



STATE LEVEL BANKERS' COMMITTEE-TAMIL NADU

Convenor :

Indian Overseas Bank

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SLBC /TN/ 145 /2018-19

21.03.2019

To

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

Madam /Dear Sir,

**Minutes of 157th Meeting of State Level Bankers' Committee – Tamil Nadu
Held on 05.03.2019**

We enclose the minutes of the 157th State Level Bankers' Committee meeting held on 5th March 2019.

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-Tamil Nadu

Encl: as above



State Level Bankers' Committee, Tamil Nadu

Convener: Indian Overseas Bank

Minutes of the 157th Meeting of SLBC

Held on 05.03.2019 at Hotel Regenta Central Deccan, Chennai

The 157th meeting of SLBC, Tamil Nadu was held at Chennai on 5th of March 2019. The meeting was chaired by the Chairman-SLBC, Shri. Ajay Kumar Srivastava, Executive Director, Indian Overseas Bank. Shri. Hans Raj Verma, I.A. S, ACS-RD & PR GoTN and the State Mission Director (Financial Inclusion), Smt. N. Mohana, General Manager, FIDD, RBI Chennai, Smt. Padma Ragunathan, CGM, NABARD, Shri. Krishnan.S, IAS, Principle Secretary to the Government of Tamil Nadu and Chairman Slum Clearance Board and Shri T.P. Rajesh, I.A.S, Addl Secretary MSME attended the meeting. The list of participants is given in Annexure.

Welcome Address: -

At the outset Smt. Uma Maheswari, General Manager, Indian Overseas Bank and Convener, SLBC, Tamil Nadu, welcomed the dignitaries and the participants to the 157th meeting of SLBC, Tamil Nadu. In her welcome address, the following were highlighted.

- During the 100 days MSME Support and Outreach Campaign launched by the Hon'ble Prime Minister of India, camps were conducted in all the seven districts earmarked for the program in our state.
- Launching of program by Gol on saturation of farmers under KCC Scheme with the extension of the scheme to animal husbandry and fisheries also.
- PM KISAN Scheme announced by Gol to provide financial assistance of Rs.6000 per year in three equal installments to small and marginal farmers.

- She also highlighted on various important meetings held between the 156th and the present 157th meeting of the SLBC like Special SLBC meetings to discuss the relief measures to be extended to the people of GAJA cyclone affected districts, special meeting on saturation of farmers on KCC scheme etc.

Further, the Convener mentioned various issues listed for deliberations in the meeting and sought active participation by all the participants.

To start with Shri. Hans Raj Verma, I.A.S, Additional Chief Secretary, RD & PR, GoTN addressed the forum.

Highlights of the Special address by Shri. Hans Raj Verma, I.A.S, Additional Chief Secretary, RD & PR, GoTN and the State Mission Director, Financial Inclusion, GoTN.

- The ACS, RD & PR, appreciated all the bankers for their commendable performance in crossing the level of Rs. 13,000 crores mark in disbursement under SHG-BLP making Tamil Nadu as No.1 State as of now under the scheme and hoped that the allotted target of Rs. 15,000 crores will be achieved collectively by all the bankers.
- He also commended the bankers in effective implementation of PM KISAN Scheme within a short span of time and appreciated the bankers on behalf of the State Government for effectively achieving and implementing various schemes of the Government during the Financial Year 2018-19.
- He advised the bankers to have a clear cut strategy on how effectively the targets for the next financial year can be achieved and assured, on behalf of the State Government, to extend all necessary support to the bankers to take forward various initiatives of both the State and Central Governments.

CHAIRMAN'S ADDRESS:

Shri. Ajay Kumar Srivastava, the Chairman of SLBC, Tamil Nadu and the Executive Director, Indian Overseas Bank welcomed the participants to the meeting and thanked the ACS, RD & PR for acknowledging the tremendous work carried out

by the banks towards achieving various objectives of the State and Central Governments and assured to carry the good work in the days ahead.

