



## State Level Bankers' Committee, Tamil Nadu

Convener: Indian Overseas Bank

Minutes of the 160<sup>th</sup> Meeting of SLBC

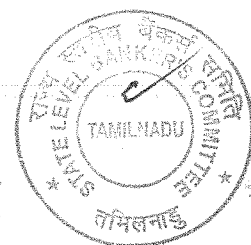
Held on 10.01.2020 at Hotel Ambassador Pallava, Chennai

The 160<sup>th</sup> meeting of SLBC, Tamil Nadu was held at Chennai on 10<sup>th</sup> of January 2020. The list of participants is given in the Annexure.

### Welcome Address:

Shri.S.C.Mohanta, GM – IOB and Convenor SLBC wished the forum a very happy New Year 2020 and welcomed Shri. V.V.S.Kharayat, Deputy Secretary, DFS, MoF, GOI; Shri.Hans Raj Varma, I.A.S, Additional Chief Secretary, Department of Rural Development and Panchayat Raj and State Mission Director, Financial Inclusion, Government of Tamil Nadu; Shri.S. Krishnan, Additional Chief Secretary, Department of Finance, Government of Tamil Nadu; Shri. A.K.Srivastava, Executive Director – Indian Overseas Bank and Chairman- SLBC Tamil Nadu; Smt. N.Mohana, General Manager, FIDD, RBI, Chennai; Shri. Nageswara Rao, GM NABARD, Chennai and officials from State Government departments, RBI, NABARD and the fellow bankers. The following are the highlights of his welcome address:

- The important event that took place during the intervening period from the 159<sup>th</sup> SLBC main meeting to 160<sup>th</sup> meeting was, conducting of Customer Outreach Initiative Program by Public Sector Banks under the directions of the Ministry of Finance to provide credit under Housing, Agriculture, MSME, Education, Vehicle and Personal loan category. The Program was conducted in **400** districts across the country in two phases i.e. the first phase from 03.10.2019 to 07.10.2019 and the second phase from 21.10.2019 to 25.10.2019 with active participation by Private Sector Banks, NBFCs, HFCs,



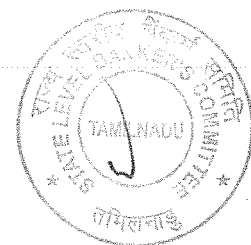
SIDBI and MFIs during which loans were sanctioned/ disbursed to a large number of beneficiaries.

- With regard to the issues related to Sugar Mills in the State and in order to formulate a scheme for providing relief to the sugar mills, a special SLBC Meeting was convened on 30.09.2019 in which a small committee of SLBC the "Sugar Revival Committee" was constituted. The committee met two times and in its second meeting held on 03.12.2019 formulated a scheme for Revival of Sugar Mills in the State of Tamil Nadu.
- Subsequent to the last SLBC Main meeting, the Meetings of Sub-Committee on Credit Flow & Financial inclusion on 08.11.2019, Steering committee on 30.12.2019 and lastly a Special Bankers' meeting on Standardized System for Data Flow on 03.01.2020 were conducted.
- Due to announcement of conduct of local body elections in the first week of December 2019 and prevalence of Model Code of Conduct up to 4<sup>th</sup> of January 2020 coupled with delay in submission of data by member banks forced the conduct of 160<sup>th</sup> SLBC beyond the schedule.
- The Convenor thanked the LDMs/Member banks for playing a crucial role in coordinating/providing with manpower during the conduct of local body elections and counting of votes.
- The Convenor, SLBC briefed the important agenda items, which were scheduled for deliberations during the course of the meeting.

#### **CHAIRMAN'S ADDRESS:**

Shri. A.K.Srivastava the Chairman of SLBC, Tamil Nadu and Executive Director, Indian Overseas Bank welcomed the participants to the meeting wishing everyone a very happy new year and happy Pongal. Before proceeding on the performance of banks in the state, he touched upon the National economic scenario briefly.

- Gross Domestic Product (GDP) growth moderated to 4.5 per cent year-on-year (y-o-y) in Q2:2019-20.



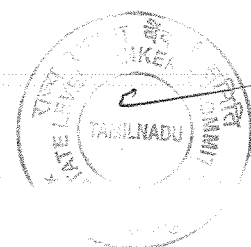
- Investment in new projects increased by more than Rs.1trillion during October – December 2019 over the same period in 2018 from Rs.3.1 trillion to Rs.4.26 trillion in December 2019, an increase of 37.4%.
- GST collection crossed the Rs.1 trillion mark for the second straight month in December, but fell short of the Rs.1.1 trillion-target set for the last four months of 2019-20.

