



புதுச்சேரி யூனியன் பிரதேச வங்கியாளர்கள் குழுவும் राज्य स्तरीय बैंकर समिति – पुदुच्चेरी संघ राज्य क्षेत्र State Level Bankers' Committee - UT of Puducherry
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SLBC-UTP/L 04/ 2014-15/1210

Dated: 11.12.2015

Sub: Minutes of the SLBC meeting held on 27.11.2015

The third State Level Bankers' Committee (SLBC) Meeting of Union Territory of Puducherry for the year 2015-16 was held on 27.11.2015 at Puducherry. Mr. Mihir Vardhan IAS, Secretary Project Director, DRDA, Government of Puducherry, Mr. K Venkateswara Rao, Chief General Manager, NABARD, Chennai, Mr. Sanjeev Singha, General Manager, RBI, Chennai, Mr. R Manimaran, General Manager, Indian Bank, Chennai, Mr. S Parthasarathy, Zonal Manager and Convenor SLBC, Indian Bank, Puducherry, Senior Executives/Officials of various banks and senior Officials of various Government Departments and District Co-ordinators of member banks also participated in the meeting. The list of participants is annexed.

Mr. O S Gnanasekaran, Assistant General Manager, Indian Bank in his welcome address informed that banks have increased the disbursement under Annual Credit Plan and target for agriculture and NFS have been surpassed. They have to maintain the same so as to surpass the target in all sectors in the coming quarters. He requested all the members to take collective steps to attain the desired level in all the areas, as per the directives.

Banks had performed well in the first phase of PMJDY and banks are requested 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. The Rupay cards are also to be distributed and all the card holder are to be sensitised regarding periodically using the same. Under second phase of PMJDY, launching and implementation of PMJJBY, PMSBY and APY has also been well received and banks have shown good progress in

enrolment. He requested banks to ensure that all the eligible persons are covered under these schemes.

Mr. R Manimaran, General Manager in his inaugural address congratulated all the Bankers and Government Departments in the Union Territory of Puducherry for their excellent co-operation and unstinted support extended in implementing Government sponsored programmes and schemes. It is such co-operation and support that has resulted in achievement of vital banking parameters such as C: D ratio – 78%, Priority sector advances – 65% against the target of 40%, Agri advances – 23% against the target of 18%, as mandated by RBI. In respect of weaker sections, the achievement is 15.19% against the target of 10%. However, under Minority community loans, the achievement as on September 2015 is 13.48% only as against the target of 15%, which needs immediate attention of the Banker colleagues. Deposits have witnessed a YoY growth of 10.15% and advances 9.10%. The deposits have registered a growth of 5.08% and advances have grown by 5.36% over March 2015. He has appealed to all the bankers to improve the same substantially and he has continued in his presentation.

PERFORMANCE UNDER ANNUAL CREDIT PLAN

The Achievement in terms of disbursement made during the first half year under Annual Credit Plan for 2015-16 is 100.60% of the target. He requested banks to continue the same tempo in the remaining quarters to surpass the target set for the UT of Puducherry. It is heartening to note that sectors like Agriculture (103.68%) and NFS (105.35%) the achievement is more than 100% and under OPS, it is 95.24%.

All banks in UTP are extending credit support under Government sponsored programmes and other developmental schemes and actively participating in various poverty alleviation, income generation and employment guarantee programmes of the Government.

GLOBAL ECONOMY:

- Growth is expected to recover in advanced economies, while activities in emerging market and developing economies are projected to be slow for the fifth year in a

row, primarily reflecting weaker prospects for some large emerging market economies and oil-exporting countries.

