



State Level Bankers' Committee, Tamil Nadu

Convener: Indian Overseas Bank

Minutes of the 158th Meeting of SLBC

Held on 28.06.2019 at Hotel Savera, Chennai

The 158th meeting of SLBC, Tamil Nadu was held at Chennai on 28th of June 2019. The meeting was chaired by the Chairman-SLBC, Shri. Ajay Kumar Srivastava, Executive Director, Indian Overseas Bank. Smt. N. Mohana, General Manager, FIDD, RBI Chennai, Smt. Padma Ragunathan, CGM, NABARD, Shri T.P. Rajesh, I.A.S, Additional Commissioner of Industries & Commerce attended the meeting. The list of participants is given in Annexure.

Welcome Address: -

At the outset Shri.S.C.Mohanta, Deputy General Manager, Indian Overseas Bank and Convener, SLBC, Tamil Nadu, welcomed the dignitaries and the participants to the 158th meeting of SLBC, Tamil Nadu. The following are the highlights of his welcome address:

- The important event that took place during the intervening period from the 157th SLBC main meeting to 158th meeting was conducting of General Elections 2019 and by-elections for certain Legislative Assembly constituencies in the State of Tamil Nadu. He appreciated the Lead District Managers/Bankers for actively involving themselves and coordinating with the District Administrations during the Election process.
- Government of India and Government of Tamil Nadu had separately provided financial assistance to farmers which is credited directly to their bank accounts through DBT.

- GoTN has notified the crops/areas for Kharif 2019 for enrolment/ coverage of farmers under PMFBY.
- Lastly, he briefed on the subject matters to be discussed/deliberated during the course of the meeting and sought for active participation by all the participants.

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. Before proceeding on the performance of banks in the state, he touched upon the Global and National economic scenario briefly.

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

Banking Sector in Tamil Nadu:

- The State of Tamil Nadu has witnessed a satisfactory performance under various parameters during the FY 2018-19. The CD ratio reached 117.10 %.
- As at the end of March 2019, Deposits reached to Rs. 7,71,740 crores recording a growth rate of 7.52% y-on-y basis whereas Credit grew by 11.34 % (y-on-y) to Rs. 8,73,725 crores.
- As on 31.03.2019, the overall achievement under Annual Credit Plan stood at 102%.
- The achievement is 100% under Priority Sector and 124% under Non Priority sector
- The percentage of Agricultural advances to total advances is 22.22% as of March 2019 and is far above the national norm of 18%. He called upon Banks to increase the credit flow to Investment purposes under Agriculture and achieve the targets.

- Banks in the state have registered an incremental credit growth of 10.96% (Y-o-Y) to MSME sector during the FY 2018-19.
- The outstanding under Housing Loans has registered an increase of Rs.4,180 Crores, registering a growth of 13.66%.
- The Banks in the state of Tamil Nadu disbursed Rs.11,449 Crores to SHGs and have surpassed Rs.10,000 Crore mark for the first time. Since the demand for credit from SHGs is high, the disbursement target for the current year is set at Rs.15,000 Crores. He called upon Banks to extend the credit to SHGs and achieve the target.
- Govt of India has advised launching of a Campaign to saturate farmers under KCC Scheme, he called upon the Member Banks to whole-heartedly participate in the KCC camps to be organized by the District Administration and consider KCC limits on priority basis to the eligible farmers.
- The state of Tamil Nadu is among the top states in implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY). The state Government has been proactive to the issues faced by the Bankers. Now, the Government of Tamil Nadu has issued the notification for Kharif 2019 and he urged upon the bankers to follow the time line and enroll both loanee and non-loanee farmers.
- NPAs under priority sector have reached Rs.27, 462 Crores.
- He called upon the implementing Government Departments and other stakeholders also to extend recovery assistance to the Banks.
- He urged the Member Banks to form CBRM Committees [Community Based Recovery Mechanism] in all the Rural and Semi Urban Branches having SHG finance, for effective monitoring and recovering of SHG loans.

- As large number of applications filed under Section 14 of SARFEASI Act 2002 for taking physical possession of secured properties are pending with the District Collectors for longer periods, he appealed to the Government of Tamil Nadu for its support 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.
- The Chairman urged upon the member banks to quicken the process of submission of state level data and district wise segregated data for their bank on time. The delay in submission is causing in undue delay in compilation of data by SLBC and in scheduling of the meetings, he said.
- The Chairman congratulated all his fellow bankers for achieving the targets under Government schemes including Annual Credit Plan in the current financial year.