#### **Banking Environment in India:**

- Retail Loan book of lenders including NBFCs is expected to double to Rs.96 lakh crore by March 2024 from Rs.48 lakh crores as of March 2019. It is forecasted that the Digital lending will increase from Rs.2.7 lakh crore to Rs.15 lakh crore by March 2024.
- As per CIBIL Report, as many as 2.77 crore customers held a credit card at the end of the second quarter this fiscal, with an outstanding balance of close to Rs.1 lakh crore.
- Financial assistance extended by Banks under Stand up India is on the rise. Six states have extended 50% of loans under the Scheme. Tamil Nadu stands second next to Uttar Pradesh and followed by Gujarat state.
- NPAs of NBFCs increased to 6.6% in the fiscal ending 31<sup>st</sup> March 2019 from 5.8% in the previous year, while NPAs of banks declined from 11.6% to 9.3%.
- Banking Ombudsmen received almost two lakh complaints during the FY 2019 and majorly the complaints were due to Non-observance of fair practice codes.

#### **Banking Sector in Tamil Nadu:**

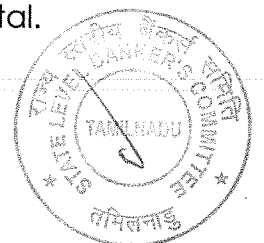
- The State of Tamil Nadu has witnessed a satisfactory performance under various parameters during the FY 2019-20. The CD ratio reached 112.55%.
- Deposits of the Banks in Tamil Nadu have increased from Rs. 7,46,981 crores as of September 2018 to Rs.8,04,272 crores as of September 2019, registering an increase of Rs.57,291 crores in absolute terms.
- The achievement under Priority Sector and Non Priority sector stood at 96%
- Under Priority Sector, the disbursements to Farm Sector is 98%.



- 97%, 59%, 87% under MSME, Education and Housing respectively.

**Other Matters:**

- In the 159<sup>th</sup> SLBC, Virudhunagar was identified as Digital district to make it 100% digitally enabled. The Chairman informed the forum that Mr.Durairaj, Chief Manager, Indian Overseas Bank has been nominated as Project Officer who will co-ordinate the program. He requested the fellow Bankers to extend their fullest support to him in order to make the project successful.
- The Chairman informed the forum that RBI has advised to develop a standardized system of Data Flow to have a reliable data obtained directly from the database of Banks and submitted on time. In this regard, a Special Meeting of Bankers was held to ascertain the preparedness of banks for data generation and submission. He further informed that the Implementation Committee on Standardisation of data flow would be meeting before the end of January 2020.
- The Chairman informed that the Scale of Finance for Animal Husbandry and Fisheries approved by the State Level Technical Committee has been circulated to all the banks and advised banks to extend KCC to working capital needs of farmers in Animal Husbandry and Fisheries. He further advised banks to achieve/surpass the targets set by DFS and communicated by SLBC to bankers.
- NABARD has launched EShakti – a digital platform that provides reliable and up to date financial and non-financial data on SHG on real time basis, which can be accessed by banks. In the State of Tamil Nadu, the Govt has embarked upon to move the data from Emathi to EShakti portal and on pilot basis in four select districts of the state. He advised the member banks, to speed up loaning process with the help of portal.
- The Chairman informed the forum that Enrolment of farmers under PMFBY for the State of Tamil Nadu is low and far below when compared with the some of the neighboring states which was noted with discontent by Department of Agriculture, GoTN. He advised the member banks to debit the premium mandatorily, remit to the concerned insurance companies within the stipulated time, and upload the details in the PMFBY portal.



He congratulated all bankers on his personal behalf and on behalf of SLBC for their active participation in Lead Bank Scheme and for their active participation in Government schemes including Annual Credit Plan. He thanked the Central and State Governments, RBI and NABARD, for their good support and guidance given to the member banks and to SLBC.

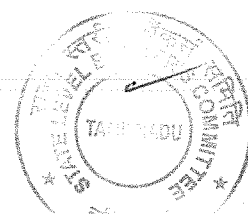
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**Special Address by Shri.Hans Raj Verma, I.A.S:**

- India is a young country and the average age of the population is 29 years.
- There must be convergence across all the stakeholders departments in scaling the youths.
- Scaling the youths should be in those skills that make them industry ready, which will provide them employment.
- The RD & PR department of the state Government and the RSETIs of banks should converge with the initiative of the labour development department to impart the required skills to these youths to generate employment.
- He requested the bankers to collaborate with RD department to make the SHG Bank linkage program a flagship one.
- Rural tourism has a very great potential in creating job opportunities in villages thereby enriching the livelihood of the rural masses.

