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State Level Bankers' Committee for UT of Puducherry

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SLBC-UTP: L 04 : 2014-15 : 3010:21

Dated: 20.04.2015

To

All the Members of the SLBC, UT of Puducherry

Sub: Minutes of the SLBC meeting held on 20.03.2015

The fourth State Level Bankers' Committee (SLBC) Meeting of Union Territory of Puducherry for the year 2014-15 was held on 20.03.2015 at Puducherry. Mr. B Raj Kumar, Executive Director, Indian Bank, Chennai, Mr. J Sadakathulla, Regional Director, RBI, Mr.S Raja General Manager RBI, Chennai Mr. Arunachalaramanan, Director, DEAP, RBI, Chennai, Mr. Veerashankar, Deputy General Manager, NABARD, Chennai, Mr. S Parthasarathy, Zonal Manager and Convenor SLBC, Indian bank, Puducherry, Senior Executives/Officials of various banks, Senior Officials of various Government Departments and District Co-ordinators of banks participated in the meeting.

The list of participants is given in the annexure.

Shri O S Gnanasekaran, Assistant General Manager, Indian Bank in his welcome address informed the members of the noteworthy performance of the banks during the first half of 2014-2015. Credit Deposit ratio has increased to 79% There is further scope for improvement and hoped that by March 2015 CD ratio might improve further to reach a level of 80%. Disbursement under Annual Credit Plan, banks have disbursed Rs.1346.58 Crores against the target of Rs.1326.77 crores registering 101.49%. Outstanding under Agriculture has been maintained at 24.88% i.e more than the stipulated level of 18%. Growth in deposits is good when compared to the growth witnessed during the corresponding period of last year. Advances and priority sector advances have improved.

The percentage of DRI advances to total advances is only 0.07%. Banks are lending under this scheme and it requires further improvement. The advances to minorities are improving but more efforts is required to reach the desired level of 15% of Priority sector. Similarly advances to SCs/STs also needs improvement to reach the norms. He requested all the members to take collective steps to attain the desired level. Banks had performed well in the Financial Inclusion by opening more accounts without insisting on minimum balance under PMJDY. He requested banks to activate all Zero balance accounts and also to extend credit facilities to the eligible accounts holders either through KCC to farmers or GCC/OD to non-farmers to bring in more transactions in these accounts and other products as per Annual Financial Services Plan so as to improve upon inclusive growth.

Another area where banks are performing well is in smooth implementation of Direct Benefit Transfer in identified Central Government Schemes and also Direct benefit transfer of LPG which has been restarted in Puducherry and the previous experience will help in implementation of the scheme successfully. Government of Puducherry and Banks are playing a complimentary role to each other for the development of the UT at large and the under privileged sections of the society. Bankers should continue to extend the good work and provide cooperation to the State administration in all the Banking development related areas.

Mr J Sadakathulla, Regional Director, Reserve Bank of India, in his address informed that while comparing the various banking parameters as on the same period last year there is improvement in all sectors. Performance under Annual Credit Plan in Industry and Services Sector needs improvement as they contribute to the growth in GDP. The advent of MUDHRA Bank will improve the lending under MSME Sector. Puducherry has performed well in the implementation of Pradhan Mantri Jan Dhan Yojana and have achieved 100% saturation and covered all the households in UT of Puducherry. Puducherry is also performing well in implementation of Direct Benefit Transfer to the central sector Schemes and also under DBT to LPG Customers.

Shri Veerashankar, Deputy General Manager, NABARD, Chennai in his address informed the members of the various initiatives by NABARD for the development of Union Territory of Puducherry especially the RIDF contribution. He requested bank to route all crop loan through revised KCC Scheme only and provide RUPAY cards to the borrowers. Under Agriculture the term loan component is to be 30% but with regard to Puducherry the term loan is only 5% of the Agricultural Credit. Banks have to go for projects under agriculture and allied activities which contribute to growth of GDP. There is more scope for further improvement.