Highlights of the special address by Mrs.N.Mohana,GM,FIDD,RBI,Chennai:

- The General Manager, RBI applauded the banks for achieving the targets allotted to them under various categories.
- Policy repo rate was reduced by 25 basis points. She urged upon the bankers to pass on the benefit of interest rate reduction to its borrowers.
- With regard to interest subvention scheme, she urged upon the bankers to carefully scrutinize the documents submitted by the borrowers to ensure that those benefiting from the interest subvention are actual farmers and the funds are used for agricultural activities.
- As far as interest subvention for MSME sector is concerned, she requested the bankers to read the recommendations of the expert committee constituted by RBI, which is duly uploaded in their website, which will in due course come as instructions from RBI. She thanked the bankers in the State of Tamil Nadu and Puducherry for giving valuable inputs to the expert committee in their process of framing the recommendations.
- She briefed on the portal-Customer Management System, introduced by RBI for handling customer complaints and requested the banks to make use

of the CMS portal, as banks would get various useful datas which can be used by them in redesigning their products etc.

- She emphasized on the importance of timely submission of data, which shall be more reliable and accurate by making use of CBS environment in order to make the SLBC sub committee meetings /main meetings more meaningful and serve the purpose for which they are constituted.
- Finally, she reiterated the idea behind the revamped Lead Bank Scheme, brought out by RBI where emphasis is to be given to the policy issues in the main meeting while all other operational issues are to be dealt in the sub committees meant for that purpose.

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

- **At** the outset, the CGM congratulated the banks in general, for achieving the targets as per the Annual Credit Plan for the year ending March 2019.
- Few Districts like Ariyalur, Dharmapuri, Krishnagiri, Nagapattinam, Perambalur, Ramanathapuram, Salem, Tiruvarur, Tiruvanamalai and Vellore have not fully achieved the targets. They need special focus and requested SLBC to take up with these districts.
- **As** far Ground Level Target is concerned, GOI has fixed a target at Rs.13, 50,000 crores for the country as a whole and for the State of Tamil Nadu, it is at Rs.1, 19,335 crores and requested banks to achieve this target.
- She stated that Banks have done well under agriculture and MSME but targets are not achieved under other priority sectors like exports, renewable energy, education etc. which needs to be discussed in the sub committees to find out the bottlenecks in achieving the targets.
- She stated that the potential link plan for the year 2020-21 is in progress and requested the member banks to give the achievements under different heads under agriculture for facilitating them to prepare the PLP.
- KCC extended to fisheries and dairy besides crop loan this year and scale of finance for fisheries and animal husbandry to be decided by the District

Level Technical Committees and approved in the State Level Technical committee.

- Target under the JLGs for the current year is 73000 Nos. Recently MOU was signed with SBI for promoting JLGs in the State.
- She requested banks to process/dispose the applications pending under Stand Up India Scheme at the earliest and submit the status to concerned LDMs and DDMs of NABARD.
- Under Financial Literacy Programs, this year focus will be especially on two districts namely Ramanathapuram and Virudunagar where upto 90% of the eligible subsidy will be reimbursed by NABARD to banks and for other districts restricted upto 60%.
- Under dairy and poultry venture capital funds, some banks are yet to refund some amounts despite reminders and she requested SLBC to follow up with those banks viz., Canara Bank, Indian Bank, IOB, SBI, UCO and Union Bank of India.
- Submission of Utilisation certificates to NABARD under various Government sponsored Schemes is pending by banks.
- GOI has come out with restructured Bamboo Mission where the subsidy ranges from 25 to 60% and requested SLBC to share the same with member banks.
- She requested bankers to give working capital assistance/Term loan credit wherever required to Farmers Producer Organisations operating in various districts for taking them to next level of growth.

Review of ATR of the 157th SLBC meeting:

- The Convener informed the forum that RBI had called for details from the LDMs on of centers/locations, which have three or more commercial bank branches but do not have formal clearing house operations to facilitate and explore the possibilities of having a clearing house in such a centre. SLBC was advised to collect the data from the LDMs in the format

prescribed by RBI. The District-Wise data was consolidated and submitted to RBI vide mail dated 26.03.2019 for their perusal and further course of action.