**Special Address by Shri.S. Krishnan, I.A.S**

- He stressed the role of Agricultural sector in the economy and emphasized the need for Banks/Financial Institutions to lend more to the sector.
- Though our State is doing well under PMFBY crop insurance scheme there is no significant growth under Agriculture crop loan.
- Requested banks to attend on priority basis all the pending applications regarding agricultural loans and sanction/disburse eligible loans without undue delay.
- Banks/FIs to tap the potentials of the large number of MSME units in the State and provide them with need based finance.



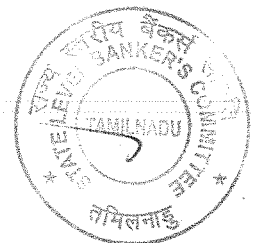
- He remarked that performance under PMAY scheme for the State needs improvement.
- Though, in general, the Auto and Housing loan sectors are witnessing a sluggish growth, NBFCs are performing well in sanctions as well as recovery.
- Suggested SLBC to invite NBFCs to the meeting.
- Emphasized bankers to arrive at the earliest, a resolution plan to resolve the issues pertaining to sugar industry in the State.
- Urged banks/FI to lend more to minorities.
- He suggested that the bankers may approach the State Government before filing cases in DRT and assured help from the State Govt in recovery.

**Highlights of the special address by Mrs. Mohana-General Manager-RBI, Chennai:**

- She first thanked all the bankers for achieving various targets.
- Insisted bankers to pass on the benefits of Rate Cut by the Central Bank to its borrowers- Repo Linked Lending Rate.
- Urged bankers to adhere strictly to the timeframe in submission of data to SLBC.
- Urged bankers to speed up the exercise of standardization of data flow as per the format specified by RBI so that more accurate data can be collected.
- Highlighted on the implementation of Digi district and requested bankers to actively participate in making the district 100% digital.
- Though the number of Unbanked Rural Centers have come down significantly, she advised bankers to open banking outlets allotted to them in the remaining centers without any delay.
- As the scale of finance for fisheries and animal husbandry has been circulated by SLBC, she requested bankers to speed up the process of granting loans under KCC for fisheries and achieve the targets.

**SPECIAL ADDRESS BY Mr. Nageswara Rao-GM, NABARD-Chennai:**

- He congratulated bankers for achieving high CD ratio.



- Briefed on introduction of E-Sakthi portal that will be implemented shortly in the State in association with TNCDW Digitization of SHGs in Tamil Nadu, which can be accessed by bankers.
- Urged bankers to lend more to Agri Clinic and Agri Business Centers and make use of subsidy available under these schemes.
- Advised bankers to make use of the amount available under DEDS scheme and to return the amount if not utilized without any delay.

Then the agenda items were taken up for deliberations.

**Review of ATR of the 159<sup>th</sup> SLBC:**

**Agenda No.3 of 159<sup>th</sup> SLBC:**

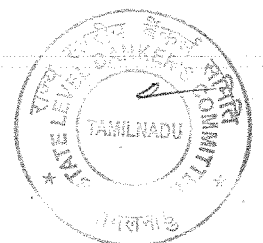
The Convenor informed the forum that IBA in its communication had advised SLBC to appoint a person as Project Officer for successful implementation of the project. The task was assigned to Indian Overseas Bank, the lead bank in Virudhunagar and IOB has nominated Mr.Durariraj, Chief Manager, Indian Overseas Bank, as the project officer to co-ordinate, collaborate with all the stakeholders for successful implementation of the Digi district project.

**Agenda No.:4 of the 159<sup>th</sup> SLBC**

The Convenor informed the forum that RBI had advised all SLBC convenor Banks to set up a 'Sub-Committee on Deepening of Digital Payments' by December 2019. Accordingly, a Sub-Committee on digital payments has been constituted with Department of Telecommunication, State Government, RBI, NABARD, NPCI, SLBC, IOB, INDIAN BANK, SBI, CANARA BANK, TMB, CUB, ICICI, and AXIS bank as members.

