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State Level Bankers' Committee - UT of Puducherry**

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

Dated: 30.10.2014

To

All the Members of the SLBC, UT of Puducherry

Sub: Minutes of the SLBC meeting held on 19.09.2014.

The Second State Level Bankers' Committee (SLBC) Meeting of Union Territory of Puducherry for the year 2014-15 was held on 19.09.2014 at Puducherry. Shri R Manimaran, General Manager (RBD), Indian Bank, Corporate Office, Chennai, presided over the meeting. Shri S Raja, General Manager, RPCD, RBI, Chennai, Shri Arunachalaramanan, Director, DEAP, RBI, Chennai Sri. H A P Rao, Deputy General Manager, NABARD, Chennai, Shri S Parthasarathy, Zonal Manager and Convenor SLBC, 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 S Parthasarathy, Deputy General Manager & Convenor SLBC, Indian Bank in his welcome address informed that Pradhan Manthri Jan Dhan Yojana (PMJDY) is the livewire and special topic of this SLBC and banks are doing a hectic job and contacting all the households to ascertain the account status. Banks are also conducting camps for opening of the accounts. All available publicity has been undertaken Toll free has been provided to general public and banks. As banks are racing against time to complete the task before the end of this month to become the first State to do so. This would not be possible without the fullest co-operation of the banks. PMJDY is a national mission and no household to be left out. As mentioned in the agenda paper we are planning to become the first state in the entire country to achieve the target. He thanked all the bankers for their co-operation and requested them to continue their efforts to open more accounts and no persons approaching the banks should be turned away and in case of any clarification banks can refer for guidance from Lead Bank. He once again requested bankers to make it possible to become the first state in the country for completion of PMJDY.

Shri R Manimaran, General Manager, Indian Bank in his inaugural address informed the members of current Global and domestic economic scenario of the first quarter. There are many positive signs. Year on Year GDP growth was 5.7% during the first quarter of 2014-15 as against 4.7% during the same period in

2013 -14. Current account deficit has narrowed down to 1.7% of GDP in the first quarter as against 4.7% in the same period last year. The whole sale price index as on August 2014 stood at 3.74% which is lowest in the past five years. Bank SLR reduced to 22% from 22.5% in the month of August 2014.

Coming to Banking Developments in UT of Puducherry, the overall development of banking growth in deposit was 8.38% which is less than all India industry level of more than 12% level and advance growth is also less than the all India Industrial growth. So banks have to look into various avenues available for growth and development. A new public sector bank has entered into UT of Puducherry and more branches have also been opened by other banks which help towards the development of UTP. Banks in UT have shown good performance during the 1st quarter of the year 2014-2015. During the review period the banking system has registered growth in all financial parameters. He requested all the banks to improve the same so as to achieve targets in the coming quarters. The Credit disbursement under ACP from April 2014 to June 2014 amounts to Rs 400.57crores against the target of Rs.431.24 crores. Another noteworthy performance is under Agriculture which has maintained a level of 23.50 % much above the stipulated norm of 18%.

The scheme of PMJDY has attracted global attention. Financial Inclusion is not new to Puducherry. Mangalam village was the first village in the entire country to achieve 100% financial inclusion in the year 2005. Now UT of Puducherry will become the first state in implementation of PMJDY. He congratulated all the banks for the same. Within a short span of time all the households were covered and the left out gaps would be covered in the coming days. SLBC will be giving wide publicity regarding the same with 27.09.2014 as the cut off date and mega camp to be conducted on 27.09.2014 would be last mega camp of UT of Puducherry. Hon'ble chief minister has written to Hon'ble Prime Minister lauding the efforts of the SLBC and banks and the letter is highly motivating and would be read-out during the course of the meeting. He has informed that banks have fully included all the households with banking services and he has also invited Hon'ble Prime Minister for formal declaration function. He expressed confidence that there would not be any gap and even if any gap is there it has to be covered within the next 10 days. We have only opened accounts but awareness is to be created among the account holders regarding the facilities. Some instances have also come to notice that banks have asked for PAN card and other documents for opening accounts but only Aadhaar card is enough for BSBD account. The branch staff should be aware of the same. So all the branch level staff especially front line staff who are directly dealing with general public are to have complete knowledge of the schemes.

