

# राज्य स्तरीय बैंकर्स समिति, तमिलनाडु

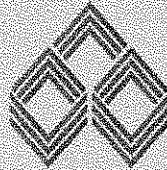
STATE LEVEL BANKERS' COMMITTEE, TAMILNADU

दिनांक 22.06.2017 को चेन्नै में हुई  
एसएलबीसीकी 150 वीं बैठक के कार्यवृत्त

MINUTES OF 150<sup>th</sup> SLBC MEETING  
HELD AT CHENNAI ON 22-06-2017

संयोजक:

इण्डियन ओवरसीज़ बैंक  
अग्रणी बैंक विभाग  
केंद्रीय कार्यालय  
चेन्नै 600 002



Convenor :

INDIAN OVERSEAS BANK  
LEAD BANK DEPARTMENT  
CENTRAL OFFICE  
CHENNAI - 600 002



## STATE LEVEL BANKERS' COMMITTEE-TAMIL NADU

Convenor :

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SLBC /TN/ 35/2017-18

03.07.2017

To

All the Members of State Level Bankers' Committee  
Tamil Nadu

Madam /Dear Sir,


**MINUTES OF THE 150<sup>th</sup> STATE LEVEL BANKERS' COMMITTEE MEETING OF TAMILNADU  
HELD ON 22.06.2017**

We have pleasure in enclosing the minutes of the 150<sup>th</sup> State Level Bankers' Committee meeting held on 22<sup>nd</sup> June 2017.

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

With regards,

Yours faithfully,

  
(N RAJAN)  
ASSISTANT GENERAL MANAGER  
SLBC-TAMILNADU

Encl: as above

State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

Minutes of the 150<sup>th</sup> Meeting of SLBC

Held on 22.06.2017

The 150<sup>th</sup> meeting of SLBC, Tamil Nadu was held at Chennai on 22<sup>nd</sup> June, 2017. List of participants is furnished in the Annexure. The meeting was chaired by Shri.K Swaminathan, ED, Indian Overseas Bank.

**Welcome Address:-**

Shri.M.M.Sarangi, General Manager, Indian Overseas Bank and Convenor, SLBC, Tamil Nadu, welcomed the participants to the 150<sup>th</sup> meeting of SLBC, Tamil Nadu. He has highlighted the various special SLBC meetings, Video Conferences and Sub committee meetings organised by SLBC after the 149<sup>th</sup> meeting.

He briefed about the special SLBC meeting on "Mass Outreach" Program and on financing of Deep Sea Fishing Boats. SLBC Sub-Committee on SHG bank linkage was conducted on 16.06.2017, he informed.

Convenor, SLBC conveyed the concern with regard to extending of drought relief measures to the affected agricultural borrowers. He reminded the bankers of the fast approaching extended last date i.e. 10.07.2017 and appealed the member banks to instruct their branches to expedite extending of relief measures to the affected agricultural borrowers in terms of RBI's Master Circular and not to keep any request pending.

He informed the forum that Government of Tamil Nadu has issued necessary notification of area / crops for Kharif season 2017. He informed that the notification and erratum notifications were already circulated to all the member banks. He appealed to the member banks to advise all their branches in the State to actively participate in implementation of PMFBY and ensure that all loans extended for cultivation of the notified crops in the notified areas are covered under PMFBY. He also advised to submit details to Insurance companies ON TIME.

Convenor, SLBC advised member banks to advise their branches in the state of Tamil Nadu to actively participate in disbursement of MUDRA Loans, Loans under Stand Up India Scheme. He also advised the member banks to finance housing loans under Pradhan Mantri Awas Yojana (PMAY)

He appealed the member banks to strictly follow RBI's instructions with regard to categorisation of their branches based on Census 2011 population.

**Inaugural Address:-**

Shri.K.Swaminathan, ED, Indian Overseas Bank and Chairman of SLBC, Tamil Nadu welcomed the participants in his inaugural address and informed the forum that the performance of banks under various parameters in the year 2016-17, upto the fourth quarter ended March 2017 was to be reviewed in the 150<sup>th</sup> meeting of SLBC.

Chairman, SLBC highlighted the global and domestic economic environment. The World bank's forecast of global growth in 2017 and 2018 is kept unchanged at 2.7% and 2.9% respectively, he said. He also told that India registered a GDP growth of 6.1% in FY 2016-17.

He informed the members that during the year 2016-17 deposits increased by Rs.68,274 crores and credit by Rs.12,677 Crores.

Chairman, SLBC listed the performance highlights of the banks in Tamil Nadu during the FY 2016-17:

1. CD ratio of the State continues to be above 100 percent. The present level is 104.58%.
2. Deposits have increased by 11.44 percent (Year on Year).
3. Credit has grown by 1.86 percent (Year on Year).
4. Priority Credit stands at 46.29 percent (against the norm of 40%)
5. Agricultural Advance stands at 19.81 percent (against the norm of 18%)

Chairman, SLBC informed the forum that banks have achieved 98% of the target under Annual Credit Plan 2016-17 in the FY 2016-17. Under select parameters, he also informed the forum that banks have achieved 98 % under Farm sector, 106% under MSME, 93%, 89% & 99 % under Education, Housing and Other Priority Sectors respectively. He advised the member banks to endeavour to reach 100 % under each sector.

Chairman, SLBC appealed the member banks to ensure processing and disposing of applications sponsored under various government schemes without much delay and to achieve the set targets. He also appealed for submission of data to SLBC by obtaining directly from CBS for accuracy purposes.

### **Financial Inclusion:**

Chairman, SLBC advised that 89.24 Lac accounts were enrolled in the State under PMSBY, PMJJBY and APY. He also informed that Rs. 17,756.39 crores was disbursed under Pradhan Mantri Mudra Yojana during the year.

Chairman informed that AADHAAR seeding and Mobile seeding into the Bank accounts in the state reached 62.59% and 82.22% as on 16.06.2017. This is in spite of lot of importance given by the Government and efforts taken by the banks, he said. He expressed hope that the latest announcement made by the government making Aadhar compulsory for opening of bank accounts and for conducting of transactions of Rs.50,000/- and above would put pressure on the customers to seed their Aadhar with bank account. He appealed the member banks to sensitise the field staff and conduct bank level/branch level campaigns.

### **Agriculture**

Chairman SLBC informed the forum that as the state experienced very less rainfall the State Government declared drought in all the 32 districts of the state. He informed that SLBC had requested RBI for extension of time by three months and RBI accepted the request and permitted time upto 10.07.2017. He appealed to Banks to ensure that relief is provided to all the eligible accounts by the extended last date .ie.10.07.2017.

Chairman advised banks to extend crop loans in this kharif season and also to ensure that crop loans extended by their branches to notified crops in notified areas are covered under PMFBY (Crop insurance) compulsorily.

### **MSME:**

Chairman, SLBC informed the forum that Rs.85, 435.99 crores was disbursed to MSME sector during the year 2016-17. The NPA level under MSME increased from Rs.8711 crores (7.45%) to Rs.9812 Croes (7.89%) in the year.

The MSME industry associations and the State Government should help the banks in recovery of NPAs under this sector, the Chairman urged.

Chairman informed the forum that the state has shown very good progress under MUDRA loans. Banks have disbursed Rs.17756.39 crores under MUDRA in the year upto March 2017. He appealed to all the Public Sector banks to process all the pending applications immediately.