Before proceeding on the performance of banks in the state he touched upon the Global and Domestic economic scenario briefly. He also touched upon important circulars released by RBI and on the monetary policy highlights.

Later on, he briefed about the banking sector developments in the state of Tamil Nadu in general and under Agriculture, MSME, Housing, Education, SHG financing in particular.

Banking Sector in Tamil Nadu:

The Chairman, SLBC informed the forum that the State of Tamil Nadu has witnessed a satisfactory performance under various parameters during the FY 2018-19. CD ratio reached almost 116 %. Deposits reached to Rs. 7,27,330 crores recording a growth rate of 6.76% y-on-y basis whereas Credit grew by 13.05 % (y-on-y) to Rs. 8,43,206 crores. He further said that the overall achievement under Annual Credit Plan stands at 103%, with 102% under Priority Sector and 114% under Non Priority sector, he said.

The aggregate of agricultural advances increased to Rs. 1,69,122 crores, advances to MSME reached to Rs 1,50,906 Crores as at December 2018. The outstanding under Educational Loans has marginally decreased to Rs. 16,458 Crores and under Housing Loans to Rs. 33,539 Crores in December 2018.

Chairman, SLBC requested the Bankers to extend the relief measures to the affected borrowers in the GAJA affected areas on priority basis and within 90 days from the date of notification and requested the Govt of Tamil Nadu for arranging to issue Annawari Certificates in time..

Chairman, SLBC informed that the 100 days MSME Support and Outreach Campaign launched by Hon'ble Prime Minister on 02.11.2018 was a grand success in the state with the active participation of the District Administrations,

Govt departments and the Banks. He sought for the active participation in the ongoing Campaign to saturate farmers under KCC Scheme.

As banks are facing recovery challenges, he said that recovery assistance is very much needed from the Government departments and other stake holders. He appealed to the Government of Tamil Nadu to support the banks in implementation of the provisions of the Section 14 of SARFEASI Act 2002 which would go a long way in recovering about Rs. 2,000 crores.

Before concluding his speech, he urged the fellow bankers, as the General Elections are round the corner to respond quickly and positively to the requests of the Election Department by providing the data and sparing the staff for election duties.

He congratulated all his fellow bankers on his personal behalf and on behalf of SLBC for their good work and requested their continued active participation and achieve the targets under all Government schemes including 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.

SPECIAL ADDRESS BY Mrs. N. MOHANA, GM, FIDD, RBI, CHENNAI:

GM, RBI applauded SLBC TN for achieving more than the targets and informed that apart from the macro development of the economy and reduced interest rates, the focus presently, was on agriculture and MSME to promote the distressed farmers and MSMEs.

She informed that apart from economic development, inequalities would reduce if many small borrowers were provided loans. She briefed about the policy measures brought out by RBI like one-time restructuring for MSMEs, interest subvention for MSMEs, enhancement of the limit for collateral free agriculture loan, etc. She complimented the bankers for implementing RBI and Govt. policies, citing the example of disbursement under the Pradhan Mantri Kisan Samman Nidhi Scheme.

Later she commented that the data furnished was the average of all banks and that there would be some banks which were lagging in some aspects. She advised those banks to introspect about what should be done further to improve their performance. She advised the bankers that if recovery was an issue, it should be deliberated in such meetings and requested the Govt. departments to help the bankers in that regard.

Quoting the saying "What is measurable only is manageable" she insisted on the importance of timely and accurate furnishing of data which would ensure that scarce resources could be allocated to the right purpose. She requested the Controllers of the banks to furnish the data to SLBC in time. She emphasized that data were the basis for RBI's policies. She also briefed the forum about the Expert Committee Meeting of MSMEs for the Southern Zone held at RBI Chennai recently. She added that there would be another Working Group meeting on agriculture shortly and emphasized the importance of data to be furnished to those meetings for framing policy guidelines. She said that in the age of advanced technology and when banks were in CBS platform, culling out accurate data and furnishing it in time to the Convenor Bank and RBI should not be a problem.