- Growth in advanced economies in the first half of 2015 remained modest. Capital inflows have slowed, and the liftoff of U.S. policy rates from the zero lower bound is likely to cause further tightening of external financial conditions. **Advanced Economies** are expected to grow at 2.0 per cent in 2015 and marginally higher at 2.2 per cent in 2016. Developments reflect primarily a strengthening of the modest recovery in the euro area and a return to positive growth in Japan, supported by declining oil prices, accommodative monetary policy, and in some cases, currency depreciation.
- Growth in **emerging and developing Europe** is projected to rise modestly to 3.0 percent during this year 2015–16. The region has benefited from lower oil prices and the gradual recovery in the euro area, but is also affected by the contraction in Russia and the impact of still-elevated corporate debt on investment. Growth remains relatively robust in central and eastern Europe, but weaker in southeastern Europe (with the exception of *Romania*), with growth in Bulgaria, Croatia, and Serbia.
- Growth in the **United States** is projected to grow stronger in 2015 at 2.6 per cent and 2.8 per cent in 2016. The recovery is expected to continue in the United States, supported by lower energy prices, reduced fiscal drag, strengthened balance sheets, and an improving housing market. These forces are expected to offset the drag on net exports coming from the strengthening of the dollar.
- Growth in **China** is projected lower at 6.8 percent this year and 6.3 percent in 2016. Growth in China was broadly in line with previous forecasts. Previous excesses in real estate, credit, and investment continue to unwind, with a further moderation in the growth rates of investment, especially that in residential real estate.
- Growth in **Euro Area** is expected to increase from 0.9 percent in 2014 to 1.5 percent this year and 1.6 percent in 2016. The moderate euro area recovery is projected to continue in 2015–16, sustained by lower oil prices, monetary easing, and the euro depreciation. At the same time, potential growth remains weak, a result of crisis legacies, but also of demographics and a slowdown in total factor productivity that

predates the crisis. The outlook for Greece is markedly more difficult following the protracted period of uncertainty earlier in the year.

INDIAN ECONOMY

- GDP grew by 7 per cent in the first quarter of the current financial year 2015-16 against 6.7 per cent growth recorded in the same quarter during last fiscal. While Consumption growth at 7.4% was slightly lower than Q4 FY15, investments (4.9%) saw a marginal pickup. On the supply side, agriculture growth was at 1.9% while the non-agriculture sector rose by 8.0%.
- Going forth, growth is expected to improve as RBI's accommodative monetary policy is expected to provide impetus to Government's development and infrastructure projects.
- Retail Inflation as measured by Consumer Price Index (CPI) rose to 5.0 per cent in October 2015, as compared to 4.41 per cent in September 2015 and 4.62 per cent in the previous year, due to festival demand despite fall in global crude oil prices. Food items, which accounts for almost half the CPI basket, have increased in price up to one-third, the rising prices of pulses especially of pigeon pea crossed Rs.190 per kg as on 30th October 2015. Government is expected to import pulses and onions to offset the impact of a drought for the second straight year in most of the country. Rise in index due to festival demand is also expected to dissipate and will reach RBI's target of 6 per cent by January 2016. And it will moderate to 5 per cent by FY 2016-17.
- Growth projected for 2015-16 is 7.4% on the back of slower credit off-take despite reduction in base rate, spatial monsoon across India, and subdued business confidence.
- On a positive note, India has made big strides in business confidence by moving up in the ranking of ease of doing business. Government's emphasis on "Make in India", clearing of stalled projects, declining Global Crude oil prices, expected impact on Gold imports post New-gold Monetization scheme and robust pick-up in infrastructure would be the supporting drivers for the growth during second half of 2015-16.
- Considering the above scenario, he urged upon the bankers and all developmental partners and stake holders to read the situation correctly and ensure that

adequate credit and all the technical and moral support are extended to the farmers and they are supported to tide over any shortcomings.

OTHER DEVELOPMENTS:

Ministry of MSME with a view to recognizing the efforts and contribution of MSMEs has decided to give national award annually to select entrepreneurs and enterprises.

Vidya Lakshmi Portal for Education Loan: A common portal for students to apply for loans and to facilitate tracking and follow up of the loan during its life cycle has been established. This portal has been developed by M/s NSDL e-Governance.

Credit Guarantee Fund Scheme for Education Loans (CGFSEL): Government of India has notified the guarantee scheme for education loans which provides guarantee cover for education loans up to Rs. 7.50 lakh without any collateral security and third party guarantee under IBA education loan scheme.

