

State Level Bankers' Committee, Tamil Nadu
Convenor: Indian Overseas Bank
Minutes of the 143rd Meeting of SLBC
Held on 18.09.2015

143rd meeting of SLBC, Tamil Nadu was held at Chennai on 18th September 2015. List of participants is furnished in the Annexure. The meeting was chaired by Shri.Atul Agarwal, Executive Director, Indian Overseas Bank.

Welcome Address:-

Shri.M.M.Sarangi, General Manager (Officiating) and Convenor, SLBC Tamil Nadu welcomed the participants to the 143rd meeting of SLBC, Tamil Nadu. He has highlighted the various special SLBC meetings and Sub committee meetings organised by SLBC after the 142nd meeting. He also briefed the forum about the 37 Town Hall Meetings held throughout the State with the active Co-operation of Member Banks and LDMS for maximising the enrollments under the three Jansuraksha schemes. He has acknowledged the role played by LIC in providing logistics for all the 37 meetings and also acknowledged the role played by General Insurance Companies who made presentations on PMSBY to the public in some of the meetings.

Convenor, SLBC informed the forum that as per the directives of Ministry of Finance, SLBC, Tamil Nadu has drawn a schedule for conducting "Mega Credit Camps " in 33 centres in the State for MUDRA loans between 25th September,2015 to 02nd October, 2015. He also informed that the responsibility of organising the meeting has been given to a nodal bank at each centre.

The Convenor, SLBC appealed to the member banks to advise all their branches in the State to actively participate in the Mega Credit Camps organised in their respective districts and to distribute maximum number of loans under the 3 MUDRA schemes namely "Shishu, Kishore and Tarun". He also informed the forum that SLBC is contemplating to establish a Toll Free Number for MUDRA loans.

Inaugural Address:-

In his inaugural address, Shri.Atul Agarwal, Executive Director of Indian Overseas Bank and Chairman of the meeting welcomed the participants and informed the forum that the performance of the first quarter of 2015-16 ended 30.06.2015 was to be reviewed in the 143rd meeting of SLBC.

Chairman, while appreciating the good performance under various parameters by the banks, advised the forum that there is a shortfall of nearly 10 % of the proportionate target under Annual Credit Plan. He advised the member banks to show equal level of performance under Annual Credit Plan also.

He also congratulated all the bankers for their excellent performance under three "Jansuraksha" schemes and for having opened 69.24 lac accounts under the three schemes. Chairman also appreciated the member banks and LDMS for having conducted 37 Town Hall Meetings successfully.

He also listed the performance highlights of the banks in Tamil Nadu during the first quarter of 2015-16 ended 30th June 2015:-

1. CD ratio of the State continues to be above 100 percent. The present level is **114.00%**.
2. Deposits have increased by 10.73 % (year on year).
3. Credit increased by 4.57 % (year on year)
4. Priority Credit stands at **42.89 percent**.
5. Agricultural Advance stands at **18.29 percent**.

Chairman informed the forum that banks have achieved 90 % of the proportionate target under Annual Credit Plan during the first quarter of 2015-16. He also informed the forum that banks have achieved 93 % under Farm sector, 95 % under MSE, 72, 73 and 82 % under Education, Housing & Others respectively.

Chairman advised the forum that "under reporting "or" Non- reporting by the banks in the districts could be one of the reasons for the lesser achievement under ACP. The ACP data is collected by LDMS in the districts

from the district Co-ordinators of member banks. SLBC is getting several complaints from LDMs that many member banks are not submitting accurate data in time.

He has requested the member banks to issue strict instructions to all their District Co-ordinators / Regional/ Zonal heads to ensure that the actual disbursement data under various heads of ACP is reported to the LDM within 30 days from the end of each quarter and controlling offices should send a confirmation to SLBC that all their district Co-ordinators have submitted accurate data in time to the respective LDMs.