### **Educational Loans:-**

Chairman, SLBC advised the member banks to process and sanction education loans without any delay to the eligible students. He also advised to route all education loan requests through "Vidya Lakshmi Portal". He further said that our state continues to be the first among the States in sanctioning and disbursements of Educational Loans.

The cause of concern is increasing NPAs under Education Loans - from Rs.2142.01 crores to Rs.2371.74 crores in the FY 2016-17. The State Government should help the banks in recovery of NPAs under this sector, the Chairman urged

### **Stand up India Scheme:-**

Chairman, SLBC advised the forum that the performance under Stand Up India Scheme is only 7.78% and this being the Government of India's flagship scheme needs more focus and attention by the bankers, he said. The scheme intends supporting one SC/ST borrower and one woman borrower per branch.

Chairman SLBC advised the member banks to check for under reporting and non-reporting and appealed to redouble their efforts to achieve the target in the current financial year.

Chairman SLBC congratulated the bankers for their performance which yielded good results under most of the parameters inspite of demonetisation pressures and its effects.

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

### **Keynote Address:-**

Shri A.K.Dogra, Deputy Secretary, DFS, Ministry of Finance observed the following in his keynote address:-

1. Post Demonetisation, the Government of India has taken various initiatives to push for Digital Payments.
2. DigiDhan Melas were conducted all over the country to encourage people to use debit/credit cards to make payments.

3. GOI has been giving targets/timelines for Aadhar Seeding, Mobile Seeding, use of POS machines etc. Banks to comply with the instructions.
4. DFS advised 100% aadhar seeding by 30.06.2017 to Union Territories. Other states should also endeavour for the same.
5. Performance of Banks under MUDRA is excellent in the state of Tamil Nadu. But not so under Stand Up India Scheme. Banks should give more focus and clear all pending cases.
6. The state of Tamil Nadu is lagging behind in opening Brick and Mortar Branches in villages having population of more than 5000. Only 82 branches are opened during the year.
7. Financial Literacy camps for going digital - to spread awareness on UPI & USSD - are to be conducted for one year from 01.04.2017.
8. Banks and LDMS should provide details called for with regard to MSME clusters.
9. Export credit, Renewal Energy, Social Infrastructure, Heavy and Medium Industries needs to be improved.
10. Public display of aadhar number of residents in any manner is violation of Aadhar Act. Sharing of Bank Account details, linked aadhar number is also violation of IT Act. Meity & UIDAI have issued guidelines. The information is to be percolated down to branches, the Deputy Secretary informed.

**Shri.R.Kesavan,Chief General Manager, Reserve Bank of India in his special address observed the following:**

1. SLBC is a very useful forum to discuss and finalise resolutions to more issues / problems.
2. The CGM-RBI thanked the Banks, Financial Literacy Councillors and various entities helped in successful conducting of "Financial Literacy Week" in the first week of June 2017. He appealed the bankers to follow the initiatives for one year and display banners for 6 months in the bank branches. Banks shall endeavour to financially include the so far excluded sections of the society, he aspired.
3. For the purpose of branch expansion, Banks are supposed to open 25% of the branches in Unbanked Rural Centres. Branch Authorisation Policy permits opening of "Banking Outlets" and even "Partial Banking Outlets" for the purpose of 25% of Branch expansion target. This is a definite and marked departure from the Brick & Mortar Policy of RBI.

4. Role of SLBC is supreme in the exercise of identifying Unbanked Rural Centres with population above 5000 as per Census 2011. SLBC to post the list of URCs on website to enable the banks to provide banking services by opening of Banking Outlets or Partial banking Outlets. SLBC to confirm to RBI providing of Banking services in the identified locations by December 2017.
5. In RBI's latest Monetary Policy, the key rates are unchanged. RBI expressed its concern over Farm Loan waivers by State Governments. RBI perceived that it would leave a dent on the financial health of the state governments, the CGM-RBI told the forum..
6. Interest subvention scheme for short term production loans would continue in the current year on the lines of the previous year 2016-17, unless specifically announced.

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

1. Co-operative Banks launched Rupay ATM Cards and opened 40 ATMs in the hands of chief Minister of Tamil Nadu.
2. GDP growth rate of Tamil Nadu is 7.9% and is higher than that of the country which is 7.1% for the year 2016-17. However the state is far behind MP which is 17.7% which is driven by agricultural growth.
3. Agrarian distress is prevailing in the state. Contribution of agriculture to GDP in the state is coming down year-on-year.
4. At 68%, Tamil Nadu is the most urbanised state in India leading to lot of issues. Local employment in the farm and non farm sector will address this.
5. NABARD initiated "Water Campaign" in one lakh villages in the country and with the help of Govt and Banks, NABARD reached to 6500 villages in Tamil Nadu. 67500 volunteers (water messengers) are spreading awareness on water conservation, mulching, drip & micro irrigations etc
6. NABARD conducted 4500 D-FLAPS ie Digital Financial Literacy Awareness Programs. Financial Literacy can lead to minimisation of NPAs.



7. RSETIs are doing good job with 80% of the trained persons are getting Bank linkage.
8. The Govt and Banks may encourage creation of Common Facility Centres, Agri value chain financing, Formation of FPOs, and also come out with new products to suit the local needs
9. Progress under Stand Up India Scheme is low, Needs due importance.

**Action Taken Report for the 149<sup>th</sup> SLBC Meeting:-**

**1. RBI -Credit flow to MSME clusters - Role of RSETIs :-**

Convenor, SLBC advised the forum that RSETIs of IOB at Tirunelveli and Kotagiri have identified MSME clusters and conducted training. INDSETI of Indian Bank at Cuddalore has done training for one Cluster.

Representative of SBI informed of identifying of MSME clusters by their RSETIs at Ariyalur and Thoothukudi, the communication would be sent to SLBC.

CGM, NABARD informed that the pottery cluster in Alwarkurichi in Tirunelveli district is exporting their pottery items to Dubai and the lead bank may explore assisting the potters in a bigger way.

Convenor, SLBC advised the sponsor banks of RSETIs to ensure that all their RSETIs identify one MSME cluster each and impart training by the end of next quarter and requested the sponsor banks to provide the latest update on identification of clusters to SLBC.

State Director, RSETIs informed the forum that RUDSETI in Madurai is doing well and it is not a RSETI. He suggested RUDSETI may also be advised to identify MSME Clusters and impart training. Convenor, SLBC agreed to it.

**2. RBI-Credit Flow to MSME Clusters- Study on the credit flow by LDMs :-**

Convenor, SLBC informed the forum that SLBC had advised LDMs to conduct the study of the clusters in their respective districts and to submit report. So far 5 LDMs have submitted the report.

GM, RBI wanted to know the reason for the delay in conducting the study and advised LDMS to come out with the problems they are facing, if any, to the notice of RBI/SLBC. She advised LDMS should complete the study with all seriousness.

Convenor, SLBC appealed the four banks having lead bank responsibilities to instruct their LDMS to complete the study at the earliest and submit report.

**3. Roadmap for opening of Brick and mortar branches in villages more than 5000, without a bank branch of a scheduled commercial bank**

Convenor, SLBC informed that so far the member banks have opened 82 Brick & Mortar bank branches in the identified 926 locations. The progress is poor, less than 10%, Shri AK Dogra told.