With regard to Business Correspondent Agents (BCAs) they should be Fixed point BCAs They should have a fixed location and they can visit other adjoining villages during the course of the week which would be properly displayed in all the places. PMJDY has a unique branding, specification of uniform and cap has also been given which is to be uniformly followed by all the banks. Minimum earnings to BCA have also been fixed in this PMJDY which envisages that each BCAs to be able to earn a minimum amount of Rs.5000/- through his work. To achieve the same BCAs are to be active which will help in income earning. Banks are to ensure the same.

Reporting very minute details are being sought by the Government. The aim of the scheme is to cover all the households and wherever possible the female member of the household is to be also covered. So the information sought by Government contains more details. A separate portal has been managed by Department of Financial Services in which more details are to be incorporated. Banks can seek the assistance of their controlling/corporate office for extracting of the information sought and report the details correctly to Lead bank so as to send consolidated report to Government of India. Before concluding, he congratulated all the banks for achievement under PMJDY and requested all the stakeholders to carry out the same co-operation in all the schemes for development of UT of Puducherry.

Shri S Raja, General Manager, Reserve Bank of India in his address appreciated the banks for their role in achievement under comprehensive Financial Inclusion Plan which was first implemented in UTP based on the then Governor Shri Y V Reddy's initiative. During the year 2011 all the villages with population of above 2000 were covered with banking services and now Pradhan Mantri Jan Dhan Yojana strives to cover the entire nation with banking services. UTP has achieved the target well before the stipulated time and expressed hope that the declaration function would be held shortly to announce the achievement under CFI. Under CFI the Business Correspondent Agents have a major role to play and they are to be provided with suitable remuneration commensurate with their role. The salary paid to BCAs is to increase with their work. He outlined the recent policy initiatives of RBI. The simplification of KYC requirement is a major step which would be helpful in implementation of PMJDY proof of address if there is a change the customer can inform the same within six months and banks can obtain a declaration from the customers regarding address for correspondence which can be verified positively by the banks. Non deposit taking NBFCs can be appointed as BCs with certain restrictions. The maximum distance criteria for operation of BCAs has been removed, earlier it was fixed at maximum of 30 KMs. The scheme of SJSRY has been revamped and renamed as National Urban Livelihoods Mission (NULM) and would be implemented in Urban areas which have population above 1 lakh as per 2011 census. The master circular regarding the same has already been issued by RBI. Different product code for various State and Central Government Scheme accounts so that the accounts would not be made inoperative and could not attract any charges for non-maintenance for minimum balance.

Shri Arunachalamanan, Director, DEAP, RBI, Chennai in his address informed that Credit flow to various sector is important for economic growth in the past years and the past three months. Agriculture is showing good improvement and this would also help in increase of GDP but service sector which is the real contributor to the GDP has to improve so as to show a real increase. Industrial growth has also improved but the share to GDP has slightly declined. Services sector is also decelerating and the areas like communication, tourism sector, transport sector are to be improved. Banks are to lend more to the services sector also. The Growth in deposit when compared to the same period last year is very much less and the advances were almost reached. The more growth in advances has resulted in improvement in CD ratio. Banks have to take into account the various growth indices and plan accordingly to achieve the targets. As per the data received from controlling offices at RBI the increasing level of NPAs in all the sectors is to be brought down. He requested SLBC to get details regarding NPAs under agriculture, housing, mse, micro credit and priority sector and include in the tables. He requested the banks to submit correct comparable data to all the forums to have a meaningful review so that consistency can be maintained.

