

राज्य स्तरीय बैंकर्स समिति, तमिलनाडु

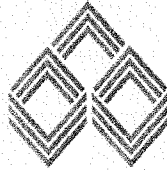
STATE LEVEL BANKERS' COMMITTEE, TAMILNADU

**दिनांक 22.09.2017 को चेन्नै में हुई
एस एल बी सी की 151 वीं बैठक के कार्यवृत्त**

**MINUTES OF 151st SLBC MEETING
HELD AT CHENNAI ON 22-09-2017**

संयोजक:

**इण्डियन ओवरसीज बैंक
अग्रणी बैंक विभाग
केंद्रीय कार्यालय
चेन्नै 600 002**



Convenor :

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



மாநில வங்கியாளர்கள் குழுமம்-தமிழ்நாடு राज्य स्तरीय बैंकर्स समिति-तमिलनाडु
STATE LEVEL BANKERS' COMMITTEE-TAMIL NADU

Convenor

Indian Overseas Bank

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संयोजक

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SLBC /TN/97/2017-18

20.11.2017

To

**All the Members of State Level Bankers' Committee
Tamil Nadu**

Madam /Dear Sir,

**MINUTES OF THE 151st STATE LEVEL BANKERS' COMMITTEE MEETING OF TAMILNADU
HELD ON 22.09.2017**

We have pleasure in enclosing the minutes of the 151st State Level Bankers' Committee meeting held on 22nd September 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 151st Meeting of SLBC

Held on 22.09.2017

The 151st meeting of SLBC, Tamil Nadu was held at Chennai on 22nd September, 2017. List of participants is furnished in the Annexure. The meeting was chaired by Shri.K Swaminathan, Executive Director, Indian Overseas Bank.

Welcome Address:-

Shri. Manoj Mohan Sarangi, General Manager, Indian Overseas Bank, Convenor, SLBC, Tamil Nadu, welcomed the participants to the 151st meeting of SLBC, Tamil Nadu. He has highlighted various Meetings - Special SLBC meeting on Drought (Last Extension of time by RBI), SLBC Sub Committee on MSME, Video Conferences on Aadhar Enrollment & Authentication, On Financial Inclusion Camps (Mudra Promotion Campaign) and Workshop on aadhaar enrollment by UIDAI team - which were organized by SLBC after the 150th meeting.

Convenor, SLBC informed that the state of Tamil Nadu is declared drought by the government and Banks were extending relief Measures as per the RBI's guidelines. He further stated that RBI had extended the time limit two times and the last date of the last extension expired by 31.08.2017. Banks have extended relief measures to the eligible agricultural borrowers in terms of provisions of RBI's Master Circular in this regard.

He informed the forum that Government of Tamil Nadu had issued necessary notification of area / crops to be covered under PMFBY for Rabi 2017/ Paddy - II crop and was circulated by SLBC. 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 loanee farmers cultivating notified crops in the notified areas are covered under PMFBY without fail besides covering the willing non loanee farmers.

Convenor, SLBC advised of Mudra Promotion Campaign scheduled by Government of India in 50 locations all over the country aimed at creating awareness about MUDRA and Stand Up India Schemes, also covering FI initiatives and Aadhaar

seeding, authentication and mobile seeding along with various digital modes of payments. This was in line with Government of India's emphasis on increasing the credit flow to MSME sector, he said. In the state of Tamil Nadu, the functions are scheduled at Chennai (05.10.2017) and Salem (11.10.2017), he said. He also appealed to 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 on this occasion.

Convenor, SLBC stated that enrolment under Atal Pension Yojana (APY) is on the increasing trend both numberwise and percentagewise in the state, but needs improvement. He appealed to the member banks to extend more housing loans under Pradhan Mantri Awas Yojana (PMAY) since interest subsidy is available for EWS/LIG/MIG families with income upto Rs.18.00 lakhs p.a.e

Inaugural Address of Chairman-SLBC:-

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 2017-18, upto the first quarter ended June 2017 was to be reviewed in the 151st meeting of SLBC.

Chairman, SLBC highlighted the domestic outlook of the economy. He said that the GDP growth rate which recorded 6.1 per cent in the FY 2016-17 has slipped to a three years low of 5.37 per cent during the first quarter on account of disruptions caused by uncertainty related to the GST roll out amidst slow down in manufacturing activities. Though the economic activity lost some pace amid GST related disruptions, the underlying growth momentum remains strong and the country may clock 6.7 percent growth in this fiscal, he opined.

The Chairman, SLBC noted that the total bank credit rose by 6.4 percent YoY while the aggregate deposits with banking system grew by 9.6 percent to Rs.107.47 lakh crores. The credit flow to agriculture surpassed the target of Rs.9.00 lakh crores and recorded Rs.10.65 lakh crores while the target for the current fiscal is Rs.11.00 lakh crores.

He informed the members that during the first quarter of 2017-18, deposits increased by Rs.61,866 crores and credit by Rs.36,949 Crores in the state of Tamil Nadu.

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

1. CD ratio of the State continues to be above 100 percent and reached 108.36%.
2. Deposits have increased by 10.25 percent (YoY) to Rs.6,65,466 Crores.
3. Credit has grown by 5.40 percent (YoY) to Rs.7,21,082 Crores.
4. Priority Credit stands at 46.44 percent (against the norm of 40%)
5. Agricultural Advance stands at 20.28 percent (against the norm of 18%)

Chairman, SLBC informed the forum that banks have achieved 97% of the target under Annual Credit Plan 2017-18 in the First Quarter of FY 2017-18. Under select parameters, he also informed the forum that banks have achieved 97 % under Farm sector, 98% under MSME, 98%, 124% & 97 % 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 for submission of data to SLBC by obtaining the same directly from CBS for accuracy purposes. He also appealed to achieve the set targets under various government schemes and ensure that processing and disposing of applications sponsored is done without much delay.

Financial Inclusion:

Chairman, SLBC informed that Govt of India had been all along giving a lot of importance to Aadhaar seeding and mobile seeding. Now Bankers have to make available the facilities for Aadhaar enrolling and updation in their premises for the account holders and also complete authentication of bank accounts by 31.12.2017, lest the accounts would become inoperative from 01.01.2018 onwards which is a huge task and a gigantic exercise for the bankers in the coming quarter, he alerted.

He advised the Member Banks to communicate to their customers through all modes - social media, print media, electronic media and by conducting camps and campaigns.

Agriculture

Chairman SLBC recollected that the state experienced very less rainfall, the State Government declared drought and RBI extended timeline two times to provide relief measures by banks to their agricultural borrowers, that ended on 31.08.2017.