**Agenda No.6 of the 159<sup>th</sup> SLBC:**

The Convenor informed the forum that RBI had advised Banks to standardize the data flow under Lead Bank Scheme and constitution of Implementation Committee for developing the standardized system for data flow. As such, an Implementation Committee has been constituted in the Special Bankers meeting



conducted on 03.01.2020 with SLBC, RBI, NABARD, IOB, IB, SBI, CANARA BANK, TMB, CUB, AXIS & ICICI BANK as its members.

## **REGULAR AGENDA**

### **AGENDA NO.1:**

#### **Confirmation of the minutes of the 159<sup>th</sup> SLBC meeting held on 26.09.2019**

The forum confirmed the minutes of the 159<sup>th</sup> State Level Bankers' Committee Meeting convened on 26.09.2019.

### **Agenda No.2:**

**160<sup>th</sup> SLBC**

#### **KCC Fisheries – Target allocation to banks**

The Convenor informed the forum that the Department of Financial Services, MoF, Government of India has advised a target of 20,000 KCC (fisheries) for the State of Tamil Nadu, to be achieved by banks. SLBC, in its letter dated 23.12.2019 advised allocation of their targets to the Member Banks and requested to allocate the targets to their branches and monitor the progress towards achieving the targets set by DFS. SLBC vide its mail dated 02.01.2020 has communicated to the member banks the approved Scale of Finance for Fisheries and for Animal Husbandry activities and advises the member banks to source the application and extend the credit facility.

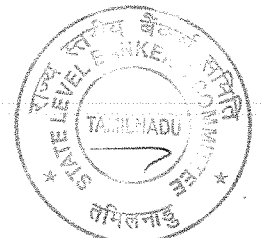
**Action: Banks**

### **Agenda No: 3**

**160<sup>th</sup> SLBC**

#### **Scale of Finance for KCC – Fisheries and Animal Husbandry**

The Convenor informed the forum that TNSC Bank, the Member Secretary (Convenor) has convened meeting on 30.12.2019 wherein the scales of finance for working capital requirements of Animal Husbandry and Fisheries activities were placed and approved. The approved Scales of Finance for Fisheries and Animal Husbandry were duly communicated to all the member banks by SLBC vide letter SLBC/TN/141/2019-20 dated 02.01.2020.





The Convenor SLBC advised the member banks to source the applications and sanction loans under KCC to meet the working capital needs and achieve the targets.

**Action: Banks**

**Agenda No: 4**

**KCC fisheries – Common application form and design for KCC (fisheries) card**

The forum was informed that Department of Financial Services, MoF, Government of India has advised to develop a uniform application form for KCC (Fisheries) and a common design for the fisheries KCC card for use by all banks while processing loans under the scheme. IBA has developed a standardized loan application form for Agriculture Credit by incorporating all the required details, which will help not only the banks but also the customers in maintaining uniformity while applying for loans for various agriculture purposes.

It was decided to devise a common application form and design for KCC card with suggestions from major banks having lead bank responsibilities in the State and the same may be placed to the forum for approval. Until such time, SLBC proposes to go with the existing IBA developed application form and cards.

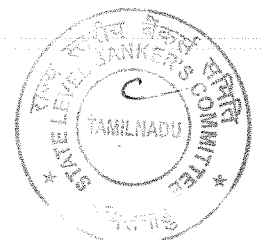
**Action: SLBC/IOB/IB/SBI/Canara Bank**

**Agenda No: 5**

**Digital District – 100% digitalization – Identification of Project Officer**

The Convenor informed the forum that in the 159<sup>th</sup> meeting of SLBC Virudhunagar was identified for converting it into 100% digitally enabled district for which IBA had advised SLBC to nominate a person as Project Officer for successful implementation of the project. For this purpose, IOB has nominated Mr.Durairaj, Chief Manager as the Project Officer to co-ordinate and collaborate with all the stakeholders for successful implementation of the Digi district project, and make the district 100% digitalized.

The Convenor SLBC urged **the member** banks to advise their bank branches to actively involve themselves in digitalization in the district, extend their fullest



corporation to the Project Officer in providing the requisite data and other relevant particulars in this regard, and make the project a successful one.

As advised by RBI a sub-committee on Deepening of Digital Payments in the State is constituted with representatives of Central/State Government, RBI, NABARD, Department of Telecommunication, NPCI and select member banks to take forward the project.

The first meeting of the Sub-Committee may be convened in the last week of January 2020 or in Feb 2020.