Shri H A P Rao, Deputy General Manager, NABARD, Chennai in his address made special mention of the letter written by Hon'ble Chief Minister appreciating the role of SLBC in PMJDY. He also appreciated the achievement of banks under various parameters especially, deposits, advances, agriculture, priority sector. With regard to achievement under Agriculture loans are provided to short term purposes only. The crop loans form major part of the disbursement. But the real development could come only when the term loan is increased as it provides infrastructure development in the form of term loans for which the potential has been already identified through PLP. With the implementation of Financial Inclusion there would be more areas of lending especially under Rural godown and animal husbandry. For the past some years the total achievement under term loans is stagnant around Rs.50 crores and needs improvement to sustain GDP growth under Agriculture. Government of India is giving very much importance to capital formation and has allotted Rs.500/- Crores through budgetary allocation to investment projects in agriculture. He informed that NABARD is implementing various Government Sponsored Schemes by providing subsidy, refinance etc and there are only few claims for he same from UT Puducherry. Banks were requested to identify more projects to achieve the targets under term loan and also fully utilize the facilities being provided by NABARD. In Tamil Nadu private banks also are availing the subsidy facilities. The programmes are directly monitored by Ministry of Finance. He requested to provide Rupay KCC cards to all farm loans which have improved facilities. Joint Liability Group financing is another important announcement made in the budget. Targets have been provided to UTP under non-farm based scheme also. Bank-wise targets have been informed to the banks. In Tamil Nadu JLG monthly targets are being achieved. He requested the banks to achieve the targets under JLG also.

Discussion on Agenda Items:

AGENDA 1 – Confirmation of the minutes of the SLBC meeting held on 05.06.2014.

The forum confirmed the minutes of the SLBC meeting held on 05.06.2014.

AGENDA: 2.

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

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

The forum was informed of the present position regarding allotment of identified land by Government of Puducherry to Indian bank Self Employment Institute to build necessary infrastructure for Indian Bank Self Employment Training Institute (INDSETI).

ACTION: INDSETI and DRDA

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

The Convenor informed the members of the status of the proposed waiver of loans given to fishermen affected by Tsunami under Rajiv Gandhi Rehabilitation package by Government of Puducherry, Department of Fisheries and Fishermen Welfare. The copies of documents requested by the Department of Fisheries and Fishermen Welfare are awaited from some banks. All the concerned banks are requested to send the same before 30.09.2014 so that same could be sent to the Government.

Action : Concerned Banks & Department of Fisheries, Government of Puducherry

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

The forum was informed of the issues which are in various stages of consideration with Department of Revenue and Disaster Management.

- Financing of Licensed Cultivators (Tenant Farmers)-Loan Eligibility Cards to such farmers.
- Implementation of online verification of land ownership details of farmers in UT of Puducherry.
- .Inclusion of Private Sector Banks, RRB and other Financial Institutions in Notification of Government on EM registration.
- Suitable amendments to Puducherry Revenue Recovery Act 1970 to give adequate powers to improve the recovery of outstanding overdues under Government Sponsored Schemes is being discussed for long time

Lead Bank is regularly following up with the department on the above points. It has been informed by the department that they are under active consideration at various levels.

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

AGENDA: 3 – New Issues

3.1 Comprehensive Financial Inclusion (CFI)-PMJDY

SLBC was informed of the discussion held on 27.06.2014 and 02.07.2014 regarding “Sampurna Vittiyea Samaveshan (SVS)” and the six pillar approach of the same under mission mode. The details of the same were discussed in the core committee meeting held on 22.07.2014. All the villages and wards as per 2011 census were distributed among banks so as to cover the same through survey and account opening to uncovered households. This along with the action plan document and the various timelines for implementation of the same was informed to the members and discussed in the Special SLBC meeting held on 05.08.2014.

Hon'ble Prime Minister in his Independence Day speech made a mention regarding the launching of Universal Banking Access Scheme name Pradhan Mantri Jan Dhan Yojana (PMJDY) to cover the hitherto uncovered households with bank accounts. The formal launch of the scheme was slated for 28.08.2014 and all the bank branches were given targets for opening of BSBD Accounts by that date. The details were informed to the banks through special meeting convened for this purpose and branch managers were also sensitized through meetings organized at block levels.

Various publicity measures were undertaken by SLBC on behalf of all the banks to ensure no-household is without banking services. The allotted wards and villages were surveyed by the banks and accounts were opened to households without any bank account. A Mega Camp was organized on 28.08.2014 to inform the general public of the scheme and open bank accounts to households. Public sector insurance companies also participated in the camp and Aadhaar enrollment was also done to the general public.