- The Convener informed the forum that as per the data provided by member banks, 147 Banking Outlets were opened by various banks out of the identified 451 centers, as on 30.05.2019. SLBC has sought clarification from RBI whether the Access Points of Indian Postal Payment Bank can be considered as Banking Outlets. If so, the number of centers identified as URCs will come down considerably.

AGENDA NO.1:

Confirmation of the minutes of the 157th SLBC meeting held on 05.03.2019:

The forum confirmed the minutes of the 157th State Level Bankers' Committee Meeting convened on 05.03.2019.

Agenda No.2:

SHG target and disbursement

- The credit disbursement to SHGs by Banks amounted to Rs.11,448.99 Crores for the period from 01.04.2018 to 31.03.2019 against the annual (2018-19) target of Rs.15000 crores but surpassed the target announced by the Hon'ble Chief Minister and represents a new high in the SHG-Bank Linkage Program in the State.
- TNCDW has fixed the target for 2019-20 at Rs.15,000 crores. The convener requested the Member Banks to arrive at Branch wise and District wise disbursement targets and communicate the same to TNCDW for their follow up through the District Administrations.
- The convener requested the member banks to speed up the sanction/dispose the loan applications as and when received and achieve the target set for the year 2019-20.

Action: Banks

Table Agenda: SHG Bank Linkage Program Bank wise target for 2019-20 & Observance of July 2019 as SHG-BLP Month:-

- TNCDW has advised through SLBC for banks to observe “July 2019” as SHG-BLP Month.
- The Convenor advised the banks to observe the Month as SHG-BLP Month.
- Ms.Nirupa Rani, Joint Director, TNCDW thanked all the member banks for their overwhelming support to SHG-BLP.
- She requested banks to educate the SHG members to utilize the cash credit limit and emphasize more on the undrawn portion of the CC limit.
- She stated that the Pre NRLM NPA was 10.39% and post NRLM it reduced to 2.90% with the coordination of both district administration and banks.
- CBRM mechanism to be effectively used by Banks.
- Banks are advised to share the NPA data with PDs so that they can take it up during recovery camps.
- Banks to make use of the services of IIBF certified CBCs.
- She requested banks to update the NRLM portal on real time basis.

Action: Banks

AGENDA NO.3:

NABARD - Ground Level Credit Target for Agriculture-State wise and Agency wise target for the year 2019-20.

- **The** forum was informed that Department of Financial Services, Ministry of Finance, Govt of India has fixed Rs.13,50,000 crores as the total target for agricultural credit disbursement for the year 2019-20 for the entire country and the State of Tamil Nadu has been given a target of Rs.1,19,335 crores.

- The Convenor, SLBC requested the member banks to achieve the targets projected by them under their ACPs so that our state surpasses the target set by GOI.

Action: Banks

Agenda No.4:

NABARD - Allocation of Targets for Bank Linkage of JLGs:

- **The** forum was informed of allocation of a target of 73000 JLGs to Tamil Nadu for Bank Linkage for the year 2019-20.
- Lead District Managers to allocate the targets among the member banks in their respective districts.
- The Convenor, SLBC requested the member banks to extend financial assistance to JLGs on a large scale to meet the credit requirement and in non-farm sector in the JLG group approach since the group dynamics help in better recovery.

Action: Banks

Agenda No.5

NABARD – Unit Cost of Investment in Agri & Allied Activities for Year 2019-20

- **The** forum was informed that the SLUCC organized by NABARD, Regional Office, Chennai has firmed up the Indicative Unit Costs for various Investments in Agriculture and Allied Activities in the state of Tamil Nadu for the Year 2019-20 and the same was placed in the SLBC website for immediate reference.
- The Convenor, SLBC requested the member banks to make use of the same and increase term loan lending under Agriculture.

Action: Banks

Agenda No.6

Saturation of farmers under KCC Scheme:

- The Convenor informed the forum that Govt of India had advised launching of a Campaign to saturate the farmers under Kisan Credit Card (KCC) Scheme.
- Lead District Managers (LDMs) will co-ordinate with the District Administration to conduct Camps at village level and Branch level.
- Department of Agriculture, Co-operation and Farmers Welfare will develop a dashboard so that the progress under the campaign is obtained States/UTs wise.
- The convenor, SLBC advised all Member Banks to open an exclusive KCC desk in all their Rural and Semi-Urban branches and conduct the branch level and village level camps for achieving saturation of KCC.