She raised her concern on the number of URCs in the state, still in the agenda. She advised SLBC to deliberate it in the subcommittee and address the issue by reallocating the assigned centres to other banks, if the identified bank had problems in opening Banking outlets in those places.

She also expressed her concern on the low level of term loans in agriculture and about the major chunk of the short-term loans were agri jewel loans, which were shown as crop loans. She commented that based on a RBI study in select banks it was observed that bank branches had not ensured that those loans were given for agriculture purposes only. She advised the bankers to ensure that the loans were actual crop loans, while sanctioning and report the correct data.

SPECIAL ADDRESS BY SMT. PADMA RAGUNATHAN, CGM, NABARD:

- The CGM, NABARD requested the forum to provide Agriculture targets under each of sub-sectors for a more meaningful discussion.
- The CGM called for saturation of all farmers under KCC scheme and also the farmers of two more newly added sectors, ie fisheries and dairy.
- She observed that the value of Agriculture Jewel loans granted in southern states is much more than the agricultural production which has attracted the attention of state government and NABARD. She said that there might be some kind of audit and checks in the near future as it involves Interest subvention by the Central Government. She advised the bankers to strictly adhere to the laid guidelines while sanctioning agricultural jewel loans.
- Dairy and poultry venture capital fund where recovery has to be passed on to the government and seven banks have to refund the amount which has to be passed on to Government of India- list of banks will be shared with SLBC.
- Area development schemes are formulated by NABARD and requested banks to finance to those sectors in the districts.
- Ample scope for increasing coverage under KCC is available and banks need to focus on this.

Special address by Shri. Krishnan.S, IAS, Principle Secretary to the Government of Tamil Nadu and Chairman Slum Clearance Board:

- He briefed on the Prime Minister Awas Yojana – Credit Linked Subsidy Scheme.
- Entire subsidy under PMAY-CLSS is borne by Government of India which goes directly to the beneficiary.
- The performance under PMAY – CLSS in the State of Tamil Nadu is much short of expectation.
- Demand in the State under CLSS stands at around 4,84,105 cases where as loan approved is only around 14,000 cases.

- Tamil Nadu is the leading state under beneficiary related construction component.
- Government has sought assistance from World Bank and Asian Development Bank to fund under AHP component.
- Minimum area requirement to get planning permission has been removed.
- He requested bankers to help the borrowers eligible under CLSS and lend substantially under PMAY-CLSS scheme to make the state achieve its objectives.

Review of ATR of the 156th SBC meeting:

- The Convener informed the forum that as per the latest data available, in around 100 odd centers BOs have been opened and another special subcommittee on opening of BOs will be conducted to decide on the details of centers where the allotted banks who are not opening the BOs shall inform SLBC along with the reasons, for its reallocation to other banks.
- The Convener requested the bankers to speed up the process of clearing the pending applications under UYEGP and NEEDS so that the eligible beneficiaries get the credit facilities on time.

AGENDA NO.1:

Confirmation of the minutes of the 156th SLBC meeting held on 17.12.2018:

The forum confirmed the minutes of the 156th State Level Bankers' Committee Meeting convened on 17.12.2018.

Agenda No.2:

SHG target and disbursement

The Convener informed the forum that the disbursement under SHG-BLP has crossed Rs. 12,332 crores as on 20.02.2019 and hoped that the banks will definitely surpass the given target of Rs. 15,000 crores before the end of the financial year.

Action: Banks

Agenda No.3:

Opening of Clearing House – Identification of centers – collection of data

The Convener informed the forum that those centers having three or more commercial bank branches but not having a formal clearing house to share the data so that the same can be taken up with RBI, as sought by them, to explore the possibilities of having a formal clearing house for those centers.

The General Manager, RBI, advised that the LDMs shall share the data at the earliest through SLBC, based on which a policy decision can be taken by RBI.