The details as per the survey were submitted by the banks in respect of the allotted village/ward which has been consolidated and details were informed to the members. As per the directives of Ministry of finance the data was furnished to Department of Financial Services. One more mega camp is scheduled on 27.09.2014 where all the banks will be putting up their stalls for facilitating all the left out households to open

the bank account. The SLBC is in the process of declaring Union Territory of Puducherry as the first state to cover all the households under banking fold by opening one account to each household. Based on the report all the banks were again requested to revisit the households from where details could not be ascertained so as to ensure every household is covered through banking services.

3.2. Implementation of NPS/Swavalamban Scheme for persons belonging to unorganized sector with a view to provide old age income security.

The members were informed of the letter from Pension Fund Regulatory and Development Authority regarding launching of a scheme called NPS-Swavalamban Scheme with the objective of securing pension to the vast population in unorganized/informal sector as a measure of old age protection.

3.3 New Schemes launched by NABARD

The communication received from NABARD, Head Office, Mumbai regarding modified capital subsidy scheme for installation of solar photovoltaic lighting system under ministry of new and renewable energy which is available in NABARD website www.nabard.org. was informed to the members. The scheme came into effect from 01.04.2014.

3.4. Submission of advance subsidy claims to NABARD

Members were informed of the communication from NABARD Chennai regarding the subsidy claims under the Rural Godown and Agri. Marketing Infrastructure scheme above scheme which were sanction before 31.03.2014 are to be submitted to them on or before 30.09.2014 for consideration and release. And the members were requested to submit their claims if any at the earliest.

3.5. Stoppage of sanction of subsidy to new projects

The convenor informed that forum that NABARD Chennai has communicated that as per directions received from Department of Agriculture and Cooperation, Government of India, they have been advised to stop sanction of subsidy for new projects under Agricultural Marketing Infrastructure (AMI) Sub Scheme of Integrated Scheme for Agricultural Marketing (AMI). Banks were requested not to sponsor any new projects for subsidy including new cooperative projects channelised through NCDC.

3.6 Letter of Hon'ble Minister of Government of Puducherry

The forum was informed of the letter written by Hon'ble Minister for Welfare and tourism, Puducherry to Hon'ble Union finance Minister received through Government of India, Department of Financial services regarding various measures initiated by Government of India.

3.7. Financing Joint Liability Groups (JLGs)

The members were informed of the announcement made in the Union Budget regarding formation of 5 lakh Joint Farming Group will are to be financed through JLG mode all over the country and accordingly a target of 1600 groups is allocated to UT of Puducherry. Bank-wise targets were informed to the members. Banks are requested to promote and finance new Joint Farming Groups. DGM, NABARD informed that the programme is directly monitored by Government of India and requested banks for fullest co-operation in achievement of targets. DDM Nabard informed that they have already conducted awareness programme to

NGOs and branch managers of PBGB, PSCB. Similar programmes would be conducted to other bank manager shortly and the forum requested the members to take all possible steps to achieve the targets.

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

The forum was informed that with the addition of Punjab & Sind Bank the number of banking institutions have increased to 42 Banking and they are having 219 branches in Union Territory of Puducherry and are providing banking services. Financial Institutions (PIPDIC & SIDBI) are also providing credit facilities in the Union Territory of Puducherry. In Karaikal Region there are 44 bank branches. Per branch population for UTP works out to 5680 and for Karaikal it is placed at 4552. During the first quarter of 2014-15 the deposits grew by Rs.77.64 Crores compared to advances which grew by 195.18 crores which has helped in improvement of CD ratio by 1% and has reached 78% The position of deposit and Advances as on 30th June 2014 is Rs.9754.15 Crores and Rs.7648.02 Crores respectively. NRI Deposits also increased and reached a level of Rs.964.11 Crores. The CD ratio of Karaikal Region is placed at 107%. Out of 24 Public Sector Banks 16 banks have CD ratio more than 60%. 11 out of 13 Private Sector Banks have CD ratio more than 60%. RRB, PSCB and PCCLD bank also have CD ratio above 60%. Other banks are requested to lend more to improve their CD ratio. 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 upto June 2014 banks in Union Territory of Puducherry have disbursed an amount of Rs.400.57Crores against the target of Rs.431.24Crores achieving 92.89%. But in agriculture the achievement is 102.89%. The shortfall is to be made-up in the coming quarters by lending more especially to NFS and 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