As Rabi season had commenced and as this was the main monsoon season for the state of Tamil Nadu, the Chairman, SLBC advised the member banks to extend crop loans and at the same time ensure coverage of notified crops in notified areas under PMFBY compulsorily.

MSME:

Chairman, SLBC expressed happiness over the fact that Rs.22,463.41 crores was disbursed to MSME sector during the first quarter of 2017-18. Loans to Micro Enterprises account for 42.86% of this. Disbursement under MUDRA recorded Rs.4885.16 crores, a very good progress, he told. He appealed to give priority to PMMY scheme and extend more of MUDRA loans.

He further said that the NPA level under MSME increased both in absolute and percentage terms, from Rs.9812 crores (7.89%) to Rs.11,480 Crores (9.32%) as on June 2017. As NPAs are cause of concern for the banking sector, the MSME industry associations and the State Government should help the banks in recovery of NPAs under this sector, the Chairman urged.

Educational Loans:-

Chairman, SLBC stated that the state of Tamil Nadu continues to be the first among the states in sanction / disbursement of education loans. He advised the member banks to route all education loan requests through Vidya Lakshmi Portal and also to process / sanction education loans without any delay.

The chairman, SLBC highlighted that NPAs under Education Loans are increasing continuously. NPAs increased from Rs.2371.74 crores to Rs.2467.16 crores during the quarter ended June 2017. He appealed to the State Government to help the bankers in recovering the NPA loan accounts.

Stand up India Scheme:-

Chairman, SLBC advised the forum that under Stand Up India Scheme each bank is expected to finance one loan each to a SC/ST entrepreneur and a woman entrepreneur. But the progress is not at all satisfactory, he observed. Hence he appealed to the member banks to finance under SUI scheme and also check for under reporting and non reporting.

Conducting of MUDRA promotion camps

The Chairman, SLBC informed the forum of the communication dated 18.09.2017 by DFS to the Chief Secretaries of all States advising organising of mega camps for promotion of Mudra Loans, digital payment methods and other FI initiatives. He said that Honourable Union Ministers, Chief Ministers of the respective states, State Ministers and other VIPs would attend the inaugural functions and that DFS has laid down the Standard Operating Procedure for the conduct of the camps.

As per SOP, the State Government would organise the camps through their District Administration co-ordinated by the State Mission Director under the supervision of the Chief Secretary. The SLBC should work in close liaison with the State Government by providing help and assistance; DFS has also advised the indicative responsibilities, the Chairman conveyed to the forum. The Banks shall participate by putting up stalls displaying various Financial Inclusion initiatives of the Government, disbursing loans under MUDRA and Stand Up India schemes.

He further said that DFS has identified the locations and advised the dates of camps in those locations. In the state of Tamil Nadu DFS has advised having selected two locations - Chennai and Salem- where the Camps would be conducted on 05.10.2017 and 11.10.2017 respectively. (Later the Chennai function got rescheduled to 14.10.2017)

In view of the above, the Chairman, SLBC appealed to the State Government to convene the meeting of the Organising Committee and to issue suitable instructions to the District Administration in this regard. He once again requested all the Member Banks to actively involve themselves in organising and participating in these mega camps and make them a grand success.

Further, the Chairman, SLBC congratulated all the bankers for their good work which yielded good results under most of the parameters, He requested them to redouble their efforts and achieve the targets under all Government schemes and also under Annual Credit Plan in the current financial year.

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

Keynote Address: -

Shri K Shanmugam, I A S , Additional Chief Secretary, Finance Dept, Govt of Tamil Nadu, observed the following in his keynote address:-

1. State Government is taking several initiatives for doubling of farmers' income.
2. Farmers' income can increase only when income from allied activities also increase like animal husbandry, fisheries and others
3. Government has formulated a project for supply chain management with the help of NABARD covering all activities/stages from the farm to the processing units
4. Government is taking initiatives and is giving impetus for contract farming, collective farming, dry land agriculture farming, development of pulse farming clusters, farmer produce organisations, setting up of agri processing parks/zones, upgradation & modernisation of agri marketing. All these initiatives lead to creation of micro enterprises.
5. Bankers are requested to actively participate in all the initiatives of the government for the benefit of the farming community.
6. Housing Finance in Urban areas under PMAY is not picking up compared to other states inspite of availability of Interest Subvention.
7. NABARD is integrating the data base of SHGs. Banks should use the same for increasing lending to SHGs.
8. Financial Inclusion efforts can be successful with increased economic activity at gross root level.
9. Business Correspondent need not be an individual. Even grocery shops and Panchayat Offices may also be engaged as BCs.

Special Address:-

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

1. Banks and all stake holders in the banking industry are doing well in Tamil Nadu in achieving the targets.
2. He commended the role played by bankers in post demonetisation period.
3. Government of India now seeks to promote Mudra loans, financial initiatives and digital payments.
4. Government is launching Mudra Promotion Campaign from 27.09.2017 to 17.10.2017.
5. One day events in 50 different locations all over the country during the period to be organised by the respective District Collector under the supervision of Chief Secretary of the state and SLBC shall co-ordinate.
6. In Tamil Nadu two programmes would be conducted, one at Chennai on 05.10.2017 and the another at Salem on 11.10.2017. (Later the Chennai function got rescheduled to 14.10.2017).
7. All Banks should participate in the one day programme which includes a launch function wherein Mudra loans would be disbursed, setting up of Exhibition stalls for the public by the Banks, SIDBI, NABARD, Insurance companies, NPCI, UIDAI, etc where awareness about government schemes, Suraksha Schemes, Aadhaar enrolment etc would be created.
8. He advised to increase sanctions for housing in urban areas under PMAY.
9. He exhorted the member banks to submit the data on time and accurately.

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

1. RBI, in the month of August 2017, has come out with details on Interest Subvention for Short Term Crop Loans, KCCs of Small & Marginal Farmers. 2% Interest Subvention is available upto Rs.3.00 lakhs loan and an additional subvention of 3% for prompt payment of the loan by the farmer.
2. RBI has set up a portal for Natural Calamities which is effective from 20.07.2017. All Banks and SLBCs should update in the portal, the latest

data on relief measures initiated and circulars/notifications issued with regard to natural calamities.

3. Banks should endeavour to identify the families for financial inclusion / literacy activities as well as for aadhaar seeding/linking.
4. CBS enablement in Urban co-operative banks is lagging behind in the state of Tamil Nadu compared to other states. He suggested that a lot of attention needs to be given.
5. Emphasis by RBI and Banks continues for enablement and enhancement of credit flow to MSME.