**Action: SLBC/Banks**

**Agenda No: 6**

**160<sup>TH</sup> SLBC**

**EShakti – IV Phase - Digitization of SHGs in Tamil Nadu**

The Convenor informed the forum that EShakti is NABARDs digital platform that provides reliable and up-to-date financial and non-financial data of SHGs and their members on a real time basis, which can be accessed by bankers. In Tamil Nadu, EShakti project is to be launched with the integration of EShakti and Emathi portals in association with Tamil Nadu Corporation for Development of Women (TNCDW) initially in 4 districts viz., Nagapattinam, Namakkal, Tiruvanamalai and Virudhunagar.

The Convenor advised to speed up the loaning process to SHGs with the help of EShakti portal, where information and a number of reports on the functioning of the SHGs will be made available.

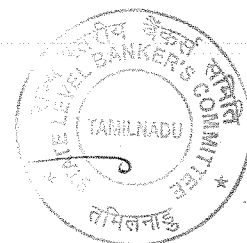
**Action: TNCDW/Banks**

**Agenda No: 7**

**160<sup>TH</sup> SLBC**

**Monitoring of Activation of Rupay Kisan Cards**

The forum was informed that post migration to CBS, all the DCCBs and RRB in the State have on boarded to DBT through the Aadhaar Payment Bridge System (APBS) of NPCI and issuing Rupay Kisan Cards to all eligible farmers. It was further informed that only 36% of the cards issued by DCCBs were activated as on 30



September 2019 as per the data submitted by the banks in the ENSURE portal of NABARD.

The Convenor requested TNSACB and TGB to take steps in this regard and achieve 100% activation of KCC cards. In addition, LDMs shall take up this as an agenda item in their DCC meeting.

**Action: TNSACB/TGB/LDMs**

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**Agenda No: 8**

**160<sup>TH</sup> SLBC**

**PMFBY - Poor enrolment of loanee farmers**

The Convenor informed that the Director of Agriculture (DoA), Government of Tamil Nadu had highlighted on poor enrolment of loanee farmers by the Financial Institutions in the state of Tamil Nadu and are reluctant to deduct the premium amount for crop insurance from the crop loan disbursed to loanee farmers.

DOA further advised that the premium remitted for the loanee farmers for Kharif 2019 was only 13.76% of eligible premium amount in the state whereas the financial institutions in States like Maharashtra, Uttar Pradesh, Rajasthan, Andhra Pradesh etc. played active roles and covered 90% of the total enrolments in every season.

The Convenor advised the member banks to compulsorily debit the farmers' share of premium for the notified crops financed in the notified areas and ensure that the details are uploaded on PMFBY portal without any omission within stipulated time. Also banks to ensure that debited premium amount is remitted to the concerned Insurance Companies in time. Collect the Adangal of the current fasli for the crops covered apart from obtaining the Adangal at the time of renewal of KCC limits, as there are possibilities of change of crops by the farmers year after year.

**Action: Banks**

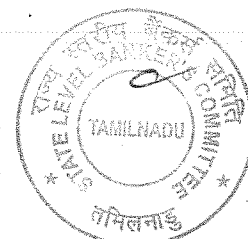
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**Agenda No: 9**

**160<sup>TH</sup> SLBC**

**Implementation of Digital E-Stamping facility on Bank Guarantees**

The forum was informed that IBA in its letter informed on implementation of "Automated E-Stamping (AES)". The procedural guidelines were finalised by the



sub-group along with Stock Holding Corporation and SWIFT India Domestic Services designated as the Implementing Agency. The E-Stamp Certificate is issued and its Number along with the details of the Stamp Duty is embossed on the Bank Guarantee. This reduces the paper work and helps in completing the task quickly. The Convenor informed the forum that the matter is placed in the SLBC meeting, as advised by IBA. The forum suggested to take up with the State Government for introducing the facility.

**Action: SLBC/Banks**

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**Agenda No: 10**

**160<sup>TH</sup> SLBC**

**Agriculture Mechanization Program under SMAM**

The Convenor informed the forum that the Agricultural Engineering Department, Govt of Tamil Nadu has received financial sanction for implementation of Sub Mission on Agricultural Mechanization (SMAM); for which subsidy is available @ 40% of the project cost with a maximum of Rs.10.00 lakhs (for a project of Rs.25.00 lakhs) with a lock in period. The Department requested that the Banks shall not charge interest to the loan to the extent of subsidy portion released to the beneficiary and parked with the Bank.

The Convenor requested the member banks to consider financing under SMAM.