Chairman also advised the member banks to submit data on the recently included categories of priority sector namely Export Credit, Social Infrastructure and Renewable Energy from the next meeting onwards. He also advised that the progress under TAHDCO, NEEDS & UYEGP schemes and weaver's credit card categories is not satisfactory and advised the member banks to clear the pending applications, in the above schemes at the earliest.

Financial Inclusion:

Chairman advised the member banks to ensure that RuPay cards are issued to all PMJDY account holders and also to ensure that the cards are activated. He also advised the member banks to engage Business Correspondents in all the Urban wards allotted to them by the LDMs for the purpose of payment of Social Security Pensions. He also advised the member banks to get all their Business Correspondents trained and certified under IIBF training module.

1. Agriculture

Chairman advised the member banks to achieve 100 % of the ACP target under Agriculture. He also requested the State Departments of Agriculture, Horticulture, Animal Husbandry & Fisheries to guide the bankers in identifying newer profitable investment credit projects suitable to each area of the State and also to guide the farmers to take up such projects.

Educational Loans:-

Chairman informed the forum that Education loans are social investments and banks should take active part in helping the deserving members of the society. He also said that the rising NPA level in this category is the most worrying factor. The percentage of NPA under Education Loans in the State continues to be on the top with 11.33 % as of June 2015.

Before concluding his speech, Chairman once again congratulated all the bankers and Lead District Managers for their contribution and support in recording very good results under most of the parameters. He also thanked the State & Central Government, RBI and NABARD for their support and guidance extended to SLBC at the State Level and to the LDMs at the district level.

Keynote Address:-

Shri.K.Shanmugam, I.A.S., Principal Secretary (Finance) Government of Tamil Nadu observed the following in his keynote address:-

1. Agriculture Credit should be more focussed on the productivity oriented credit instead of financing mere crop loans.
2. More emphasis can be given for financing micro irrigation schemes, water conservation projects, allied sectors like Animal Husbandry.
3. We are aware that people in the Western and Northern belts of Tamil Nadu are relatively prosperous (especially farmers) because they have been giving more thrust on Animal Husbandry.
4. Every farmer in those districts is having a minimum of 2-3 Dairy Animals, Goat (or) Sheep, poultry birds etc.
5. They are having very big Dairy , Poultry, Goat and Sheep farms dominating the entire Western and Northern districts, which gives them very good economic strength which is very much lacking in the Eastern and Southern Parts of Tamil Nadu.
6. The Lead District Managers and District Development Managers of NABARD in the Southern parts of the State are requested to give emphasis on extending credit assistance for allied sector in a big way.

7. More specifically Mini Dairy farms can be promoted instead of giving them single animals. The farmers who have land with irrigation facility to grow fodder may be encouraged to start mini Dairy units with 5, 10 or 15 animals.
8. The unemployed educated youth can also be encouraged to take up Mini Dairy activity. Recently at Salem District, he has seen a Mini dairy with 17 Holstein Friesian Cross animals established by a person who studied upto 12th Standard. He has 2 $\frac{1}{2}$ - 3 acres of land and he is cultivating only fodder. Such models can be replicated in Southern Districts.
9. We should be more innovative. The Farmers Producer Companies are to be formed for adoption of better technology, processing, cultivation and marketing thereby they can improve their income level very much.
10. Recently he saw a consortium of Guava farmers formed by a former Dean-Agriculture, which helps them in maximising their returns. Similarly groups of Pulse farmers, Mango farmers, Maize farmers have been formed and are operating in various parts of Tamil Nadu.
11. There is a scheme in Government of Tamil Nadu. Any agro processing unit established in the rural area and if 25 % of the share holdings are given to the farmers, then that share investment amount can be met by Government.
12. Bankers are requested to encourage formation of Farmer Producer Groups and use them as their potential vehicle for their lending. Such formation of Farmer Producer Groups will definitely encourage large business houses to set up agro processing units in the rural areas.
13. MSME is another important area for the progress of the State. After the Global Investors Meet conducted in Tamil Nadu, there is vibrancy in the industrial arena. People are willing to invest in the State. They will become the potential clients for the bankers.