Action: SLBC/LDMs/Banks

Agenda No.4:

TAHDCO – Utilization Certificate

The Convener informed that THADCO vide its communication had advised that they have not received Utilization Certificates for 4262 sanctions for which subsidy of Rs.60.79 crores was already released.

However, information from the LDMs and the bankers is that the office of the THADCO have not updated the numbers for which the utilization certificates have been submitted.

The Convener requested the banks to take up the issue with their district coordinators advising to ensure that utilization certificates have been submitted and necessary updation has been made in the office of TAHDCO.

Action: Banks

Agenda No.5

MSME – Restructuring of eligible accounts in line with the latest RBI circular

The Convener briefed the forum about the onetime restructuring of existing loans to MSME classified as 'standard' without a downgrade in the asset classification

as permitted by the RBI vide its circular – RBI/2018-19/100/ DBR.No. BP.BC. 18/ 21.04. 048/2018-19 dated 01.01.2019.

She further said that the Member Banks desirous of adopting this scheme shall put in place a Board approved policy on restructuring of MSME advances in line with the said instructions.

Action: Banks

Agenda No.6:

PM KISAN Scheme – Not to adjust the funds to the loan account

The Convener informed the forum about the "Pradhan Mantri Kisan SAMman Nidhi" Scheme introduced, by the GOI, with a view to provide income support to all Small and Marginal farmers having cultivable land and aims to supplement the financial needs of the farmers in procuring various inputs to ensure proper crop health and appropriate yields, in commensuration with the anticipated farm income. Under the Scheme, eligible farmers will be given an amount of Rs.6000 per year in three equal instalments of Rs.2000 each and such amount shall not be adjusted to the outstanding loan, if any, of that eligible farmer.

Action: Banks

Agenda No.7:

Saturation of farmers under KCC Scheme

The forum was informed that Government of India has launched a Campaign to saturate the farmers under Kisan Credit Card (KCC) Scheme. In this regard a special SLBC meeting was conducted on 11.02.2019 and 13.02.2019 with the Member Banks and LDMS respectively and discussed the modalities of conducting of camps to saturate the farmers under KCC Scheme and necessary guidance was given.

The convener advised Member banks to conduct the branch level and village level camps and achieve saturation of KCC.

Action: Banks

Agenda No.8:

GAJA Cyclone – Issuing of Annawari Certificates

The forum was informed that the Special SLBC meetings were conducted and instructions were given to member banks to extend relief measures as per the guidelines of RBI, soon after receipt of Annawari Certificates. It was informed by certain LDMS that Annawari Certificates are yet to be issued in certain districts and SLBC had taken up the issue with the ACS [RD & PR] on 20.02.2019, who in turn had given necessary instructions on the same day to the concerned District Collectors to arrange for issuing of Annawari Certificates. However the same are not yet issued in seven districts. The Senior Financial Consultant informed that the District Administrations would be reminded again.

The Convener requested the Member Banks to furnish the details of relief measures extended by them to SLBC, apart from uploading it in the RBI's portal.

Action: RD&PRD and Banks

Agenda No.9:

Opening of Banking Outlets:

The convener informed the forum that the meeting of SLBC sub-committee on opening of Banking Outlets was convened on 30.01.2019 for the bankers allotted with URCs/Villages for opening of Banking Outlets (BOs) in which detail deliberations were made. During the meeting the latest list of updated URCs list was discussed. The Convener requested the Member Banks to open BOs in their allotted centers and share with SLBC the latest status of those centers so that the URC list shall be updated accordingly. Besides assurance was elicited from the Bankers to complete opening of Banking Outlets by February 2019.

Action: Banks

Agenda No.10

PMFBY – Latest Guidelines

The Convener briefed upon the revised operational guidelines in the implementation of PMFBY Scheme especially on Clause 17.9 and 17.1. Accordingly, the banks have to remit the premium collected from the farmers to the concerned insurance companies within the stipulated time and also upload

the same in the portal failing which concerned banks will be responsible for payment of claims, if any, to the farmers. It also mentions that the Insurance Companies shall reconcile the premium remitted by the banks.

