in ATMs and front office of the branches. **(Action: Banks)**

Highlights of the Address by Thiru Udhayachandran, IAS, Principal Secretary to Government, Finance Department, Tamil Nadu

- He suggested to review and redesign the format for conducting the SLBC meetings in order to have more data driven discussions and to focus more on top & bottom performing Districts and Banks in various Govt. Schemes. Further, apart from LDMs, all District Collectors and field level functionaries of the concerned departments shall be invited to join the meeting virtually to share the challenges and best practices. **(Action: SLBC)**
- Technical sub-committee may be constituted to look into the quality of data being captured and to incorporate end to end digitalization. Further, MIS formats may be redesigned to capture more granular data for having better data driven discussion during SLBC deliberations **(Action: SLBC, TAHDCO, NULM, NRLM, MSME, IT department, Govt. of Tamil Nadu, Banks, RBI – May be the members)**

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

- He requested the banks to actively participate in the ongoing three months Gram Panchayat campaign and sought the support of the State Government in this regard. He suggested to use the services of the anganwadi and other grass root level workers in this GP campaign.
- He requested banks to speed up the process of disposal of applications under PM SVANidhi scheme. In this regard, he requested the State Government to suitably advise the District Administration through ULBs to facilitate the borrowers in completing the loan process at the branches.

Highlights of the special address by Smt. Uma Sankar-Regional Director-RBI, Chennai:

- Regional Director, RBI advised the banks to sensitize their staffs to reduce the quantum of unclaimed deposit. **(Action: Banks)**
- She requested the Banks and SLBC to identify the mode of coverage in unbanked centers and extend banking services to these centers. **(Action: SLBC and LDMS)**
- Ariyalur, Dharmapuri, Kallakurichi, The Nilgiris and Tiruvarur are not having any specialized MSME bank branch. She urged the bankers to open a specialized MSME branch in these districts. Further, the Scheduled commercial banks shall ensure that the credit needs of MSE clusters are appropriately included in the exercise of preparation of branch/ block level plans. **(Action: SLBC and Lead Banks)**
- She requested banks to appoint the regular Financial Literacy Counsellors in FLCs. **(Action: SLBC and lead banks)**
- Digitization of land records and access to banks for creation of online charges are yet to be implemented in Tamil Nadu and requested concerned authorities to take appropriate action to implement the same at the earliest. **(Action: State Govt.)**

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

- Congratulated banks for achieving the targets under Priority Sector lending for the FY 2022-23.
- Requested banks to cover all the eligible farmers under KCC saturation under camp mode.
- ACABC scheme is extended up to March 2024.
- Agriculture Marketing Infrastructure Scheme is also extended up to 31st March 2026.

Agendas

Agenda	Deliberations	Action to be taken by
<p><u>Agenda No.01: Financing to Self Help Groups:</u></p> <p>Convenor reviewed the performance of the banks for the Year 2022-23 and requested the member banks to achieve the target of Rs.30,000 crores for the FY 2023-24.</p>	<p>Finance Secretary: Banks need to increase the average loan ticket size so that the target of Rs.30,000 crores can be achieved comfortably. Further, he added that NPA under SHG credit is very low. He also suggested that grading and rating activity may be done for SHGs which enables them to go for credit. Requested the banks to take up with their field level officials to increase their push towards lending to SHGs. Requested NULM and TNCDW to take up habitation wise data collection, as nearly 15 to 20% of the people are still outside the formal banking sector.</p> <p>MD-TNCDW: With respect to credit to SHGs, as on 31.05.2023, banks in the State have achieved around Rs.2000 crores but the momentum must accelerate and achievement of Rs.2500 crores every month is required to achieve the target of Rs.30,000 crores credit to SHGs. Tamil Nadu is next to Andhra Pradesh and Telangana when it comes to average ticket size and requested the banks to increase the ticket size to the matured SHGs. NPA under SHG-BLP is around 4.35% and the State Government is working to strengthen the community-based recovery mechanism to further reduce this NPA level and requested the banks to share the list to take up the matter at the district level for helping in recovery.</p>	<p>All Banks/ TNCDW/TNULM/State Government</p>