Action: LDMs/Banks

Agenda No.7

Financing under Agri Clinic and Agri Business Centers (AC&ABC) Scheme – Pendency of applications:

- AC & ABC – is a credit linked subsidy scheme for Agri professionals and the subsidy is to be claimed through NABARD.
- The Convenor, SLBC informed the forum that the district-wise details of applications submitted to banks under AC & ABC are sent to to the Lead District Managers and advised to review in their district level meetings. He requested the Member Banks to process the pending applications and extend loans on priority basis.

Action: LDMs/Banks

Agenda No.8

PMEGP - Allocation of Targets for the year 2019-20:

- The State Director, Khadi and Village Industries & Commission, Chennai has advised allocation of the physical target of 3301 projects and financial target of Rs. 9902.03 lakhs (Margin Money) for the year 2019-20.
- The Convenor advised member banks to take note of Bank-Wise target allocated for fresh lending as well as the target for second dose of loan to the existing PMEGP units for the year 2019-20.
- The Convenor, SLBC reminded the Banks to lodge the claims for settlement of pending subsidy claims, if any, within the due date.
- The Additional Director, KVIC thanked the bankers for extending their overwhelming support in implementation of PMEGP which enabled to surpass the target. He requested for similar support to achieve the 100 days target.

Action: Banks

Agenda No.9

PMFBY- Claiming of Service Charges for premium amount collected

- The Insurance Companies shall pay service charges @ 4% of the premium amount collected, to the Banks/ Financial Institutions.
- The Member Banks were advised to claim their service charges, if not already claimed.
- The Representative of Agriculture Insurance Company suggested that the controlling offices of Commercial Banks/RRBs may collect the premium on behalf of their branches as it would be easier for the Insurance Companies.

- The Deputy Director, Dept of Agriculture suggested that a uniform format, as devised by them, for claiming the Service Charges may be approved by SLBC and circulated among the banks.

Action: Banks

Agenda No.10

PMFBY – Notification of Agri and Horticultural crops and areas for Kharif 2019

- The Convenor SLBC informed that Govt of TN had issued G.O. Notifying crops, Areas, Premium rates etc. under PMFBY for Kharif Season 2019 and the same was circulated to Banks.
- The Deputy Director, Dept of Agriculture informed the bankers that this year, there are different cut off dates for different crops which also vary from one district to another district. He cautioned the bankers to strictly adhere to the timelines while enrolling the farmers under the scheme and remit the premium within 15 days to the insurance companies. The Compensation amount should be disbursed to the farmers account within 7 days of receipt otherwise the concerned banks will be held liable.
- The Representative of Agril Insurance Company informed the bankers that the premium details of the farmers has to be entered into the GOI portal correctly along with the UTR No. of the NEFT transaction in order to avoid any rejections later.
- The Convenor, SLBC advised the member banks to go through the notification for all the clusters carefully and strictly follow the guidelines laid down.

Action: Banks

Agenda No.11

PMFBY – Obtention of Adangal document for coverage of crops

- As per the Notification by the Govt of Tamil Nadu, obtention of Adangal is mandatory for enrollment under PMFBY.
- VAOs are issuing Adangal certificates indicating only those crops cultivated during the last fasli year and not the current crops cultivated.
- However, the Insurance Companies are covering the crops under PMFBY, which are mentioned in the Adangal.
- Directorate of Agriculture has clarified that “Adangal document is mandatory for enrolment of Loanee and Non-Loanee farmers” ”, which is, mentioned in, point No.IX of the Annexure of the Government Order.
- The Convenor advised member banks to abide by the instructions given in the Government Order to cover all the eligible farmers effectively.
- AICL representative requested the bankers to obtain current Adangal which is mandatory, for the claim to be effective and the Deputy Director Agriculture insisted bankers to obtain Adangal for every crop grown for each season. The Representative from SBI expressed that getting Adangal for each crop and for every season for loanee farmers is difficult to practically follow as the borrowers need not visit the Bank for operation of the account for one year. It was decided to have a detailed discussion in a separate meeting which shall be held later.

Action: Banks

Agenda No.12

NEEDS – Poor performance SC & Tribal Sub Plans for the year 2018-19

- The Directorate of Industries and Commerce advised that while 18% of the beneficiaries should be from SC community and 1% should be from ST community under NEEDS, the performance reported is low with 52 sanctions against 180 applications of SC people and No sanctions for ST people.