Action: Banks & PMFBY Insurance Companies

Agenda No.11:

Submission of data to SLBC – strict adherence to time frame

The Convener, SLBC informed the forum that there has been undue delay in submission of data by banks to SLBC as well as data by District Coordinators to LDMs which is causing impediments in conducting SLBC meetings within the time norms stipulated by RBI. To bring down the time taken for data flow, SLBC proposed the submission of data from a single point i.e. submission by the bank for individual districts and also for all their banks in the State as a whole.

The subject matter was discussed in detail in the 157th Steering subcommittee, wherein it was expressed that the submission of districtwise data by the Banks is possible. Hence, it is proposed to have a trial run of submission of data district wise, for the quarter ended December 2018. The convener, SLBC advised the Member Banks to submit district wise segregated data taken from their CBS platform, compiled at the state level office itself and submit to SLBC.

Action: Banks

Agenda No.12:

Attendance level at DCC/BLBC meetings

The Convener informed the forum that even after various communications from SLBC, feedback received from the districts is that the attendance level at the DCC/BLBC meetings is not satisfactory.

Hence the Convener once again advised the member banks to issue suitable instructions to their branches to make them understand the importance of attending the DCC/BLBC meetings.

Action: Banks

Agenda No.13:

Pradhan Mantri Awas Yojana (PMAY – CLSS)

The particulars of the scheme were deliberated elaborately by the Principal Secretary to the Government, Housing and Urban Development Department and the Chairman, Tamil Nadu Slum Clearance Board in his special address during the meeting.

The Convener, SLBC requested the member banks to actively participate in the scheme by providing housing finance to the eligible borrowers, include under the scheme and facilitate in getting the subsidy.

Action: Banks

Agenda No.14:

PMEGP – Upward revision of Targets for the Program Year 2018-19

The Convener informed the forum that the State Office, KVIC, Chennai vide letter dated 21.02.2019 advised upward revision of target under PMEGP for the program year 2018-19 and the same was communicated by SLBC to the member banks.

The representative from KVIC informed the forum that Bankers have achieved the revised target also. Convener, SLBC advised the Member Banks to immediately claim the Margin Money for all the sanctioned cases and disburse the loans as the Margin Money release is on '**first come first serve basis**'.

Action: Banks

Banking Statistics No.1 to 9

The Convener, SLBC presented the progress under Key Banking Statistics as on 31.12.2018 in the state of Tamil Nadu. Besides, achievement under Annual Credit Plan for the quarter ended December 2018, Progress under MSME, Housing and Education loans as well as NPA levels under various priority sectors were reviewed.

Success Stories

RSETIs, Indian Overseas Bank, Karur and INDSETI, Indian Bank, Thiruvannamalai had provided details of success stories which were placed in the Agenda Book. Convener, SLBC thanked the RSETIs for sharing their success stories with SLBC.

Any Other Matters:

One particular issue was raised by the General Manager, Indian Bank with regard to the problems being faced by the fabrication units which are ancillary to BHEL in the Trichy cluster.

The Chairman, SLBC stated that in this regard a meeting has been arranged by the Lead Bank, Trichy where all the stakeholders - Bankers along with the Convener of DCC, Trichy district & the Regional Manager, IOB RO, Trichy and the representatives of the boilers association is going to take place where the issues will be deliberated. Necessary guidance in this regard to the Lead District Manager, Trichy has been given.

Potential Sectors for Credit Deployment in Tamil Nadu

A Presentation by Mr Mahsar. V, DGM, NABARD

Mr V Mashar, DGM, NABARD gave a presentation on different sectors in agriculture in the state of Tamil Nadu having good potential for deployment of credit.

In his presentation, he detailed on the potential available in On Farm sectors like crop production, water resources, farm mechanization, plantations & horticulture crops, animal Husbandry, Fisheries, storage & marketing infrastructure and food & agro processing sectors. Under Non-Farm activities, he covered MSME and Micro Credit Sectors.