Crop Insurance: As per Agriculture Insurance Co. of India Ltd. letter dated 26/10/2015, Government of Puducherry has announced 100% subsidy on premium to all farmers under National Agricultural Insurance Scheme (NAIS).

Start-up India Program: The Hon'ble Prime Minister of India, in his Independence Day address to the nation, has launched "Start up India" programme, wherein it has been advised that all the branches of Banks in the country should disburse at least one start-up loan to tribal/dalit/women entrepreneurs. If this can be done by all the 1.25 lakh Bank Branches across India, then we can give 1.25 lakh entrepreneurs from tribal/dalit/women a new dimension to start up.

Skill Loan Scheme: Given a huge thrust on skill development in recent years, a need is felt to provide institutional credit to individuals for taking skill development courses aligned to "National Skill Qualification Framework" (NSQF). Thus, "Skill Loan Scheme" has been developed by Government to support the national initiatives for skill development.

Under this scheme, loans ranging from Rs. 5,000/- to Rs. 1, 50,000/- is available for deserving candidates and is eligible for guarantee cover from NCGTC (National Credit Guarantee Trustee Co. Ltd), provided Banks have entered into a MoU with the company.

PMJDY: Banks in UT of Puducherry have enrolled 58188 persons under PMJJBY, 163809 persons under PMSBY and 2696 persons under “Atal Pension Yojana” (Pension Scheme) as on 31.10.2015.

Pradhan Mantri Mudra Yojna (PMMY): The government has decided that under PMMY, concrete steps would be taken by all banks to align their lending with the 2200 ITIs in the country in an interactive manner. Loan to skilled persons is a priority that is being monitored by the PMO itself. Government of India, Department of Financial Services vide their letter dated 27th October 2015 has informed that the targets given to PSBs & RRBs under PMMY has been modified taking into account of the branch numbers and operational network & strength of respective banks and accordingly modified the method of working of targets. Each branch should extend a minimum of 15 Shishu loans, 4 Kishore loans and 1 Tarun loan every month.

As per Government of India directives, special MUDRA credit camp was organized at Puducherry on 28.09.2015. During the campaign, banks have disbursed an amount of Rs.20.58 Crore as against the target of Rs 19.99 Crore.

Sovereign Gold Bond Scheme: Reserve Bank of India has launched Sovereign Gold Bond Scheme which will help in reducing the demand for physical Gold by shifting a part of the estimated 300 tonnes of physical bars and coins purchased every year for investment in to gold bonds. The scheme was launched w.e.f. November 5, 2015 to November 20, 2015. The bonds shall be repayable on the expiration of 8 years from the date of issue.

Government sponsored Programs : Under PMEGP, against a target of Rs. 100 lakh of margin money, only Rs. 66.59 lakh has been utilized; under MUPSES, against a target

of 635 loans, only 125 loans have been sanctioned. He requested the Bankers and nodal agencies to speed up sanctioning the loans.

He requested the forum to offer their valuable views and suggestions for the betterment of the State and expressed confident that the deliberations of today's proceedings will pave the way for timely actions and fruitful results.

Mr. Sanjeeva Singha, General Manager, RBI, Chennai in his address congratulated the banks on their good performance and informed the salient features of the recent monetary policy announcements wherein the repo rate has been changed from 7.25 to 6.75%, reverse repo rate to 5.75%. During the recent rains most of the districts have been severely affected and banks are requested to note the guidelines of the natural calamity circular issued by Reserve Bank of India in the month of July 2015.

Mr. K Venkateswara Rao, Chief General Manager, NABARD, Chennai in his special address made special mention of the contribution of banks and insurance companies in successful implementation of the social security schemes PMJJBY, PMSBY, APY in Union Territory of Puducherry. He also informed that a separate fund named National Adoption Fund to help farmers to adopt green technologies in crop cultivation has been set-up. The achievement of banks in relation to the targets is available for discussion in the meeting. He has requested the bankers to improve lending under investment credit under agri. Sector which will help in capital formation and development of rural infrastructure. He has assured that subsidy to SC/ST borrowers to buy milch animals under DEEDS scheme will be made available to UT of Puducherry.