**Action: Banks**

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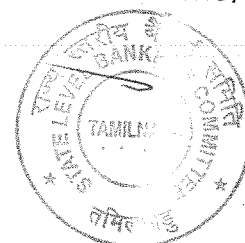
**Agenda No: 11**

**160<sup>TH</sup> SLBC**

**NULM Target 2019-20:**

Tamil Nadu Urban Livelihoods Mission (TNULM) of TNCDW, State Office, Chennai has advised allocation of Physical and Financial targets for the year 2019-20. TNCDW has requested banks to observe January & February 2020 as SHG Month and increase the credit flow to SHGs during these months.

The Convenor SLBC informed that the targets are already communicated and requested the member banks to allocate the NULM target to their bank branches in Tamil Nadu with instructions to extend financial assistance under the scheme, to



observe the months of January and February 2020 as SHG month by undertaking various activities to extend credit assistance and achieve the target set for them.

### **Common Interest Group (CIG) of Street Vendors**

TNCDW official informed the forum about the concept of Common Interest Group (CIG) of Street Vendors, which is an initiative of TNULM to motivate the street vendors to avail bank loan at reasonable rate of interest. The finance is eligible for interest subsidy from the government as they are one of the most vulnerable sections of the society and depend mostly on usurious private moneylenders to meet out their day-to-day financial needs, that too at exorbitant interest rates. CIG is an informal group consisting of 5-10 individual street vendors in the age group of 18 to 60, involved in vending activities in the same area. The groups are homogeneous and jointly liable for timely repayment of loans.

The G.O. (Ms) No.001 dated 06.01.2020 containing details on the concept of Common Interest Group and modalities of assistance under the scheme was circulated to the member banks by TNULM and requested banks to consider financing loan under the scheme.

**Action: Banks**

### **Agenda No:12**

**160<sup>TH</sup> SLBC**

### **Opening of Banking Outlets in allotted Unbanked Rural Centers/Villages**

The Convenor informed the forum that out of the total 451 villages identified as unbanked for the state of Tamil Nadu, Banking Outlets have been opened in 396 villages and in the remaining 55 centers, the process of opening Banking Outlets is under way. As many banks have expressed that, the allotted centers are too far from their base branch and therefore SLBC is in the process of re-allocating those centers to other banks, which are nearer to those villages.

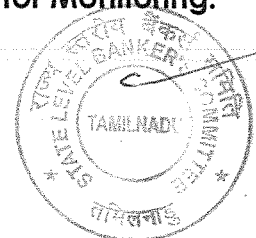
He further informed that SLBC is continually monitoring the progress and proposes to make all the identified villages (URCs) have a banking outlet by February 2020

**Action: SLBC/Banks**

### **Agenda No.13**

**160<sup>th</sup> SLBC**

### **Doubling of Farmers' Income by 2022 – Developing of Benchmark for Monitoring:**



NABARD has developed benchmarks/ indicators for the purpose of monitoring and reviewing the progress under "Doubling of Farmers' Income by 2022" and has advised all SLBC Convenor Banks to include Doubling of Farmer's Income by 2022 as a regular agenda under Lead Bank Scheme.

The Convenor SLBC urged the Member Banks to whole-heartedly participate in taking forward the agenda of Government of India "Doubling the Farmers' Income by 2022".

**Action: Banks**

**Agenda No.14**

**160<sup>th</sup> SLBC**

**Tamil Nadu Rural Transformation Project – Matching Grant Program**

Under Tamil Nadu Rural Transformation Project (TNRTP), a Matching Grant Program (MGP) is available for facilitating Business Plan financing for rural enterprises in the State of Tamil Nadu.

It is informed that TNRTP looks beyond poverty alleviation by building sustainability and prosperity of rural communities through enterprise promotion, access to finance and employment opportunities.

They have the Matching Grant Program (MGP), which is intended for the first-time entrepreneurs, women-led business, enterprise groups, differently abled and other types of enterprises requiring financial assistance.

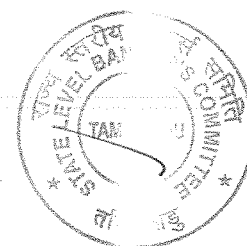
The Convenor, SLBC advised the Member Banks to assist the target groups under this MGP in acquiring financial assistance.

**Action: Banks**

**Success Stories**

The 160<sup>th</sup> meeting of the SLBC ended with Vote of thanks proposed by Shri.Krishnan, Deputy General Manager, Corporation Bank.

