

राज्य स्तरीय बैंकर्स समिति, तमिलनाडु

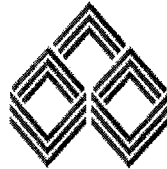
STATE LEVEL BANKERS' COMMITTEE, TAMILNADU

दिनांक 21.12.2017 को चेन्नै में हुई
एसएलबीसी की 152 वीं बैठक के कार्यवृत्त

MINUTES OF 152nd SLBC MEETING
HELD AT CHENNAI ON 21-12-2017

संयोजक:

इण्डियन ओवरसीज़ बैंक
अग्रणी बैंक विभाग
केंद्रीय कार्यालय
चेन्नै 600 002



Convenor :

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



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

Convenor

Indian Overseas Bank

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संयोजक

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SLBC /TN/142/2017-18

29.01.2018

To

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

Madam /Dear Sir,

**MINUTES OF THE 152nd STATE LEVEL BANKERS' COMMITTEE MEETING OF TAMILNADU
HELD ON 21.12.2017**

We have pleasure in enclosing the minutes of the 152nd State Level Bankers' Committee meeting held on 21st December 2017.

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

With regards,

Yours faithfully,

**(N RAJAN)
ASSISTANT GENERAL MANAGER
SLBC-TAMILNADU**

Encl: as above

State Level Bankers' Committee, Tamil Nadu

Convenor: Indian Overseas Bank

Minutes of the 152nd Meeting of SLBC

Held on 21.12.2017

The 152nd meeting of SLBC, Tamil Nadu was held at Chennai on 21st December, 2017. List of participants is furnished in the Annexure. The meeting was chaired by the Chairman-SLBC, Shri.K Swaminathan, Executive Director, Indian Overseas Bank.

Welcome Address:-

Shri. Manoj Mohan Sarangi, General Manager, Indian Overseas Bank, Convenor, SLBC, Tamil Nadu, welcomed the participants to the 152nd meeting of SLBC, Tamil Nadu. He has highlighted various Meetings - Special SLBC meetings on conducting of Mudra Promotion Campaign functions, SLBC Sub Committee meeting on SHG-Bank Linkage, Bankers' Meeting by DIC on claiming of Centralised Subsidy under NEEDS which were organized by SLBC after the 151st meeting.

Convenor, SLBC informed that as advised by the Department of Financial Services, Mudra Promotion Campaign Functions were conducted at Salem and Chennai on a grand scale. He thanked the senior officials from Central and State Governments, NABARD, SIDBI, Insurance Companies, UIDAI, NPCI, Member Banks and all stake holders and participants for their support and active participation in making Functions a grand success.

Convenor, SLBC further stated that the Cyclone Ockhi had caused a trail of destruction in Kanyakumari district and requested the State Government to immediately declare the district as area affected by natural calamity. He called upon the bankers to provide relief measures to the affected borrowers soon after declaration by the government.

Convenor, SLBC highlighted that crop insurance claims worth more than Rs.2600 Crores was disbursed till now under PMFBY for the year 2016-17, which is the highest in the country and that the number of non loanee farmers coming to insure their crops is on the rise.

He informed the forum that Government of Tamil Nadu had issued necessary notification of area / crops to be covered under PMFBY for Rabi 2017/ Paddy - II crop, Agriculture and Horticulture crops, the member banks should ensure that all eligible loanee are covered under PMFBY without fail besides covering the willing non loanee farmers also.

Convenor, SLBC appealed to member banks to submit data / details called for by SLBC on Skill Loans, Pradhan Mantri Awas Yojana (PMAY) and progress under Atal Pension Yojana (APY) to place as agenda items for review in the ensuing SLBC Meetings.

Inaugural Address of Chairman-SLBC:-

Shri.K.Swaminathan, ED, Indian Overseas Bank and Chairman of SLBC, Tamil Nadu in his inaugural address welcomed the participants to the meeting and informed the forum that the performance of banks under various parameters in the year 2017-18, upto the second quarter ended September 2017 would be reviewed in the 152nd meeting of SLBC.

Chairman, SLBC thanked the Central and State Governments for their active support, guidance and participation in Mudra Promotion Campaign Functions conducted at Chennai and Salem making them a grand success and also thanked the Member Banks, LIC, NABARD, SIDBI, UIDAI, NPCI, BSNL and General Insurance Companies for their active participation.

Domestic Outlook

Chairman, SLBC observed that the global economic activity has been gaining momentum driven by advanced economies. On the domestic front, he noted positive signs for the growth of the economy like - bouncing back of GDP growth rate to 6.3% in Q2, up gradation of India's rating by Moody's Investors Service. He also pointed out that retail and WPI inflations had inched up while the Current Account Deficit (CAD) had doubled. He mentioned that RBI had held the repo rate at 6.0 per cent probably due to the possibility of retail inflation edging up, risk of fiscal slippages and oil prices going up.

Chairman, SLBC highlighted that with 105 million transactions in November, payments via UPI platform had surged by 38% over the previous month. RBI's

revision of MDR (Merchant Discount Rate) would encourage small businesses to start accepting card, he said.

Banking Sector in Tamil Nadu

Chairman, SLBC expressed satisfaction over the performance of Banks in the state of Tamil Nadu, under various parameters during the first half year of 2017-18. Deposits grew to Rs.6,76,864.27 crores as of Sep 2017 recording a growth rate of 9.13% y-on-y basis and Credit grew by 5.85% y-on-y to Rs.7,31,672.77 crores. The CD ratio stood at 108.10% as against norms of 60%.

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

1. CD ratio of the State continues to be above 100 percent and reached **108.10%**.
2. Deposits have increased by **9.13 percent (YoY)** to Rs.6, 76,864.27 crores
3. Credit has grown by **5.85 percent (YoY)** to Rs.7,31,672.77 Crores.
4. Priority Credit stands at **46.80 percent** (against the norm of 40%)
5. Agricultural Advance stands at **20.93percent** (against the norm of 18%)

Chairman, SLBC informed the forum that banks have achieved 96% of the target under Annual Credit Plan 2017-18 in the Second Quarter of FY 2017-18 under both the Priority and Non Priority sectors put together. Under select parameters, he also informed the forum that banks have achieved 96 % under Farm Sector, 100 & 103% Housing and Other Priority Sectors, 95% and 93% under MSME and Education respectively. He advised the member banks to endeavour to reach 100 % under each sector.

Chairman, SLBC appealed the member banks for submission of data to SLBC by obtaining the same directly from CBS for accuracy purposes. He expressed unhappiness over the delayed in submission of returns to SLBC.

Financial Inclusion

Chairman SLBC observed that the progress with regard to Aadhaar/Mobile seeding into the Bank accounts was satisfactory with 72.51% and 85% respectively, Aadhaar authentication was found to be very little at 38.40%. Member banks should strive hard to complete the exercise by stipulated deadline of 31.12.2017.