Deputy General Manager informed the members of the message of Shri Anandrao V Patil, IAS, Director, Department of Financial Services the message was read out.

Quote - On going through the agenda papers and the minutes of the earlier SLBC Meeting held on 23.12.2014, I have observed the following :-

1. First of let me congratulate to all of you for having recorded excellent performance under "Pradhan Mantri Jan Dhan Yojna". It is very commendable to note that your Union Territory have opened accounts of all the households with at least one bank account. Please keep it up !. (agenda 2).
2. Priority Section advances is above the national norm of 40%. (page No. 1).
3. Agriculture advances are above the national norm of 18%. (page No. 1).
4. Advances under Weaker Section are above the national norm of 10% (page no.1).
5. It is good to note that that CD ratio of 60% or more is achieved . (Page No.1).
6. Your UT has achieved the targets of Annual Credit Plan . (page No.2).
7. It is heartening to note that credit flow to women in the UT constituted 9.57% of total bank credit as against the national norm of 5%. (page no.23).
8. I am glad to learn that your State has achieved 100% submission level in respect of LBR 2 and LBR 3-A, LBR U2, LBR U3-A. (Page No. 25).

9. Please see that member banks may open accounts of other members of the household specially female and students if they do not have bank account and also ensure that beneficiary accounts are seeded with Aadhar numbers, provide ATM/Debit/Smart Cards to all accountholders. (Page No.3).
10. Banks to speed up in sanctioning Overdraft of Rs. 5000/-as per the guidelines issued by IBA. (Page No. 5).
11. Banks may open brick and mortar branches in all the villages with population of above 2000 within a time frame of five years (Page no.5).
12. It is matter of concern to note that credit flow to Minority communities is less than the desired level of 15%.(Page No.23).
13. I am concerned to note that during the last nine months no rural branch is opened in the Union Territory.(page No. 1)
14. The gap between LPG seeding and OMC and maping with the banks should be reduced immediatly.(Page No. 4).
15. The performance under DRI advance is less than the RBI Norms of 1%. Please increase the exposure to the desired level.(page no. 15).
16. Recovery performance under PMRY is 24% which is very very less. Efforts should be made to recover the balance outstanding balance(Page No. 99).
17. Recovery performance under SJSRY is 40% which is very meager(Page No. 100).
18. Joint recovery camps consisting of Bank and Line Departments may be organized to improve the recovery performance under SGSY.(Page No. 20) - Unquote

Discussion on Agenda Items:

AGENDA 1 – Confirmation of the minutes of the SLBC meeting held on 23.12.2014.

The forum confirmed the minutes of the SLBC meeting held on 23.12.2014

AGENDA: 2.

Review of follow up action taken on the decisions on the earlier meeting

2.1 Comprehensive Financial Inclusion (CFI)-PMJDY

The forum was informed of the Weekly video Conference review of Pradhan mantri Jan-Dhan Yojana (PMJDY) being conducted by officials of Ministry of Finance. The copy of the minutes was placed for information of members. Members were requested to take note of the points and do the needful at the earliest. Banks were also open bank accounts to other members of the household especially for female members & students if they do-not have a bank account. In view of the recent announcement by Government of Puducherry regarding transfer of subsidy to bank accounts of female members of household and IBA Scheme of School Bank Champs banks are requested to ensure the same. This would be helpful implementation of the same.

All the Accounts are to be seeded with Aadhaar numbers and mapped as per the prescribed procedure. Banks were requested to ensure availability of sufficient delivery channels to account holders for

withdrawing the money either through on-site /off-site ATMs/BCAs with AEPS enabled POS Machines. Banks can continue to open BSBD Accounts to those approaching the banks for this purpose but the special benefits of insurance coverage would not be available for those accounts. This is to be specifically informed to the persons opening accounts. As the benefits of accident and life insurance under PMJDY would be available only for accounts opened between 15th August 2014 to 26th January 2015. State Labour Departments would be conducting camps for registration of unorganized workers. As the registration card also contain bank account number, banks are requested to ensure participation for opening of accounts to workers hitherto not having any bank accounts.