Financial Inclusion is the buzz word in all the forums and 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. In BCA villages smart cards are provided to the account holders and services are provided at their doorsteps. Banks are opening SB accounts on ongoing basis without insisting on any minimum balance and the total number of SB account opened as on June 2014 is placed at 396163. The bankers are also assisting the needy population by way of overdraft and General credit card. As on June 2014, credit facilities were extended to the tune of Rs. 551.18 lakhs to 35540 beneficiaries under

OD/GCC scheme and Rs. 977.04 lakhs to 4618 beneficiaries under other facilities. Credit in the form OD/GCC and other facilities have been provided to the account holders by only some Public Sector Banks and 2 Private Sector Banks. All the banks are requested to extend more credit facilities to at least 10% of 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. Under DBT 9462 beneficiaries have been paid an amount of Rs.12.95 Crores.

Total number of candidates trained through INDSETI up to June 2014 was 2704 through 107 programmes since inception. Since 28.03.2009, 7442 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. General Manager, Reserve Bank of India requested banks to consider opening of FLCs at block level also. Chairman of PBGB informed that they have established an FLCC at Bahour under Ariyankuppam block.

Action: All Banks.

Agenda 7 – Flow of Credit to Agriculture

The members were informed that during the first quarter of 2014-15 banks have achieved the target for Agriculture sector. As against the quarterly target of Rs.189.18 Crores the total disbursement was Rs.194.64 Crores and the annual target is Rs.767.00 Crores. The major share is for Short Term crop production loans. The total disbursement was 187.33 Crores for 21434 accounts. Term loans were provided to agriculture and allied activities to the tune of Rs.7.31 Crores to 507 accounts. Banks are requested to take note of the target for the current year and achieve the targets especially set 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. Representative from AICI informed that notification for Kharif season has already been issued and banks were requested to cover the notified crops in notified areas under crop insurance.

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

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

The forum was informed of the recovery performance under various Government sponsored schemes. The rate of recovery under PMRY was at 29%, SJSRY (USEP) is placed at 43%, under group loans (SJSRY-DWCUA) was at 63% and under SGSY the rate was at 78%. 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 Deputy General Manager informed that under Government Sponsored Schemes of PMEGP 4 new projects were sanctioned during the year involving the margin money utilization was Rs.3.18 lakhs. With regard to last year's applications under PMEGP banks can consider against this year's targets. The forum requested bankers and line departments to work in close co-ordination right from proper identification of the applicants and also to closely follow-up with the banks for disposal of the same as per time norms of RBI. Representative from DRDA informed that they are in the process of forming federations under NRLM and requested banks to extend their fullest co-operation in uploading of the data so that the prompt repaying groups can be benefited by the Interest Subvention Scheme of Government of India.

Action: All Banks and Departments implementing Government Sponsored Schemes.

Agenda 10 – Performances under Housing, Educational loan and NFS

The Convenor informed that during the first quarter of 2014-15, the total disbursement made to Housing Sector was Rs.37.46 Crores in 549 accounts and 1069 students were provided educational loans to the tune of Rs.11.55 Crores. Under non-farm sector Rs.61.96 Crores were disbursed to 1004 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 June 2014 banks have disbursed an amount of Rs.22.01 Crores to 2086 beneficiaries belonging to minority Community and the outstanding advances also increased to Rs.621.52 Crores which amounts to 12.91% 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 1768 SC/ST beneficiaries have been disbursed an amount of Rs.18.67 Crores and Rs.34.29 Crores were disbursed to 3640 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 30.06.2014, wherein members have issued new KCC to the tune of Rs.15.19 Crores, covering 2160 beneficiaries and requested the members to route all the crop loans through new KCC Scheme. Under SHG bank linkage as of June 2014 the forum was informed that 89 new SHG accounts were opened whereby the total number of SHG accounts in banks has increased to 22891. 588 groups have been credit linked to the tune of Rs.592.72 Lakhs and 219 groups' availed repeat finance amounting to Rs.338.95 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. The details of direct

linkage groups are also to be provided in NRLM and NULM scheme MIS so that they could be considered for benefits under the schemes of interest subvention for prompt repayment.