Chairman SLBC suggested the member banks to spread awareness through multi media and also by conducting camps & campaigns. He wished that the State Government would play a lead role in this endeavour and mobilise the general public, through its department personnel and by issuing press releases.

Agriculture

Chairman SLBC recollected the destruction caused by the Ockhi Cyclone in Kanyakumari district He noted that in the Special DCC Meeting of Kanyakumari District, the DCC forum requested the District Administration to notify the district as area affected by natural calamity. He appealed to member banks, on declaration of area affected by natural calamity, to step in and provide relief to the affected borrowers, as per RBI guidelines.

He expressed happiness over disbursement of crop insurance claims to the tune of Rs.2600 crores in the state and advised the member banks to ensure compulsory coverage of eligible crops financed by their branches under PMFBY.

MSME:

Chairman SLBC highlighted that banks in the state have shown a good progress under MSME by disbursing Rs.41,688.25 crores to MSME sector during the first half year of FY 2017-18 of which loans to Micro enterprises accounted for 45.85%. MUDRA loans disbursement during the quarter was Rs.8,317.21 crores.

However, he expressed concern over high NPA level under MSME - Rs.10,110.95 crores (8.07%) as on Sept 2017 and called for assistance from the MSME industry associations and the State Government.

Education Loans:

Chairman SLBC noted that Banks have disbursed Rs.4918.47 crores for Education during the first half year and advised the member banks to ensure that their branches process the applications submitted through Vidya Lakshmi Portal (VLP) immediately and also upload the sanctions in the Portal.

He echoed the concerns of Banks over high NPA levels which reached to Rs.2776.06 crores as on Sept 2017 and accounted for 16.37% and appealed to the State government to help the banks in recovery of such NPA loan accounts.

Stand Up India Scheme:

Chairman SLBC informed that the performance under Stand Up India scheme was not at all satisfactory. Banks had disbursed 417 loans amounting to Rs.65.44 crores. He appealed to all the Member Banks to finance to SC/ST and women entrepreneurs and also advised to check for under reporting and non-reporting.

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

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

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

1. RBI has issued a circular on Interest Subvention scheme to Women SHGs. Interest subvention upto 5.5% is provided to Banks, provided they extend credit to Women SHGs @ 7%. Further an additional Interest Subvention of 3% is available for prompt repayment by the Women SHGs in the notified 250 districts.
2. Guidelines are in place with regard to extending of Banking Services to senior citizens. Some more guidelines are issued regarding dedicated counters for Senior Citizens/Differently abled persons, ease of submitting Life Certificates, automatic conversion of accounts to Senior Citizen status, door step banking, facilities to visually impaired customers, etc.
3. Banks are advised to ensure that all Unbanked Rural Centres (URCs) identified by SLBC in villages with population above 5000 be banked by 31.12.2017. They should inform and coordinate with SLBC to earmark the

centre identified by them. Small Finance Banks, Payment Banks and Local Area Banks shall obtain prior approval from DBR, CO, RBI for opening BOs.

4. RBI has examined the usage of Udyog Aadhaar Memorandum (UAM) as a KYC DOCUMENT and had concluded that UAM shall not be taken as a KYC document for opening current account.
5. FLCs and the rural branches had not conducted the FL Camps as mandated by RBI. All Banks and Banks having lead bank responsibilities should focus on this issue.
6. Branch expansion is 317 (y-o-y) only. Significant Branch growth has not happened after the guidelines on Banking Outlets were advised.
7. RBI is concerned about credit flow to MSME Sector. Banks should extend and expand some more credit to MSME Sector.

Shri Hans Raj Verma, I.A.S., Additional Chief Secretary and State Mission Director (Financial Inclusion) in his special address observed the following:

1. Bankers should take the ownership of the plans and programmes to achieve the results.
2. Branch Manager of Bank is the key person in the success of the Schemes for financial upliftment of the masses.
3. Crisis of jobs might result as it is expected that working age population of the country would touch 100 crore mark by 2027, that calls for immediate attention for steps to create skilled people and jobs.
4. All stake holders should converge - come together and work together - for job creation specifically at village level.
5. Block Level Bankers Meeting (BLBC) is the fulcrum on which the development rests, but the attendance is poor that needs attention.

6. Government of Tamil Nadu is proposing a Meeting of CMDs of Tamil Nadu based Banks and the Heads of controlling offices of other Banks.
7. Credit to SHGs stagnated at Rs.7000 crores for some years. It is comparatively higher in the neighbouring states.
8. The Government proposes to have meetings with District Administrations and Banks at district level along with the beneficiaries, to understand the ground reality.
9. Banks should come forward to finance the needy especially Women SHGs and PLFs, with minimum hassles.
10. Community Based Recovery Mechanism (CBRM) and the District Administrations will be put in place to help the Banking system in recoveries.

Shri Anil Subramaniam, Director (Skills), Ministry of Rural Development (MoRD), in his special address observed the following:

1. Government of India (GOI) is giving more thrust for development of skills. The pan India target of skill training during 2017-18 is 3.97 lakhs.
2. Banks are given the responsibilities of establishing RSETIs. Banks should view RSETIs as the source of good business as entrepreneurs having idea of self employment come for skill training.
3. Banks should get the land allotted and construct building for RSETIs. MoRD is contemplating to increase the building grant from Rs.1 crore to Rs.2 Crores per RSETI.
4. RSETIs have roles in three areas - training, settlement and credit linking. The RSETIs in TN are doing well with 69% settlement rate and 53% credit linking rate.
5. Banks and RSETIs can guide the applicants under PMMY, SUI and Udyog Mitra for training and assist in credit linking. They can guide the trainees

towards the business based on the demand for products / services in the district.

6. All training courses offered in RSETIs are aligned with National Skill Qualification Frame-work. Aadhaar Based Attendance System is introduced in all RSETIs that enable monitoring live.
7. RSETIs should be developed to become central hubs for skill development in the districts. State Government and Banks should involve themselves and re-energise RSETI movement.
8. RSETIs and Banks in association with industry bodies can identify the areas of demand for business. Business Extension can also be done where a big industrialist moves out a portion of production process to rural areas. Local products can be brought into value chain.
9. "Kaushal Panjee" (Skill Register) is an online platform developed where the interested youth can register themselves to receive training/skill development for self employment or wage employment.
10. GOI has a Mission Antyodaya to make 50,000 Gram Panchayats poverty free by 2020, by converging all schemes.

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

1. Banking system in Tamil Nadu has achieved a CD Ratio of 108% as against the stipulation of 60% and 46.80% under Priority Sector Advances against the National Norm of 40%.
2. NABARD observed that attendance in BLBC meetings require improvement and Lead bank Offices should be strengthened.
3. Huge number of BE graduates are produced in the state whereas only a very few are getting employment. There is a need for training and skill upgradation facilities. NABARD requests the Government of Tamil Nadu to allot land to all RSETIs.