Mr. Mihir Vardhan IAS, Secretary (Agri.), Government of Puducherry in his key note address informed the special role played by banks in development of Agri and Allied sector in UTP. He hoped that all the banks would ensure insurance coverage all their borrowers and he promised that Agriculture Department will enable the coverage of non loanee farmers. He also requested banks to play a proactive role in sanctioning of dairy loan to SC borrowers identified under DEEDS scheme which will facilitate increasing milk production in Puducherry.

The Potential Linked Credit Plan (PLP) 2016-17 for UT of Puducherry prepared by NABARD was released followed by brief presentation of salient features of PLP.

Mr. S.Parthasarathy, SLBC Convenor presented the agenda for discussion,

Agenda – 1-Confirmation of minutes of the SLBC meeting held on 21.09.2015

The forum confirmed the minutes of the SLBC meeting held on 21.09.2015

AGENDA 2 - Review of follow up action taken on the decisions of the earlier meeting

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

Representative from DRDA informed that they have initiated the process for allotment of the land on lease basis. The forum requested Director, INDSETI to follow-up with the department for early allotment of the same.

General Manager informed that the same is pending for more than 5 years and Puducherry is one of the centre where INDSETI was established first and Government of India has also allotted the amount for construction of the building. But since long time has passed the validity of allotment would have been lapsed which is to be again taken up with the Department of Rural Development, Government of India based on the expeditious allotment of the land.

Improvement of enrollment under Atal Pension Yojana

To improve the enrollment of all eligible members under Atal Pension Yojana, Lead Bank has taken various steps by contacting the Departments of Government dealing with unorganised sector workers. It has been informed by Department of Labour Welfare that the board has approved enrollment of their members under the scheme. The forum requested Lead Bank to follow-up with the department.

Seeding of Aadhaar numbers to accounts of DBT beneficiaries of Dept of Civil Supplies and Consumer affairs.

17000 pending Aadhaar seeding was taken up with respective banks except 2000 accounts where there are genuine problems all other accounts were seeded with Aadhaar. Concerned Department is requested to check the mapper data and inform the latest position regarding the same.

Consideration of applications under DEEDS Scheme

As per the decision taken in the special meeting held 27.10.2015 it has been informed that 291 applications belonging to SC category have been submitted to different branches. Banks are requested to disburse and claim subsidy at the earliest. The forum requested NABARD to allot separate subsidy for these beneficiaries.

AGENDA 3 – New Issues

3.1 Skill Loan Scheme of Government of India:

The forum was informed of the salient features of new loan scheme named skill loan scheme which replaces IBA Model Loan Scheme for Vocational Education and Training which provides institutional credit to individuals for taking skill development courses as per National Skill Qualification Framework (NSQF). All the banks were requested to provide loans to targeted individuals and inform the data to Lead Bank regularly.

3.2 -Implementation of National Agricultural Insurance Scheme (NAIS) in UT of Puducherry - Agri Insurance – NAIS – Pondicherry -2015-16

The forum was informed of the notification issued by Agricultural Insurance Company of India Limited for Paddy and other crops for Kharif and Rabi Seasons for Puducherry, Karaikal and Yanam. All the banks were requested to cover all notified crops in notified areas under the scheme in view of the availability of 100 % subsidy in

premium for loanee and non loanee farmers of UT of Puducherry. The representative from AICIL also told the forum that the banks are not required to collect money from the farmers only to send the declaration along with the list of farmers in case of normal coverage.

3.3 National awards for entrepreneurs and enterprises

The forum was informed of the letter from NABARD seeking applications for National awards from entrepreneurs and enterprise under various categories.

3.4 Subsidy related petitions-Subsidy under Govt sponsored schemes is not service as defined in consumer protection Act 1986

SLBC convenor informed that NABARD has informed that payment of subsidy for Government Sponsored Schemes is not a service and this will not fall within the jurisdiction of Consumer forum.