For the benefit of the members of the forum, he gave a detailed account on the status of each sector in the state, major issues being faced by the sectors in the present scenario and the action points available/ suggested for the Banks for the development of the sector.

Vote of Thanks

The 157th meeting of the SLBC came to an end with vote of thanks by Shri.S. Ramanathan, AGM, Canara Bank.

ANNEXURE:

STATE LEVEL BANKERS' COMMITTEE, TAMIL NADU				
CONVENOR : INDIAN OVERSEAS BANK				
157th STATE LEVEL BANKERS' COMMITTEE MEETING HELD ON 05.03.2019				
LIST OF PARTICIPANTS				
SL.NO.	SALUTATION	NAME	DESIGNATION	ORGANISATION / DEPARTMENT
I				
CONVENOR				
1	Mr.	Ajay Kumar Srivastava	Executive Director	Indian Overseas Bank
III				
GOVERNMENT OF TAMILNADU AND RELATED DEPARTMENTS AGENCIES				
2	Mr.	Hans Raj Verma, IAS	Addl. Chief Secretary	Rural Development & Panchayat Raj, GoTN
3	Mr.	S Krishnan, IAS	Principal Secretary	Housing & Urban Development Department
4	Mr.	T P Rajesh, IAS	Addl. Secretary, MSME	Department of Industries & Commerce
5	Mr.	M S Shanmugam	Managing Director	Tamil Nadu Slum Clearance Board
6	Mr.	R Ganesan	State Director I/C	KVIC
7	Ms.	P Manimozhi	Jt. Director	Dept. of Horticulture
8	Mr.	G Ravikumar	Jt Registrar	Co-operative Dept.
9	Mr.	Arun G	Dy. Director	MSME Department
10	Mr.	V S Venkatesan	Dy. Director	Commissionerate of Industries & Commerce
11	Dr.	K S Sundararajan	Addl. Director	Directorate of Animal Husbandary
12	Mr.	S A Goppinat	Asst. Director	Directorate of Handlooms & Textiles
13	Mr.	M R Gopalakrishnan	Asst. Director	KHADI
14	Mr.	N Ravi chandran	Asst. Director	Agriculture Dept
15	Mr.	C Basker	AD-II	KVIC
16	Mr.	K M Thirunavukkarasu	Senior Consultant	TNSRLM
17	Ms.	E Malar	Assistant	TAMCO
IV				
RESERVE BANK OF INDIA				
18	Ms.	N Mohana	GM	RBI
19	Ms.	Deepa Raj	Director, DEPR	RBI
20	Mr.	S Thyagarajan	AGM	RBI
V				
NABARD				
21	Ms.	Padma Raghunathan	CGM	NABARD
22	Mr.	V Mashar	DGM	NABARD
VI				
FINANCIAL INSTITUTIONS				
23	Mr.	R Sukumar	AGM	SIDBI
VII				
CO-OPERATIVE BANKS				
24	Mr.	B Balamurugan	Managing Director	TNSC Bank
25	Ms.	T Chitra	DGM	TNSC Bank
26	Ms.	K N Krishnakumari	Accounts Officer	TNSCARD Bank