4. There are Economic Challenges, Ecological Challenges and Equity Challenges which needs to be addressed for the betterment of the society. Banks have greater roles to play in all these.
5. Farmers' share in consumer price should increase. Banks can play a role in eNAM, FPOs and APMC funding.
6. To address Water shortage, we need to go for construction of check dams, farm ponds and practicing of micro irrigation farming. Organic farming needs impetus.

Equity challenges can be addressed by stepping up of micro credit & weavers' credit, financing of SF/MF and financing under Stand Up India as well as

Action Taken Report for the 151st SLBC Meeting:-

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

Convenor, SLBC advised the forum that 27 out of 31 RSETIs in the state had identified one MSME cluster each. Progress is satisfactory.

Convenor, SLBC advised the sponsor banks of RSETIs to ensure that the remaining 4 RSETIs also complete identifying one MSME cluster each and all RSETIs involve themselves in imparting training / skill development, credit linking and hand holding of the trainees.

2. RBI-Credit Flow to MSME Clusters- Study of clusters by LDMs :-

Convenor, SLBC informed the forum that LDMs of 18 districts have completed the study of clusters in their districts. He informed the forum that the directorate of Industries and commerce, Chennai had General Managers of District Industries Centres to assist the LDMs in completing the study for their districts.

Since the matter is being discussed for a long period, he appealed the four banks having lead bank responsibilities to instruct their LDMs and ensure that the study is completed at the earliest and report is submitted to SLBC for onward confirmation to RBI.

3. Opening of Banking Outlets in Unbanked Rural centres in the state of Tamil Nadu.

Convenor SLBC informed the forum that SLBC had identified 482 Unbanked Rural Centres with the help of LDMS and placed in the portal, of which 143 centres were already earmarked. He advised member banks to identify centres for opening of Banking Outlets and convey to SLBC to earmarking. To the query of the Chairman Pallavan Grama Bank on permitting RRBs also for opening Banking Outlets, the CGM, RBI replied that the request was already referred to RBI Head Office and the reply is awaited. The Chairman Pallavan Grama Bank requested CGM, NABARD to take up the matter with the Head Office of RBI since Banking Outlet Model is best suited for RRBs.

In addition, CGM, RBI drew bankers' attention to para 3 of FIDD circular dated June 8, 2017 where a confirmation to that effect all Unbanked Rural Centres in villages with population above 5000 have been banked has to be forwarded to RO, FIDD within prescribed timeline.

Convener, SLBC advised the member banks to complete opening of Banking Outlets by 31.03.2018.

4. Conducting of MUDRA Promotion Campaign Functions in Tamil Nadu

Convenor, SLBC informed the forum that with the active participation of senior officials from Central and State Governments, NABARD, SIDBI, Insurance Companies, UIDAI, NPCI and Member Banks the MUDRA Promotion Campaign functions were conducted successfully.

To increase sanctions at least up to 75% of the target set for Mudra loans by December 2017, as advised by the Hon'ble Minister of Defence, Smt Nirmala Sitharaman, the Chairman, SLBC, Tamil Nadu requested all MD & CEOs of Public Sector Banks vide letter dated 30.10.2017 to ensure achievement of 75% target and increase the credit flow to MSME substantially, by December 2017.

Convener SLBC informed the member banks that details of expenses incurred for conducting of the functions would be sent soon and requested to remit their share immediately. He explained the reason for the delay in claiming expenses. SLBC has requested the State Government to consider providing the venue free of cost in

terms of Standard Operating Procedure and recredit the amount paid. However SLBC had not received reply so far.

AGENDA NO. 1

Confirmation of the minutes of the earlier meeting:-

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

AGENDA NO. 2

PMFBY - Notification for Agriculture & Horticulture crops during Rabi 2017-18

Convener, SLBC informed the forum that Government of Tamil Nadu has notified crops, area and nominated insurance companies for Rabi Season 2017 for covering crops under PMFBY. The relevant G.O (Ms). No.320 dated 22.11.2017 was forwarded to Member Banks and LDMS.

He advised member banks to ensure **COMPULSORY** coverage of crop loans of notified crops in the notified areas, to take note of the cut-off dates for debiting of premia and the due dates for submission of declarations along with premia to the respective insurance companies as well as uploading the data in government of India's Crop Insurance Portal.

Action: Banks

AGENDA NO. 3

Action points of the meeting of Chiefs of Priority Sector of Scheduled Commercial Banks held on 27th September 2017 at HO NABARD.

Convener SLBC advised that the action points emerged in the meeting of Chiefs of Priority Sector of Scheduled Commercial Banks held on 27th September 2017 at HO of NABARD, Mumbai were circulated to member banks vide letter dated 24.10.2017. He requested the member banks to take suitable action.

Action: Banks/SLBC/NABARD

AGENDA NO. 4

Educational Loans - Fee Structures Fixed for Self Financing Professional Colleges

Convener, SLBC informed the forum that the fee structure for self financing medical courses - MBBS, Dental and Engineering courses, received from the Chairman of Committee on Fixation of Fee in respect of Self Financing Professional Colleges was circulated already.

Fee structures for para medical and Indian System of Medicine courses fixed by the Committee Chaired by Hon'ble Justice N V Balasubramanian were also circulated. The convener, SLBC informed the forum that these fee structures are applicable for three years - 2017-18, 2018-19, and 2019-2020,

Action: Banks

AGENDA NO. 5

Education Loan Repayment Support Scheme by Government of Kerala

Chief General Manager, State Bank of India had informed about the Educational Loan Repayment Support Scheme (ELRSS) formulated by the Government of Kerala to support those student borrowers who find it extremely difficult to repay their educational loan after completion of course. The representative of SBI briefed about the Scheme.

Convener, SLBC mentioned that State Government has been giving huge importance for Education Loans and Banks have also actively lent to the student community. Simultaneously, NPAs under Education Loans are also increasing and have reached Rs.2776.06 crores (16.37%) as on 30.09.2017.

Chairman, SLBC advised that bringing about such a scheme is a decision by the State Government and Bankers, at the most can suggest to the government. In view of this, Convener, SLBC requested the member banks to go through the scheme and give suggestions / modifications for taking up with the government.

Action: Banks/SLBC

AGENDA NO.6

Issue of Acceptance of Entrepreneur's Online Udyog Aadhaar Memorandum (UAM) of MSMEs for opening of Current Account by banks

Convenor, SLBC reiterated the following observations made by RBI in their letter dated 14.11.2017.

" UAM is filed on a self-declaration basis and there is no system to verify the authenticity of the details submitted by the applicant and there are no plans for inclusion of UAM in the list of prescribed documents, Udyog Aadhaar Memorandum (UAM) has not been enumerated in the list of documents required for opening bank accounts under the provisions of PML rules."