Convenor, SLBC detailed the latest RBI's communications on revised Branch Authorisation Policy, definition of and opening of Banking Outlet/Partial banking Outlet instead of brick and mortar branches by banks, small finance banks, and payment banks. Chairman, Pallavan Grameen Bank suggested inclusion of RRBs in the list. GM, RBI informed that the suggestion is already being looked in to by RBI, Mumbai.

Convenor, SLBC informed that SLBC would rework on the list of Unbanked Rural Centres. He appealed the member banks to complete opening of banking outlets by December 2017 since SLBC has to confirm to RBI, Chennai.

**4. RBI-Population group wise classification of branches in Tamil Nadu as per Census 2011:-**

Convenor, SLBC informed the forum that the banks have completed population categorywise classification of their branches as per Census 2011 and submitted details to SLBC, which in turn was submitted to RBI on 28.04.2017. However the revised classification was not properly reported in quarterly reports/periodical returns by the banks, he said.

Convenor, SLBC reiterated that Banks should follow RBI's guidelines, classify branches based on Census 2011 and report properly.

**5. TAMCO - Tamil Nadu Minorities Economic Development Corporation Ltd.**

TAMCO official informed that no banker has approached them for entering into MOU. Convenor SLBC requested the interested bankers to explore the possibilities of entering into MOU with TAMCO to channelize their minority loan schemes.

**6. MSME Development Institute - Domestic Exhibition Reimbursement Scheme**

Convenor SLBC informed that the scheme of reimbursement gives impetus and encourages the MSMEs to display their products in various exhibitions. Banks should bring it to the notice of their MSME customers.

Asst Director, MSME-DI informed the forum that they received three proposals in Feb 2017, three proposals in the first quarter and hoped to receive 15 proposals during the FY2017-18. The credit goes to SLBC. He thanked SLBC for bringing the scheme details to bankers through the forum by placing it as agenda item.

**AGENDA NO. 1**

**Confirmation of the minutes of the earlier meeting:-**

The forum confirmed the minutes of the 150<sup>th</sup> meeting of the State Level Bankers' Committee, Tamil Nadu held on 22.06.2017.

**AGENDA NO. 2**

**Drought in Tamil Nadu - Providing of Relief Measures - Extension of time Limit up to 10.07.2017**

Convenor, SLBC informed the forum that even after extension of time limit by three more months by RBI, ie upto 10.07.2017, the data received from the member banks indicate that no appreciable progress had happened so far. He advised the Member Banks and LDMS to spread the awareness on conversion & rescheduling facilities for their agricultural loans through District/Block level meetings among the farmers who have taken loan and have been affected by the drought on or before the last date.

General Manager, Syndicate Bank informed the forum that their bank is extending relief measures and also offering OTS along with fresh agricultural loans, but the farmers are not responding. Lead District Managers of Karur and Madurai told that the farmers are not interested for drought relief measures, not signing documents in anticipation of declaration of debt waiver by the State Government.

LDM, Trichy informed the forum that the farmers are demanding waiver of all types of loans availed by them, not alone agricultural loans and they are demanding that banks should not issue any sort of recovery notices to the farmers. The District Administration too has been advising LDM/Banks not to issue recovery notices. The State Govt and Central Govt should look into the issues being faced by the field level functionaries of banks, the LDM requested.

The situation that the agricultural borrowers are not coming forward to sign the documents and avail drought relief facilities on one hand and the farmers as well as the District Administrations want the banks not to initiate any sort of recovery measures on the other hand, have put the bankers in piquant situation. State Government should provide solution, the forum felt.

Convenor, SLBC advised that SLBC had represented to the Agricultural Secretary to the Government of Tamil Nadu on poor response from the farmers and requested to advise all the district authorities to spread the message, to collect as many as applications from the farmers before the cut off date.

Action: State Govt/ LDMs/ Banks

### AGENDA NO.3

**PMFBY - Pradhan Mantri Fasal Bima Yojana - Kharif Season 2017 Notification for Cluster I, II and III districts, Erratum Notifications and Amended premium rates for Cluster II Districts.**

Convenor, SLBC confirmed the forum on communication of PMFBY - Kharif Season 2017 Notification for Cluster I, II & II districts and Erratum Notifications on cotton & sugarcane and Amended Premium rates for Cluster II Districts and advised member banks to take steps to ensure coverage of all the eligible loans within the cut off dates for debiting of premia and submission of declarations along with premia to the respective insurance companies before the due dates.

Director of Agriculture, Government of Tamil Nadu advised the forum on coverage record of 25% of farmers during 2016 Kharif Season. It was 15.37 lakh farmers. The Government of India fixed the coverage target at 40% ie about 23 lakh farmers for the financial year 2017-18, he said and sought co-operation of the Banks to achieve the same. He requested SLBC to advise Member Banks to send the declaration forms within the cut off dates and also to provide correct account numbers and IFSC Codes of their Bank branches to Insurance companies & Agricultural Department.

**Action: State Govt/LDMs/Banks/Insurance Companies**

#### **AGENDA NO.4**

**PMFBY - Implementation of Pradhan Mantri Fasal Bima Yojana DO's and DONT's to be followed for effective implementation of PMFBY:**

Convenor, SLBC confirmed the forum on communication of Do's and Don'ts to be followed for effective implementation of PMFBY.

**Action: Banks**

#### **AGENDA No: 5**

**Scale of Finance for Various crops for the year 2017-18:**

Convenor, SLBC advised the forum on communication of Scale of Finance for various crops for the year 2017-18 received from The Tamil Nadu State Apex Co-Operative Bank Ltd vide their letter dated 26.05.2017.

AGM, Canara Bank raised the query on missing of 6 districts in Scale of Finance for 2017-18. MD of Apex Co-operative banks advised that Scale of Finance for missing districts will be communicated soon.

**Action: Banks & TNSCAB**

#### **AGENDA NO. 6**

**NABARD - Ground Level Credit Target for Agriculture - Statewise and Agencywise target for the year 2017-18:**

Convenor, SLBC advised the allocated Ground Level Target for Agriculture - Statewise and Agencywise for the year 2017-18 as communicated by NABARD vide their letter dated 13.04.2017.

**Action: Banks**

## **AGENDA NO.7**

**Financing Deep Sea Fishing Boats to phase out operation of bottom trawlers in Palk Bay:**

Convenor, SLBC advised that Meetings and special Meeting of SLBC were conducted in this regard. A clarification was sought from RBI with regard to margin and security norms for agril loans above Rs.1.00 lakh. He said that RBI had conveyed in their letter dated 02.06.2017, "lending beyond Rs. 1.00 lakh without collateral security is the commercial decision to be taken by Banks". To the suggestion by the Director of fisheries on financing deep sea fishing boats as a group finance, the convenor-SLBC said that further discussion on financing, valuation & inspection, nature of asset, etc., might be discussed in separate meetings that can be held on later dates to enable banks to take a final call on the matter of financing without Collateral Security.

**Action: Banks/ Fisheries Dept. GoTN**

## **AGENDA NO: 08**

**Financial Literacy Camps to PMMY Borrowers**

Convenor, SLBC informed the forum that DFS, MoF, Govt. of India had advised conducting of district level events during the month of May 2017 to deepen the linkage between Banks and PMMY borrowers and also to promote financial literacy among the PMMY borrowers.