VIII REGIONAL RURAL BANKS				
27	Mr.	N Ravichandran	Chairman	Pandayan Grama Bank
28	Mr.	T Dhanraj	Chairman	Pallavan Grama Bank
IX STATE BANK OF INDIA				
29	Mr.	S Santhosh	DGM	SBI, LHO
30	Mr.	N Siva Kumar	AGM	SBI, LHO
31	Mr.	H P Manoharan	Chief Manager	SBI, LHO
32	Mr.	D Ravi	Dy. Manager	SBI, LHO
X PUBLIC SECTOR BANKS				
33	Mr.	D Devaraj	GM, RBD/FI	Indian Bank
34	Mr.	Chandra Reddy	GM, MSME	Indian Bank
35	Mr.	Madhukar Bhat K	DGM	Corporation Bank
36	Mr.	P K Mishra	DGM	United Bank Of India
37	Mr.	C Saravanan	DGM	IDBI Bank
38	Mr.	A Ganapathi Ramu	DGM	Dena Bank
39	Mr.	T Ravi kumar	AGM	Punjab & Sindh Bank
40	Mr.	S Ramanathan	AGM	Canara Bank
41	Mr.	Shaik Abdul Rahiman	AGM	Union Bank of India
42	Mr.	P Anandan	AGM	UCO Bank
43	Mr.	V A Poornakumar	Chief Manager	Indian Bank
44	Mr.	M Balasubramaniam	Chief Manager	Bank of Baroda
45	Ms.	Thangom A R	Chief Manager	Central Bank of India
46	Mr.	S Dushyanthan	Senior Manager	Indian Bank
47	Mr.	S Aravindhan	Senior Manager	Canara Bank
48	Mr.	Yugandhar Kamireddy	Senior Manager	Syndicate Bank
49	Mr.	N D Ramesh Babu	Manager	Allahabad Bank
50	Mr.	N Janardhana Reddy	Manager	Union Bank of India
51	Ms.	G Jeyashree	Manager	Punjab National Bank
52	Ms.	Radhika S P	Asst Manager	Vijaya Bank
53	Ms.	R Sugapriya	Officer	Punjab & Sind Bank
54	Mr.	K C Siva Kumar	State Co-ordinator	Andhra Bank
XI PRIVATE SECTOR BANKS				
55	Mr.	V Anburaj	DGM	KVB
56	Mr.	John Alex	EVP	Equitas Small Finance Bank
57	Mr.	R Anand Padmanabhan	Associate Director- I	IDFC
58	Mr.	Sunny George	AGM	Dhanalakshmi Bank
59	Mr.	D Anjan	Regional Head	Equitas Small Finance Bank
60	Mr.	S Ganesh Kumar	DVP	RBL Bank
61	Mr.	Rajesh Muthusamy	DVP	Suryoday Small Finance Bank
62	Ms.	Naveena Baskaran	AVP	Axis Bank
63	Mr.	Ramesh M	AVP	Federal Bank
64	Mr.	Manikandan	AVP	Bandhan Bank
65	Mr.	S Manohar	AVP	Equitas Small Finance Bank
66	Mr.	Kautalya	AVP	Suryoday Small Finance Bank
67	Mr.	R Seshadri	Chief Manager	ICICI Bank

68	Mr.	V S Vivek Narayanan	PTL	Yes Bank
69	Mr.	P Muthu Kumaran	RDM	City Union Bank
71	Mr.	Rajaguru Irusan	Area Manager	Ujjivan Small Finance Bank
70	Mr.	R Gopalakrishnan	Branch Manager	Kotak Mahindra Bank
72	Mr.	Raghu Bathi Rai O S	Agri Officer	Karnataka Bank
73	Mr.	M Darnish	Asst. Manager	South Indian Bank
74	Mr.	Raghuraman	Asst. Manager	KVB
XIII	INDIAN OVERSEAS BANK			
75	Ms.	Uma Maheswari B	General Manager	Indian Overseas Bank
76	Mr.	V Tamilarasan	CRM	Indian Overseas Bank
77	Mr.	Shubhendu K R Verma	DGM	Indian Overseas Bank
78	Mr.	N.Rajan	Asst. General Manager, SLBC	Indian Overseas Bank
79	Mr.	Ambiti Aruna Kumar	Chief Manager, SLBC	Indian Overseas Bank
80	Mr.	S Vijay Raghavan	Manager, SLBC	Indian Overseas Bank
81	Ms.	V Presis	Manager, SLBC	Indian Overseas Bank
82	Ms.	Phatan Salma	Asst Manager, SLBC	Indian Overseas Bank