Convenor, SLBC advised the member banks to take note of the guidance by RBI and comply with the same while opening of Current Accounts.

Action: Banks

AGENDA No: 07

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

The forum noted that the year on year incremental deposits & credit growth as of September, 2017 was 9.13% and 5.85% respectively over September 2016. The CD Ratio has slightly decreased from 111.45% as of September 2016 to 108.10 % as of September 2017. The Branches expanded by 317 numbers in this one year period (3.09%). The share of Priority Sector advances and agricultural advances were 46.80% & 20.93% as against the national norms of 40% and 18% respectively. The forum also noted that the growth in the Housing sector is reduced by 10.87%.

The forum also noted that advances to Weaker Sections grew by 17.56% during the year over September 2016.

The forum also noted that in Co-operative banks there is a reduction in CD Ratio from 78.67% as of September 2016 to 73.73% as of September 2017.

Convenor SLBC requested the member banks to verify the data for correctness, compare with the previous data and submit on time.

Action: Banks

AGENDA No: 08

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

The forum took on record, the achievements from April 2017 to September 2017 under ACP 2017-18. Under Priority Sector, the banks in Tamil Nadu have achieved 96% of ACP target. Sub sector wise, Banks achieved 96% under agriculture, 95% under MSME, 93% under Education, 100% under housing, 57% under Export Credit, 59% under Renewable Energy, 34% under social Infrastructure and 103% under Other Priority Sectors. The achievement under Non Priority Sector stood at 103% of the set target. The overall achievement under ACP 2016-17 is 96%.

AGENDA No. 09

Micro, Small and Medium Enterprises (MSME) sector:

The Convenor, SLBC informed the forum that a sum of Rs. 41688.25 crores was disbursed from April 2017 to September 2017 to Micro, Small and Medium Enterprises. Credit flow to Micro sector stood at 45.85%.

The Convener advised the member banks to improve their lending to Micro Sector and reach the stipulated level of 60% in terms of recommendations of Prime Minister's Task Force on MSME.

Action: Banks

AGENDA No. 10

Prime Minister's Employment Generation Programme (PMEGP):

The Convenor, SLBC informed the forum that banks in the State have disbursed 1445 projects with a margin money assistance of Rs.32.84 crores resulting in generation of employment for 11560 persons which represent 27.60% of the revised target of margin money assistance for the year.

State Director, KVIC informed the forum that the target has been increased by 250% to Rs.119 Crores and that the applications worth Rs.128 crores in terms of margin money eligibility are pending with banks and he requested to dispose of these pending applications at the earliest.

Addl. Commissioner, Small Industries Dept. Govt. of Tamil Nadu requested for bankers co-operation on disposal of pending applications under PMEGP as well as NEEDS at the earliest.

CGM, NABARD suggested the implementing agencies to conduct exposure visits for bankers to the successful enterprises of PMEGP and NEEDS beneficiaries.

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

Action: DIC & Banks

AGENDA No. 11

Performance Under New Entrepreneur Cum Enterprise Development Scheme (NEEDS) & Unemployed Youth Employment generation Programme (UYEGP) 2017-18.

Convenor, SLBC informed the forum that the Banks under UYEGP have sanctioned 3076 loans with Rs. 2187.87 lakhs subsidy outlay as against 8505 applications forwarded to them. There are 4348 applications with Banks.

Under NEEDS, out of 605 applications forwarded, Banks have sanctioned 328 cases and disbursed 91 loans. There is a need to improve the performance under NEEDS.

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

Action: DIC & Banks

AGENDA No. 12

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

Convenor, SLBC informed the forum that 31 RSETIs in Tamil Nadu have conducted 435 training programmes during April 2017 to September 2017, wherein 11182 persons were trained of which 5245 persons secured employment / self

employment which includes 3126 trainees who availed credit from banks and set up their own enterprises.

Convener, SLBC informed the forum that in the case of settlement rate, Tamil Nadu stands second on the national map. He requested the Sponsor banks of RSETIs to take steps to improve the settlement rate.

Action: RSETIs/ Sponsor Banks of RSETI

AGENDA No. 13

Financial Literacy & Credit Counselling Centres (FLCCC):

Convenor, SLBC informed the forum that 62 FLCCCs are functioning in the state and they have conducted 408 Special Financial Literacy Camps during the quarter ended September 2017. Besides, FLCs in the state had organized 768 target specific camps in the state.

He has advised that as per extant guidelines of Reserve Bank of India, FLCs are expected to conduct special camps for a period of one year on digital payments and Rural Branches should conduct one literacy camp per month on digital platforms.

Convener, SLBC informed the forum that FIDD CO, RBI, Mumbai has observed that the number of Target Specific camps conducted by the FLCs & the Special camps conducted by the Rural branches in Tamil Nadu were below the prescribed target. The CGM, RBI, Chennai also highlighted this issue in his special address. In view of the observations, Convener, SLBC advised all the member banks in Tamil Nadu to strictly adhere to the guidelines advised by RBI in their circular no.FIDD.FLC.BC.No.22/ 12.01.018 /2016-17 dated 02.03.2017 on "Financial Literacy by FLCs and rural branches - Policy review" wherein it was advised that

- Financial Literacy Centres conduct TWO Special Camps per month on Digital platforms, UPI and USSD and FIVE Target Specific Camps per month, one each for Farmers, SMEs, SHGs, School Children and Senior Citizens.
- Rural branches conduct one camp per month on Financial Awareness Messages (FAMEs) and digital platforms, UPI and USSD on every 3rd Friday after business hours.

Action: Sponsor Banks of FLCs/ Banks

AGENDA No. 14

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

The forum noted that 39764 loans to the tune of Rs.973.96 crores have been granted during April 2017 to September 2017 by the banks, of which loans for Engineering/Medical courses account for 23170 loans amounting to Rs 612.03 Cr, 1695 loans for study abroad amounting to Rs.194.11 Cr and 14899 loans to others, to the tune of Rs. 167.82 Cr.

There are only 899 applications with the Bank Branches and Convener, SLBC requested Banks to process these applications immediately.

Action: Banks

AGENDA No. 15

Bank Finance under Housing Scheme: (Under Priority Sector)

The forum noted that banks in Tamil Nadu have disbursed 48888 loans (up to a limit of Rs.28.00 lacs) to the tune of Rs.3789.78 Crores to the Housing Sector during April 2017 to September 2017.

AGENDA No. 16

Golden Jubilee Rural Housing Finance Scheme (GJRHFS):

The forum noted that banks in Tamil Nadu have disbursed 1867 loans amounting to Rs. 9363.32 Lakhs during the quarter ended September 2017 under the above scheme.

AGENDA No. 17

Credit Flow to Women:

The forum noted that as of September 2017 the share of credit flow to women in the State stood at Rs.105899 Crores and constituted 14.47 % of total Bank credit of Rs.731672.77 crores. This is as against the national norm of 5 %

AGENDA No. 18

Credit flow to Minority Communities:

The forum noted that the disbursement to Minority Communities was to the tune of Rs.2532.19 Crores during the quarter ended September 2017.