Convenor, SLBC informed the forum that LDMS have organized and conducted the events exclusively for PMMY borrowers, on the lines advised by DFS. He also suggested the events may be conducted in the coming months also.

**Action:LDMS**

## **AGENDA NO: 09**

**Mass Outreach Programme**

Convenor, informed the forum that Ministry of Information and Broadcasting, GOI planned and organised exhibitions through NFDC in 300 locations all over the country with an objective to educate the general public about the Government's achievements over the last three years and to communicate about various Government Schemes and initiatives.

He also informed that DFS, MoF, GOI convened a Video Conference on 22.05.2017 and advised bankers to participate in the events. SLBC convened a special meeting of SLBC on 25.05.2017 in this connection.

Events were organized in 11 locations in the state including Chennai during the three week period from 2<sup>nd</sup> June to 18<sup>th</sup> June 2017, the Convenor SLBC told.

#### **AGENDA NO: 10**

#### **RBI's Financial Literacy Week - June 5th to 9th, 2017**

Convenor SLBC informed the forum that as per the circular of Reserve Bank of India, Mumbai - FIDD.FLC.BC.No.27/12.01.018/ 2016-17 dated 13.04.2017, all banks observed " Financial Literacy Week " from 5<sup>th</sup> to 9<sup>th</sup> June 2017 across the country. The Literacy Week focused on four broad themes namely - KYC, Exercising Credit Discipline, Grievance Redressal and Going Digital (UPI and \*99#)

Convenor SLBC thanked RBI for taking financial literacy program nationwide and informed that it was very successful. It was advertised everywhere in website, ATMs and in branches. The program was well defined and conducted smoothly within the time line. He further thanked RBI, Chennai for arranging to print and supply posters, charts and flyers to all bank branches for display in branch premises and for distribution purposes at the camp / to the public.

The Convenor further advised the member banks that the spreading of financial awareness program shall continue for one year period, with display of posters at least for 6-7 months in Bank branches.

CGM, RBI thanked all the Bankers, FLC counselors, Lead District Managers for successful completion of the Financial Literacy Week and informed that it was not the solo effort of RBI and placed on record his gratitude to one and all involved in success of the event. Convenor has expressed his gratitude by saying SLBC/Bankers are always duty bound to comply with the instructions given by RBI.

**Action: Banks**

## AGENDA NO: 11

### Housing For All - Credit Linked Subsidy Scheme - Loan assistance to urban slum families at subsidized rates

Convenor, informed the forum that the Government of India has announced "Housing for All - 2022 Mission" which envisages provision of houses for all the EWS/LIG/MIG families living in the statutory towns before 2022.

Regional Manager, National Housing Board has informed that out of Rs.70 crores of national level disbursement of subsidy, it was Rs.8.23 crores in 431 accounts in the State of Tamil Nadu. He also requested banks in Tamil Nadu to disburse loans under the scheme more vigorously so that benefit will be given to all eligible beneficiaries. He also informed that Branches can approach NHB for filling application or claim form.

Joint General Manager, HUDCO has informed that they are maintaining a toll free number where they receive calls from beneficiaries about the schemes. He also informed that branches are not aware about the scheme and its benefits. Hence he requested the member banks to issue circulars about salient features of the scheme to take forward to branch level.

As the persons with income even upto Rs.18 lakhs per annum are eligible to get Housing Loans under these subsidy linked schemes, the Convenor SLBC advised member banks to sanction more housing loans for the urban homeless falling in EWS/LIG and MIG categories and make the "Housing For All" project a success

**Action: Banks**

## AGENDA NO: 12

### Vidya Lakshmi Portal (VLP) on Education Loans

Convenor SLBC informed the forum that GOI launched Vidya Lakshmi Portal (VLP) for Educational Loans on 15.08.2015 for the benefit of all the stake holders, but the progress is low. It is not only for uploading the data on sanctions in the legacy cases but also for the students to apply for education loans.

Member Banks are once again advised to take steps to create awareness and popularize the VLP portal by displaying banners in branches, posters in ATMs, conducting orientation camps/seminars etc

**Action: Banks**



## **AGENDA NO: 13**

### **Usage of Credit Proposal Tracking System (CPTS)**

Convenor SLBC informed the forum that as per RBI's instructions, most of the Banks in Tamil Nadu have implemented Credit Proposal Tracking system (CPTS) / online tracking as Structural Mechanism for monitoring the credit growth to the MSE sector. However the usage is found to be minimal. Member banks should note that CPTS enables proper tracking of applications, their disposal and brings in transparency.

Convenor advised the Member Banks to promote usage of CPTS by creating awareness during their customer service meetings, town hall meetings etc.

**Action: Banks**

## **AGENDA NO: 14**

### **Acceptance of entrepreneur's Udyog Aadhar Memorandum (UAM) of MSMEs for opening of Current Accounts**

Convenor SLBC informed the forum about Udyog Aadhar Memorandum for MSMEs for opening of Current Accounts. He also requested RBI to clarify whether to accept the UAM for opening of Accounts. He also advised that besides accepting the UAM as a document, bankers need to verify the due diligence i.e. existence of units and other required details.

Assistant Director, MSME DI informed the forum that Udyog Aadhar Memorandum (UAM) replaces the earlier Entrepreneurship Memorandum Part I and Part II. Since UAM is a computer generated statement, no signature is required.

He also informed that they are having clear instructions from DC MSME, New Delhi regarding not to sign the document even in acknowledgment, since it is computer generated statement. He requested SLBC TN to resolve this issue as the document cannot be signed by them.

CGM RBI has informed the forum that bankers can forward their issues/ difficulty in accepting the UAM as a document.

Convenor SLBC has informed that it can be accepted as a valid document even without signature.

Deputy Secretary, DFS, MoF, GOI has inquired Assistant Director, MSME DI, whether UAM is registered document and it can be verified with the MSME website similar to PAN.

GM RBI told that registration number will be unique so that it can be verified with that.

Chairman SLBC has informed the forum that with help of registration number we can verify the particulars of the organisation and take a copy as a proof of verification which will serve the purpose. He requested controlling offices to give clear instructions to their branches.

#### **AGENDA NO: 15**

**Representation from MSME Association - fixing of reasonable charges for BLR Rating by the rating agencies - Reply from RBI**

Convenor SLBC has informed the forum about the "Request of TANSTIA with regard to fixing reasonable charges by rating agencies" which was referred to RBI.

He also informed the forum that RBI has advised that ratings for bank loans can be used for capital calculation purposes, that Borrower can also remain unrated but appropriate risk weight to be taken, that there is no mandatory requirement prescribed to obtain External Credit Rating to borrowal accounts including SME accounts etc. The reply from RBI has been forwarded to the Additional Chief Secretary/Industries Commissioner and Director of Industries and Commerce.

#### **AGENDA No: 16**

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

The number of bank branches increased by 530 and reached 10501 branches as on 31.03.2017. The forum noted that the year on year incremental deposits & credit growth as of March, 2017 was 11.44% and 1.86% respectively over March 2016. The CD Ratio has slightly decreased from 115.42% as of March 2016 to 108.57 % as of March 2017. The share of Priority Sector advances and agricultural advances were 46.29% & 19.81% as against the national norms of 40% and 18% respectively. The forum also noted that the growth in the Housing sector is slightly reduced.