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

1. NABARD Act is amended resulting NABARD becoming the financial institution with largest Authorised Capital of Rs.30,000 crores. This has strengthened NABARD to support banks and the government.
2. Share of Agriculture in the State GDP in the state of Tamil Nadu is coming down, presently at 6%.
3. Production sub system should pave way to processing sub system, which the Government is also aiming at now. NABARD has models of processing sub systems successful in other parts of the country.
4. Business Correspondents need not be individuals.
5. FPOs are going to be the order of the day. Presently there are 134 FPOs with annual turn over of Rs.200 crores and have availed Rs.64 crores credit facilities. NABARD would be promoting more FPOs during the year.
6. JLGs is a successful model and more than 2000 JLGs would be financed in the current year.
7. Share of Animal Husbandry in the Agriculture GDP is around 43%. Hence due importance should be given to animal husbandry too.
8. Applying for assistance under Dairy Entrepreneurship Development Scheme has gone online and no application is pending with NABARD now.

9. NABARD has various Area Development Schemes/Model Schemes like Floriculture, Micro Irrigation for sugarcane (SSI), Dry Land Horticulture, Commercial Dairy etc. Banks should look at these favourably for financing. NABARD can give training in these areas.
10. Educated youth taking up agriculture as vocation is being seen now a days, which is a good sign.
11. Progress under Stand Up India scheme is not up to the mark. NABARD proposes SIDBI to conduct district level clinics in which DDMs of NABARD would also participate.
12. He suggested forming a subcommittee with SLBC, officials from line departments, TN Agri University etc for developing benchmarks for Doubling of farmers Income.

Action Taken Report for the 150th SLBC Meeting:-

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

Convenor, SLBC advised the forum that 12 RSETIs of IOB out of 13 RSETIs have identified one MSME cluster each and given training in case of three clusters. Similarly INDSETI of Indian Bank at Cuddalore has done training for one Cluster.

Representative of SBI informed of identifying MSME clusters by their RSETIs at Ariyalur (Poultry) and Thoothukudi (Garment Manufacturing) and the communication was already sent to SLBC.

Convenor, SLBC advised the sponsor banks of RSETIs to ensure that all their RSETIs identify one MSME cluster each and impart training at the earliest and provide the latest update to SLBC.

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

Convenor, SLBC informed the forum that so far 6 LDMs have submitted the report and the matter is being discussed for a long period. He appealed the four banks having lead bank responsibilities to instruct their LDMs and ensure that the study is completed at the earliest and report is submitted to SLBC for onward confirmation to RBI.

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

Convenor SLBC informed the forum that on opening of Brick & Mortar branches by some Banks, the number of villages have come down to 844, the list of which was forwarded to LDMs advising to furnish the details of banking outlets as per the revised definition existing in those villages so that SLBC can consolidate the data, arrive at the list of URCs and allot to member banks for opening of Banking outlet by 31.12.2017. He further said that details are being collected, would be compiled and the list would be placed in SLBC website for the benefit of member banks to earmark the villages for their bank, for the purpose of opening banking outlets.

To the statement by the Representative of Equitas Small Finance Bank that they need permission from SLBC to their list of 407 villages for submission to RBI to get prior permission for opening of banking outlets, the Convenor informed that as per the guidelines of RBI, SLBC will be playing a facilitative role by preparing the list of URCs, display it in SLBC website and earmark the village for the banks on their request for a period of one year.

Chief General Manager, RBI, clarified that wherever the entities are not given general permission for branch expansion, they alone need to obtain specific permission approval from RBI.

Chairman, Pallavan Grameen Bank raised again the issue of inclusion of RRBs in the list of Banks for opening Banking Outlets in URCs, on par with other Banks. This matter has been taken up with RBI Head Office by RBI Chennai and the reply is awaited. His suggestion that till the decision on inclusion is received, the whole exercise should be put on hold was not accepted in the forum.

Chairman, SLBC suggested that the issues related to Equitas Small Finance Bank and RRBs may be separately discussed with RBI. To the query that the Bank allotted with URC for opening of a Banking Outlet has one year time to open the BO; it is being insisted that it should be completed by 31.12.2017. The Deputy Secretary, DFS, Govt of India clarified that URC list should be finalised and displayed by 31.12.2017 and Banking Outlets may be opened wherever possible by 31.12.2017.

4. PMFBY- Printing of Folios in Regional Language

Convenor, SLBC informed the forum that as only a few banks placed indent for printing of PMFBY folios at SLBC level, SLBC has provided the proof of PMFBY the folio in Regional Language to member banks vide letter dated 31.07.2017 and advised to print the folios by themselves as per their requirement and comply with the guidelines of the ministry.

5. NABARD - Monitoring of performance under Doubling of Farmers Income by 2022

Convenor SLBC informed the forum that SLBC has again requested NABARD to provide a revised format. The CGM, NABARD suggested forming a subcommittee with SLBC, officials from line departments, TN Agri University etc for developing benchmarks for Doubling of Farmers Income.

6. Drought in Tamil Nadu - Providing of Relief Measures - Last Extension of time by RBI was till 31.08.2017.

Convenor SLBC informed that RBI provided the last window of extension up to August 31, 2017 and SLBC had informed the same to the Government and the Banks.

He advised Member banks to furnish the data on drought relief measures extended till 31.08.2017.

AGENDA NO. 1

Confirmation of the minutes of the earlier meeting:-

The forum confirmed the minutes of the 151st meeting of the State Level Bankers' Committee, Tamil Nadu held on 22.09.2017.

AGENDA NO. 2

Aadhaar Seeding Camps to MGNREGA workers for Direct Benefit Transfer

Convenor, SLBC informed the forum that Aadhaar Seeding Camps exclusively for MGNREGA workers were conducted in co-ordination with State Government in two phases, first time during 20.03.2017 to 27.03.2017 and the second time

during 25.07.2017 to 10.09.2017. MGNREGA workers were mobilized to the camps, consent forms for Aadhaar seeding and Authentication were sourced from them and handed over to Banks for seeding purpose.

Convenor, SLBC advised the Member Banks to ensure completion of Aadhaar seeding and authentication to Bank accounts in all the cases wherein the consent forms are received in the camps.

Action: Banks

AGENDA NO.3

Aadhaar Enrolment, Seeding, Updation and Authentication for all operative Bank Accounts

Convenor, SLBC informed the forum that effective from 01.06.2017, the general public have to mandatorily submit Aadhaar number or proof for enrollment of Aadhaar at the time of opening of a new bank account. As far as the existing bank accounts are concerned, the Aadhaar number has to be submitted to the Bank by 31.12.2017, the legal timeline set by the government, otherwise the account will cease to be operative. He suggested completion of the exercise by 30.11.2017 itself, as advised by DFS.

Convenor, SLBC informed of three modes of Authentication provided by UIDAI, viz., demographic authentication, OTP-based authentication and Biometric authentication. Banks can decide on the mode of Authentication.