3.5 DRDA-SGSY-Un utilised subsidy amount-Banks to furnish necessary Form II or refund the amounts pertaining to SGSY to DRDA

The convenor informed that DRDA, Puducherry has sent a letter to all the banks regarding the returning the unutilized subsidy amount pending with them in respect of erstwhile SGSY and IRDP schemes. The concerned banks are requested to reconcile the same and inform the department accordingly. The forum requested the department to provide the beneficiary list to which the subsidy was intended so that the matter can be effectively pursued with the banks.

3.6 Banks to open SB accounts to authorised agent who sells Kisan Vikas Patra to enable transaction through SB accounts.

The forum was informed of the content of the letter received from Government of India on the above subject and banks were requested to open SB accounts for the KVP agents who approach them for opening of accounts.

3.7 Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI)-Provision for generating the state wise data of registration in CERSAI cite.

The convenor informed of the communication received from CERSAI regarding enabling a provision for generating the state-wise data of registration with them.

3.8 NABARD –Refinance Policy for Schematic lending 2015-16:

Deputy General Manager informed that as per communication received from NABARD Agri and other priority sector eligible loans which are outstanding in the books of the financing banks and having a residual maturity of more than 18 months as on the date of drawal of application shall be eligible for refinance.

3.9 Submission of PMEGP applications only through online- KVIC website is enabled for online submission.

The forum was informed that KVIC has communicated that henceforth all the PMEGP applications to be submitted only through online mode through the "PMEGP e-tracking system" provided in the KVIC website. The representative from KVIC informed that wide publicity has also been given to this aspect and they are also returning the applications already received for resubmitting through online.

3.10 Status of Sick Industries in UTP

Deputy General Manager has informed that Reserve Bank of India is conducting State Level Inter institutional committee (SLIIC) meeting to discuss the status of sick industries in Tamil Nadu and Puducherry. The details of sick units in Puducherry are placed for information of the members. He also requested to bankers to submit the quarterly data to SLBC also.

3.11 Start up India Programme

The forum was informed of the launch of new scheme 'Start up India' by Hon'ble Prime Minister in his Independence Day address aimed at providing loans to tribals by the 1.25 lakh banks branches in India. Wherever there is no tribal habitation, provide loans to dalit entrepreneurs/women entrepreneurs. All the banks are requested to issue loan and submit the progress to SLBC every month

Agenda 4 - Pradhan Mantri Mudhra Yojana

The forum was informed of the progress made in the campaigns conducted for PMMY in UT of Puducherry and all the banks have surpassed the Sishu campaign target conducted from 25th September to 02 October 2015. He congratulated member's bank for the same. The banks which were yet to start sanction of loans were requested to immediately do so in view of the special campaign to be conducted from 01.11.2015 to 28.02.2016 for all categories of loans under PMMY. The targets and achievement were also placed for information of the members.

AGENDA: 5 - Pradhan Mantri Jan Dhan Yojana (PMJDY) & 3 Social Security Schemes

The Convenor informed the forum of the latest progress in the PMJDY, PMSBY, PMJJBY and APY. As the date for enrollment of the scheme without declaration of good health has been extended up May 2016. Bank are requested to ensure all eligible account holders are enrolled in these schemes. The forum was also informed of the need to provide financial literacy to account holders to regularly operate their accounts so as to enable them to be made eligible for OD facility. The Rupay cards are also to be regularly used so that the insurance cover would be continued. Government Departments were sensitized for enrolling of eligible staff members and also to inform general public who visit the departments. All the banks were also requested to conduct campaigns in Service area to maximize the enrollment.

Agenda 6 - Review of performance of Banks in U.T. of Puducherry

As at the end of September 2015, there are 42 banking institutions with a total network of 247 branches operating in the Union Territory of Puducherry. 2 new branches have been opened in Union Territory of Puducherry during the quarter. 82 branches are in rural areas and 165 branches are in semi-urban and urban areas. Per branch population for Union Territory of Puducherry works out to 5052 and for Karaikal is placed at 4086. The position of deposit and advances as on 30th September 2015 is Rs.11228 Crores and Rs.8776 Crores respectively. Growth in deposits was placed at 5.08% and advances at 5.36%. The CD ratio was placed at 78% as of September 2015. CD ratio of Karaikal region was placed at 108%.