Special Address:-

Dr.J.Sadakkadulla, Regional Director, Reserve Bank of India in his special address observed the following:

1. The Committee on Financial Inclusion headed by Executive Director of RBI visited Kancheepuram on 16.09.2015 to attend the DCC meeting.
2. The Committee has interacted with Business Correspondents of various banks and observed that the BCs are getting very good income. The Committee was happy about the BCs getting good income and was also happy about their performance.

3. The functioning of RSETI and FLCCC were also seen by the Committee and the Committee was happy about their performance.
4. As part of the Tamil Nadu Global Investors Meet, RBI has convened an MSME meeting attended by Principal Secretary, MSME, Government of Tamil Nadu and two Ministers from Tamil Nadu Government. Representatives of Member banks have also participated in the meeting.
5. RBI has given license to 10 small banks recently. They will be entirely priority sector oriented banks more or less on the lines of Local Area Banks. The branches will be established mainly in the areas where there is no Commercial bank branch.
6. Few months back RBI has permitted 11 payment banks. All the above attempts are to include financially, the so far excluded people.
7. The member banks are requested to provide data on disaggregated newer form of priority sector guidelines without fail.
8. Member banks should endeavour to reach the target on the credit flow to minority communities.
9. The SHG Bank Linkage target of Rs.6000 Crores should be reached by the banks. The achievement is only 10% so far. Efforts are to be taken to achieve the targets.

Special Address:-

Shri.S.Natarajan, General Manager, NABARD, Chennai in his special address observed the following:-

1. The member banks have achieved the target under Agriculture, which is very much appreciable. This is being achieved continuously.
2. NABARD suggests that more percentage of the agricultural loans should be allocated for investment credit.
3. Though there is an improvement from 14.5% from 2013-14 to 17.5% in 2014-15 this year under investment credit in the state, the Government of India expects the percentage of investment credit to be at 30-35%.
4. NABARD alongwith LDMs and DDMs has initiated Area Development Schemes almost in all districts which are specific to that district.
5. It should not be left at the stage of scheme preparation. Member banks should take forward the schemes. Area development schemes may be reviewed in DCC/SLBC, also

6. Schemes like Micro Irrigation, Ground water recharge initiatives, Dairy Development, Integrated farming, vegetable cultivation, poly houses etc. are to be encouraged.
7. There is enough scope for inland fresh water fish farms in Thanjavur district of Tamil Nadu. Farm fish ponds can be encouraged with the technical support of Tamil Nadu Fisheries University.
8. Joint Liability Groups can be encouraged, through whom the investment credit activities can take place. The progress of this should be reviewed in DCC/SLBC meetings.
9. The Farmer Producer Companies may also be encouraged. There are nearly 30 FPCs which are already registered. NABARD has also sanctioned 130 FPCs last year.

Action Taken Report for the action points of 142nd SLBC meeting:-

1. Pending applications under various schemes of TAHDCO:-

Convenor SLBC advised the Lead District Managers to follow up with bank branches in their districts and send action taken report to SLBC, before 30.09.2015. Convenor also requested TAHDCO to issue instructions to their District Managers to Co-ordinate with LDMs.

The Managing Director, TAHDCO informed that 12895 applications are pending with member banks under TAHDCO schemes and requested that the applications are disposed speedily. Convenor, SLBC advised the member banks to review the pending position of applications and to instruct their branches to process them immediately.

Action -Banks

2. Allocation of urban wards by Lead District Managers:-

Convenor, SLBC advised the Lead District Managers to allot the Urban wards among the member banks in their districts and send the details of allotment to SLBC before 30.09.2015

Action: LDMs

3. Providing details of NPA under SHG to Mahalir Thittam:-

Convenor, SLBC advised the member banks to instruct their branches to provide the details of NPA-SHG accounts to the Project Directors of Mahalir Thittam of their respective districts for the purpose of providing assistance for recovery. The member banks should utilize the support extended by TNCDW in recovery of NPA-SHG loans.