The credit extended by Public sector Banks (Outstanding) to Minority communities stood at Rs.17026.60 Crores while the total priority sector advances were Rs.222158.39 crores. This accounted for 7.66%.

Convenor, SLBC informed the forum that achievement is 7.66% against national norm of 15 % of the priority sector advances to Minority Communities by Public Sector Banks. He urged the Banks to increase credit to Minority communities.

Action: Public Sector Banks/ Minorities Welfare Department

AGENDA No. 19

Kisan Credit Card Scheme (KCC):

Convenor, SLBC informed the forum that banks in Tamil Nadu have issued 983076 Kisan Credit Cards to the tune of Rs. 877267.95 Crores for the half year ended September 2017 out of which the number of ATM enabled Kisan Credit Cards were 240316. This accounts for 24.43% and is very low. Convenor SLBC urged the member banks to verify the correctness of the data submitted.

Convenor SLBC reiterated the directives of Government of India as per which, Banks have to issue ATM enabled Rupay Kisan Credit Cards to all eligible KCC Borrowers. DFS, GOI, has also been monitoring the progress in achieving 100% issuance of Rupay KCC cards through VC meeting on weekly basis. Now, GOI has also advised the Banks to achieve 100% use initiation of RKCC cards.

Convenor, SLBC requested the member banks to

01. Achieve 100% issuance of ATM enabled Rupay KCC cards
02. Educate their KCC borrowers on the benefits of using KCC cards and encourage its usage.
03. Banks to achieve 100% use-initiation of Rupay Card.

Action: Banks

AGENDA No. 20

Self Help Groups (SHG/ NRLM):

Convenor SLBC informed the forum that achievement under SHG Bank Linkage was satisfactory for the State of Tamil Nadu for the year 2017-18. Banks disbursed Rs.3621.13 Crores as against the target of Rs.7000 Crores. Achievement stood at 52%. An ambitious target of Rs.7000 Crores is given for the year 2017-18, he said.

Senior Consultant, TNSRLM stated that the SHGs are availing credit to the tune of Rs.18000 Crores in the state out of which about Rs.12000 Crores is extended by MFIs and NGOs at higher rate of interest. Since they lend at higher rate, the groups repay first to them resulting in increasing default in case of loans extended by Banks. Hence he requested the Bankers to extend more credit to SHGs and conveyed that TNCDW is increasing the target from Rs.7000 Crores to Rs.10500 crores.

He further informed the forum that TNCDW is extending recovery assistance to Banks in three ways as under.

1. Community Bank Co-ordinators - who are paid Rs.2000/- per month will assist the banks in recovery who may be taken as BCs also
2. Community Based Recovery Mechanism (CBRMs) at Rural Branches - With Branch Manager as the Chairman and PLF & department representatives as members - meet once in a month for recovery and business improvement.
3. Recovery Camps - TNCDW is conducting recovery camps for NPA recovery.

With regard to conducting of BLBC Meetings effectively and to improve participation, Convenor SLBC suggested conducting of BLBCs after the business hours of the day.

Chairman SLBC suggested that steps to be taken to check multiplicity of loans availed by SHGs and its members. e-sakthi project and Rural Transformation projects have different data bases and they are to be integrated.

Action: TNSRLM / Banks

AGENDA No. 21

DEENDAYAL ANTYODAYA NULM (DAY - NULM)

Representative from NULM, advised that under SEP (I) category only 59 % of total forwarded application to the banks have been disbursed and it has been requested to bankers to expedite the pending applications.

It is informed that, no claims for NULM has been received from Member Bankers as of now and hence bankers to be sensitised on the scheme.

Chairman SLBC advised TNCDW/NULM officials to forward the guidelines on DAY - NULM and claiming of subsidy to SLBC office for onward circulation to member banks.

Action: NULM & BANKS

AGENDA No. 22

Tamil Nadu Government's Scheme for Poultry Development/ Animal Husbandry/ Fisheries:

Director of Fisheries, Government of Tamil Nadu requested the bankers to provide/ lend loans for Deep Sea fishing Boats and highlighted the following.

- Tamil Nadu has 140000 sq kms of exclusive economic zone and its potential is to be tapped.
- Presently 200 deep sea boats are operating from Kanyakumari and are contributing to 80% of exports.
- 2000 deep sea fishing boats are to be financed.
- Pandyan Grama Bank has sanctioned 22 Deep Sea Fishing boats.
- Each boat costs Rs.80 lakhs and Rs.16 lakhs per boat is requested as loan..
- Government guarantee is not available.
- He assured the bankers to provide details on the new scheme.

Convener SLBC informed the forum that a number of meetings have happened earlier in this regard. Chairman SLBC stated that Banks have some concerns for financing the deep seas fishing boats which are to be addressed.

Chairman SLBC said that the Fisheries department should address the concerns of Banks so that banks can come forward to finance.

CGM, RBI mentioned that financing to a sector with or without collateral security was left to individual banks based on their assessment of credit worthiness, viability of the proposal etc.

Director of Fisheries informed that they are examining roping of Tamil Nadu Fisheries Development Corporation through which fish catch could be marketed and cash flows are captured to ensure recovery. TNFDC can guarantee the loans, he said.

Forum decided to have a separate meeting on the subject matter and it be convened by the Fisheries Dept.

Representative from Animal Husbandry, Govt. of Tamil Nadu informed that on Broiler units 13 applications and on country chickens 52 applications are pending with bankers.

Convenor SLBC advised Member Banks to take a suitable action on pending applications with their branches.

Action: Dept. of Fisheries, GoTN & Banks

AGENDA No. 23

Progress Report on Economic Development Schemes of TAHDCO

Representative from TAHDCO informed the forum that 12468 applications pending with banks and 6283 UCs are to be received from the Banks.

Convenor SLBC wanted to know from the representative, as decided in the previous meetings, whether their department officials had visited the branches and ascertained actual pending position and the reasons for keeping the applications pending pertaining to 2012-13 onwards. He said that the pendency shown by TAHDCO is huge and it needs to be reconciled.

LDM Erode informed the forum that the pendency lists were furnished by TAHDCO for their district, but many bankers have reported returning of applications.

Convener, SLBC advised LDMs to reconcile the status of pendency of applications and submission of UCs, in Co-ordination with the District Managers of TAHDCO, by convening a separate meeting of bankers.

Chairman, SLBC advised member banks to dispose of pending applications and submit Utilization Certificates. He also suggested that TAHDCO should take a call on applications pertaining to 2012-13, 2013-14 etc

TAHDCO representative suggested that such of the applications which are not eligible for subsidy under TAHDCO schemes may be considered under Stand-up India & PMMY Schemes, provided they fulfil the scheme eligibility norms.