Agenda 7 - FINANCIAL LITERACY AND TRAINING

Deputy General Manager has informed the forum that financial literacy is provided through FLCC as well as the bank branches especially rural branches in UTP. Financial literacy van of PBGB is also providing literacy services to villages. 8184 clients have availed counseling services since inception and during the first half 42 camps were conducted utilizing the services of FLCC. Training in various trades to start self-employment is provided through Indian Bank Self Employment Training Institute (INDSETI) at free of cost. A total of 139 programmes have been conducted by the institute upto September 2015 in which 3633 candidates were trained. Off-campus training programmes are also being conducted by INDSETI. INDSETI has also been recognized for imparting EDP training under PMEGP.

All the member banks were requested to fully utilize the services of INDSETI and FLCC and provide credit to INDSETI trained candidates under MUDRA loans also.

AGENDA 8 - Review of Performance under Annual Credit Plan 2015-16(Position as on 30.09.2015)

The aggregate Credit disbursement during first half of 2015-16 amounted to Rs.907.11 Crores against the target of Rs. 901.67 Crores, registering 100% achievement. The

Banks in UT of Puducherry have achieved more than 100% under Agriculture and non-farm sector. All the banks were requested to sustain the momentum and ensure achievement of all targets in the ensuing quarters.

Agenda 9 - Flow of credit to Agriculture

Banks in UT of Puducherry provided short term loans to 43470 farmers to the tune of Rs.392.06 Crores and the total credit deployment by banks in the UT of Puducherry in the agriculture sector is Rs.412.77 Crores as against the annual target of Rs.871.24 Crores. Banks are requested to disburse more for investment credit projects under agriculture and allied sector to achieve the targets for MTL and finance to be extended to Agri. Clinics (ACABC) scheme. 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.

Agenda 10 - Performance under Government Sponsored Schemes in UT of Puducherry

During the programme year 2015-16 under PMEGP, DIC and PKVIB have conducted Task Force Committee meetings and started sponsoring of applications. Under PMEGP against the target of 100 projects, 49 projects have been sanctioned so far with the margin money utilization of Rs.66.59 Lakhs against the Margin Money utilization target of Rs.100 lakhs. Under MUPSES 122 applications out of 492 applications have been sanctioned. All the banks and line departments were requested to actively co-operate in speedy disposal of applications as per time line of RBI which will enable achievement of the targets for the programme year well before the time.

Agenda 11 - Performance under Housing, Educational loan and NFS loan.

The forum was informed of the disbursement made during the review period under Housing loan which was at Rs.60.12 Crores covering 1159 accounts. The outstanding advance in Educational loan as on 30.09.2015 was Rs.370.16 Crores. This accounts for 4.22% of the total advances. Banks have disbursed loan assistance to 1745 students

for a sum of Rs.25.55 Crores. Under the non-farm sector credit flow was to a tune of Rs. 154.13 Crores.

Agenda 12 - Disbursement to Women, Minorities and SC/ST Community.

Convenor, while continuing his address informed that the bank advance to minority communities stood at Rs.769.03 Crores as on 30.09.2015. This account to 13.48% of the total advances and banks has disbursed an amount of Rs.53.88 Crores to 5202 beneficiaries of Minority Communities during the period under review. Advance to SC/ST communities as on 30.09.2015 was Rs.505.88 Crores. This accounts to 5.76% of the total advances. With regard to disbursement to SC/ST beneficiaries, banks have disbursed an amount of Rs.38.26 Crores covering 3332 accounts and Rs.86.58 Crores to 8691 women beneficiaries.

Agenda 13 - Performance under Kisan Credit Card, SHG Credit Linkage and Joint liability groups.

It was informed that Banks have issued 4722 new KCCs and extended credit assistance of Rs.30.48 Crores. One hundred and thirty new SHG bank accounts were opened during the period under review. 877 groups were credit linked to the tune of Rs.1957.16 Lakhs and 604 groups' availed repeat finance amounting to Rs.13.53 Crores. Banks in UTP have extended credit to 80 Joint Liability Groups (JLGs) amounting to Rs.120.86 Lakhs.