Action: Banks/TNCDW

4. Non delivery of Mobile ration shop vehicles by Dealer:-

Convenor, SLBC informed the forum that banks in Salem, Namakkal, Tirunelveli and other districts have disbursed loans for setting up of mobile ration shops each at a cost of Rs.13-14 lakhs. The Demand Drafts were given to TAHDCO to get the vehicles fabricated through a dealer authorized by them and to be delivered to the beneficiaries. However even after a delay of nearly 8-9 months, the vehicles are yet to be delivered to them. Many of the loans have already become NPA for which the Managing Director, TAHDCO was requested to bear the interest on the loan till the delivery of the vehicles to the beneficiaries.

The Managing Director, TAHDCO informed the forum that he would look into the issue and come out with a solution within 10 days time.

Action: Banks/TAHDCO

5. LDMs to hold special meetings to review pending TAHDCO Loan applications:-

Convenor SLBC advised LDMs to hold special meetings to review pending TAHDCO loan applications. The list of pending applications has already been forwarded to member banks/LDMs by SLBC through email.

Action: LDMs/Banks

Agenda No.1

The forum confirmed the minutes of the 142nd meeting of the State Level Banker's Committee held on 25.06.2015.

AGENDA NO: 2

Roll out of Pradhan Mantri Mudra Yojana (PMMY): Revised Target

Convenor, SLBC informed the forum about three schemes under Pradhan Mantri Mudra Yojana. ie.

- Shishu - loan upto Rs 50,000
- Kishore - Loan upto Rs 5,00,000
- Tarun - Loan upto Rs 10, 00,000..

Convenor SLBC advised that state wise revised target advised by Ministry of Finance, Government of India for the year 2015-16 has been communicated to all the member banks. He also advised that banks should actively participate for successful implementation of the programme.

Action: Banks

AGENDA NO: 3

Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Atal Pension Yojana - organizing town hall meeting

Convenor, SLBC congratulated the banks & Insurance companies for the successful completion of Town hall meetings in all the identified centres.

Further, he informed that in Tamil Nadu all these town hall meetings were very successful. Banks have collected enrolment form for Pradhan Mantri Jeevan Jyothi Beema Yojana, Pradhan Mantri Suraksha Beema Yojana and also Atal Pension Yojana.

He also informed that 20,331 people have participated in the town hall meeting and 7379 persons enrolled themselves under Atal Pension Yojana.

Agenda No: 4

Skill Loan Scheme launched by Hon'ble Prime Minister of India:

Hon'ble Prime Minister of India has launched a Skill Loan Scheme under the Ministry of Skill Development and Entrepreneurship on 15.07.2015 with a view to supporting youth who wish to go through skill training programmes in the country. This scheme is a simplified loan scheme to reduce paper work and ensure sanction and prompt disbursement of skill loans.

The Skill Loan ranging from Rs.5000/- to Rs.1,50,000/- is targeted to be sanctioned to 34 lakh youth over the next 5 years with a target of 2 lakh to be achieved during 2015-16 itself.

Convenor SLBC informed that member banks have already nominated Nodal officers for this scheme at regional office, Zonal office and corporate office level.

Member banks are requested to appoint Nodal officer for the state and furnish the data on skill loan details to SLBC on Quarterly basis.

Action: Banks

Agenda No 5:

Report of the Committee for strengthening Negotiable Warehouse Receipts (NWRs) by WDRA (Warehousing Development and Regulatory Authority) in the country:

Ministry of Finance, Government of India advised vide their communication dated 17.06.2015 that the Committee constituted by the Government of India for strengthening the Negotiable Warehouse Receipts by WRDA in the country has since submitted its report. The detailed report is available on the website of the WDRA www.wdra.nic.in.

Convenor, SLBC advised LDMS to review the progress in DCC meeting. Government also gives more emphasis on Credit flow to farmers.