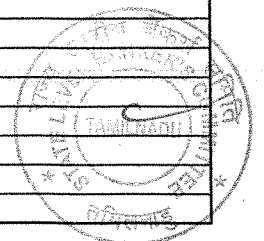
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**STATE LEVEL BANKERS' COMMITTEE, TAMIL NADU**  
**CONVENOR : INDIAN OVERSEAS BANK**  
**160th STATE LEVEL BANKERS' COMMITTEE MEETING HELD ON 10.01.2020**

**LIST OF PARTICIPANTS**

Sl.No.	Salutation	Name	Designation	Organisation / Department
<b>I CONVENOR</b>				
1	Mr.	Ajay Kumar Srivastava	Executive Director	Indian Overseas Bank
<b>III GOVERNMENT OF TAMILNADU AND RELATED DEPARTMENTS / AGENCIES</b>				
2	Mr.	V V S Kharayat	Dy. Secretary	Dept. of Financial Services, Govt. of India
3	Mr.	Hans Raj Verma IAS	Addl. Chief Secretary	Dept. of Rural Development & Panchayat Raj
4	Mr.	S Krishnan IAS	Addl. Chief Secretary	Dept. of Finance
5	Mr.	T P Rajesh IAS	Addl. Commissioner	Dept. of Industries & Commerce
6	Ms.	J Vijaya Rani IAS	MD	TAHDCO
7	Mr.	K S Santhalingam IES	Addl. Director	MSME Dept.
8	Mr.	R Ekambaram	Addl. Director	Dept. of Industries & Commerce
9	Ms.	S Parijatham	Jt. Director	NULM
10	Mr.	S S Ponnu	Jt. Director	Dept. of Horticulture
11	Ms.	P Vijayalakshmi	Jt. Director	TAHDCO
12	Mr.	L K Tirupathi	Dy. Director	Tamilnadu Khadi Board
13	Mr.	V Lamek Jayakumar	Dy. Director	Department of Fisheries
14	Mr.	A Thiruvengadam	Addl. Secretary	Revenue Administration Department
15	Mr.	S Sakthivel	Asst. Director	Directorate of Handlooms & Textiles
16	Dr.	Sudhir Kumar Jaiswal	Regional P F Commissioner II	EPFO
17	Mr.	G Ravi Kumar	Jt. Registrar	RCS Office
18	Mr.	S Murugadass	General Manager	TAHDCO
19	Ms.	R Sudha	Chief Accounts Officer	Revenue Administration Department
20	Mr.	R Murugesan	Chief Engineer (AE)	Agri. Engineering Dept.
21	Mr.	R Ravichandra	FA & CAO	TAHDCO
22	Mr.	R S Krishnan	Senior Consultant	TNCDW
23	Ms.	S Sharmilee	Manager	TAMCO
24	Ms.	N Sumathy	ADA	Agri Marketing Dept
25	Ms.	M Geetha	Sr. Officer	TIIC
26	Mr.	K Murthy	TS- FI & ME	NULM
27	Mr.	K Radha Krishnan	Spl. Gr. Asst.	TNKVIB
28	Mr.	M K Jojo Abraham	Accounts Officer	Directorate of Ex-servicemen's Welfare
<b>IV RESERVE BANK OF INDIA</b>				
29	Ms.	Mohana V	General Manager	Reserve Bank of India
30	Mr.	Balaji	Asst. General Manager	Reserve Bank of India
<b>V NABARD</b>				
31	Mr.	M N Rao	General Manager	NABARD
32	Mr.	Avinash Arun Lad	Asst. Manager	NABARD
<b>VI FINANCIAL INSTITUTIONS</b>				
33	Mr.	P K Nath	Dy. General Manager	SIDBI
<b>VII CO-OPERATIVE BANKS</b>				
34	Ms.	R V Kaveri	General Manager	TNSC Bank
35	Ms.	G Anlet Latha	Dy. General Manager	TNCSARD Bank
<b>VIII REGIONAL RURAL BANKS</b>				
36	Mr.	S Senthil Kumar	General Manager	TNGB
<b>IX STATE BANK OF INDIA</b>				
37	Mr.	S Santhosh	Dy. General Manager	State Bank of India
38	Mr.	NDSV Nageswara Rao	Dy. General Manager	State Bank of India
39	Mr.	K Ponniah	Asst. General Manager	State Bank of India
40	Mr.	T R Subramanian	Asst. General Manager	State Bank of India
41	Mr.	H P Manoharan	Chief Manager	State Bank of India
42	Mr.	L David	Manager	State Bank of India
<b>X PUBLIC SECTOR BANKS</b>				
43	Mr.	S K Bhattacharya	Field General Manager	Central Bank of India
44	Mr.	Lal Singh	Field General Manager	Union Bank of India
45	Mr.	S V M Krishna Rao	Dy. General Manager	Punjab & Sind Bank
46	Mr.	N K Mishra	Dy. General Manager	Indian bank
47	Mr.	A S Alagarsamy	Dy. General Manager	Syndicate Bank
48	Mr.	P Krishnan	Dy. General Manager	Corporation Bank
49	Mr.	N K Salwan	Dy. Circle Head	Punjab National Bank
50	Mr.	D Thiyagarajan	Asst. General Manager	Canara Bank