Banks have taken the census of 2011 as the benchmark for identifying and ensuring each household has atleast one bank account. They have conducted survey in the allotted areas and so far more than 75078 new PMJDY accounts have been opened by all the banks, 69577 Rupay cards have been issued and 72664 accounts have been seeded with Aadhaar numbers. Banks were requested to conduct periodical visits to their allotted areas so as to ensure any new entrant to that area is also having a bank account as the coverage of banking services to each and every household would be verified by Government and other agencies during their survey for various purposes. The forum was informed of the seeding status under DBTL and banks were requested to Government of India has advised all the banks to take all possible steps to reduce the gap between LPG seeding with OMC and mapping with banks.

The forum was informed of the Government of India guidelines regarding providing overdraft facility to PMJDY accounts. All the banks to take note of the same and explore possibility of providing OD facility to PMJDY accounts.

The forum was also informed of the guidelines by Government of India advising banks to engage one Bank Mitra per SSA. Government of India, Department of Financial Services has also directed banks to explore the possibility of opening brick and mortar branches in all the villages with population of above 2000 within a time frame of five years. Banks are requested keep this in mind while preparing the Annual Branch Expansion Plan. All the 10 banks which have been allotted SSA are requested to inform the details immediately. All the banks are requested to explore the possibility of opening branches in villages with population of above 2000.

(All Banks)

2.2 Proposed Waiver of Loans under Rajiv Gandhi Tsunami Rehabilitation package.

The forum was informed that the copies of documents requested by the Department of Fisheries and Fishermen Welfare received from the banks were sent to the department along with the available details. The department is requested to process the same at the earliest. The representative from the department informed that the details would be process and any clarification would be discussed with Lead Bank.

Action : Department of Fisheries, Government of Puducherry

2.3 Issues in various stages of consideration with Department of Revenue and Disaster Management.

- a. Financing of Licensed Cultivators (Tenant farmers)-Loan Eligibility Cards (LECs) proposed to implement by Govt. of Andhra Pradesh.

- b. Implementation of online verification of land ownership details of farmers in UT of Puducherry similar to "Bhoomi" Scheme implemented in Karnataka
- c. Amendment to Revenue Recovery Act 1970. For inclusion of loans given by banks to beneficiaries under Government Sponsored Schemes so as to improve the rate of recovery.
- d. Inclusion of Private Sector Banks, Financial Institutions and RRBs in Notification of Government on EM registration.

The above issues are pending for a long time and lead bank is constantly following up with the concerned department. The department has been repeatedly impressed upon the benefits for all concerned. As the representative from the department was not present in the meeting the forum requested Lead Bank to take-up with the concerned department for favourable consideration of the issues.

Action : Government of Puducherry, Department of Revenue & Disaster Management

2.4 Allotment of Land for Indian Bank Self Employment Training Institute (INDSETI).

DRDA is taking steps for allotment of the identified land. The concerned department is requested to inform the SLBC regarding the progress made periodically.

ACTION: INDSETI and DRDA

AGENDA: 3 – New Issues

3.1. IBA-Child & Youth Finance International (CYFI) Collaboration for transforming school students into Economic Citizens

The forum was informed of the salient features of letter from Indian Banks Association regarding the above programme wherein each branch will adopt a school in its vicinity for opening of accounts and imparting financial education to the students in the School. The bank will identify and forward to the IBA the mapped list of all such schools and their branches adopting them. The bank will also identify the bank staff, the FLC staff, School teacher(s) who are to be trained for the project and send their contact details including their addresses. A suitable official, possibly an officer involved in financial inclusion, as Nodal Officer, who will act as a single point of contact for the project. Banks were requested to send the list immediately to Lead Bank.