Action: Banks/ LDMs/ TAHDCO

AGENDA No. 24

Progress Report on Stand Up India Scheme.

The forum noted that the achievement was to the tune of Rs.425.15 Crores as on 30.09.2017, under Stand Up India Scheme. Convenor SLBC advised member banks to give at least two loans per branch as per the GoI's instruction.

Asst. Director, MSME, DI informed the forum that they had reviewed the performance of SUI Scheme in Tamil Nadu. He advised that as on 24.11.2017, 943 nos of applicants got benefited under the scheme. He suggested that, as huge number of applications sponsored by DIC schemes and TAHDCO schemes are pending with banks, applications may be sorted out by the category of Women Entrepreneur and SC & ST and dovetailed into Stand Up India Scheme.

He added that MSME DI is conducting many skill development programmes and on request basis, MSME DI may send the details of trained Women Entrepreneurs & SC/ ST candidates to banks. Banks may finance to their viable projects.

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

Action: Banks

AGENDA No. 25

Pradhan Mantri Mudra Yojana (PMMY)

Convenor SLBC, advised the forum that two Mudra Promotion Campaign functions were conducted in the State and the Chairman SLBC has written to MD & CEOs of

all PSBs to achieve at least 75% of the MSME target by December 2017. Convenor SLBC informed member banks that the matter was discussed by the Union Minister of Defence and requested to achieve the targets.

Action: Banks

AGENDA No. 26

PFRDA - Performance under Atal Pension Yojana (APY)

Convenor SLBC observed that the progress under APY is not satisfactory and requested the member banks to consider mobilizing enrolments under APY and help in expanding the pension coverage to the unorganized sector. APY enrollment is profitable to banks, as they get fee based income of Rs.100/- per enrollment, he said.

Action: Banks

AGENDA No. 27

Review of NPA Accounts in Priority Sector Lending- September 2017

Forum noted that NPAs are increasing in absolute as well as in percentage terms during the year 2017-18. Convenor SLBC further informed the forum that NPA percentage under Education loans is very high and stood at 16.37%. He also informed that NPA percentage under MSME and other Priority Sector Loans are also high at 8.07% and 6.19% respectively.

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

Action: Banks / State Govt.

AGENDA No. 28

Success Stories

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

Table Agenda No. 1

National Horticulture Board - Modifications in the operational guidelines Discontinuation of LOI system - introduction of IPA system - etc

Representative from National Horticulture Board informed the "In Principle Approval (IPA)" system is introduced in place of Letter of Intent (LoI) System in the operational guidelines of subsidy scheme and online registration of application has been introduced from 01.10.2017.

NHB also informed that funds are available for SC/ST category beneficiaries and for general category subsidy will be available from January 2018 onwards. He requested banks to make online entry of the sanctioned loan details and submit hardcopies for release of subsidies.

He informed the forum that subsidies to an extent of Rs. 24 crores have been released and the Rs.11 crores would be released in the first quarter of next financial year (i.e FY 2018-19). He added that inspection of pending 28 cases would be done and fund released in the next financial year.

Tamil Nadu stands second in utilization of subsidy under NHB schemes. The allotment has been increased from Rs.33 crores to Rs.57 Crores.

The NHB Representative requested Director (Skill) of MoRD, GoI to add training courses on Grafting and Budding in RSETIs as a Skill development programme which may help in establishment of Horticulture Nursery and also training courses on Organic cultivation, on Polyhouse establishment etc. NHB would support these training programmes, he said.

The Director (Skill), MoRD, GoI, noted the request for the development and introduction of Courses on Horticulture.

Action: NHB/ MoRD, GoI

Table Agenda No. 2

Interest Subvention Scheme for Crop Loans availed at Urban and Metro branches of Private Sector Banks.

The representative of Tamilnad Merchantile Bank informed the forum that as per the directives of RBI, Agricultural Interest Subvention is made eligible to the crop loans/KCC and produce loans against ware-house receipts up to Rs.3.00 lakhs, extended by all branches of Public Sector Banks and only Rural/Semi-Urban

branches of Private Sector Banks. Their Bank requested to recommend to RBI and Government of India for extending the Scheme of Interest Subvention for crop loans/KCC and produce loans extended by Metro and Urban branches of Private Sector Banks also.

Convener, SLBC informed that the subject matter relates to policy that needs to be looked in at higher levels.

CGM, RBI advised SLBC to refer the representation from Tamil Nadu Mercantile Bank to RBI, Chennai for taking up with CO, RBI for examination.

Action: SLBC/RBI

Table Agenda No. 3

Progress under Weaver MUDRA Scheme as on 01.12.2017

Additional Director, Handlooms & Textiles informed the forum that the achievement has been 13000 as against the target of 20000 Weaver Mudra Loans and the progress has been good. There are 6037 applications with banks. He further said that Banks are not submitting margin money/subsidy claims and interest subsidy claims.

Convenor SLBC, advised member banks to process the pending applications and also advised to submit their subsidy claims through weaver Mudra Portal.

Action: Banks

Table Agenda No. 4

Review of Performance under Pradhan Mantri Awas Yojana - Credit Linked Subsidy Scheme (PMAY-CLSS)

The representative from National Housing Bank informed the forum that the Carpet area for MIG I has been enhanced from 90 Sq.m to 120 Sq.m and for MIG II - from 110 Sq.m to 150 Sq.m. The Time period of CLSS for Middle Income Group beneficiaries (MIG) has been EXTENDED by 15 months i.e. upto 31st March 2019, he said. He informed the forum that subsidy utilization by banks in Tamil Nadu was Rs.15 crores as against Rs.45 Crores by NBFCs/HFCs etc. He offered to give training to Bankers, if needed.

Representative from HUDCO informed that even the existing beneficiaries who had availed housing loans from June 2015 onwards can be covered under PMAY-CLSS and subsidy can be drawn from them.

Convenor SLBC, advised the member banks to make use of subsidy facilities and extend more number of housing loans under PMAY-CLSS.

Action: Banks

Table Agenda No. 5

Pradhan Mantri Awas Yojana - Credit Linked Subsidy Scheme (PMAY-CLSS)

Directorate of Town Panchayats

Joint Director, Town Panchayaths informed that 14212 applications were forwarded for housing loans under PMAY-CLSS and 100 are sanctioned so far. He requested for processing of the applications. Convenor SLBC, advised the member banks to instruct their branches to process the applications pending with them immediately.

Action: Banks

Table Agenda No. 6

Atal Pension Yojana (APY) - PEOPLE FIRST CAMPAIGN

Conducting of Town Hall Meetings during

Convenor SLBC, informed the forum that the launching of the campaign was deferred to a future date in the next month in view of two more on going campaigns presently, which would be advised later. He advised member banks to actively participate in the campaign to enroll a minimum of 100000 persons.