51	Mr.	Akula Bixapathi	Chief Manager	United Bank Of India
52	Mr.	K Anil Kumar	Chief Manager	Corporation Bank
53	Mr.	M Balasubramaniam	Chief Manager	Bank of Baroda
54	Mr.	V A Poorna Kumar	Chief Manager	Indian bank
55	Mr.	P K Saha	Chief Manager	United Bank of India
56	Mr.	S P kulkarni	Chief Manager	Allahabad Bank
57	Mr.	N Babu	Chief Manager	UCO Bank
58	Mr.	Sandeep Kumar	Sr. Manager	Central Bank of India
59	Mr.	D Naveen	Sr. Manager	Syndicate Bank
60	Mr.	N D Ramesh Babu	Manager	Allahabad Bank
61	Mr.	K C Siva Kumar	Manager	Andhra Bank
62	Mr.	Varghese Jibin	Manager	Bank of Maharashtra
63	Mr.	H Ram Kumar	Asst. Manager	Canara Bank
64	Mr.	Selva kumar	PRO	Union Bank of India
<b>XI PRIVATE SECTOR BANKS</b>				
65	Mr.	Nagaraj Shetty K	General Manager	CSB
66	Mr.	S Ravi	Dy. General Manager	Karur Vysya Bank
67	Ms.	S Karthikeyan	Dy. General Manager	TMBL
68	Mr.	Krishna Swamy Culli	Vice President	HDFC Bank Ltd
69	Mr.	J Venkatesh Kumar	RHS	ICICI
70	Mr.	S Ganesh Kumar	Dy. Vice President	RBL
71	Ms.	R Ramadevi	Asst. Vice President	Axis Bank
72	Mr.	Sunny George	Asst. General Manager	Dhanalakshmi Bank
73	Mr.	M Phanipavan Kumar	Asst. General Manager	IDBI Bank
74	Mr.	Thomas Alex	Manager	South Indian Bank
75	Mr.	S Sriram	Manager	Yes bank
76	Mr.	P Siva	Manager	Lakshmi Vilas Bank
77	Mr.	Sunil Kumar	Manager	Federal Bank
78	Mr.	P Muthu Kumaran	RDM	City Union Bank
79	Mr.	G Venkatesh	Asst. Manager	City Union Bank
80	Mr.	Raghu Bathi Rai O S	Agri. Officer	Karnataka Bank
<b>XIII SMALL FINANCE BANK</b>				
81	Mr.	Rajesh M	Cluster Head (AVP)	Suryoday Small Finance Bank
82	Mr.	Manohar S	Asst. Vice President	Equitas Small Finance bank
83	Mr.	Debarpan Das	Chief Manager	Indian Post Payment Bank
84	Mr.	Natarajan	Branch Head	Bandhan Bank
85	Mr.	B Thiyagu	distribution Manager	Ujjivan Small Fiance Bank
86	Mr.	S Lenin Vignesh	Manager	India Post Payment Bank
<b>XIV INSURANCE</b>				
87	Ms.	R S Swarnalakshmi	Asst. Manager	oriental Insurance Co Ltd
88	Mr.	A Devakumar	Dy. Manager	oriental Insurance Co Ltd
<b>XIV INDIAN OVERSEAS BANK</b>				
89	Mr.	J Balakrishnan	General Manager	Indian Overseas Bank
90	Mr.	Ram Satyanarayana	Chief Regional Manager	India Overseas Bank
91	Mr.	Susil Chandra Mohanta	Dy. General Manager	Indian Overseas Bank
92	Mr.	K V Subba Rao	Dy. General Manager & Principal	Indian Overseas Bank
93	Mr.	S Prakash	Asst. General Manager, SLBC	Indian Overseas Bank
94	Mr.	Ambiti Aruna Kumar	Chief Manager, SLBC	Indian Overseas Bank
95	Mr.	S Vijay Raghavan	Manager, SLBC	Indian Overseas Bank
96	Ms.	K Maheswari	Manager, SLBC	Indian Overseas Bank