3.2. Milch Animal Scheme

In the SLBC meeting held on 23.12.2014, Department of Animal Husbandry Government of Puducherry, has requested the banks to extend their fullest co-operation for implementation of a scheme to increase the milk production of UT of Puducherry. The forum requested the department to provide details to Lead Bank for discussion in the subcommittee and placing in SLBC meeting. Based on the details submitted by the department in the second fortnight of February 2015 The Sub Committee of the SLBC to discuss the Milch Animal Scheme to be implemented through banks by Department of Animal Husbandry & Animal Welfare, Government of Puducherry was convened on 25.02.2015 at Puducherry. The minutes of the same was placed for information of the members. Subsequently the department has taken up with NABARD regarding availability of subsidy for the borrowers under the scheme under any scheme of NABARD. NABARD Chennai has informed that for the animals purchased through the scheme subsidy can be provided to SC beneficiaries only by NABARD if eligible under DEES Scheme and the subsidy claims are submitted to NABARD, RO, Chennai before 15.03.2015. A list of 529 SC beneficiaries who form part of various societies

have been received from Department of Animal Husbandry, Government of Puducherry on 12.03.2015, which was discussed in the Core Committee meeting held on that day. The department has been requested to ask the identified beneficiaries to approach the bank branch where they are already having account for milch animal loan. Banks were requested to consider the applications without any delay on individual merits on case to case basis as per the extant guidelines of the bank and immediately claim subsidy from NABARD through their controlling office.

Director, Department of Animal Husbandry requested banks to consider the applications by banks on merits. Deputy General Manager, NABARD, Chennai informed that the subsidy would be released by NABARD subject to its availability as the allotted subsidy is for Tamil Nadu and Puducherry. With regard to allotment of subsidy for the next year he requested the department to take-up the matter separately with them and will be considered subject to approval for continuation of the scheme for the next year.

3.3 Scheme of Ministry of New and renewable energy, Government of India for promoting solar photovoltaic water pumping systems for irrigation purpose.

The members were informed of the communication received from NABARD regarding the revised guidelines of the above scheme .

3.4. Dispensing with "No Due Certificate" for lending by banks

The forum was informed of the letter issued by Reserve Bank of India on the above subject with the request to utilize alternate framework of due diligence as a part of credit appraisal exercise other than "No Due Certificate".

3.5 National Rural Livelihoods Mission (NRLM) – Common application form

Deputy General Manager informed that DRDA has communicated that they have received a letter from Government of India, Ministry of Rural Development that NRLM in consultation with IBA has developed common application form for SHGs for opening of Savings Account and Loan Documentation. These forms would be used for opening of SHGs SB accounts and loan documentation uniformly.

3.6. Communications received from KVIC regarding PMEGP

The copies of the communications received from KVIC, Mumbai regarding PMEGP Scheme on Registering of PMEGP units with MSME under EM-1 to avail benefits of various schemes of MSME and linking Entrepreneur and skill development programme conducted by training centres of Ministry of MSME to were placed for information of the members

3.7. Extension of Interest Subvention Scheme to National Warehousing Receipt (NWR) system.

The forum was informed that in order to encourage farmers to store their produce in accredited warehouses, the Government of India has extended the benefit of interest subvention to small and marginal farmers having Kisan Credit Card for a further period of upto six months, post harvest on the same rate as available to crop loan against NWR.

3.6 National Livestock Mission (NLM)

The banks were informed of the communication from NABARD regarding non-release of funds for the above scheme by Government of India and were requested not to send subsidy claims under NLM Scheme to NABARD.

3.7 Submission of Utilisation Certificate (UC) for various Government Sponsored Schemes.

Beneficiaries are provided with loans under various Government Sponsored Schemes and subsidies/margin money is being provided to these beneficiaries as per extant guidelines of the concerned schemes. After completion of all the necessary formalities proper UC is to be submitted to the agencies as per the time lines prescribed for the same. Reserve Bank of India has made serious observation regarding non-submission of UC by banks. Hence all the banks were requested to ensure timely submission of submission of Utilisation Certificate (UC).