- The Convenor, SLBC advised the Member banks to instruct their branches to assist the projects promoted by SC/ST beneficiaries as per the reservation policy in force.
- The Additional Director, Industries and Commerce informed that targets under NEEDS were not been achieved since its inception and requested the bankers to achieve the target set under the scheme.

Action: Banks

Agenda No.13

TANCEM – Amma Cement Supply Scheme

- The Additional Chief Secretary, Govt of T N and the Managing Director, Tamil Nadu Cements Corporation Limited (TANCEM) advised of incidences of non-acceptance of cash by Banks from the non-account holders for remittance to TANCEM by NEFT.
- The subject matter was deliberated in the meeting. The Joint Director of TANCEM looking after Amma Cement supply scheme explained the V-Collect System introduced in collaboration with Indian Bank on pilot basis and requested the banks to accept cash for NEFT Transactions. However member banks responded that cash cannot be accepted for NEFT transaction.

Action: Banks

Agenda No.14

Opening of Banking Outlets in the allotted Unbanked Rural Centers/Villages –

- Convenor, SLBC informed that Member Banks have opened 147 Banking Outlets out of the identified 451 centers which is placed in the SLBC portal.
- Indian Postal Payment Bank has also provided the District Wise list of their IPPB Access Points operating in the State which if accepted then the number of Unbanked Centers would come down further.
- GM-RBI advised SLBC to consider Access Points of IPPB as BOs as per the directions given by them in their Master Circular, which includes payment banks/SFBs also. She further clarified that RRBs can also consider opening BOs.

- Convenor, SLBC exhorted the member banks to complete opening of BOs in the allocated villages.

Action: Banks

Agenda No.15

Timely submission of data to LDMs and SLBC directly by banks, from the single point:

- There is undue delay in submission of data by banks to SLBC as well as data by District Coordinators to LDMs. Convenor, SLBC exhorted the Member banks to start submission of data from the single point, ie state level office itself.

Action: Banks

Success Stories

RSETIs of Indian Overseas Bank, Pudukottai and Karur as well as INDSETI of Indian Bank, Thiruvannamalai had provided success stories, which were placed to the forum. Convener, SLBC thanked the RSETIs for sharing their success stories.

Any Other Matters with the permission of the Chair:

Table Agenda No.1:

Adopting Financial Education Workbook in School Curriculum of Tamil Nadu

- Reserve Bank of India has been undertaking several financial literacy measures for imparting efficacy to financial inclusion initiatives.
- An important measure in this direction is commencing financial education at school level by including it in school curricula.
- The Regional Director, Reserve Bank of India, Chennai had written to the Secretary, School Education Department, Government of Tamil Nadu requesting him to adopt financial education workbooks in Tamil Nadu State Board School Curricula on the lines of the curriculum developed by CBSE

and conducted training programme to the members of book committee of TNSCERT.

- GM-RBI requested the State Government Officials through the forum to include Financial Literacy material in the next academic year for standard 6th to 10th.
- The forum also requested the Government of Tamil Nadu to complete the process expeditiously so that financial education can be included in the school curricula at the earliest.

Action: State Government

Table Agenda No.2

NABARD, Tamil Nadu RO - Dairy & Poultry Venture Capital Fund (DPVCF) – Repayment of Interest Free Loan (IFL) & Utilisation Certificates under GSS

- NABARD informed that six banks have to repay Rs. 1,44,54,839 released in case of 171 beneficiaries under DPVCF – IFL. Convnoer SLBC advised the banks to repay the amount at the earliest.

Action: CB, IB, IOB, SBI, UCO & UBI

Utilisation Certificates – GSS

- Submission of Utilisation Certificates pertaining to Government Sponsored Schemes especially in respect of DEDS and NLM are pending by Banks to NABARD. Member Banks were advised to submit without further delay.

Action: Banks

Table Agenda No.3

Issuing of Legal Heir ship Certificates to Class II Legal Heirs:

- Tahsildar is the authorized official to issue Legal Heir Certificate for Class I Legal Heirs only.
- It has been brought to the information of SLBC that the circular issued by the Government of Tamil Nadu has not designated any official for issuing of

LHC to Class II Heirs when there are no Class I Heirs. Thus, the Class II Legal Heirs are devoid of their right to get Legal Heir Ship Certificates.