Convenor, SLBC informed the forum of the following steps taken/developments in this regard

- SLBC had arranged a workshop on 08.08.2017 by UIDAI team headed by the Asst Director General from UIDAI Regional Office, Bengaluru
- A VC Meeting was convened by DFS, MoF on 18.08.2017
- SLBC requested the State Mission Director (Financial Inclusion) to issue suitable instructions to the field level functionaries to organize camps and mobilise the general public.
- The State Mission Director (FI) convened two meetings on 22.08.2017 and 31.08.2017 with the Bankers and Heads of various Government Departments.

- SLBC advised the Lead District Managers to organize "Town Hall Meetings" in their District Head Quarters by 15.09.2017.

Convenor, SLBC advised the Member Banks to establish enrolment centres at the earliest, and embark upon seeding and authentication process on a war footing to complete the Aadhaar authentication process by 30.11.2017.

Action: State Govt/LDMs/Banks

AGENDA NO.4

BASIC BANKING FORMS TO BE IN TRILINGUAL

Convenor, SLBC reiterated the instructions given to Banks in terms of RBI's circular DBOD. No.Leg.BC.52/ 09.07.005/2005-06 dated 28.12.2005, that banks should make available all printed material used by retail customers including opening forms, pay-in-slips, passbooks etc, in trilingual form i.e. English, Hindi and the regional language concerned. The same has also been reiterated in RBI's Master Circular on Customer Service dated July 1, 2015. He advised the member banks to comply with RBI guidelines scrupulously and print the materials used by retail customers in trilingual form.

Deputy Secretary, DFS advised that banks should provide all forms in trilingual in Mudra Promotion Camps also.

Action: Banks

AGENDA No: 5

NEW ENTREPRENEUR-CUM-ENTERPRISE DEVELOPMENT SCHEME (NEEDS) - 3% INTEREST SUBVENTION - CENTRALIZED ONLINE CLAIM SOFTWARE

Convenor SLBC informed the forum that NEEDS Scheme provides two benefits to the beneficiaries - Front End subsidy and 3% Interest subvention till closure of the loan. The Government has observed that Banks are not claiming the Interest Subvention in all cases, inferring that the benefits are not reaching the beneficiaries, he said.

The Additional Commissioner (Industries & Commerce) said that of 5602 claims for subsidy, there were only 2128 claims for Interest subvention in 2016-17.

Hence their department is insisting for a centralized mechanism for submission of interest subvention claims electronically like in some banks.

Convenor SLBC suggested the member banks to devise a mechanism as requested, for the benefit of the first time entrepreneurs.

Action: State Govt (I&C Dept)/Banks

AGENDA NO. 6

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) - NOTIFICATION FOR PADDY - II DURING 2017-18

Convenor, SLBC informed the forum that the Government of Tamil Nadu has notified crops, area and nominated insurance companies for Rabi Season 2017. He also said that the cluster wise notified areas for Paddy II - Rabi 2017-18 for covering crops under PMFBY, the related G.O and also the updations/corrections were already communicated to member banks and LDMS.

Convenor SLBC advised **COMPULSORY** coverage of all notified crops of the loanee farmers and also to strictly adhere to the time schedule.

Chairman, Pandian Gramin Bank informed that ICICI Lombard is crediting the claim amount but without base data resulting in non crediting of the amount to accounts of farmers. This has been causing serious issues at branch level including agitation by farmers. Department of Agriculture official also voiced the issues with ICIC Lombard. Convenor SLBC advised to escalate the matter to SLBC for intervention.

The representative of Department of Agriculture thanked Bankers for better implementation of PMFBY in the State. He further informed that the Agriculture Minister had congratulated the Banks in a meeting on PMFBY. The settlements have clocked Rs.2261 crores in the state, he informed the forum.

As non loanee farmers are high in numbers, 12 lakhs in Rabi 2016-17 as against Loanee farmers of 3 lakhs, he requested enrollments of non loanee farmers also by Commercial banks and co-operative banks considering the magnitude.

Regional Manager, New India Assurance company informed that claim amounts pertaining to non loanee farmers are returning for want of correct IFS Codes

and suggested a centralized account per bank for the purpose. The Convenor SLBC suggested adopting Aadhaar Based payment. Chairman, SLBC advised to discuss about the possibility and feasibility of having a centralized account. When RM, NIA told that banks are remitting the premium but not uploading the details in the portal, the Chairman PGB informed that banks might be uploading the data but the portal may not be accepting. The Banks may not be knowing the non acceptance. Hence he suggested for providing facility in the portal to know whether the uploaded data is registered/saved or not.

Convenor, SLBC requested Banks to comply with PMFBY guidelines and avoid rejections by Insurance companies resulting pecuniary losses to Banks and to the farmers.

Action: Insurance Companies / Banks

AGENDA NO.7

Skill Loan Scheme - Implementation & Progress

Convenor, SLBC informed the forum that the new Skill Loan Scheme launched on 15.07.2015, replaced the IBA Model Loan scheme for Vocational Education and Training.

The Deputy Secretary, DFS advised the member banks to nominate the nodal officer, furnish to SLBC and also display the details of the Nodal Officer in Banks' official site.

Convenor, SLBC advised the Member banks to confirm adoption of the scheme and submit the progress report periodically to SLBC.

Action: Banks

AGENDA NO: 08

PFRDA - PERFORMANCE UNDER ATAL PENSION YOJANA (APY)

Convenor, SLBC informed the forum that the progress made under APY would be reviewed in SLBC Meetings, as per the request from PFRDA. The yearwise data since launching of APY showed that the enrollments under APY in our state are increasing both numberwise and percentagewise. He requested the member banks to achieve the target of 70 enrollments per branch. Since it is a good source of revenue, banks should endeavour to enroll more people under APY.

Action: Banks

AGENDA NO: 09

DOUBLING OF FARMERS' INCOME BY 2022

Convenor SLBC informed that Reserve of India, in its latest Master Circular on Lead Bank Scheme, dated 03.07.2017 has introduced a chapter on Doubling of Farmers' Income by 2022. He advised the Banks to revisit their documentation for crop loans, simplify them wherever required. He further told that "Doubling of Farmer's Income by 2022" would be a regular agenda in all SLBC meetings and also the district/block level meetings.

CGM, NABARD suggested forming a subcommittee with SLBC, officials from line departments, TN Agri University etc for developing benchmarks for Doubling of Farmers Income.

Action: SLBC / Banks

AGENDA NO: 10

SARFAESI ACT 2002 - Taking actual possession of property - Action of District Collectors

Convenor, SLBC expressed happiness over the State Government issuing a letter dated 03.08.2017 to all the District Collectors advising to act within a period of 30 days as per the provisions of Section 14 of SARFEASI Act 2002 on the application of Authorised Officer of Lending Banks for taking possession/control over the property of NPA.