3.8 Training Programme to BCAs

IBA has informed all the chief executives of banks regarding training programme proposed to be conducted for all the BCAs to sensitise them on the vision of Government and Banks under PMJDY, their role, challenges, familiarizes them of banking and insurance products and technology improvements etc. The module consists of 3 day training followed by examination to be conducted by IIBF. A "train the trainers programme" was conducted recently at Chennai and INDSETI, Puducherry has been identified as one of the training institution to conduct training programme for BCAs. Banks were requested to inform their BCAs regarding the same and nominate them for the training programme on receipt of information regarding the same.

Agenda 4 - Review of performance of Commercial Banks – Position as at the end of December 2014

The forum was informed that as on December 2014, the number of branches is placed at 229 branches in Union Territory of Puducherry. Financial Institutions (PIDIC & SIDBI) are also providing credit facilities in the Union Territory of Puducherry. In Karaikal Region there are 47 bank branches. Per branch population for UTP works out to 5432 and for Karaikal it is placed at 4261. During the period under review the deposits grew by Rs.599.27 Crores compared to advances which grew by 675.76 crores which has helped in improvement of CD ratio by 2% and has reached 79% The position of deposit and Advances as on 31st December 2014 is Rs.10275.78 Crores and Rs.8128.60 Crores respectively. NRI Deposits also increased and reached a level of Rs.1040.23 Crores. The CD ratio of Karaikal Region is placed at 107%. The outstanding advance under Priority Sector, Agriculture and Weaker Section continue to be above the stipulated RBI norms. There has been some increase in lending under DRI Scheme but it requires more lending to ensure achievement of the RBI norm for DRI advances also. Banks are requested to provide more credit is provided to SC/ST and Minorities also in tune with norms of Government of India.

Action: All Banks to take steps for achievement of all norms and report the progress made.

Agenda 5 – Review of performance under Annual Credit Plan 2014-15

Under Annual Credit Plan 2014-15 during the nine months upto December 2014 banks in Union Territory of Puducherry have disbursed an amount of Rs.1346.56 Crores against the target of Rs.1326.77 Crores achieving 101.49%. Under agriculture the achievement is 105.51%. The shortfall in the other sectors are to

be made-up in the coming quarters by lending more especially to OPS which helps in capital formation. The forum requested the banks to surpass the targets having the target as the minimum level.

Action: All Banks are requested to achieve the targets in the ensuing years also under all sectors.

Agenda 6 – Financial Inclusion

UT of Puducherry is the first State where Financial Inclusion project named Nation Pilot Project for Financial Inclusion was implemented in the year 2005. Financial services plan is being implemented in 67 villages of Union Territory. All these villages are being covered with banking services through Branches/Banking Service Centres/Ultra Small Branches/Business Correspondent Agents (BCA) etc. All the villages/wards were surveyed and availability of banking services could be ascertained from households. Under PMJDY also UT of Puducherry was the first state to attain saturation. Total number of SB accounts available as on 31.12.2014 was 500238. Credit in the form OD/GCC and other facilities have been provided to the account holders by some Public Sector Banks and 2 Private Sector Banks. As per the guidelines of PMJDY, on satisfactory operation of account by the holder after 6 months based on eligibility and requirement OD facility may be extended. All the banks are requested to extend more credit facilities to the account holders as per extant guidelines.

Banks were requested to increase their coverage of FI accounts under loan schemes so as to make Financial Inclusion more meaningful. Total number of candidates trained through INSETI was 3102 through 120 programmes since inception. Since 28.03.2009, 7886 clients have availed indoor counselling services offered by Financial Literacy and Credit Counselling Centre upto the same period. FLCC is also conducting counselling camps in villages. Banks are requested to fully utilize these institutions. They are also requested to provide credit facilities to INSETI trained candidates. Banks are requested to conduct Financial Literacy Campaigns in all their rural branches and service area villages.

Action: All Banks.