The forum also noted that advances to Weaker Sections grew by 7.71% during the year over March 2016.

The forum also noted that in Co-operative banks there is a reduction in CD Ratio from 92.38% as of March 2016 to 78.60 % as of March 2017. The main reason for reduction of CD ratio may be implementation of debt waiver scheme in these Co-op banks in the state & increase in deposits during demonetization period.

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

Action: Banks

#### AGENDA No: 17

Review of performance under Annual Credit Plan 2016-17 (April 2016 to March 2017):

The forum took on record, the achievements from April 2016 to March 2017 under ACP 2016-17. Under Priority Sector, the banks in Tamil Nadu have achieved 99% of ACP target. Sub sector wise, Banks achieved 98% under agriculture, 106% under MSME, 93% under Education, 89% under housing, 87% under Export Credit, 55% under Renewable Energy, 61% under social Infrastructure, 99% under Other Priority Sectors. The achievement under Non Priority Sector is 97% of the set target. The overall achievement under ACP 2016-17 is 98%.

#### AGENDA NO 18

##### ANNUAL CREDIT PLAN 2017-18

Convenor, SLBC informed the forum that in the Annual Credit Plan for the financial year 2017-18, banks have projected an overall credit flow of Rs.203357.72 crores under both PRIORITY and NON PRIORITY sectors. He also informed that the Banks in Tamil Nadu have projected an outlay of Rs.112210.18 crores under agriculture sector (an increase of 12.61% over 2016-17 target) which is Rs.19,960.18 crores higher than the target of Rs 92,250 crores (higher by 21.64%) fixed by NABARD for 2017-18 based on the budgetary allocation.

Convenor, SLBC requested the member banks and LDMs to involve actively for implementation of the Annual credit plan 2017-18. He also requested various Govt Departments and agencies of the Government to extend support for achieving 100%.

**Action: Banks / LDMs/ Government Departments**

#### **AGENDA No. 19**

##### **Micro, Small and Medium Enterprises (MSME) sector:**

The Convenor, SLBC informed the forum that a sum of Rs. 85,435.99 crores was disbursed from April 2016 to March 2017 to Micro, Small and Medium Enterprises. Credit flow to Micro sector stood at 45.23%. The Convenor advised the member banks to improve their lending to Micro Sector.

**Action: Banks**

#### **AGENDA No. 20**

##### **Prime Minister's Employment Generation Programme (PMEGP):**

The Convenor, SLBC informed the forum that banks in the State have disbursed 2941 projects with a margin money assistance of Rs.82.12 crores resulting in generation of employment for 32828 persons which represent 97.65% of the annual target. He requested the member banks to process the applications received during 2016-17 and are since with them, as the same is permitted by the Govt of India.

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.

##### **(b) PMEGP - TARGET FOR 2017-18**

The State Office of Khadi & Village Industries Commission vide their letter dated 02.05.2017 advised Bankwise targets under Prime Minister's Employment Generation Programme (PMEGP) for 2017-18. The physical target is 2400 numbers and financial target is Rs.4760.50 lakhs to generate employment to 19200 people. Convenor requested the member banks to advise all their implementing branches to co-ordinate with KVIC/DIC/KVIB and to process the applications in time.

**Action: Banks**

## AGENDA No. 21

### PERFORMANCE UNDER NEW ENTREPRENEUR-CUM-ENTERPRISE DEVELOPMENT SCHEME (NEEDS) & UNEMPLOYED YOUTH EMPLOYMENT GENERATION PROGRAMME (UYEP) 2016-17.

Convenor, SLBC informed the forum that the targets under UYEGP were surpassed by sanctioning 5575 loans with Rs.3665.89 lakhs subsidy outlay as against the target of 5000 loans and Rs.2500 lakhs. However there is a need to improve the performance under NEEDS, he said.

Department of Industries and Commerce, Government of Tamil Nadu advised Bank-wise Target under Needs for the year 2017-18. 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.

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

**Action: DIC & Banks**

## AGENDA No. 22

### Setting up of Rural Self-Employment Training Institutes (RSETIs):

Convenor, SLBC informed the forum that 31 RSETIs in Tamil Nadu have conducted 960 training programmes during April 2016 to March 2017, wherein 26287 persons were trained of which 13552 persons secured employment and 5833 persons have availed credit from banks to set up their own enterprises.

The monitoring cell of National Academy of RUDSETIs has advised certain parameters to all the RSETIs for grading them. The RSETIs should comply with the requirements to get A/AA grade.

**Action: RSETIs/ Sponsor Banks of RSETI**

## AGENDA No. 23

### Financial Literacy & Credit Counselling Centres (FLCCC):

Convenor, SLBC informed the forum that 60 FLCCCs are functioning in the state and they have conducted 505 Special Financial Literacy Camps during the

quarter ended March 2017. Besides, FLCs in the state had organized 770 target specific camps in the state.

He has advised that as per recent 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. 24**

##### **Details of Educational Loan disbursement from April 2016 to March 2017:**

The forum noted that 57491 loans to the tune of Rs.1339.57 crores have been granted during April 2016 to March 2017 by the banks, of which loans for Engineering/Medical courses account for 36787 loans amounting to Rs 718.82 Cr, 4145 loans for study abroad amounting to Rs.311.15 Cr and 16563 loans to others, to the tune of Rs. 309.66 Cr.

#### **AGENDA No. 25**

##### **Bank finance under Housing Scheme:**

The forum noted that banks in Tamil Nadu have disbursed 74578 housing loans (up to a limit of Rs.28.00 lacs) to the tune of Rs.6174.31 Crores to the Housing Sector during April 2016 to March 2017.

#### **AGENDA No. 26**

##### **Golden Jubilee Rural Housing Finance Scheme (GJRHFS):**

The forum noted that banks in Tamil Nadu have disbursed 279 loans amounting to Rs. 1544.39 lacs during the quarter ended March 2017 under the above scheme.

#### **AGENDA No. 27**

##### **Credit Flow to Women:**

The forum noted that as of March 2017 the share of credit flow to women in the State constitutes 14.60 % of total Bank credit against the national norm of 5 %

## **AGENDA No. 28**

### **Credit flow to Minority Communities:**

The forum noted that the achievement was to the tune of Rs.3052.57 Crores for the quarter ended March 2017, under credit flow to Minority Communities.

Convenor, SLBC informed the forum that achievement is 13.48 % 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. 29**

### **Kisan Credit Card Scheme (KCC):**

Convenor, SLBC informed the forum that banks in Tamil Nadu have issued 1565094 Kisan Credit Cards to the tune of Rs. 12653.37 Crores for the year ended March 2017. The total number of ATM enabled Kisan Credit Cards issued is 412664.

Chief General Manager NABARD expressed concern that there is a huge variation between KCC cards and issue of ATM enabled KCC cards. He requested the member banks to speed up issuance of ATM enabled KCC to the farmers and ensure the usage of KCC Cards. He also requested to roll out another 3, 00, 000 cards as soon as possible.

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

Convenor SLBC, requested banks to cover all the crop loans extended by the Banks for all the notified crops in the notified areas under crop insurance scheme (PMFBY).