General Manager, NABARD explained the forum, the salient features of the scheme. He advised that this scheme is suitable for those farmers who availed KCC loans and store their produce in the warehouses expecting better price.

SLBC Convenor requested all the member banks to lend extensively under this scheme.

Action: Banks

AGENDA NO : 7

Organising Mega Credit Camp of MUDRA Loans (PMMY) during 25th September, 2015 to 02nd October, 2015 in all states/UTs:

Convenor, SLBC informed the forum that Ministry of Finance, Government of India vide their communications dated 20.08.2015 advised the Public Sector Banks to organise Mega Credit Camp of MUDRA loans(PMMY) during 25th September, 2015 to 02nd October, 2015 in all states and Union territories.

He also informed the forum that 33 centres were identified for Mega credit camps. The nodal banks nominated were expected to organise the camps in co-ordination with Lead District Managers of the respective districts.

Convenor also advised that Nodal banks and LDMS to approach district administration to sponsor eligible loan applications

He requested the Principal Secretary (Finance) to issue necessary instructions to district administration to nominate suitable candidates for PMMY loan.

Action: Banks/LDMs

Agenda No : 8

Utilisation of funds under SCP (Special Component for Scheduled Castes) and TSP (Tribal Area Sub-Plan) quota of National Horticulture Board Schemes:

Deputy Director, NHB informed the forum that all horticulture project development schemes such as fruits, vegetables, floriculture, Spices, mushroom, cold storage, cold rooms and processing units established in scheduled tribe areas, even if they are promoted by beneficiaries belonging to General Categories or

Selp Help Groups or partnership companies are also eligible under TSP (Tribal Area Sub-Plan) quota of National Horticulture Board.

Deputy Director requested the member banks to make use of funds available under SCP (Special Component for Scheduled Castes) and TSP (Tribal Area Sub-Plan) quota of National Horticulture Board.

Action:NHB/Banks

Agenda No: 9

Revised targets for Prime Minister's Employment Generation Programme (PMEGP):

Economic officer, KVIC informed the forum that a revised target of 75 PMEGP projects per district has been allotted by Ministry of MSME, Government of India at an average margin Money of Rs.2.00 lakhs per project.

The member banks are requested to communicate the revised targets to all their implementing branches in the state and advise them to process the pending applications at the earliest.

Action: KVIC/Banks

Agenda No: 10

Engaging Verification Agency for Prime Minister's Employment Generation Programme (PMEGP):

Economic officer, KVIC informed the forum that M/S APITCO Ltd., Hyderabad has been selected by the Selection Committee for conducting physical verification of PMEGP units financed during 2013-14 and 2014-15.

Convenor, SLBC informed that timeline has to be fixed for the verification Agency (M/S APITCO) to complete physical verification of PMEGP units financed during 2013-14 and 2014-15.

Action: KVIC

AGENDA NO: 11

Credit Target for Banks under SHG Bank Linkage and Self Employment programme of National Urban Livelihood Mission (NULM) during 2015-16:

Assistant project officer, Dept of Municipal administration informed the forum that NULM (SEP- individual) 3564 applications were forwarded to the banks and 1057 cases, got sanction and disbursal has been made for 209 cases to the tune of Rs 3.47 Crores.

He also informed that some private sector commercial banks are providing loan to the beneficiaries at 21 % interest rate which is on the high side, whereas nationalised banks are providing loans at lower rates of 9.90 % to 12 %.

Principal Secretary (Finance) advised that if private banks charge more interest than Nationalised banks for Government sponsored schemes, concerned departments may consider to open their accounts with Nationalised Banks, so that nationalised banks can be able to lend to beneficiaries at lower rate.

ICICI bank representative clarified that ICICI Bank is not charging interest rate at 21%.

Action:Banks

AGENDA NO: 12

Review of banking Developments in Tamil Nadu in key parameters as of June 2015: -

The forum noted that year on year incremental deposits & credit growth as of June, 2015 was 10.73 % and 4.57 % respectively over June 2014. The CD Ratio has decreased from 121.94% as of June 2014 to 115.18 % as of June 2015. The share of Priority sector advances and agricultural advances was 42.89% & 18.29 % as against the national norm of 40% 18% respectively.