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 30.06.2014 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 Any other matter with the permission of the chair

Shri Chandrashekar, Regional Provident Fund Commissioner informed that they are in the process of updating database regarding employees of various organizations and find that many persons are still not having bank account. As the benefits would only be passed on to the employees through their bank account requested banks to utilize the PMJDY Scheme for opening accounts to these persons. The forum requested the banks to extend all possible help so that all the persons including migrant labours would be opened with banks account. The employees can be directed to visit the nearest bank branch for opening of the account.

Shri O S Gnanasekaran, Assistant General Manager in his vote of thanks thanked General Manager for his address and interventions during the discussions. He also thanked all the dignitaries on the dais for their valuable suggestions during the discussions on agenda items. He thanked all the members for their contribution to the lively discussions on the various points. He thanked the officials of Government Departments and representatives from member banks for their active interactions.

M. S. Gnanasekaran, Deputy General Manager & Convenor – SLBC

List of participants of the SLBC convened on 19.09.2014

S.No.	Name (Sarvashri)	Designation	
1.	R Manimaran	General Manager	Indian Bank, Chennai
2.	S Raja	General Manager	RPCD, RBI, Chennai
3.	Arunachalaraman	Director	DEAP, RBI, Chennai
4.	S Parthasarathy	DGM & SLBC Convenor	Indian Bank, Puducherry
5.	H AP Rao	DGM	NABARD, Chennai
6.	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.	B K Sarangi	Deputy General Manager	Allahabad Bank
4.	K V Subbaiah	Deputy General Manger	Andhra Bank
5.	K Devadasan	Deputy General Manager	Vijaya Bank
6.	A Selvarajan	Assistant General Manager	Canara Bank
7.	O S Gnanasekaran	Assistant General Manager	Indian Bank
8.	I Gopal	Assistant General Manager	UCO Bank
9.	S Chakkaravarthy	Assistant General Manager	State Bank of Travancore
10.	N Sridharan	Regional Manager	Syndicate Bank
11.	S Ramachandran	Regional Head	ICICI Bank
12.	T Parameswaran	Chief Manager (LDM)	Indian Bank
13.	P Kumarasamy	Chief Manager	State Bank of Travancore
14.	A R Ragunathan	Chief Manager (Rural)	State Bank of India
15.	S Basker	General Manager	PSCB
16.	S Deenadayalan	Chief Manager	Allahabad Bank
17.	R Venkatachalam	Chief Manager	Canara Bank
18.	Santhosh Kumar	Chief Manager	Oriental Bank of Commerce
19.	T Ravi	Chief Manager	Bank of Baroda
20.	Manish Kar Ray	Chief Manager	Bank of India
21.	H G Ravi	Chief Manager	Vijaya Bank
22.	Muthu Krishnan	Cluster Head	ICICI Bank
23.	K Lakshmanan	Regional Credit Manager	ICICI Bank
24.	T Srinivasan	Senior Manager	Indian Overseas Bank
25.	N Lokasamy	Senior Manager	Syndicate Bank
26.	S Malaravan	Senior Manager	Oriental Bank of Commerce
27.	T N Narasimhamurthy	Senior Manager	Andhra Bank
28.	M Sudhakar	Senior Manager	Central Bank of India
29.	S Joseph Thamba	Senior Manager	Tamilnad Mercantile Bank
30.	K Guruprasad	Senior Manager	Karnataka Bank
31.	S Loganathan	Counsellor	FLCC, Puducherry
32.	P Augilane	Director	INDSETI, Puducherry
33.	Parameswar Kusum	Senior Manager	Punjab & Sind Bank
34.	P Srinivasan	Assistant Vice President	Axis Bank
35.	G Gowthaman	Branch Manager	Bank of Maharashtra
36.	V Venkata Narayana	Branch Manager	State Bank of Mysore
37.	A Arunachalam	District Co-ordinator	State Bank of India
38.	W Christopher Robin	Regional Representative	NHB
39.	Renuka Devi Menon	Manager	Dena Bank
40.	S Kavithaparna	Manager	Punjab National Bank
41.	M Babuji	Manager	Karur Vysya Bank
42.	S Senthil Kumar	Manager	Karur Vysya Bank
43.	S Soundararajan	Manager	Karur Vysya Bank
44.	B Magesh Kumar	Manager	Lakshmi Vilas Bank
45.	Durga Praveen Chidella	Manager	South Indian Bank
46.	V Sathiyamoorthy	Manager	IDBI Bank
47.	A Sathish Kumar	Manager	Indian Bank