Agenda 7 – Flow of Credit to Agriculture

The forum was informed that during the period under review, banks have achieved the target for Agriculture sector. As against the target of Rs.557.28 Crores the total disbursement was Rs.587.96 Crores and the annual target is Rs.767.00 Crores. The major share is for Short Term crop production loans. The total disbursement was 556.39 Crores for 62957 accounts. Term loans were provided to agriculture and allied activities to the tune of Rs.31.57 Crores to 1813 accounts. Banks are requested to take note of the target for the current year for investment credit under agriculture by lending more to such projects under agriculture and allied activities including for Agri. Clinics. They are also requested to lend more to tenant farmers and oral lessees and also under Debt swap scheme. All the crop loans given to notified crops in the notified area are to be invariably covered under NAIS.

Action: All Banks to finance more investment credit projects under Agriculture.

Agenda 8 – Review of Recovery Performance under various Schemes as of December 2014

The forum was informed of the recovery performance under various Government sponsored schemes. The rate of recovery under PMRY was at 24%, SJSRY (USEP) is placed at 40%, under group loans (SJSRY-DWCUA) was at 66% and under SGSY the rate was at 77%. Banks and line departments were requested to

take steps to improve the rate of recovery in all the schemes including group schemes. The rate of recovery under priority sector was at 78%.

Action : Line departments to co-ordinate to improve rate of recovery.

Agenda 9 – Review of performance under Government Sponsored Schemes in UT of Puducherry

The forum was informed that during the programme year 2014-15 under PMEGP 56 projects have been sanctioned by the banks with margin money utilisation of Rs.94.90 lakhs. Banks are requested to dispose the applications as per time norms of RBI and achieve the of targets. The subsidy is to be claimed immediately and banks are also requested to send utilization certificates to the line departments.

The members were informed that under MUPSES banks have sanctioned 128 applications out of 382 applications with subsidy utilization of Rs.23.06 Lakhs. Line departments were also requested to work in close co-ordination with banks for financing viable projects under government sponsored schemes and achievement of targets.

Action: All Banks and Departments implementing Government Sponsored Schemes.

Agenda 10 – Performances under Housing, Educational loan and NFS

The Convenor informed that during the period under review for the year 2014-15, the total disbursement made to Housing Sector was Rs.82.68 Crores in 1896 accounts and 2616 students were provided educational loans to the tune of Rs.29.27 Crores. Under non-farm sector Rs.232.72 Crores were disbursed to 2804 accounts during the same period. All the banks are requested to actively participate to ensure adequate lending in the above sectors.

Action: All Banks.

Agenda 11 – Disbursement to Minority Community, SC/ST and Women beneficiaries

The forum was informed that up to December 2014 banks have disbursed an amount of Rs.63.27 Crores to 5690 beneficiaries belonging to minority Community and the outstanding advances also increased to Rs.665.99 Crores which amounts to 12.83% of the total priority sector lending. With little more efforts the lending is to be increased so as to achieve the level of 15%. During the same period 4136 SC/ST beneficiaries have been disbursed an amount of Rs.38.60 Crores and Rs.88.40 Crores were disbursed to 9036 women beneficiaries.

Action: All Banks to take steps to achieve targets under SC/ST & Minorities lending.

Agenda 12 - Performance under KCC and SHG credit linkage

The Convenor informed the forum of the performance under KCC as on 31.12.2014, wherein member banks have issued new KCC to the tune of Rs.40.28 Crores, covering 5769 beneficiaries and requested the members to route all the crop loans through new KCC Scheme. Under SHG bank linkage as of December 2014 the forum was informed that 430 new SHG accounts were opened whereby the total number of SHG accounts in banks has increased to 23278. 1396 groups have been credit linked to the tune of Rs.2951.23 of which 453 groups' availed repeat finance amounting to Rs.872.43 Lakhs. All Banks are requested to ensure proper functioning of SHGs. The rate of recovery should not be allowed to decline. More credit is to be provided to SHGs as per the guidelines for sustaining the viability and for betterment of the society.

Action: All Banks.

Agenda 13 – Submission of LBR 2 and LBR 3 Returns

The forum appreciated the banks for ensuring 100% submission of Lead Bank Returns and requested them to maintain the same in the ensuing quarters. Banks were also requested to ensure correct and timely submission of statements so that actual performance can be reviewed.