SLBC has circulated the copy of the letter to the Member Banks which may be referred to while approaching the District Collectors, the Convenor said.

Action: District Collectors / Banks

AGENDA NO: 11 & Table Agenda No. 2

PERFORMANCE UNDER PRADHAN MANTRI AWAS YOJANA - CREDIT LINKED SUBSIDY SCHEME (PMAY-CLSS)

Convenor, SLBC opined that there is a lot of scope for financing Housing Loans with subsidy as the income criteria eligible for subsidy is pegged at Rs.18.00 lakhs per annum. However it is observed that the progress is low, especially in urban areas.

The representatives of Regional Offices of NHB and HUDCO informed the forum that the number of Banks claiming subsidy under PMAY - CLSS is only 10 in spite of the reason that all individuals with household income upto Rs.18.00 lakhs are eligible for the Credit Linked Subsidy Scheme. As on 14.09.2017, Rs.10.63 crores of Subsidy was sanctioned to 577 cases and there is a marginal improvement over the previous quarter, they said. They also assured of providing training to the Bankers if required.

Convenor, SLBC informed the forum that progress under PMAY-CLSS would be reviewed in SLBC Meetings.

Action: NHB / HUDCO / Banks

AGENDA No: 12

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

The forum noted that YoY incremental deposits & credit growth as of June, 2017 was 10.25% and 5.40% respectively over June 2016. The CD Ratio has decreased from 113.34% as of June 2016 to 108.36% as of June 2017. The share of Priority sector advances and agricultural advances was 46.44% & 20.28% as against the national norm of 40% and 18% respectively.

The forum also noted that the growth of Housing, Weaker Section advances over June 2017 is 1.05% and 10.32% respectively and that of MSME stood at 5.94%.

As far as Co-operative Banks are concerned, there is a reduction in CD Ratio from 85.79% as of June 2016 to 83.37% as of June 2017.

SLBC advised the member banks to submit data on advances correctly by including the data under newly included priority sectors namely Incremental Export Credit, Renewable Energy, Social Infrastructure.

Action: Banks

AGENDA No 13

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

The forum took on record, the achievements made from April 2017 to June 2017 under ACP 2017-18. The banks in Tamil Nadu have achieved 97% under

agriculture, 98% under MSE, 98% under Education, 124% under housing, 55% under Export Credit, 75% under Renewable Energy, 27% under social Infrastructure, 97% under Other Priority Sector and 97% under Non Priority Sector against the proportionate targets.

AGENDA No. 14

Micro, Small and Medium Enterprises (MSME) sector:

The Convenor, SLBC informed the forum that a sum of Rs.22463.41 crores was disbursed from April 2017 to June 2017 to Micro, Small and Medium Enterprises. The Convenor, also advised the member banks to improve their lending to Micro Sector from the present level of 42.86%.

Action: Banks

AGENDA No. 15

Prime Minister's Employment Generation Programme (PMEGP):

The forum took on record, the achievements from April 2017 to June 2017 under PMEGP Scheme.

The Assistant Director, KVIC informed the forum about the targets revised from Rs.47 Crores to Rs.120 Crores. He also informed that the achievement so far is Rs.24 Crores and applications for Rs.80 Crores are with the banks. He requested to clear the pending applications by all Member Banks, especially by Major Banks at the earliest.

The Convenor, SLBC advised the Member Banks to expedite the process of clearing the pending applications in time.

Nodal Officer, KVIC, Madurai informed about the poor performance in ten districts. Convenor SLBC assured to take up the issue after receiving letter from Nodal Office, KVIC Madurai.

Action: Banks/ KVIC

AGENDA No 16

Performance under New Entrepreneur-cum-Enterprise Development Scheme (NEEDS) & Unemployed Youth Employment Generation Programme (UYEGP) 2017-18:

The representative from DIC informed the forum that as on 31.08.2017, there were 4349 applications pending under UYEGP and 1218 under PMEGP. Under NEEDS out of 628 cases forwarded to banks, provisional sanctions were received in case of 358 applications only.

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

AGENDA No 17

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

The forum took on record, on performance of the RSETI during April 2017 to June 2017.

Action: RSETIs/Banks/LDMs

AGENDA No.18

Financial Literacy & Credit Counseling Centres (FLCCC):

The FLCCCs had conducted 509 special financial literacy camps during the quarter. The FLCCCs have also organized 761 target specific camps during the quarter.

Convenor SLBC, reminded the bankers that, as per the guidelines of RBI, FLCs are expected to conduct special camps for a period of one year on digital payments and rural branches should conduct at least one literacy camp per month on digital platforms.

AGENDA No 19

Details of Educational Loan disbursement from April 2017 to June 2017:

The forum noted that 17105 loans to the tune of Rs.606.79 crores have been granted during April 2017 to June 2017 by the banks, of which loans for Engineering/Medical courses account for 10265 loans amounting to Rs 324.09 Cr, 762 loans for study abroad amounting to Rs.83.92 Cr and 6078 loans to other courses, to the tune of Rs.198.78 Cr.

AGENDA No.20

Bank finance under Housing Scheme:

The forum noted that banks in Tamil Nadu have disbursed 21455 housing loans (up to a limit of Rs.28.00 Lakhs) to the tune of Rs.1709.14 Crores to the Housing Sector during April 2017 to June 2017.

AGENDA No.21

Golden Jubilee Rural Housing Finance Scheme (GJRHFS):

The forum noted that banks in Tamil Nadu have disbursed 484 loans amounting to Rs.4192.67 lakhs during the quarter ended June 2017 under the above scheme.

AGENDA No. 22

Credit Flow to Women:

The forum noted that as of June 2017 the share of credit flow to women in the State constitutes 13.75 % of total Bank credit against the national norm of 5 %.

AGENDA No. 23

Credit flow to Minority Communities:

The forum noted that the achievement was to the tune of Rs.2162.98 Crores for the quarter ended June 2017, under credit flow to Minority Communities.

Convenor, SLBC informed the forum that achievement is 7.99% against national norm of 15 % of the Priority sector advances.

Action: Banks

AGENDA No. 24

Kisan Credit Card Scheme (KCC):

Convenor, SLBC informed the forum that banks in Tamil Nadu have issued 296522 Kisan Credit Cards to the tune of Rs.2543.45 Crores for the quarter ended June 2017. The total number of ATM enabled Kisan Credit Cards issued is 66,596.