	<p>DGM, RBI: Requested the District administration to support DHAN foundation (NGO), who is operating the CFL for conducting financial literacy programmes at panchayat level.</p>	
<p><u>Agenda No.02-TN- DAY-NULM</u></p> <p>Convenor reviewed the performance of banks under SEP-I, SEP-G, SEP-BL to SHG and Urban SHG as on 31.03.2023. He further informed the banks that TNULM had fixed a target of Rs.10,000 crores for the FY 2023-24 and requested the banks to achieve the same.</p>	<p>Finance Secretary: With more than 52% of people living in urban area, requested banks to be more proactive in lending to the needy and thereby increase the achievement in the years to come.</p> <p>ED-TNCDW: As per the survey conducted, out of 3200 SHGs across the State, average loan size under SEP-I is around Rs.55,000 whereas the maximum eligible limit is Rs.2 lakhs. Similarly, for SEP-G the average loan size is Rs. 3.45 lakhs whereas the maximum eligible limit is Rs.10 lakhs. Also, the average ticket size of Non-NULM SHG is more than the loan ticket size of NULM SHG. She requested banks to follow the RBI guidelines in fixing the credit regarding 1st, 2nd and 3rd dosage to SHG groups which will help in achieving the target of Rs.10,000 crores. Regarding six resettlement tenements, she requested banks to provide doorstep banking and revisit their KYC norms for opening of bank accounts as the people here are mainly migrants having proof of address elsewhere. She also suggested that in State of Maharashtra, banks are accepting the identity card issued by post office as an identity proof.</p>	<p>All Banks</p>

	Likewise, in Tamil Nadu, the same may be explored by accepting Postal ID as a proof for opening bank accounts for these people.	
<p><u>Agenda No.03:</u> <u>Micro, Small and Medium Enterprises Sector:</u></p> <p>Convenor briefed the forum on the performance of the banks under MSME sector for the period ending 31st March 2023 and requested the banks to improve their lending to MSME sector especially to Micro Enterprises.</p>	<p>Finance Secretary: Tamil Nadu is the leading state under MSME and wanted banks to give more thrust to this sector. Similarly, regional disparities should be addressed by the banks.</p> <p>Industries Commissioner: Two loan facilitation drive is planned across all the districts between July 2023 and February 2024 under all the Government schemes except SHG. Requested banks to disburse a minimum of Rs.50 crore during each of such drive with 1/3 of disbursement under Government Schemes and remaining to other viable projects coming under MSME sector.</p>	All Banks
<p><u>Agenda No:04:</u> <u>Performance under NEEDS & UYEGP Scheme 2022-23:</u></p> <p>Convenor informed the forum about the performance of banks under UYEGP and NEEDS as on 31.03.2023 and furnished the data on</p>	<p>Industries Commissioner: State has shown a record performance under NEEDS and UYEGP with more than 1000 sanctions for the first time under the scheme for FY 22-23. Further, bigger projects needs to be financed under NEEDS.</p>	All Banks

<p>performance as on 18.05.2023. He further congratulated the banks for surpassing the targets under both the schemes.</p>		
<p><u>Agenda No.05:</u> <u>Review of PMEGP:</u></p> <p>The performance of the banks under the scheme as on 31.03.2023 was reviewed by the Convenor & he congratulated banks for achieving the target for March 2023.</p>	<p>Industries Commissioner: Under PMEGP, in the Year 2021-22, we had achieved Rs.76 crore whereas in the Year 2022-23 we had achieved Rs.130 crore which is almost double and thanked the banks for this achievement.</p>	<p>Banks</p>
<p><u>Agenda No.06:</u> <u>Review of PM SVANidhi scheme:</u></p> <p>Under the scheme, the performance of the banks under all the three tranches were reviewed by the Convenor and he requested the Member Banks to process all the pending applications at</p>	<p>Finance Secretary: Enquired whether the services of BCs can be utilized for disbursement of first tranche loan amount by themselves. The Convenor replied that BCs can source the applications but do not have the discretion to lend. He expressed that CIBIL need not be insisted for loans under PM SVANidhi, Education loans and requested RBI/DFS to provide some clarity in this regard.</p> <p>Additional Commissioner-Municipal Administration: The number of applications returned by banks are on a larger side esp., from banks like HDFC, PNB wherein around 73% applications were returned in first</p>	<p>All Banks/RBI/DFS</p>