The forum also noted that the growth of Education, Housing, Weaker section advances over June 2014 is 7.07%, 3.95 % and 11.99 % respectively.

Convenor, SLBC informed the forum that as per RBI priority sector guidelines the following sectors have been included in Priority Sector Lending.

1. Export Credit
2. Renewable Energy
3. Social Infrastructure

Member banks are requested to furnish the data on the above 3 categories also without fail to enable SLBC to review the performance from the next meeting.

Action: Banks

AGENDA NO. 13

Review of performance under Annual Credit Plan - 2014-15 (April to March 2015)

The forum took on record that the banks in Tamil Nadu have achieved 105 % under Farm Sector, 97 % under Non- Farm sector, and 105 % under Other Priority Sector.

SLBC congratulated all the banks for their performance under Annual Credit Plan 2014-15.

Agenda No. 14

Review of performance under Annual Credit Plan 2015-16 (April 2015 to June 2015)

The forum took on record, the achievements from April 2015 to June 2015 under ACP 2015-16. The banks in Tamil Nadu have achieved 93% under agriculture, 95 % under MSE, 72 % under Education, 73% under housing, 82 % under Other Priority Sector and 82% under Non Priority Sector against the proportionate targets.

General Manager, RBI informed the forum that State planning commission conducted a meeting with Lead District Managers, District Planning officers and RBI to discuss the potential specific credit plan in district level. He asked recent development under District specific credit plan. Chief Manager, SLBC informed the forum that such meetings were conducted in most of the districts by LDMS wherein potential linked Credit Plan was discussed before preparing

ACP. Representatives from NABARD, RBI and district administration attended the meetings and discussed the plan.

District Development Manager of NABARD, Karur District informed that in Karur, Lead District Manager conducted the above meeting wherein district specific credit plan was discussed with reference to PLP.

Agenda No. 15

Micro & Small Enterprises (MSE) sector

The Convenor, SLBC informed the forum that a sum of Rs. 4089.04 Crores and Rs. 9557.65 Crores was disbursed from April 2015 to June 2015 to Micro & Small Enterprises respectively. Convenor, SLBC informed the forum that the percentage of achievement under micro sector is less than 60%, and requested the member banks to speed up credit flow to Micro sector to achieve 60 % of the total MSE as per the national norms.

The Convenor, also informed that as per revised priority sector guidelines, banks have to achieve 7 % outstanding of ANBC to Micro Enterprises.

Action: Banks

Agenda No. 16

Prime Minister's Employment Generation Programme (PMEGP)

Economic officer, KVIC informed that banks have disbursed 536 projects with the margin money of Rs. 9.86 crores and employment was generated for 3698 persons.

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. He also requested the Lead District Managers to place the district wise targets in the ensuing DCC meetings and follow up with member banks for speedy disposal of applications.

Action: Banks/ LDMs

Agenda No. 17

Rural Self Employment Training Institutes:-

Convenor, SLBC informed the forum that the 31 RSETIs in Tamil Nadu have conducted 210 training programmes during April 2015 to June 2015, wherein 5882 persons were trained of which 2403 persons secured employment and 582 persons have availed credit from banks.

He requested the member banks to give priority in sanction of the loan for the RSETIs trained persons. He also suggested that under the Govt. sponsored loan schemes, priority may be given to the persons trained by RSETIs.

Action: Banks

Agenda No.18

Financial Literacy & Credit Counselling Centres (FLCCC)

Convenor, SLBC informed the forum that 39 FLCCCs have undertaken 667 Financial Literacy Camps during from April 2015 to June 2015. He has requested the banks to instruct their rural branches to conduct financial literacy camps once a month and to submit consolidated quarterly progress report to SLBC in the prescribed format.