- In the cases of Bank Customers, dying intestate and without Class I Legal heirs, the Class II legal heirs face difficulty in claiming the property/amount left with the Bank by the deceased customer as per the present procedure.
- The Madurai Bench of Madras High Court in a writ petition W.P. (MD) No.18215 of 2016 ordered the Tahsildar to issue Legal Heir Certificate to the class II Legal Heir (petitioner).

- The forum deliberated on the subject matter and authorized SLBC to take up the matter with the chief Secretary and the Additional Chief Secretary/ Commissioner for revenue Administration, Govt of Tamil Nadu.

Action: SLBC

Table Agenda No.4

SHG Bank Linkage Program -Bank wise target for 2019-20 & Observance of July 2019 as SHG-BLP Month

The forum has discussed the subject matter along with the regular agenda No.2 above.

Action: Banks

Vote of Thanks

The 158th meeting of the SLBC ended with vote of thanks by Shri. Balakrishnan, Chennai Zonal General Manager, Indian Overseas Bank.

STATE LEVEL BANKERS' COMMITTEE, TAMIL NADU

CONVENOR : INDIAN OVERSEAS BANK

158th STATE LEVEL BANKERS' COMMITTEE MEETING HELD ON 28.06.2019

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.	T P Rajesh IAS	Addl. Commissioner	Directorate of Industries & Commerce
3	Mr.	P Nallamuthu	State Director	Khadi & V I Committee
4	Dr.	N S Manoharan	Addl. Director	Animal Husbandry & Veterinary Services
5	Mr.	R Ekambaram	Addl. Director	DIC
6	Mr.	K Karnan	Addl. Director	Dept. of Handloom & Textiles
7	Ms.	S S Ponni	Jt. Director	Dept. of Horticulture
8	Ms.	Thilagavathy	Jt. Director	Agri. Marketing Dept.
9	Ms.	A Niroopa Rani	Jt. Director	TNCDW
10	Mr.	T Karthikeyan	Jt. Director	Dept. of Agriculture
11	Ms.	M Vani Eshwari	Jt. Director	Tamilnadu Cements Corporation Ltd
12	Mr.	A B Rafiulla	Dy. Director	Dept. of Agriculture
13	Mr.	Sharad Kadu	Dy. Director	National Horticulture Board
14	Ms.	R Mohanasundari	Asst. Director	Dept. of Ex-Servicemen's Welfare
15	Mr.	K S Santhalingam	Asst. Director	MSME Development Institute
16	Mr.	R Ganesan	Asst. Director	KVIC
17	Mr.	R Vasirajan	Asst. Director	KVIC
18	Mr.	G Poopalan	DO	Koir Board
19	Mr.	K M Thirunavkkarasu	Sr. Consultant	TNSRLM
20	Ms.	Jeyanthi Krishnamoorthy	Financial Adviser	TNHB
21	Mr.	H Sankaran	DCAO	TNHB
22	Ms.	K Sasikala	AMF	Tamilnadu Cements Corporation Ltd
23	Mr.	Sandeep Saini	Branch Manager	ECGC
24	Ms.	P Gowri	Branch Manager	TIIC
IV	RESERVE BANK OF INDIA			
25	Ms.	N Mohana	GM	RESERVE BANK OF INDIA
26	Ms.	Deepa Raj	Director, DEPR	RESERVE BANK OF INDIA
V	NABARD			

27	Ms.	Padma Raghunathan	CGM	NABARD
28	Mr	M N Rao	DGM	NABARD
VI	FINANCIAL INSTITUTIONS			
29	Mr.	R Sukumar	AGM	SIDBI
VII	CO-OPERATIVE BANKS			
30	Mr.	V Jeyakumar	AGM	TNSC Bank
31	Mr.	K S Mohammed Kassari	AGM	TNSC Bank
32	Mr.	N Shanmugam	AGM	TNSC Bank
33	Ms.	A Jeyaseli	Development Officer	TNCSARD Bank
VIII	REGIONAL RURAL BANKS			
34	Mr.	T Dhanraj	Chairman	Tamilnadu Grama Bank
IX	STATE BANK OF INDIA			
35	Mr.	NDSV Nageswara Rao	DGM	State Bank of India
36	Mr.	Santhosh S	DGM	State Bank of India
37	Mr.	K Ponniah	AGM	State Bank of India
38	Mr.	R Sethumurugan	AGM	State Bank of India
39	Mr.	B Meenakshisundaram	AGM	State Bank of India
40	Mr.	S Sivanadian	Manager	State Bank of India
41	Mr.	L David	Manager	State Bank of India
X	PUBLIC SECTOR BANKS			
42	Mr.	S K Bhattachariya	GM	Central Bank of India
43	Mr.	Lal Singh	GM	Union Bank
44	Mr.	G Saravanan	DGM	IDBI
45	Mr.	A S Aalagarsamy	DGM	Syndicate Bank
46	Mr.	P K Mishra	DGM	United Bank of India
47	Mr.	N K Mishra	DGM	Indian Bank
48	Mr.	S Prem Kumar	DGM	Canara Bank
49	Mr.	BVS Achutha Rao	Zonal Manager	Bank of India
50	Mr.	K Mohan Dass	Zonal Head	UCO Bank
51	Mr.	T Ravikumar	AGM	Punjab & Sindh Bank
52	Mr.	Nazmul Huq	AGM	Corporation Bank
53	Ms.	K Usha	AGM	Andhra Bank
54	Mr.	SP Kulkarni	Chief Manager	Allahabad Bank
55	Mr.	V A Poorna Kumar	Chief Manager	Indian Bank
56	Mr.	S Premnath	Priority Sector Incharge	Bank of Baroda