<p>the earliest.</p>	<p>tranche. Requested banks to co-ordinate with ULBs for processing eligible applications and reduce the number of applications returned.</p> <p>ED-TNCDW: While we are comparing the percentage of sanction to disbursed, GOI is comparing the target Vs achievement. For TN, the target was fixed at 3.5 lakhs applications whereas disbursement was made only for 2.34 lakhs applications. Similarly, average time taken to sanction a loan of Rs.10,000 is 39 days which is on higher side. Also, around 1.88 lakhs applications have been returned by banks. She further informed that CIBIL is being insisted by banks and requested banks not to insist for CIBIL which will in turn help in speedy process of loan at field level.</p>	
<p><u>Agenda No: 07:</u> <u>Progress on</u> <u>Economic</u> <u>Development</u> <u>Schemes</u> <u>implemented by</u> <u>TAHDCO:</u></p> <p>Convenor reviewed the performance of the banks under the scheme as on 31.03.2023 and advised banks to process long pending applications on priority basis and submit Utilization Certificate without further</p>	<p>MD-TAHDCO: Pendency of applications at branch level for more than three months is around 18562 applications. Banks are insisting on CIBIL, and delay is also due to change of manager at branch level. End-to-End digitization will be rolled out within 10 to 15 days which will help in improving the disbursement percentage. Submission of Utilization Certificate is also not done by many bank branches.</p> <p>Finance Secretary: When compared to other schemes, processing of applications under TAHDCO scheme is receiving lukewarm response at the field level. Plans to utilize the services of retired bankers are being considered while screening of applications at the committee level so that returns are minimal.</p>	<p>All Banks</p>

delay.		
<p>Agenda No.08: PMMY</p> <p>Convenor briefed the forum on the performance of the banks under Mudra Scheme namely Shishu, Kishore and Tarun categories and requested banks to actively participate in lending under Mudra scheme and achieve the targets.</p>	<p>Finance Secretary: The performance of the banks may be reviewed in the district and the district officials participating in the BLBC and DCC should provide the qualitative data. Informed that suitable instructions shall be given to district officials participating in the BLBC meeting. As advised earlier, Technical sub-committee needs to be formed to look into the quality of data being captured for having better data driven discussion during SLBC deliberations</p> <p>DGM, RBI informed that a one-day workshop is scheduled next month for bankers regarding data definition.</p>	<p>All Banks/SLBC</p>
<p>Agenda No.09: Weaver Mudra Scheme</p> <p>Convenor requested the banks to increase the loan amount to the maximum of Rs.2 lakhs as per banking norms/guidelines.</p>	<p>JD, Handloom Department thanked the Member Banks for their active support in making the State No.1 for the past seven years. Out of the 13633 applications sanctioned by banks only 5160 has been uploaded in the PNB portal. In order to get the margin money assistance/subsidy he requested the banks to upload the remaining applications in the PNB portal without delay.</p> <p>Finance Secretary advised the banks to upload the data in the PNB portal without further delay as it involves margin money assistance for the weavers.</p> <p>Canara Bank which is having the highest number of applications to be uploaded informed that necessary steps will be taken for uploading the remaining applications at the earliest.</p>	<p>All Banks esp. Canara Bank</p>

<p><u>Agenda No.10:</u> <u>PMFME Scheme</u></p> <p>Convenor informed the forum about the status of applications as on 17.05.2023 and requested the Member Banks to sensitize their field level functionaries/ branches on speedy processing of all eligible applications.</p>	<p>Industries Commissioner sought the cooperation of the banks to achieve the target and recommended a weekly review of performance of banks.</p>	<p>All Banks</p>
<p><u>Agenda No.11:</u> <u>Status of Jansuraksha Schemes:</u></p> <p>Convenor briefed the forum on the Status of enrolments under the Jansuraksha Schemes as on 31.03.2023.</p>	<p>The Convenor further informed that regarding the 3-months GP campaign, our State is in bottom 5 with only 10% coverage. He requested the Member Banks to actively participate in the campaign which is ending on 30.06.2023.</p>	<p>All Banks</p>
<p><u>Agenda No.12:</u> <u>Resumption of nationwide AHDF KCC campaign:</u></p> <p>Convenor informed about the Department of Animal Husbandry and Dairying &</p>	<p>Fisheries Department informed that banks in the State have sanctioned 5259 applications last year out of 50,000 applications received. Banks especially in 14 coastal districts are advised to process all eligible pending applications so that we can achieve Rs.100 crores disbursement this year.</p> <p>Animal Husbandry Department requested the banks to speed up the</p>	<p>All Banks</p>