Convenor SLBC informed that Ministry of Finance, Government of India advised that all banks should ensure that the KCC Card is being used by the farmers. He also advised the banks to educate the farmers and to create awareness on the benefits of using the 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 25

Self Help Groups (SHG / NRLM):

Senior Consultant (FI), TNSRLM informed the forum that banks in Tamil Nadu have disbursed loan to SHGs to the tune of Rs. 3344 Crores against the target of Rs. 7000 Crores. Achievement percentage is 48%. He appreciated the bankers and also requested to enhance and continue the support to achieve the target.

Senior Consultant (FI), TNSRLM also requested the Member Banks to upload the details as per the format in NRLM Portal and to form the CBRM Committee to address the NPA recovery and issues of SHG.

Action: TNCDW / Banks

AGENDA No. 26

DEENDAYAL ANTYODAYA YOJANA - NULM:

Convenor SLBC, informed the forum that up to June 2017, 16011 applications were sanctioned by the banks to the tune of Rs. 353.14 crores under NULM - SEP (I), SEP (G), SEP (BL) scheme.

State Director, RSETIs suggested that urban people are also given training under NULM as in the case of rural trainees under NRLM.

Action: NULM

AGENDA No 27

Tamil Nadu Government's Scheme for Poultry Development:

The forum noted the bank-wise/ district-wise number of pending applications for the year 2017-18 under the scheme for Poultry Development.

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

Action: Member Banks

AGENDA No. 28

Pending position of TAHDCO applications under various schemes with banks:

FA & CAO, TAHDCO informed the forum that a total number of 12418 applications are pending throughout the state at various branches of various banks, as on 31.08.2017 after selection by a Taskforce Committee, out of which 6628 applications (approximately 50% of applications) have been pending for more than a year. He requested the member banks to clear the applications where subsidy has already been received, immediately.

Chairman SLBC advised banks to look into the issues pending for more than one year immediately and dispose of pending applications / return applications with correct reasons to TAHDCO at the earliest. He advised the banks to look into these cases immediately and avoid complaints from the applicants.

Shri.A.K.Dogra, Deputy Secretary, Ministry of Finance, Government of India took note of the long pendency and suggested that TAHDCO to have a meeting with the Major Banks to get a solution with regard to applications pending and helping the Bankers for recovery also.

FA & CAO, TAHDCO informed the forum that if older applications are viable and banks are ready for considering, subsidy would be released. He also stated that UCs are pending for about Rs.93 crores of subsidy sanctioned by TAHDCO.

Convenor SLBC advised the banks to submit UCs for the subsidy utilised.

Action: TAHDCO/ Banks

AGENDA No. 29

Progress Report on Stand Up India Scheme.

The forum noted that the achievement was to the tune of Rs. 338.36 Crores for the Quarter ended June 2017, under Stand Up India Scheme.

Shri.A.K.Dogra, Deputy Secretary, Ministry of Finance, Government of India remarked that in spite of the importance given by the Government, the progress is not up to the mark. He wanted to know why bankers are not able to finance at least two loans per branch under this scheme.

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

Action: Banks

AGENDA No. 30

Progress Report on Pradhan Mantri Mudra Yojana.

The forum noted that the disbursement was to the tune of Rs. 4885.16 Crores for the Quarter ended June 2017, under Pradhan Mantri Mudra Yojana Scheme. Banks were requested to achieve the given targets.

Action: Banks

AGENDA No. 31

Review of NPA Accounts in Priority Sector Lending- June 2017

Convenor, SLBC informed the forum that NPAs have increased in absolute terms and percentage terms during the quarter ended June 2017. He further informed the forum that NPA percentage under Education loans is very high and stood at 14.52%. He also informed that NPA percentage under MSME is also increasing every quarter and reached 9.32%. NPA under total priority sector stood at 6.80% of total advances with Rs.21,772.21 crores.

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

Action: Banks / State Govt.

Table Agenda No. 1

Conducting of MUDRA Promotion Campaign functions

Convenor, SLBC informed the forum that Department of Financial Services, Government of India advised State Government and SLBC to organise Mudra Promotion camps from 25.09.2017 to 17.10.2017 at 50 different locations identified by the Government all over the country to promote MUDRA and Stand Up India Schemes and create awareness on financial inclusion and various modes of digital payment.

In this connection, the Convenor, SLBC further informed the following details

- The first camp would be launched in Varanasi on 27.09.2017
- Chennai and Salem are the locations identified by the government in Tamil Nadu
- Very well defined Standard Operating Procedure (SOP) is given
- Participation by Banks, State Government, SIDBI, NABARD, LIC, Insurance Companies, UIDAI, NPCI, Industry Associations and other stake holders
- Two VCs are conducted by DFS separately for Chief Secretaries of states and Heads of Banks (MDs & CEOs)
- WIFI facility will be ensured in the venue
- SLBC would take care of providing infrastructure & erection of stalls
- Deputy Secretary, DFS advised the banks to ensure all types of pamphlets and application forms for account opening, enrollments under Jansuraksha schemes, aadhaar enrollments, Mudra loans etc should be kept in stalls and those should be trilingual
- Banks should nominate Nodal Officers for the function and a whatsapp group would be created for immediate communication
- Publicity would be given through print media, FM channel
- Special meetings would be convened shortly
- SLBC will involve directly for Chennai Function and support the LDM, Salem for conducting the function at Salem.
- SLBC already had a meeting with State Mission director, District Collector, Chennai & other govt department officials.
- Madras University Auditorium was identified for the function at Chennai
- Chairman SLBC advised that all banks should put up stalls and that a booklet on success stories would be brought out to be released in the function.

- Mudra beneficiaries may be brought to the function to narrate their success to the audience/visitors in the stalls
- Banks should submit success stories of their MUDRA beneficiaries by 26.09.2017
- Two sanctions letters per Bank should be handed over to SLBC for disbursement on the stage by the Chief Guest/Guest of Honour
- Banks should mobilize their customers, SHG members, BCs (in uniform)
- LIC and General insurance companies should mobilize their agents and public/customers for enrollments under PMJJBY, PMSBY

Chairman, SLBC informed the forum that similar functions be conducted at District Level and Block Level to ensure that positivity is spread about Mudra Scheme and benefits accrue to a larger section of the society.

Convenor, SLBC advised the Member Banks and all stake holders to actively participate in the Campaign and make the same a grand success.

Action: Banks/State Govt/LIC/Insurance companies/SIDBI/NABARD/UIDAI/NPCI /LDMS

Table Agenda No. 2

Clubbed and Discussed along with Agenda No.11

Table Agenda No. 3

National Horticulture Board - Change of LOI pattern of NHB Schemes to issuance of IPA

The deputy director of National Horticulture Board, Chennai informed the following to the Forum

Earlier system of issuing of Letter of Indent (LOI) is changed and Application for back ended subsidy is made on line, now. NHB will issue In Principle Approval (IPA) for Back ended subsidy.