Action: Banks

Table Agenda No. 7

National Scheduled Castes Finance & Development Corporation (NSFDC)

Deputy General Manager, NSFDC, New Delhi gave a detailed note on NSFDC, its objectives and functioning. He requested the bankers to make use of refinance facilities provided by NSFDC which would ultimately benefit the SC community in terms of cheaper credit.

Convener SLBC advised that the member banks can enter into Memorandum of Agreement with NSFDC and avail the refinance facilities.

Action: Banks

Vote of Thanks

The 152nd Meeting of SLBC came to an end with vote of thanks by Shri. Ravichandran, Chairman, Pandyan Grama Bank.

STATE LEVEL BANKERS' COMMITTEE, TAMIL NADU				
CONVENOR : INDIAN OVERSEAS BANK				
152nd STATE LEVEL BANKERS' COMMITTEE HELD ON 21.12.2017				
LIST OF PARTICIPANTS				
Sl.No.	Salutation	Name	Designation	Organisation / Department
I CHAIRMAN				
1	Mr.	K.Swaminathan	Executive Director	Indian Overseas Bank
II GOVERNMENT OF INDIA				
2	Mr.	Anil Subramaniam	Director (Skills)	Ministry of Rural Development
III GOVERNMENT OF TAMILNADU AND RELATED DEPARTMENTS / AGENCIES				
3	Mr.	Hansraj Verma, IAS	Addl.Chief Secretary & State Mission	Panchayat Raj & Rural Development
4	Ms.	Pooja Kulkarni, IAS	Addl Secretary	Finance Dept
5	Mr.	T.P.Rajesh, IAS	Addl Commissioner	IC & DIC
6	Mr.	V.P.Thandapani, IAS	Director	Dept. Of Fisheries
7	Ms.	S.Amirthajothi, IAS	Executive Director	TNCDW
8	Mr.	Krishnan Unni	Dy Secretary	Finance Dept
9	Ms.	R Parvathy	Dy. Secretary	Food & Consumer Protection Dept.
10	Mr.	K.S.Lakshmi Narayanan	State Director	KVIC
11	Dr.	K.S.Sundararajan	Joint Director	Animal Husbandry Dept
12	Mr.	M Subbaraj	Joint Director of fishery	Dept. Of Fishery
13	Mr.	S M Malayaman Thirumudikari	Joint Director	Directorate of Town Panchayat
14	Mr.	G Diraviam	Joint Director	Horticulture
15	Ms.	Gayatri Rathnam Rajesh	Joint General Manager	HUDCO
16	Mr.	K Yogamala	Dy Director	Dept of Sericulture
17	Mr.	R.Raghuraman	Deputy Director	Dept. Of Agriculture
18	Dr.	K Rajendran	ARCS O/o RCS	Co-operative Society
19	Mr.	B.R.Krishnamurthy	Dy. Director	National Horticulture Board
20	Mr.	K S Santhalingam, IES	Asst Director	MSME- DI, Chennai
21	Mr.	Sundaravadhanam P V	Asst. Director	Dept of Industries & Commerce
22	Mr.	M Chinnathambi	Asst. Director	KVIC
23	Mr.	C Basker	Asst.Director	KVIC
24	Mr.	S Ganesan	State Director NACER	NACER, Bangalore
25	Mr.	S Sundar	NRP	NRLM
26	Ms.	C.Poongothai	Executive Director	TNSFAC /Agri. & Marketing
27	Ms.	C.R.Rao	Deputy General Manager	NSFDC (MoS&E, GOI)
28	Mr.	R.Sukumar	Assistant General Manager	SIDBI
29	Mr.	R.Ravichandran	FA & CAO	TAHDCO
30	Ms.	S Sashikala	Asst. General Manager	TIIC Ltd.
31	Mr.	G Arunachalam	TN KVIB, DB(K)	TN KVIB
32	Mr.	K.M.Thirunavukkarasu	Senior Consultant	TNSRLM
33	Mr.	S Maharajan	Handloom Officer	Directorate of Handloom & Textiles
34	Ms.	A.Evelin Mary	Horticulture Officer	Horticulture Department
35	Mr.	P.Srinivasaraghavan	Manager	TAMCO
36	Mr.	Sathya	Manager	TCMPF Ltd
37	Mr.	K R Senthil Kumar	Asst. Manager	TAHDCO
38	Mr.	P Suresh Kumar	Assistant	IC & DIC
IV RESERVE BANK OF INDIA				
39	Mr.	R Kesavan	Chief General Manager	RBI
40	Mr.	S Satishkumar	Deputy General Manager	RBI
41	Mr.	Thyagarajan	Asst.General Manager	RBI
42	Mr.	V.Sethuraman	Asst.General Manager	RBI
43	Mr.	G.Venkatesh	Asst.General Manager	RBI
44	Mr.	Edwin Prabu A	Asst.General Manager	RBI
V NABARD				
45	Mr.	S N A Jinnah	Chief General Manager	NABARD
46	Mr.	Mildred Xess	General Manager	NABARD
47	Mr.	K.Suresh kumar	Deputy General Manager	NABARD
VI FINANCIAL INSTITUTIONS				
48	Mr.	R N Karthikeyan	Regional Manager	National Housing Bank
VII CO-OPERATIVE BANKS				
49	Mr.	R.Karthikeyan	Managing Director	TNSC Bank
50	Mr.	M Kulandaivelu	General Manager	TNCSARD BANK