Agenda 14 - Review of Recovery Performance under Government Sponsored Schemes:

The forum was informed that recovery percentage under PMRY was at 27%, SJSRY under group loans (SJSRY-UWSP) was at 72% and the rate of recovery under SJSRY (USEP) individual loan was at 40%, under SGSY it was at 78%. The rate of recovery recorded under Priority Sector was 78%. All the banks were requested to furnish full and complete DCB and NPA details so as to present the same for review in the next meeting.

Agenda 15 – Submission of LBR 2 and LBR 3 Returns

SLBC convener has appreciated all the member banks for their co-operation in ensuring 100% submission of Lead Bank Returns and requested them to maintain the same in the ensuing quarters too.

Agenda 16 – Success Stories

As suggested in the previous meeting success stories of 2 entrepreneurs were presented for information of the forum.

Shri Guagaraj trained at Puducherry at INDSETI from 01.02.2015 to 15.05.2015 after completing the training he has started Mobile servicing centre on his own. After availing loan from Pudhuvai Bharathiar Grama Bank he has expanded his business and presently earning a monthly income of Rs 25000- 30000 per month.

Shri Shanmugam is in the trade of Pot making; to expand his business he approached the Indian Overseas Bank Murungapakkam branch. Now with the loan he has purchased new equipment's and increased his production. He also bagged export order due to his innovative new designs. He is also giving employment to 5 people in his vicinity.

Agenda 17- Any other matter with the permission of the chair

Representative from Department of Revenue and Disaster Management informed that in view of the existing workload of the staff of revenue department they would not be able to help banks in recovery of dues of Government Sponsored Schemes. They also suggested taking the help of the sponsoring agencies and conducting of Monthly recovery meet. It was told that banks can submit the defaulters list to the concerned departments and request their help in organizing recovery camps.

The meeting concluded with vote of thanks by Shri Sankar Kumar, Regional Manager, State Bank of India, Pondicherry

List of participants of the SLBC convened on 27.11.2015

S.No.	Name (Sarvashri)	Designation	Bank
1.	Mihir Vardhan I A S	Secretary (Agriculture)	Government of Puducherry
2.	K Venkateswara Rao	Chief General Manager	NABARD, Chennai
3.	Suman Singha	General Manager	FIDD,RBI,Chennai
4.	R Manimaran	General Manager	Indian Bank, Chennai
5.	S Parthasarathy	DGM, SLBC Convenor	Indian Bank, Puducherry
6.	Uma Gurumurthy	DDM	NABARD

BANKS/FINANCIAL INSTITUTIONS

S.No.	Name (S/Shree)	Designation	Bank
1.	D Devaraj	Chairman	PBGB
2.	O S Gnanasekaran	Assistant General Manager	Indian Bank
3.	V Shankar Kumar	Regional Manager	State Bank of India
4.	G Subramanian	Assistant General Manager	Vijaya Bank
5.	M Mounissamy	Assistant General Manager	City Union Bank
6.	R Rajagopalan	Assistant General Manager	Lakshmi Vilas Bank
7.	P Anbu Kamaraj	Chief Manager (LDM)	Indian Bank
8.	S R Abdul Rahman	Chief Manager	Indian Overseas Bank
9.	R Venkatachalam	Chief Manager	Canara Bank
10.	S R Tagore	Chief Manager	Bank of Baroda
11.	V J Cherian	Chief Manager	State Bank of Travancore
12.	M Veerabhadran	Chief Manager	UCO Bank
13.	S Kannan	Credit Manager	ICICI Bank
14.	S Sridhar	Chief Manager	ICICI Bank
15.	S Baskar	General Manager	PSCB
16.	S Loganathan	Counsellor	FLCC, Puducherry
17.	P Augilane	Director	INDSETI, Puducherry
18.	K Kandasamy	Senior Branch Manager	Vijaya Bank
19.	Joseph Thamba	Senior Manager	Tamilnad Mercantile Bank
20.	R Vasudevan	Senior Manager	Canara Bank
21.	P Janaki	Senior Manager	Bank of Maharashtra
22.	N G Aravind	Senior Manager	Punjab National Bank
23.	K Guruprasad	Senior Manager	Karnataka Bank
24.	K V K Kishore Babu	Senior Manager	Dena Bank
25.	D Jacob	Senior Manager	South Indian Bank
26.	V S Duraimurugan	Senior Manager	AXIS Bank
27.	N Lokasamy	Senior Manager	Syndicate Bank
28.	K Poyamozhi	Senior Manager	Kotak Mahindra Bank
29.	V Venkata Narayana	Branch Manager	State Bank of Mysore
30.	M Babuji	Branch Manager	Karur Vysya Bank
31.	D Judy Fredric	Branch Manager	Punjab & Sind Bank
32.	Umakanta Nayak	Manager	Allahabad Bank
33.	V Ramesh	Manager	SIDBI
34.	K Karthi	Manager	Indian Bank
35.	V Sathyamoorthy	Manager	IDBI Bank
36.	R Vaidyanathan	Deputy Manager	State Bank of Hyderabad
37.	Sukumar	Assistant Manager	Federal Bank
38.	R K Jananee	Assistant Manager	Catholic Syrian Bank
39.	V Sivasankar	Assistant Manager	Corporation Bank