57	Mr.	Saravanan V	Senior Manager	Canara Bank
58	Mr.	D Naveen	Senior Manager	Syndicate Bank
59	Ms.	G Jeyashree	Manager	Punjab National Bank
60	Mr.	Varghese John	Manager	Bank of Maharashtra
61	Mr.	Thulasi Raman	Manager	Bank of India
62	Mr.	ND Ramesh Babu	Manager	Allahabad Bank
XI	PRIVATE SECTOR BANKS			
63	Mr.	Karthikeyan S	DGM	TMBL
64	Mr.	Eqbal Manoj	VP	Federal Bank
65	Mr.	J Venkatesh Kumar	Regional head	ICICI Bank
66	Mr.	Imthiaz	Regional head	ICICI Bank
67	Mr.	Sujith Krishnan	DVP	HDFC Bank
68	Mr.	S Ganesh Kumar	DVP	RBL Bank
69	Mr.	S Ajith Kumar	AVP	Federal Bank
70	Ms.	Naveena Baskaran	Nodal Manager	Axis Bank
71	Ms.	Ramadhevi R	Nodal Manager	Axis Bank
72	Mr.	Krishnan M K	AGM	South Indian Bank
73	Mr.	Sunny George	AGM	Dhanalakshmi Bank
74	Mr.	Ravi Thomas	Cluster Head	Catholic Syrian Bank
75	Mr.	P Siva	Senior Manager	Lakshmi Vilas Bank
76	Mr.	S Sriram	Manager	Yes Bank
77	Mr.	K V Sathyanarayanan	Regional Development Manager	Citi Union Bank
78	Mr.	P Rajaram	Head Liability	Karur Vysya Bank
79	Mr.	Raghu Bathi Rai O S	Agri Officer	Karnataka Bank
XIII	SMALL FINANCE BANK			
80	Mr.	Rajesh M	DVP	Suryoday Small Finance Bank
81	Mr.	Manohar S	AVP	Equitas Small Finance Bank
82	Mr.	Vijayan Kesavan	AGM	India Post Payment Bank
83	Mr.	Debarpan Das	Chief Manager	India Post Payment Bank
84	Mr.	R Sathish	Cluster Head	ESAF - Small Finance Bank
85	Mr.	M Sridharan	Distribution Manager	Ujjivan Small Finance Bank
XIV	INSURANCE			
86	Ms.	Godhamani Mohan K	Asst. Manager	Agriculture Insurance Company of India
XIV	INDIAN OVERSEAS BANK			
87	Mr.	J Balakrishnan	General Manager	Indian Overseas Bank

88	Mr.	Susil Chandra Mohanta	Dy. General Manager	Indian Overseas Bank
89	Mr.	K V Subba Rao	Dy. General Manager & Principal	Indian Overseas Bank
90	Mr.	N.Rajan	Asst. General Manager, SLBC	Indian Overseas Bank
91	Mr.	Ambiti Aruna Kumar	Chief Manager,SLBC	Indian Overseas Bank
92	Mr.	S Vijay Raghavan	Manager, SLBC	Indian Overseas Bank
93	Ms.	V Presis	Manager, SLBC	Indian Overseas Bank
94	Ms.	K Maheswari	Manager, SLBC	Indian Overseas Bank