VIII REGIONAL RURAL BANKS				
51	Mr.	N.Ravichandran	Chairman	Pandiyan Grama Bank
52	Mr.	S.Suresh kumar	Chairman	Pallavan Grama Bank
IX STATE BANK OF INDIA				
53	Mr.	S Thandapani	Deputy General Manager	SBI LHO
54	Mr.	C Kamalanathan	Deputy General Manager	SBI LHO
55	Ms.	B Srinivasan	Asst.General Manager	SBI LHO
56	Mr.	N Sivakumar	Asst.General Manager	SBI LHO
57	Mr.	B Meenakshi Sundaram	Asst.General Manager	SBI LHO
58	Mr.	S Sivanadiyan	Manager	SBI LHO
59	Mr.	L David	Manager	SBI LHO
X PUBLIC SECTOR BANKS				
60	Ms.	Srimathy	General Manager	Canara Bank
61	Mr.	K.Ramachandran	General Manager	Corporation Bank
62	Mr.	B.C.Chetty	Deputy General Manager	Bank of India
63	Mr.	N.Selvam	Deputy General Manager	Indian bank
64	Mr.	K.Venu Gopal	Asst.General Manager	Andhra bank
65	Mr.	Eswaramurthy	Asst. General Manager	Canara Bank
66	Mr.	Sudhakar.R Iyer	Regional Manager	Syndicate bank
67	Mr.	Thomas.JB	Zonal Manager	Dena Bank
68	Mr.	Asif S A	Asst. General Manager	Indian Bank
69	Mr.	V.M.Venkatchalam	Chief Manager	Indian Bank
70	Ms.	A.R.Thangam	Chief Manager	Central Bank India
71	Ms.	C Vijayalakshmi	Chief Manager	Oriental Bank of Commerce
72	Mr.	G.R.Khan	Chief Manager	Vijaya Bank
73	Mr.	K.Anandan	Chief Manager	Punjab National Bank
74	Mr.	P Pradhep kumar	Senior Manager	Bank Of Maharashtra
75	Mr.	S.Kanagarathinam	Senior Manager	Bank of Baroda
76	Mr.	K.Yugendhar	Senior Manager	Syndicate bank
77	Mr.	P.Balakrishnan	Manager	Allahabad bank
78	Mr.	V.D.Thulasi Raman	Manager	Bank of India
79	Mr.	T Senthil Kumar	Manager	IDBI Bank
80	Ms.	G Jayashree	Manager	Punjab National Bank
81	Mr.	P Ravindranath	Manager	Syndicate bank
82	Ms.	Asmita Kumari	Officer	Corporation bank
83	Mr.	Goudhaman S	Officer	Punjab & Sind Bank
XI PRIVATE SECTOR BANKS				
84	Mr.	P Suriaraj	Deputy General Manager	Tamil Nadu Mercantile Bank LTD
85	Mr.	L Sriram	Vice President	HDFC BANK
86	Mr.	Sujith Krishnan	Dy Vice President	HDFC Bank
87	Mr.	S Ganesh Kumar	Dy Vice President	RBL Bank
88	Mr.	M V Radhakrishnan	Asst Vice President	LVB Ltd.
89	Mr.	S.Manohar	Asst Vice President	Equitas Small Finance Bank
90	Mr.	Imthiaz	Regional Manager	ICICI BANK
91	Mr.	P.Lokesh Babu	Asst General Manager	Karnataka Bank Ltd,
92	Mr.	N V Thiyagarajan	Asst General Manager	City Union Bank
93	Mr.	John Alex	Group Head	Equitas Small Finance Bank
94	Mr.	P.P.S.Prakash	Cluster HEAD	Bandhan bank
95	Mr.	T.L.Venkaresh	Branch HEAD	Bandhan bank
96	Mr.	M Dharnish	Agri Officer	South Indian Bank
97	Mr.	Swaroop George	Agri Head	The Federal Bank
98	Ms.	M.Sridharan	Distribution Manager, TN	Ujjiva Small Finance Bank
99	Mr.	T.M.Sachithanandam	Field Chief Manager	Karnataka Bank Ltd,Ro.chennai
100	Ms.	C B Devasena	Chief Manager	IDFC Bank
101	Mr.	S.Ramakishnan	Chief Manager	Dhanalakshmi Bank
102	Mr.	P Rajkumar	Senior Manager	Karur Vysya Bank
103	Ms.	Naveena Baskaran	Senior Manager	Axis Bank Ltd
104	Mr.	S.Sajesh	Manager	Kotak Mahindra Bank
105	Mr.	S S Chakravarthy	Manager	Catholic Syrian Bank
106	Mr.	S Sriram	Manager	Yes Bank Ltd.
107	Mr.	R.Rajesh	Asst.Manager	Tamil Nadu Mercantile Bank LTD
XII LIFE & NON-LIFE INSURANCE COMPANIES				
108	Mr.	K Kumar	Deputy Manager	Life Insurance Corporation
109	Ms.	R Jayashree	Asst. Manager	New India Assurance Co. Ltd

XIV	Lead District Managers/officers			
110	Mr.	A Kanagaraj	LDM, Coimbatore	Canara Bank
111	Mr.	M.Irulappan	LDM, Madurai	Canara Bank
112	Mr.	K.Arivalagan	LDM, The Nilgiris	Canara Bank
113	Mr.	k.Vaithilingam	LDM, Theni	Canara Bank
114	Mr.	S Sundaramoorthy	LDM, Tirupur	Canara Bank
115	Mr.	R Chandrasekaran	LDM, Dindigul	Canara Bank
116	Mr.	M Chandrasekaran	LDM, Erode	Canara Bank
117	Mr.	R Vasudevan	LDM, Cuddalore	Indian Bank
118	Mr.	G.Baskar	LDM, Krishnagiri	Indian Bank
119	Mr.	M Mutharasu	LDM, Namakkal	Indian Bank
120	Mr.	S Elavarasu	LDM, Tiruvannamalai	Indian Bank
121	Mr.	S.Dhamodharan	LDM, Vellore	Indian Bank
122	Mr.	A.Udayakumar	LDM, Salem	Indian bank
123	Mr.	R.Sethuraman	LDM, Villupuram	Indian bank
124	Mr.	S.Vinodh kumar	LDM, Chennai	Indian Overseas Bank
125	Mr.	M Ravichandran	LDM, Karur	Indian Overseas Bank
126	Mr.	V G Sankaran	LDM, Nagapattinam	Indian Overseas Bank
127	Mr.	P Aruldassan	LDM, Perambalur	Indian Overseas Bank
128	Mr.	N.Rajaseker	LDM, Pudukottai	Indian Overseas Bank
129	Mr.	S.Sathesh kumar	LBO, Ramanathapuram	Indian Overseas Bank
130	Mr.	M.Murugesan	LDM, Sivagangai	Indian Overseas Bank
131	Mr.	Srinivasan J	LDM, Thanjavur	Indian Overseas Bank
132	Mr.	N.Gajendranathan	LDM, Tirunaveli	Indian Overseas Bank
133	Mr.	A.Ezhilarasan	LDM, Tiruvarur	Indian Overseas Bank
134	Mr.	S.Vaidyanathan	LDM, Trichy	Indian Overseas Bank
135	Mr.	A.Sakthivel	LDM, Virudhunagar	Indian Overseas Bank
136	Mr.	S.Elancheran	LDM, Ariyalur	SBI
137	Mr.	K N Ravi	LDM, Thoothukudi	SBI
XIII	INDIAN OVERSEAS BANK			
138	Mr.	M.M.Sarangi	General Manager	Indian Overseas Bank
139	Mr.	K.V.Anbarasan	Deputy General Manager	Indian Overseas Bank
140	Mr.	N.Rajan	Assistant General Manager	Indian Overseas Bank
141	Mr.	D Nagesh	Assistant General Manager	Indian Overseas Bank
142	Ms.	B Padmavathi	Assistant General Manager	Indian Overseas Bank
143	Mr.	Ambiti Aruna Kumar	SLBC	Indian Overseas Bank
144	Ms.	K. Maheswari	SLBC	Indian Overseas Bank
145	Mr.	S.Pravin Kumar	SLBC	Indian Overseas Bank
146	Ms.	Phatan Salma	SLBC	Indian Overseas Bank