<p>Department of Fisheries notification on resumption of nationwide campaign from 01.05.2023 to 31.03.2024. He also informed on the continuation of ACABC scheme up to 31.03.2024 and extension of new AMI scheme up to 31.03.2026.</p>	<p>process of sanctions as the rate of processing has slowed down after March.</p> <p>Agri Marketing Department requested the Member Banks to make use of e-NWR facility.</p> <p>Finance Secretary requested the Member Banks to go on campaign mode to process all eligible applications and make use of the huge potential available under the Agriculture Marketing Infrastructure scheme in the State.</p>	
<p><u>Agenda No.13:</u> <u>National Level Financial Literacy Quiz for Government School Students</u></p>	<p>The Convenor briefed about the initiative of RBI on National Level Financial Literacy Quiz for Government School Students belonging to class VIII-X and requested the Member Banks to get actively involved in the event</p>	<p>Lead Banks</p>
<p><u>Agenda No.14:</u> <u>Action points emanated from 27th standing committee to review credit flow to MSME sector:</u> Convenor briefed the forum about various action points emanated out of the 27th standing committee meeting of RBI for reviewing the credit flow to</p>	<p>DGM, RBI further briefed the following action points for the benefit of the forum:</p> <ul style="list-style-type: none"> i) Digital Products for MSME Lending ii) Disposal of MSME loans iii) Pre-Packaged IBC resolution Process iv) On boarding of CPSEs and Corporate Buyers on TReDS platform v) Credit to New to Credit (NTC) segment of MSMEs vi) Awareness amongst MSMEs 	<p>All Banks</p>

<p>MSME sector and advised Member Banks to take note of the same while lending to MSMEs.</p>		
<p><u>Agenda No.15:</u> <u>NSFI-2019-2024</u></p> <p>Convenor requested the Member Banks to take appropriate action to ensure that universal access to financial services is provided to all villages within a 5 kms radius/hamlet of 500 households in hilly area.</p>	<p>Finance Secretary wanted the coordinates of latitude and longitude to be plotted on the GIS map so that unbanked habitations, villages may be identified. He also wanted to have the list of bank-wise, branch-wise BC details and requested TNCDW/RD department to sponsor credit worthy PLF office bearers as BCs to banks. He wanted to improve the efforts of Financial Inclusion as nearly 40 lakhs women, as head of the family, is not having access to formal banking system and wanted banks to open accounts for them as the Government is planning to launch new schemes for their benefit, which will be under DBT.</p> <p>RD, RBI: Requested banks not only to open such bank accounts but also see that such accounts are being operationalized on a regular basis.</p>	<p>All Banks/TNCDW</p>
<p><u>Agenda No.16:</u> <u>Specialized MSME branches</u></p> <p>Convenor informed that as per RBI's Master Direction all districts in the State should have at least one specialized MSME branch and as per their report, five</p>	<p>Finance Secretary wanted the Banks to open specialized MSME branches in the following districts viz., Ariyalur, Dharmapuri, Kallakurichi, The Nilgiris and Tiruvarur where there is no such specialized MSME branch so far. He also emphasized the need for support to MSME sector as Tamil Nadu is having the largest number of MSME units in the country and acts as a huge driver for pushing the economy.</p>	<p>All Banks</p>

<p>districts viz., Ariyalur, Dharmapuri, Kallakurichi, The Nilgiris and Tiruvarur are not having any specialized MSME branch. He advised the Member Banks to open/categorize at least one of their branches as specialized MSME branch at the earliest.</p>		
<p><u>Agenda No.17:</u> <u>Acceptance of digitally signed EC and CC</u></p>	<p>The Convenor briefed on the Government of Tamil Nadu initiative on implementing Project STAR to issue ECs and CCs online and requested the Member Banks to sensitize their branches to accept the ECs/CCs with QR code, digital signature of the Sub-Registrar.</p>	<p>All Banks</p>
<p><u>Agenda No.18:</u> <u>Integrated Public Tech platform for Finance:</u> Convenor briefed the forum on RBIs initiative in developing an Integrated Public Tech Platform for Finance (IPTPF) with an attempt to make credit available to all segments of society in a</p>	<p>Finance Secretary stated that IT department of the State Government developed a similar product which was already demonstrated, but there was delay in implementation and requested RBI to speed up the process. DGM, RBI wanted the State Government to support the initiative of online charge creation through digitalization of land records.</p>	<p>RBI/State Government</p>

frictionless manner.		
<u>Agenda No.19:</u> <u>Filling up of vacancies of Financial Literacy Counsellors</u>	The Convenor informed the RBI's observation of vacancy in 17 centers where FLC have to be appointed. SLBC advised the three banks viz., Canara Bank, Indian Bank and Indian Overseas Bank being the sponsor banks of FLCs to fill up the vacancy at the earliest and advise us in this regard	Indian Bank/ IOB/ Canara Bank
<u>Agenda No.20:</u> <u>Fintech Adoption</u>	informed the forum on RBI's advice to Banks on wider adoption of Fintech, particularly in agriculture sector, which will help in bringing more investment in this sector	All Banks
<u>Agenda No.21:</u> <u>Expanding and Deepening of digital payment ecosystem in the identified districts</u>	The Convenor informed that three more districts viz., Ariyalur, Tenkasi and The Nilgiris has been identified for 100% digitization and requested IOB, SBI and Canara Bank having Lead District responsibilities in the respective districts to take note of the same and appoint a nodal officer for overseeing the 100% digitization and provide the monthly report to Head Office, RBI through SLBC.	IOB/SBI and Canara Bank
<u>Agenda No.22:</u> <u>Atal Pension Yojana</u>	The Convenor informed about the performance of banks under the scheme as on 31.03.2023 and congratulated the banks who have achieved the targets for the FY 2022-23. He requested Member Banks to put in more efforts so that all the banks achieve the targets for 2023-24.	All Banks
<u>Agenda No.23:</u> <u>Dues related to loans availed under Tie-up arrangement</u>	District Collector-Thanjavur: Informed the forum that Individual Crop loans and other harvesting, transportation loans were given to farmers under corporate guarantee of M/s. Thiru	SLBC/SBI/Union Bank of India/ICICI/Bank of Baroda