Pallavan Grama Bank is requested to submit the details of their FLCCCs to SLBC in the format specified to include the progress of their FLCCCs in the ensuing meeting.

Action: Banks/Pallavan Grama Bank

Agenda No.19

Financial Inclusion & Green Initiatives - ICT based financial inclusion

Convenor, SLBC advised all the member banks to submit data on ICT based financial inclusion to SLBC before 5th of every succeeding month without fail for consolidation and onward submission to RBI.

Action: Banks

Agenda No. 20

Allocation of Target for Educational Loan for the year 2015-15 and performance on Educational Loans as on June 2015

The Convenor, SLBC informed the forum that target for the year 2015-16 has been fixed based on " 20% growth in disbursement and 15 % growth in number of accounts" over 2014-15 disbursement.

Convenor SLBC advised member banks to achieve the target for the year 2015-16 and also requested to send the disbursement details before 7th of every succeeding month to enable SLBC to send the consolidated report to Ministry.

The Convenor also informed that total Outstanding under Educational Loans as on June 2015 is Rs 16920.14 crores in Tamil Nadu.

Action: Banks

Agenda No. 21

Details of Educational Loan disbursement from April 2015 to June 2015

The forum noted that 25340 loans to the tune of Rs. 408.77 crores have been granted during April 2015 to June 2015 by the banks of which loans for Engineering/Medical courses account for 19116 amounting to Rs 215.42 Cr, 1262 loans for study abroad amounting to Rs.138.77 Cr and 4962 loans to others, to the tune of Rs.54.57 Cr.

Agenda No. 22

Performance under New Entrepreneur - Cum-Enterprise Development Scheme (NEEDS) & Unemployed Youth Employment Generation Programme (UYEGP)

Additional Director, Department of Industries & Commerce informed the forum that provisional sanction has been given by the banks under NEEDS is 82 projects only. He requested the banks to give more emphasize for disbursement of the loan. He also informed that under UYEGP 1418 projects have been sanctioned by banks and also 668 projects sanctioned under PMEGP.

Convenor, SLBC requested the member banks to advise all their implementing branches to co-ordinate with DIC and to process the applications in time. He also requested the Lead District Managers to place the district wise targets in the ensuing DCC meetings and follow up with member banks for speedy disposal of applications.

Action: Banks/ LDMs /State Govt.

Agenda No.23

Bank finance under Housing Scheme:-

The forum noted that banks in Tamil Nadu have disbursed Rs.1136.52 Crores to the housing sector (loans upto Rs.25.00 lakhs) during April 2015 to June 2015.

Agenda No.24

Golden Jubilee Rural Housing Finance Scheme (GJRHFS)

The forum noted that banks in Tamil Nadu have disbursed 477 loans amounting to Rs.1596.48 lacs during the quarter ended june 2015 under the above scheme.

Agenda No. 25

Credit Flow to Women:-

The forum noted that as on 30.06.2015 the share of credit flow to women in the State constituted 10.82 % of total Bank credit against the national norm of 5 %

Agenda No. 26

Credit flow to Minority Communities:-

The forum noted that the achievement was to the tune of Rs.2222.76 Crores for the quarter ended June 2015, under credit flow to Minority Communities.

Convenor, SLBC informed the forum that achievement is 11.52 % against national norm of 15 % of the Priority sector advances. Convenor, SLBC advised member banks to achieve the national norms under credit flow to minority communities.

Action: Banks

Agenda No. 27

Kisan Credit Card Scheme (KCC):-

Convenor, SLBC informed the forum that banks in Tamil Nadu have issued 351639 Kisan Credit Cards to the tune of Rs. 2409.08 Crores for the quarter ended June 2015. The total number of ATM enabled Kisan Credit Cards issued is 44571. He requested the member banks to speed up issuance of ATM enabled KCC for the all the loans. He requested banks to cover the crop loans extended by the banks for all the notified crops in the notified area under crop insurance scheme.

General Manager NABARD expressed that there is huge variation between KCC cards and ATM enabled KCC cards. He also requested that banks should provide ATM enabled KCC cards to farmers.