**Action: Banks**

## **AGENDA No. 30**

### **Self Help Groups (SHG / NRLM):**

Convenor SLBC informed the forum that achievement under SHG Bank Linkage was satisfactory for the State of Tamil Nadu for the year 2016-17. Banks disbursed Rs.6387.52 Crores as against the target of Rs.6000 Crores. Achievement stood at 106%. An ambitious target of Rs.7000 Crores is given for the year 2017-18, he said.

Mr Pravin Nair, Managing director, TNCDW thanked the bankers for surpassing the target and achieving 106% of the target in disbursements to SHGs. MD TNCDW said that disbursements reported in the portal are short by Rs.1700 crores. Only Rs.24.66 Crores were utilised for interest subvention for prompt repaying SHGs as against an expected Rs.100 Crores during the last year, mainly due to short reporting in the NRLM portal by banks, he said.

The reasons according to MD TNCDW are - different Banks having different SHG product codes and disbursement under all product codes are not being uploaded, Smaller Private Bank are not uploading data in the NRLM portal, and lastly DCCBs and PACS are not participating.

Convenor SLBC, reiterated his suggestion made in the subcommittee meeting that TNCDW may call a separate meeting along with Canara Bank people who are maintaining the NRLM portal and to sort out under reporting/non reporting issues.

Action: TNSRLM / Banks

#### AGENDA No. 31

#### DEENDAYAL ANTYODAYA NULM

Convenor SLBC said that the scheme addresses urban poverty. However the scheme has been picking up slowly. 75534 loans were disbursed with a total outlay of Rs.2281.29 crores during 2016-17.

He further said that SLBC has received quantification target for the year 2017-18 and the financial target was yet to be received from RBI. The member banks would be advised the targets soon after receipt from RBI.

Shri. Praveen Nair, MD TNCDW said that NULM is the flagship poverty reduction scheme for urban areas. He requested SLBC to advise LDMs to review the progress under NULM as a regular agenda in all district and Block Level meetings.

Action: NULM & RBI

#### AGENDA No. 32

#### Tamil Nadu Government's Scheme for Poultry Development:

Additional Director Animal Husbandry, Government of Tamil Nadu has informed that out of 6 loan applications, three are pending with PACB Madurai and three



applications were pending with Nationalized Banks in three districts namely Karur, Perambalur & Mettupalayam.

Convenor, SLBC advised member Banks of the above districts to look into the matter and dispose of the pending applications.

**Action: Banks/LDMs**

#### **AGENDA No. 33**

#### **PROGRESS REPORT ON ECONOMIC DEVELOPMENT SCHEMES IMPLEMENTED BY TAHDCO**

The forum noted that Banks have sanctioned 13654 loans with a financial outlay of Rs.333.92 crores. The achievement is 93.01%. There are 12306 applications with banks and 6319 UCs are to be received from the Banks.

Managing Director, TAHDCO requested the bankers to clear all the applications pending with branches of various banks relating to the years 2015-16 and 2016-17. He also advised that the TAHDCO have enough money to clear the pending applications and Government of India has given enough amount to clear the sanctioned applications which are pending from 2015-16.

He also requested the banks to Co-ordinate with District Manager, TAHDCO wherever Utilization Certificates are pending with the Banks.

Convenor SLBC advised the member banks to look into the issues pending from the year 2015-16 onwards and dispose of pending applications/return the application with reason.

**Action: Banks/ LDMs/ TAHDCO**

#### **AGENDA No. 34**

#### **Progress Report on Stand Up India Scheme.**

The forum noted that the achievement was to the tune of Rs.267.66 Crores as on 31.03.2017, under Stand Up India Scheme.

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. 35

### Weaver Mudra scheme in Tamil Nadu Handloom and Textiles Department

Convenor SLBC, advised the forum that banks have sanctioned 18340 loans to the tune of Rs.8892.15 lakhs have been disbursed in Tamil Nadu against the annual target of 21070 (revised) during the year 2016-17.

He also advised about the target for the year 2017-18 received from Director of Handlooms and Textiles, GoTN and requested member banks to issue suitable instructions to their implementing branches in the state to achieve the target before 31.03.2018.

Action: Banks/ Dept. of Handloom & Textiles

## AGENDA No. 36

### Review of NPA Accounts in Priority Sector Lending- March 2017

Convenor, SLBC informed the forum that NPAs have increased in absolute terms and percentage terms during the year 2016-17. He further informed the forum that NPA percentage under Education loans is very high and stood at 13.76%. He also informed that NPA percentage under Renewable energy is also high at 16.98%.

Convenor SLBC requested State Government to provide necessary support for NPA recovery.

Action: Banks / State Govt.

### Table Agenda 1

RBI - Population group wise classification of branches in Tamil Nadu as per Census 2011 - Reporting accordingly in Special SLBC Returns (SSR-1)

The points were discussed during Action Taken Report for 149<sup>th</sup> SLBC meeting.

### Table Agenda 2

Aligning Roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorisation Policy

The points were discussed during Action Taken Report for 149<sup>th</sup> SLBC meeting.

### Table Agenda 3

#### Co-ordination Meeting of Bankers and Police Officials - Discussion on increase in number of bank related cyber crimes

SLBC Convenor informed the forum about the co-ordination meeting of Bankers and Police officials held on 15.06.2017 at the Office of the Commissioner of Police, Chennai wherein various types of bank related frauds and cyber crimes were detailed by the police officials.

The Commissioner of Police suggested that each banker must nominate one Nodal Officer for their Bank who will be the single point contact for the Police for assistance in obtention of records/information from that Bank in a faster mode. Such nodal officers should also help in obtaining the needed information pertaining to their bank branches situated outside Chennai also.

Commissioner of Police, Greater Chennai thanked all the Bankers for their presence, active participation and co-ordination extended.

Convenor SLBC advised member banks to nominate a Nodal Officer in Chennai and convey the same to the Commissioner of Police. Member banks are also advised to share awareness material with the police who in turn will distribute to the public.

Action: Banks and Police dept

### Table Agenda No. 4

#### NRLM-SHG Bank linkage- CHANGED TARGET PATTERN

The points were discussed along with the Regular Agenda 30 & 31 on SHG (NRLM & NULM).

### Table Agenda 5

#### Refusal to Register Memorandum of deposit of title Deeds (MoDT) by the offices of the Sub-Registrars in Tamil Nadu - Tamilnad Mercantile Banks informs

DGM, Tamil Nadu Mercantile Bank Ltd., informed the forum that offices of Sub-Registrars in the state are refusing to register Memorandum of Deposit of Title Deeds (MoDT).

Shri. Swaminathan ED, IOB and Chairman, SLBC has advised the Department to take care of this issue since it affects credit delivery.

DGM, TMB also informed the forum that sub registrars are having misconception about registration of Memorandum. Earlier uniformly all sub registrars were refusing registration, but now some sub registrars are accepting. He also said that their Coimbatore office reported pending of Registration of MoDT in case of 35 loan sanctions worth Rs.25 crores.

Federal Bank and Punjab & Sind Bank also expressed their difficulty in registration of Memorandum of Deposit of title Deeds in some districts.

Convenor SLBC advised the member banks to report the places where it has been refused so that SLBC can take up the issue with appropriate authority of the Government.

**Action: Banks and SLBC**

#### **Table Agenda 6**

##### **Request for clearing of pending applications under PMEGP Scheme:**

The State Director, KVIC, State Office, Tamil Nadu informed the forum that 3260 number of applications involving subsidy of Rs.89.95 Crores pertaining to 2016-17 are pending with various banks and requested to consider immediately and avail the margin money. They have adequate funds for subsidy.