<p>with M/s. <u>Thiruarooran</u> <u>sugars-Thanjavur</u> <u>District</u></p>	<p>Arooran Sugar Mill, Thanjavur district. The mill went for liquidation under NCLT. The farmers are being served notices by banks demanding repayment of interest o/s even though the scheme of compromise has been accepted by concerned banks. The farmers have raised concern with the district administration in this regard. Hence, the District Collector requested the concerned banks for:</p> <ul style="list-style-type: none"> ➤ Waiver of interest o/s of farmers (M/s. Thiru Arooran Sugars) ➤ Necessary update may be made in their CIBIL for enabling them to avail loans in future. <p>Commissioner, Department of Sugars, GoTN informed that similar issue was also there in Cuddalore district where the said mill is having their unit. This is creating problems for the farmers in both Thanjavur and Cuddalore district and wanted early action in this regard. Similar issue is also coming up with another company Sri Ambika Sugar Mills which is going for liquidation and Tharani Sugar Mills in Tiruvannamalai, Tenkasi and Villupuram.</p> <p>Finance Secretary expressed serious concern over this issue and requested a sub-committee be formed with concerned stakeholders for early resolution of the problems as it is a very sensitive issue.</p>	
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REGULAR AGENDA of the 174th SLBC Meeting:

The forum confirmed the minutes of the 173rd SLBC meeting held on 02.03.2023. Action Taken Report of 173RD SLBC meeting was placed in the forum.

ADDITIONAL TABLE AGENDA of the 174th SLBC Meeting

Table Agenda	Deliberations	Action to be taken by
<p><u>TABLE AGENDA</u> <u>No.01: ANNAL</u> <u>AMBEDKAR</u> <u>BUSINESS</u> <u>CHAMPIONS</u> <u>SCHEME:</u></p> <p>Convenor informed the forum about the new scheme called Annal Ambedkar Business Champions Scheme launched by Government of Tamil Nadu on 12th May 2023. Convenor requested the Member banks to go through the detailed guidelines and make active participation in the implementation of the scheme.</p>	<p>Commissioner DIC briefed the forum about the scheme, the guidelines/modalities for implementation of the scheme, which is first of its kind in the country. Requested the Member Banks to go through the guidelines and make active participation in the scheme to achieve Rs.100 crore disbursement before Dec'23</p>	<p>All Banks</p>
<p><u>TABLE AGENDA</u> <u>No.02: GRAINS</u> <u>SCHEME</u></p> <p>Convenor placed the above Table Agenda for</p>	<p>Secretary, Agriculture Department gave a detailed power point presentation about the scheme and important documents required under the scheme.</p> <p>Finance Secretary wanted a sub-committee to be formed for GRAINS project to know the banker's requirement</p>	<p>SLBC</p>

presentation by Secretary, Agriculture Department.	on MIS, Integration, data fields to be captured etc., so that the transition happens smoothly.	
<u>TABLE AGENDA</u> <u>No.03:</u> <u>Establishing Rural Self Employment Training Institutes (RSETIs) in newly formed districts</u>	The Convenor requested Indian Bank and Indian Overseas Bank, being the Lead Banks in the districts, to open RSETIs in the newly formed districts viz., Ranipet, Tirupattur, Kallakurichi, Chengalpattu, Tenkasi and Mayiladuthurai apart from Sivagangai at the earliest.	Indian Bank/IOB
	Secretary, TNUHDB requested major banks to participate in their schemes especially in city like Chennai where large number of projects are coming up. Finance Secretary requested all the banks to co-operate and come forward to lend for such projects. He also requested NABARD to speed up the process of computerization of PAACS at the earliest.	All Banks/NABARD

Vote of Thanks:

Shri. Rajeswar Reddy, Field General Manager, Indian Bank delivered the Vote of Thanks.