BANKS/FINANCIAL INSTITUTIONS (Contd.)

S.No.	Name (S/Shree)	Designation	Bank
40.	C Vijaya Sarathi	Assistant Manager	YES Bank
41.	A Sarala	Assistant Manager	Indian Bank
42.	J Ramachandran	Assistant Manager	HDFC Bank
43.	P Arun Kumar	Marketing Manager	Bank of India
44.	R Thamizharasan	Relationship Manager	Indusind Bank
45.	S Kogulakannan	Associate Relationship Manager	Indusind Bank
46.	P Kanagaraju	Officer	Indusind Bank
47.	K Sureshbabu	Officer	Oriental Bank of Commerce
48.	S Mahalakshmi	SWO	Andhra Bank

INSURANCE COMPANIES

S.No.	Name (S/Shree)	Designation	Bank
1.	K Mohan	Branch Manager	LIC of India
2.	Supraja Prabhakaran	AO	National Insurance
3.	A Thyagarajan	Assistant Manager	AICI
4.	P Elango	Assistant Manager	New India Assurance

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION

S.No.	Name (S/Shree)	Designation	Department
1.	S Vasantha Kumar	Additional Director	Department of Agriculture
2.	R Rajmohan	Joint Director	Animal Husbandry Department
3.	R Ramakrishnan	Joint Director	Dept. of Economics & Statistics
4.	C L Ananda Kumar	Joint Director	Dept. of Planning and Research
5.	S Sathyamoorthy	Deputy Director	Civil Supplies Department
6.	N Nagalingame Periane	Deputy Director	Adi Dravidar Welfare Dept
7.	G Ganesan	Deputy Registrar	Registrar of Co-operative Societies
8.	K T Alagiri	General Manager	DIC
9.	J Rajendran	Assistant Director	Industries Department
10.	K Dayalan	Assistant Director	MSME-DI
11.	Chitra Madhan	Development Officer	KVIC
12.	P Sekizhan	Executive Officer	PKVIB
13.	K Theepanjan	Deputy Functional Manager	DIC
14.	S Raman	Senior Manager	PIPDIC
15.	V Anantharaman	Veterinary Asst Surgeon	Animal Husbandry Department
16.	T Kandasamy	JAO	Dept. of Accounts & Treasury
17.	K Sugumar	AO	Department of Agriculture
18.	Jeyabal Rajasekaran	State Resource Person	UIDAI
19.	R Gunasekaran	JAO	DRDA
20.	D Subramanieswarao	Project Officer	PUDA
21.	S Sundararaj	Superintendent	Fisheries Department
22.	P Muthu Meena	Tahsildar	Revenue Department
23.	S Soundary	Tahsildar	Revenue Department
24.	M Vijayalakshmi	SDE (Marketing)	BSNL
25.	P Kousalaya	SDE (CCL)	BSNL
26.	M Ganesan	UDC	Social Welfare Dept