W.e.f 01.04.2017, Banks shall sanction first, apply online and then NHB releases the eligible back ended subsidy

For subsidy in case of Loans sanctioned from 01.04.2016 (non LOI cases), apply on line on or before 30.09.2017. The last date in case of SC/ST beneficiaries is 31.03.2018.

Because of active coordination and active participation of Banks in the state of Tamil Nadu, NHB-Tamil Nadu is in the second position pan India, only next to Maharashtra and he thanked one and all on this connection.

For the query by the Chairman, Pallavan Gramin Bank, he replied that Banks can disburse the loan without waiting for sanction/release of subsidy but after ensuring that the application is enrolled for subsidy.

Action: NHB / Banks

Miscellaneous

A) TNSFAC

Representative of Department of Agri Marketing and Agri Business informed that they have Tamil Nadu Small Farmers Agriculture Business Consortium (TNSFAC) through which Farmer Producer Organisations (FPOs) are promoted. Nowadays forming of FPOs is being given priority. As on date there are 42 FPOs of which 21 FPOs have got credit linked and 11 FPOs are in dire need of financial assistance since FPOs need to create infrastructure facilities.

Convenor, SLBC stated that FPOs are going to be the order of agri marketing in near future and advised the member banks to explore financing FPOs.

Action: TNSFAC / Banks

B) Chairman Pandian Gramin Bank

He informed the forum that RRBs are facing problems in deposit mobilization from Govt departments and Public Sector Undertakings for the reason that RRBs are not in their panel for investment. He requested the same may be looked into.

RRBs usually park their surplus funds with their parent Bank. Similarly there should be provision for the Parent Bank to park their surplus funds with their sponsored RRB/RRBs.

C) Directorate of Town Panchayat

Representative of Directorate of Town Panchayat stated that the local bodies have sponsored 15032 applications under PMAY-CLSS of which only 66 were sanctioned so far by banks and that 14966 applications are with the banks and requested to consider processing at the earliest.

Convenor, SLBC appealed to the Member Banks for processing the applications without much delay.

Action: DTP / Banks

D) MSME-DI

The representative of MSME-DI informed the forum that the queries/complaints related to Udyog Aadhaar Memorandum have comedown drastically from 5 per day to one or two per month and thanked SLBC for the role played in this regard.

E) RSETI

State director, RSETI stated that out of about 25000 people trained by RSETIs every year, about 10000 beneficiaries are covered under various government sponsored schemes and are getting credit facilities. RSETIs are facing difficulty in credit linking the remaining 15000 people. He requested Banks and RSETI sponsoring Banks to finance them under Mudra scheme. Convenor, SLBC replied that already guidelines are there for RSETI Director to receive the application for financial assistance from the trainees at the time of imparting training. He advised Member Banks to finance such people as they are already skilled / trained.

Action: Banks & RSETI sponsor Banks

AGENDA No. 32

Success Stories

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

Vote of Thanks

The 151st Meeting of SLBC came to an end with vote of thanks by Shri. Suresh Kumar, Chairman, Pallavan Grama Bank.

STATE LEVEL BANKERS' COMMITTEE, TAMIL NADU

CONVENOR : INDIAN OVERSEAS BANK

151st STATE LEVEL BANKERS' COMMITTEE HELD ON 22.09.2017

LIST OF PARTICIPANTS

Sl.No.	Salutation	Name	Designation	Organisation / Department
I CHAIRMAN				
1	Mr.	K.Swaninathan	Executive Director & Chairman, SLBC Tamil Nadu	Indian Overseas Bank
II GOVERNMENT OF INDIA				
2	Mr.	A.K.Dogra	Deputy Secretary	Dept. of Financial Services, MoF, GoI
II GOVERNMENT OF TAMILNADU AND RELATED DEPARTMENTS / AGENCIES				
3	Mr.	K Shanmugan, IAS	Addl. Chief Secretary to Govt. of Tamil Nadu	Dept. of Finance, Govt. of Tamil Nadu
4	Mr.	K.S.Santhalingam, IES	Asst Director	Dept of MSME
5	Mr.	R.Raguraman	Addl. Director of Agriculture	Agriculture Dept
6	Mr.	M.Chinnathambi	State Director	KVIC
7	Mr.	S.Nagaraj	Jt. Director (OSD)	Dept of Handloom & Textiles
8	Mr.	P.Selvarajan	Addl. CEO	TNSRLM
9	Mr.	Major Boni Vincent	Dy. Director (Funds)	Dept of Ex-Servicemen's Welfare
10	Mr.	B.R.Krishna Murthy	Dy. Director	National Horticulture Board
11	Ms.	K.Yogamala	Dy. Director	Dept of Sericulture
12	Mr.	N.Nagaraj	Asst. Director	TNKVIB
13	Mr.	A.B.Rafiulla	Asst. Director of Agriculture	Agriculture Dept
14	Mr.	K.Rajendran	Addl RCS	O/o RCS Cooperation Dept
15	Mr.	K.Ravichandran	FA & CAO	TAHDCO
16	Mr.	S.Annamalai Prem Kumar	Addl. Director (RD)	TNCDW
17	Mr.	M.Meenakshi	Asst. Director (Schemes)	Directorate of Town Panchayat
18	Mr.	M.Lingadurai	Asst. Director	DO, KVIC
19	Mr.	R.Sukumar	Assistant General Manager	SIDBI
20	Mr.	N.Ashokan	Superintendent	Rural Development & Panchayat Raj
21	Ms.	M.S.Latha	Superintendent	TAMCO
22	Mr.	V.Kumar	Sr. Manager	ECGC Ltd
23	Mr.	K.R.Senthil Kumar	Asst. Manager	TAHDCO
24	Mr.	Gopalakrishnan	Executive	KVIC
25	Mr.	P.Prakash	Horticulture Officer	Dept of Horticulture & Plantation
26	Ms.	M.Srimathy	Agriculture Officer	Dept of Agri Mktg & Agri Business
27	Ms.	P.R.Kiruthika Devi	Agriculture Officer	Dept of Agri Mktg & Agri Business
28	Mr.	K.Balamurugan	Section Officer	TAHDCO
29	Mr.	AR.Balachander	Officer	TIIC
30	Mr.	K.M.Thirunavukkarasu	Sr. Consultant FI	TNSRLM
31	Mr.	M.Santhanam	Program Leader	DHAN Foundation
32	Mr.	Sathya	Manager	TCMPF Ltd
33	Ms.	E.Malar	Assistant	TAMCO
34	Mr.	D.Devaraju	Junior Assistant	Directorate of Town Panchayat
III RESERVE BANK OF INDIA				
35	Mr.	R.Kesavan	Chief General Manager	Reserve Bank of India
36	Ms.	N.Mohana	General Manager	Reserve Bank of India
37	Ms.	Deepa.S.Raj	Director, DEPR	RBI
38	Mr.	Saravanan	Assistant General Manager	RBI
39	Mr.	Jayachandran Natesan	Manager	RBI
IV NABARD				
40	Mr.	S.N.A.Jinnah	Chief General Manager	NABARD
41	Mr.	V. Mashar	Deputy General Manager	NABARD
42	Mr.	K.Suresh Kumar	Assistant General Manager	NABARD
V FINANCIAL INSTITUTIONS				
43	Mr.	R.N.Karthikeyan	Regional Manager	NHB
VI CO-OPERATIVE BANKS				
44	Mr.	R.Karthikeyan	Managing Director	TNSC Bank
45	Mr.	M Kulandaivelu	General Manager	TNCSARD Bank
VII REGIONAL RURAL BANKS				
46	Mr.	N.Ravichandran	Chairman	Pandyan Grama Bank
47	Mr.	S.Suresh Kumar	Chairman	Pallavan Grama Bank
VIII SBI & ASSOCIATES				
48	Mr.	G.Thandapani	Deputy General Manager	State Bank of India, Local Head Office
49	Mr.	C.Kamalanathan	Deputy General Manager	SBI LHO