Convenor SLBC advised the member banks to process the applications pertaining to 2016-17 and pending with the banks now ie during 2017-18, as the government has permitted to do so. LDMS are advised to review the progress in bankers' meetings at district / block levels.

**Action: Banks and LDMS**

#### **Table Agenda 7**

##### **Education Loan Campaigns - During August and September**

Convenor, SLBC informed the forum that the State Project Director, Sarva Shiksha Abhiyan vide their letter dated 21.06.2017 has communicated about the announcement of Govt. of Tamil Nadu on conducting of Education Loan Campaigns in every Block Head Quarters during August and September months with the help of Banks. The letter also stated that at 43%, the state of Tamil

Nadu stood first in student enrolment in Higher education in the country and sought the support of the banking community by extending financial support to the students.

**Action: Higher Ed Dept. Govt of TN & Banks**

### **Success Stories**

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

### **TEXCO**

District Revenue Officer and General Manager, Tamil Nadu Ex-service Corporation (TEXCO) informed the forum that TEXCO is a state owned corporation established for welfare of Ex-servicemen. They also act as manpower supplying agency to various Central & State Government Organisations and got about 9000 Ex-servicemen employed so far. They are sponsoring Ex-servicemen on contract basis on DGR wage rate fixed by Director General of Resettlement. She requested the forum to contact TEXCO in case of need.

### **Vote of Thanks**

The 150<sup>th</sup> Meeting of SLBC came to an end with vote of thanks by Shri. N. Ravichandran, Chairman, Pandyan Grama Bank.



**STATE LEVEL BANKERS' COMMITTEE, TAMIL NADU**  
**CONVENOR : INDIAN OVERSEAS BANK**  
**150 th STATE LEVEL BANKERS' COMMITTEE HELD ON 22.06.2017**

**LIST OF PARTICIPANTS**

Sf.No.	Salutation	Name	Designation	Organisation / Department
<b>I CHAIRMAN</b>				
1	Mr.	K.Swaninathan	Executive Director with Addl. charge of MD & CEO	Indian Overseas Bank
<b>II GOVERNMENT OF INDIA</b>				
2	Mr.	A.K.Dogra	Deputy Secretary	Dept. of Financial Services
<b>II GOVERNMENT OF TAMILNADU AND RELATED DEPARTMENTS / AGENCIES</b>				
3	Mr.	Kumar Jayant, IAS	Managing Director	TAHDCO
4	Mr.	V.Dakshinamoorthy, IAS	Director of Agriculture	Dept of Agriculture
5	Mr.	V.P.Thandapani, IAS	Director of Fisheries	Dept of Fisheries
6	Mr.	Praveen P.Nair, IAS	CEO / TNSRLM	TNSRLM
7	Mr.	K.S.Santhalingam, IES	Assistant Director	MSME -DI
8	Ms.	R.Parvathy	Dy Secretary to Govt	CECP Dept
9	Mr.	R.P.Jayakumar	Asst. Secretary	TN State Agricultural Marketing Board
10	Ms.	S.Rani	Dy. Director	TNHB
11	Mr.	V.S.Venkatesan	Dy. Director (Tech)	IC & DIC , Gundy
12	Mr.	P.S.Sundara Mahalingam	Dy. GM (MP) Aavin	TCMPF Ltd, Aavin
13	Dr.	C.Padmanaban	Dy.Director	Dept of Animal Husbandry & veterinary Science
14	Mr.	R.Aravindan	Asst. Dir. Of Horticulture	Dept. of Horticulture
15	Mr.	M.Chinnathambi	Asst. Director	KVIC
16	Mr	Sqn. Ldr AV Suresh	Asst. Director	Dept of ESM Welfare
17	Mr.	A.Nagarajan	Asst.Director of Sericulture	O/o the Directorate of Sericulture, Salem
18	Mr.	K.S.Lakshmi Narayanan	State Director	KVIC
19	Mr.	D.M.ThanigaiArasu	Assistant DADW	Directorate of ADW
20	Ms.	P.Saradha	District revenue Officer / General Manager	TEXCO
21	Mr.	R.N.Karthikeyan	Regional Manager	National House Bank
22	Mr.	P.Sundararajan	Jt. General Mangger	HUDCO
23	Mr.	K.V.Gopikrishna	Deputy General Manager	SIDBI
24	Mrs.	S.Sashikala	Assistant General Manager	TIIC Ltd
25	Ms.	R.Santhiya Maheswari	DSWO	Directorate of Social Welfare
26	Mr.	P.Srinivasa Raghavan	Manager	TAMCO
27	Mr.	K.Baskar	SAO, TEXCO	Tamil Nadu Ex-Service Corporation
28	Ms.	C.Logeswari	Superintendent Directorate	Directorate of ADW
29	Mr.	M.Mathi Alagan	Training Coordinator	EDII
30	Dr.	G.Kalaivani	Veterinary Surgeon	Animal Husbandry Dept
31	Dr.	C.J.Kumar	Consultant, AAVIN	TCMPF
32	Ms.	M.Srimathy	Agricultural Officer	Dept of Agricultural Mktg & Agri Business
33	Mr.	C. Baskar	AO	KVIC
34	Mr.	K.M.Thirunavukkarasu	Consultant	TNSRLM
<b>III RESERVE BANK OF INDIA</b>				
35	Ms.	N.Mohana	General Manager	Reserve Bank of India
36	Mr.	R.Sampath	Assistant General Manager	Reserve Bank of India
37	Mr.	V.Saravanan	Manager	Reserve Bank of India
<b>IV NABARD</b>				
38	Mr.	S.N.A.Jinnah	Chief General Manager	NABARD
39	Mr.	Mr. Mashar	Deputy General Manager	NABARD
<b>V FINANCIAL INSTITUTIONS</b>				
40	Mr.	B.Prabhu	Dy. Manager	National Housing Bank
<b>VI CO-OPERATIVE BANKS</b>				
41	Mr	Kulandaivelu M	GM, Jt. Registrar Co-Op	TNCSARD Bank
42	Mr.	K.Karthikeyan	Managing Director	TNSC Bank
<b>VII REGIONAL RURAL BANKS</b>				
43	Mr.	N.Ravichandran	Chairman	Pandyan Grama Bank
44	Mr.	S.Suresh Kumar	Chairman	Pallavan Grama Bank
<b>VIII SBI &amp; ASSOCIATES</b>				
45	Mr.	K.Muralidharan	Deputy General Manager (SMEBU)	SBI
46	Mr.	N.Sivakumar	Assistant General Manager	SBI
47	Mr.	B.Srinivasan	Assistant General Manager	SBI
48	Mr.	M.Mani Haran	Chief Manager	SBI
49	Mr.	L.David	Manager (SMEBV)	SBI
50	Mr.	Thandapani	Executive	SBI