Action: Banks/ AIC

Agenda No. 28

Self Help Groups (SHG / NRLM) :-

Project Executive, NRLM informed the forum that credit disbursement to SHGs by banks is only Rs.590.30 crores for the period from 01.04.2015 to 30.06.2015. Percentage of achievement is only 10 % of total target for the year 2015-16.

He also informed the forum that Govt. of Tamil Nadu had issued the G.O specifying the target under TNSRLM for 2015-16 and requested the member banks to speed up the sanction/disposal of the pending loan applications immediately and achieve the target well ahead of March 2016.

He also informed that community banks co-ordinator of TNSRLM may be used for recovery of NPAs of Self Help Group.

Action: Banks

Agenda No. 29

TAHDCO Scheme:-

The Managing Director, TAHDCO informed the forum that so far banks sanctioned 2322 loans against the yearly target of 33477 under economic development scheme.

Convenor, SLBC requested the member banks to instruct their branches to actively involve themselves in the implementation of TAHDCO scheme.

Action: Banks/LDMs/TAHDCO

Agenda No. 30

Tamil Nadu Government's Scheme for Poultry Development:-

Additional Director, Dept. of Animal Husbandry congratulated the banks for continuous support rendered. So far the department has established 2080 broilers farms in 8 districts, and 7110 native chicken farms in 18 districts.

He also informed the forum that 48 applications are still pending with the banks for disbursement. He requested the member banks to clear all the pending applications immediately.

Convenor SLBC informed the forum that SLBC had already communicated the details of pending application to member banks and requested the banks to dispose of the pending applications.

Action: Banks

Agenda No. 31

National Urban Livelihood Mission (NULM)

The Additional Director Municipal Administration informed the forum that 78 applications were sanctioned by the banks for the tune of Rs 4.22 crores under NULM -SEP, NULM Group scheme.

Convenor, SLBC requested the Dept. of Municipal Administration to send the details of pending applications bank-wise / branch-wise / District-wise to SLBC for onward transmission to member banks.

Project Executive, TNCDW informed the forum that Tamil Nadu Urban Livelihood Mission scheme will be implemented in Tamil Nadu by TNCDW.

Action: Banks/ Dept. of Municipal Administration

Agenda No. 32

Weavers Credit Card Scheme (WCC)

The Assistant Director, Handloom & Textiles informed the forum that banks have sanctioned 6781 Weavers Credit Card out of the target of 30,000 cards allotted for the state during the year 2015-16. He requested the banks to process the loan applications at earliest.

Convenor SLBC requested The Assistant Director, Handloom & Textiles to provide the District wise / Bank wise/branch wise/beneficiary wise pending list to SLBC Tamil Nadu to follow up with member banks.

Action: Banks/ Dept. of Handloom & Textiles

Agenda No. 33

Review of NPA Accounts in Priority Sector Lending - June 2015:-

Convenor, SLBC informed the forum that NPA percentage under all categories as of June 2015 is more when compared to the previous quarter.

Agenda No. 34

Success Story:-

Convenor, SLBC also appreciated IOB, RSETI Virudhunagar for sharing the success stories with SLBC.

He requested the member banks and Govt. Dept. to share their success stories with SLBC.

TABLE AGENDA

1. Agricultural Engineering Department - Implementation of Central Assistance Scheme of "Submission on Agricultural Mechanisation"- Establishment of 142 Custom Hiring centres during 2015-16:

Chief Engineer, Agriculture Engineering Department congratulated the bankers for extending their support during last financial year in establishing 22 custom hiring centres.

Chief Engineering informed the forum that AE department is planning to establish 142 more custom hiring centres during 2015-16.

Convenor advised all the member banks to support the implementation of **Central Assistance Scheme of "Submission on Agricultural Mechanisation"**.

Action: Banks

The meeting ended with a vote of thanks by Shri. R. Manimaran, General Manager, Indian Bank.