Action: All Banks.

Agenda 14 – Stimulus package to MSME Sector

The report regarding stimulus package on the credit delivery to Micro, Small and Medium Enterprise Sector as on 31.12.2014 was placed for information and discussion of the forum. Members were requested to ensure submission of report in time.

Action: All Banks to report the progress made.

Agenda 15 - ANNUAL CREDIT PLAN 2015-16

The forum was informed that the Potential Linked Plan (PLP) for 2015-16 was released in the SLBC meeting held on 23.12.2014 which envisages a plan potential to the tune of Rs.1957.48 Crores in Union Territory of Puducherry and Based on the PLP, Annual Credit Plan for 2015-16 has been prepared by banks. The Annual Credit Plan outlay is placed at Rs.1957.48 crores showing an increase of Rs.121.94 crores over the plan outlay for 2014-15. In percentage terms it works out to 6.64% growth rate. Considering the performance during the earlier years the outlay projected is reasonable. The plan was approved by the forum and ACP booklet was formally launched.

Agenda 16 Any other matter with the permission of the chair

Shri Ramkumar, Director, Entrepreneurship Development Cell (EDC), Government of Puducherry informed the forum that the EDC was recently formed by the Government under Department of Industries and Commerce vide Order No. I-13/ Ind & Com/A6/2015/26 dated 25.02.2015 to Co-ordinate various Entrepreneurship Development activities and to initiate awareness programs in collaboration with different departments like Education, Agriculture, Animal Husbandry, PIPDIC, KVK, PEC and other institutions. He requested the banks to extend their support to relevant Entrepreneurs to set up Entrepreneurship ventures.

Shri Arunachalaramanan, Director, DEAP, RBI, Chennai in his address informed that while comparing the various banking parameters as on the same period last year there is improvement in all sectors. He requested bankers to send the same data they are reporting to RBI to SLBC also. If the data is reported by their controlling offices the same may also be sent to SLBC so as to avoid any mismatch in the reported data.

Mr. V V Ganesh Chief Regional Manager, Indian Overseas Bank in his vote of thanks thanked all the dignitaries on the dais for their address and interventions during the discussions. She thanked all the members for their contribution to the lively discussions on the various points. .

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Deputy General Manager & Convenor – SLBC

List of participants of the SLBC convened on 20.03.2015

S.No.	Name (Sarvashri)	Designation	
1.	R Raj Kumar	Executive Director	Indian Bank, Chennai
2.	J Sadakathulla	Regional Director	RBI, Chennai
3.	S Raja	General Manager	RBI, Chennai
4.	Arunachalaraman	Director	DEAP, RBI, Chennai
5.	S Parthasarathy	DGM & SLBC Convenor	Indian Bank, Puducherry
6.	Veerashankar	DGM	NABARD, Chennai
7.	Uma Gurumurthy	DDM	NABARD, Puducherry