IX	PUBLIC SECTOR BANKS			
51	Mr.	C.B.L.Narasimha Rao	General Manager	Syndicate Bank
52	Mr.	R.K.Mitra	General Manager	Bank of India
53	Mr.	K.Ramachandran	General Manager	Corporation Bank
54	Mr.	D.Devaraj	General Manager	Indian Bank
55	Mr.	Sudhakar Rao	Deputy General Manager	Union Bank of India
56	Dr.	T.V.Durai Pandi	Deputy General Manager	Canara Bank
57	Mr.	B.C.Chetty	Deputy General Manager & ZM	BOI
58	Mr.	C.Palaniappan	Deputy General Manager/ZM	Uco Bank
59	Mr.	Thomas J.B	ZM (Deputy General Manager)	Dena Bank
60	Mr.	S.Asaitambi	Dy. Zonal Manager	Central Bank of India
61	Mr.	G.Sridhar	Assistant General Manager	IDBI Bank
62	Mr.	A.Eswaramurthy	Assistant General Manager	Canara Bank
63	Mrs.	R.Sarala	Assistant General Manager	Andhra Bank
64	Mr.	K.Venugopal	Assistant General Manager	Andhra Bank
65	Mr.	V.Uthayakumar	Assistant General Manager	Indian Bank
66	Mr.	V.M.S.Raja	Chief Manager	Vijaya Bank
67	Mr.	G.Parthiban	Chief Manager	Punjab & Sind Bank
68	Mr.	Akula Bixapathi	Chief Manager	United Bank of India
69	Mr.	K.Anandan	Chief Manager	Punjab National Bank
70	Smt.	Thangam A.R	Chief Manager, RD	Central Bank of India
71	Mr.	V.K.Mohan	Senior Manager	Andhra Bank
72	Mr.	S.Narendhiran	Senior Manager	Bank of Maharashtra
73	Mr.	V.Kumar	Sr.Manager	Indian Bank
74	Mr.	P.Velan	Sr.Manager	Bank of India
75	Mr.	P.Ravindranath	Manager	Syndicate Bank
76	Mr.	A.Vijay	Manager	UCO Bank
77	Ms.	Asmita Kumari	Manager	Corporation Bank
78	Mr.	K.Balaguru	Manager	Allahabad Bank
79	Mrs.	R.Radhika	Asst. Manager	Vijaya Bank
80	Mr.	Anoop M.S	Asst Manager	Union Bank of India
XI	PRIVATE BANKS			
81	Mr.	N.Selva Raju	Deputy General Manager	TMB Ltd
82	Mr.	P.Suriaraj	Deputy General Manager	TMB Ltd
83	Mr.	M.A. Nazeerudeen	Chief Manager	Karur Vysya Bank Ltd
84	Mr.	R.Swaminathan	Chief Manager	City Union Bank Ltd
85	Mr.	S.Kannan	Chief Manager	ICICI Bank Ltd
86	Mr.	Proveen Kumar	Chief Manager	Karnataka Bank Ltd
87	Mr.	Raj Vardhan Prasad	Chief Manager	OBC
88	Mr.	M.V.Radhakrishnan	Chief Manager	LVB Ltd
89	Mr.	S.Ramachandran	Regional Head, FI	ICICI Bank Ltd
90	Mr.	Swaroop George	Agri Business Head	The Federal Bank Ltd
91	Mrs.	Naveena Baskaran	Senior Manager	Axis Bank Ltd
92	Mr.	S.S.Chakravarthy	Manager	Catholic Syrian Bank
93	Mr.	Natesh N	Manager	Dhanlaxmi Bank
94	Mr.	Venkatesan M	Manager	SIB Ltd
95	Mr.	S.Sriram	Manager	Yes Bank Ltd
96	Mr.	T.Veeraraghavan	Deputy Manager	CUB Ltd
97	Mr.	Sujith Krishnan	Deputy Vice President	HDFC Bank
98	Mr.	S.Manohar	Assistant Vice President	Equitas Small Finance Bank
XIV	LIFE & NON-LIFE INSURANCE COMPANIES			
99	Mr.	S.Sivasankaramurthi	Manager	AIC
100	Mr.	Stephen D George	Secretary (P&GS)	LIC of india
101	Mr.	R.Doraisamy	Regional Manager	LIC of India
102	Dr.	C.Soosai Pandi	Dy. Manager, Mktg	National Insurance Co. Ltd
103	Mr.	K.Sabapathi	Manager	Oriental Insurance Co. Ltd
104	Mr.	D.Durai Irusan	Manager	United India Insurance
105	Mr.	Suresh R	Asst.Manager	United India Insurance Co. Ltd
XV	LEAD DISTRICT MANAGERS			
106	Mr.	A.Kanagaraj	LDM Coimbatore	Canara Bank
107	Mr.	R.Chandrasekaran	LDM Dindigul	Canara Bank
108	Mr.	M.Chandrasekaran	LDM Erode	Canara Bank
109	Mr.	M.Inulappan	LDM Madurai	Canara Bank
110	Mr.	A.Srinivasakkannan	LDM, Theni	Canara Bank
111	Mr.	K.Arivalagan	LDM, Nilgiris	Canara Bank
112	Mr.	S.Sundaramoorthy	LDM, Tiruppur	Canara Bank
113	Mr.	S.Damodaran	LDM Vellore	Indian Bank
114	Mr.	G.Baskar	LDM, Krishnagiri	Indian Bank
115	Mr.	A.Udayakumar	LDM Salem	Indian Bank
116	Mr.	S.Elavarasu	LDM, Tiruvannamalai	Indian Bank
117	Mr.	R.Sethuraman	LDM Villupuram	Indian Bank
118	Mr.	Andrew Ayyasamy	LDM Cuddalore	Indian Bank
119	Mr.	S.Raghunathan	LDM Tiruvarur	Indian Overseas Bank



120	Mr.	V.G.Sankaran	LDM Nagapattinam	Indian Overseas Bank
121	Mr.	M.Ravichandran	LDM, Karur	Indian Overseas bank
122	Mr.	Srinivasan.J	LDM, Thanjavur	Indian Overseas Bank
123	Mr.	P.Aruldassan	LDM, Perambalur	Indian Overseas Bank
124	Mr.	S.Vaidyanathan	LDM, Trichy	Indian Overseas Bank
125	Mr.	A.Sakthivel	LBO, Virudhunagar	Indian Overseas Bank
126	Mr.	K.S.Suresh Babu	LDM, Ramnad	Indian Overseas Bank
127	Ms.	R.S.Gayatri Devi	LBO, Tirunelveli	Indian Overseas Bank
128	Mr.	S.Vinoth Kumar	LDM Sivaganga	Indian Overseas Bank
129	Mr.	S.Elancheran	LDM, Ariyalur	State Bank of India
<b>XVI</b>	<b>INDIAN OVERSEAS BANK</b>			
130	Mr.	M.M.Sarangi	General Manager	Indian Overseas Bank
133	Mr.	G. K. Srivastava	Deputy General Manager	Indian Overseas Bank
131	Mr.	Mohan J	CRM, RO I	Indian Overseas Bank
132	Ms.	Manorama K N	CRM, RO II	Indian Overseas Bank
134	Mr.	N Rajan	Assistant General Manager	Indian Overseas Bank
135	Mr.	Ambiti Aruna Kumar	SLBC	Indian Overseas Bank
136	Ms.	K. Maheswari	SLBC	Indian Overseas Bank
137	Ms.	S. Mangaleshwari	SLBC	Indian Overseas Bank
138	Mr.	S. Pravin Kumar	SLBC	Indian Overseas Bank
139	Ms.	Bhooma Murali	SLBC	Indian Overseas Bank