50	Mr.	B.Srinivasan	Assistant General Manager	SBI LHO
51	Mr.	B.Meenakshi Sundaram	Assistant General Manager	SBI LHO
52	Mr.	N.Sivakumar	Assistant General Manager, FI	SBI LHO
53	Mr.	S.Sivanadian	Manager	SBI LHO
54	Dr.	L.David	Manager	SBI LHO
IX PUBLIC SECTOR BANKS				
55	Mr.	V.Murugan	General Manager	Bank of Baroda
56	Mr.	K.Ramachandran	General Manager	Corporation Bank
57	Mr.	D.Devaraj	General Manager	Indian Bank
58	Mr.	Suthakar R Iyer	Deputy General Manager	Syndicate Bank
59	Mr.	Thomas John B	Deputy General Manager (ZM)	Dena Bank
60	Mr.	S.Asaiithambi	Dy.Zonal Manager	Central Bank of India
61	Mr.	D.M.Lele	Dy.Zonal Manager	BOI
62	Mr.	C.M.Raman	Dy.Circle Head	Punjab National Bank
63	Mr.	P.G.Srinivasan	Assistant General Manager	Canara Bank
64	Mr.	G.Rafiulla Khan	Chief Manager	Vijaya Bank
65	Ms.	Thangam AR	Chief Manager	Central Bank of India
66	Ms.	C.Vijayalakshmi	Chief Manager	Oriental Bank of Commerce
67	Mr.	S.Ramakrishnan	Sr.Manager	Punjab & Sind Bank
68	Mr.	P.Velan	Sr.Manager	Bank of India
69	Mr.	P.Pradeep Kumar	Sr.Manager	Bank of Maharashtra
70	Mr.	S.Aravindan	Sr.Manager	Canara Bank
71	Mr.	S.Kanaga Rathinam	Sr.Manager FI/PS	Bank of Baroda
72	Mr.	Yugandhar Kamireddy	Sr.Manager, PSCC	Syndicate Bank
73	Mr.	P.Ravindranath	Manager	Syndicate Bank
74	Mr.	R.Deepu	Manager	United Bank of India
75	Mr.	A.Vijay	Manager	UCO Bank
76	Mr.	P.Balakrishnan	Manager, PSC	Allahabad Bank
77	Ms.	Asmita Kumari	Officer	Corporation Bank
78	Mr.	G.Bheemesh	RDO	PRPDD , ZO
X PRIVATE BANKS				
79	Mr.	Swaroop George	Zonal Agri Head	Federal Bank Ltd
80	Mr.	I SRI Ram	Vice President	HDFC Bank
81	Mr.	Sujit Krishnan	Vice President	HDFC Bank
82	Mr.	John Alex	EVP	Equitas Small Finance Bank
83	Mr.	S.Ganesh Kumar	DVP	RBL
84	Mr.	Radha Krishnan MV	AVP	Lakshmi Vilas Bank
85	Mr.	S.Manohar	AVP Inclusive Banking	Equitas SF Bank
86	Mr.	P.Suriaraj	Deputy General Manager	Tamil Nadu Merchantile Bank Ltd
87	Mr.	George P J	Assistant General Manager	South Indian Bank Ltd
88	Mr.	M.A.Nazeerudeen	Chief Manager	Karur Vysya Bank
89	Mr.	R.Seshadri	Chief Manager	ICICI Bank
90	Mr.	S.Sriram	Manager	Yes Bank Ltd
91	Mr.	R.Senthil Kumar	Manager	AXIS Bank
92	Mr.	T.Veeraraghavan	Manager	City Union Bank Ltd
93	Mr.	A.Sabarinathan	Asst. Manager	Dhanlaxmi Bank
94	Mr.	R.Rajesh	Agricultural Officer	Tamil Nadu Merchantile Bank Ltd
XIV LIFE & NON-LIFE INSURANCE COMPANIES				
95	Ms.	Sreedevi Nair	Regional Manager	The New India Assurance Co Ltd
96	Mr.	K.Kumar	Div.Manager	LIC of India
97	Mr.	K.Sabapathi	Manager	Oriental Insurance Co. Ltd
98	Dr.	C.Soosai Pandi	Dy.Manager	National Ins.co. Ltd
99	Mr.	A.Thangavel	Dy.Manager	The New India Assurance Co Ltd
100	Ms.	J.Logeswari	Dy.Manager	Agriculture Insurance Company of India
101	Mr.	G.Ganesh	Asst.Manager	The New India Assurance Co Ltd
102	Ms.	K.Godamani Mohan	Asst.Manager	Agriculture Insurance Company of India
XVI INDIAN OVERSEAS BANK				
103	Mr.	M.M.Sarangi	General Manager	Indian Overseas Bank
104	Mr.	N.Rajan	Assistant General Manager	Indian Overseas Bank
105	Mr.	Subrata Sarkar	Assistant General Manager	Indian Overseas Bank
106	Mr.	T.Viswanathan	Assistant General Manager	Indian Overseas Bank
107	Mr.	J.Mohan	CRM, RO I	Indian Overseas Bank
108	Mr.	Ambiti Aruna Kumar	Chief Manager, SLBC	Indian Overseas Bank
109	Mr.	A.Sampath Kumar	Senior Manager	Indian Overseas Bank
110	Ms.	K.Maheswari	SLBC	Indian Overseas Bank
111	Mr.	S.Pravin Kumar	SLBC	Indian Overseas Bank
112	Ms.	Bhooma Murali	SLBC	Indian Overseas Bank