BANKS/FINANCIAL INSTITUTIONS

S.No.	Name (S/Shree)	Designation	Bank
1.	D Devaraj	Chairman	PBGB
2.	V V Ganesh	Chief Regional Manager	IOB
3.	P Ramanujam	Zonal Manager	Dena Bank
4.	A Selvarajan	Assistant General Manager	Canara Bank
5.	O S Gnanasekaran	Assistant General Manager	Indian Bank
6.	S Ramachandran	Regional Head	ICICI Bank
7.	P Sundar	Regional Manager	SBI
8.	T Parameswaran	Chief Manager (LDM)	Indian Bank
9.	S Basker	General Manager	PSCB
10.	R Venkatachalam	Chief Manager	Canara Bank
11.	Manish Kar Ray	Chief Manager	Bank of India
12.	R S N Muralidharan	Chief Manager	Central Bank of India
13.	Muthu Krishnan	Cluster Head	ICICI Bank
14.	K Lakshmanan	Regional Credit Manager	ICICI Bank
15.	S Kannan	Regional Credit Manager	ICICI Bank
16.	R Pandidurai	Senior Manager	Indian Overseas Bank
17.	S Kavimani	Senior Manager	UCO Bank
18.	T Umanath	Senior Manager	Corporation Bank
19.	K Guruprasad	Senior Manager	Karnataka Bank
20.	G Gowthaman	Senior Manager	Bank of Maharashtra
21.	S Joseph	Senior Manager	Tamilnad Mercantile Bank
22.	S Loganathan	Counsellor	FLCC, Puducherry
23.	P Augilane	Director	INDSETI, Puducherry
24.	V Venkata Narayana	Branch Manager	State Bank of Mysore
25.	A Arunachalam	District Co-ordinator	State Bank of India
26.	Renuka Devi Menon	Manager	Dena Bank
27.	S Kavithaparna	Manager	Punjab National Bank
28.	M Babuji	Manager	Karur Vysya Bank
29.	J Varadarajan	Manager	State Bank of India
30.	A Vinoth Khanna	Manager	Syndicate Bank
31.	M Gowtham	Manager	Indian Bank
32.	K Viswanathan	Manager	PCCLD Bank
33.	D Sivaram	Manager	Vijaya Bank
34.	V Suresh Kumar	Deputy Manager	AXIS Bank
35.	R Vaidyanathan	Deputy Manager	State Bank of Hyderabad
36.	K Karthi	Assistant Manager	Indian Bank
37.	T Abhilash	Assistant Manager	Union Bank of India
38.	Tumu Vijaya Kumar	Assistant Manager	SIDBI
39.	Sudan Matin	Assistant Manager	Oriental Bank of Commerce
40.	R K Jananee	Assistant Manager	Catholic Syrian Bank
41.	S Gopalakrishnan	Assistant Manager	Lakshmi Vilas Bank
42.	K G Rajan	Assistant Manager	State Bank of Travancore
43.	Rahul Kumar	Officer	Allahabad Bank
44.	T Saravanan	Officer	City Union Bank
45.	Ravikant Yadav	Officer	United Bank of India

INSURANCE COMPANIES			
S.No.	Name (S/Shree)	Designation	Bank
1.	K R Prem Kumar	SDM	National Insurance
2.	P K Muralikrishna	Deputy Manager	National Insurance
3.	A Thiagarajan	Assistant Manager	AICI

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION			
S.No.	Name (S/Shree)	Designation	Department
1.	P Padmanaban	Director	Animal Husbandry Department
2.	S Ramkumar	Director	Entrepreneurial Development Cell
3.	R Rajmohan	Joint Director	Animal Husbandry Department
4.	K T Alagiri	General Manager	DIC
5.	R Asokan	Deputy Director	Dept. of Planning and Research
6.	V Jayanand	Deputy Director	Dept. of Fisheries
7.	H Jakir Hussain	Deputy Director	Dept. of Agriculture
8.	S Raghubalan	Deputy Director	Directorate of School Education
9.	J Rajendiran	Assistant Director	Department of Industries
10.	N Anbalagan	Assistant Director	Dept of Civil Supplies
11.	V Anatharaman	Veterinary Surgeon	Dept. of Animal Husbandry
12.	S Raman	Senior Manager	PIPDIC
13.	K Deivasigamani	Consultant	DRDA
14.	P Sekizhan	Executive Officer	PKVIB
15.	K Theepanjan	Dy. Functional Manager	DIC
16.	Jeyabal Rajasekaran	State Resource Person	UIDAI
17.	D Subramanieswarao	Project Officer	PUDA
18.	T Kandasamy	JAO	DAT Puducherry
19.	J Govindanaidu	Co-op Officer	Co-op Department
20.	K Balamurugan	Welfare Officer	Women & Child Development Dept
21.	V Krishnaraj	Manager (Programme)	PADCO
22.	G Ravichandran	Assistant	Dept. of Adi Dravidar Welfare
23.	P Anandarajan	Assistant	Dept of Adi Dravidar Welfare
24.	M Ganesan	UDC	Social Welfare Department