BANKS/FINANCIAL INSTITUTIONS (Contd.)

S.No.	Name (S/Shree)	Designation	Bank
48.	M Gowtham	Manager	Indian Bank
49.	R Ramamurthy	Manager	PCCLD Bank
50.	V Vasudevan	Deputy Manager	AXIS Bank
51.	R Vaidhyanathan	Deputy Manager	State Bank of Hyderabad
52.	S Chandrakala	Deputy Manager	Indusind Bank
53.	S Selvaraj	Assistant Manager	HDFC Bank
54.	Abhilash	Assistant Manager	Union Bank of India
55.	Tumu Vijaya Kumar	Assistant Manager	SIDBI
56.	K Suresh Kumar	Assistant Manager	Federal Bank
57.	R Abishek	Assistant Manager	Catholic Syrian Bank
58.	K Bakthavatchalam	Assistant Manager	ING Vysya Bank
59.	Shashi Kant Pandey	Assistant Manager	Corporation Bank
60.	Ravi Kant Yadav	Officer	United Bank of India
61.	T Saravanan	Officer	City Union Bank

INSURANCE COMPANIES

S.No.	Name (S/Shree)	Designation	Bank
1.	K Mohan	Branch Manager	LIC of India
2.	P K Muralikrishna	Deputy Manager	National Insurance Company
3.	R Venkatakrisnan	Deputy Manager	New India Assurance
4.	A Saravanan	Assistant Manager	Oriental Insurance
5.	A Thiagarajan	Assistant Manager	AICI

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION

S.No.	Name (S/Shree)	Designation	Department
1.	B Chandrasekhar	RPFC II	EPFO
2.	S Sankar	Superintending Engineer	Electricity Department
3.	R Manoharan	Joint Director	Animal Husbandry Department
4.	R Asokan	Deputy Director	Dept. of Planning and Research
5.	V Jayanand	Deputy Director	Dept. of Fisheries
6.	M Thilagam	Deputy Director	Dept. of Adi Dravidar Welfare
7.	M Dhanalakshmi	Deputy Director	Women & Child Development Dept.
8.	K P Caliaperoumal	Deputy Director	Local Administration Dept.
9.	AThangasamy	Deputy Director	Civil supplies dept.
10.	S Chandrasekaran	Deputy Director	Dept. of Economics & Statistics
11.	K Dhayalan	Assistant Director	MSME-DI
12.	Chitra Madhan	Development Officer	KVIC Chennai
13.	K Deivasigamani	Consultant	DRDA
14.	M Devenathan	Consultant	DRDA
15.	P Sekizhan	Executive Officer	PKVIB
16.	K Theepanjan	Dy. Functional Manager	DIC
17.	VSakunthala	Manager	PCDWHP
18.	T Kandasamy	Treasury Officer	Department of Accounts & Treasury
19.	J Govindanaidu	Co-operative Officer	RCS
20.	Asim Prakash	Manager	UIDAI
21.	K Balamurugan	Welfare Officer	Women & Child Development Dept
22.	M Ramesh	UDC	Social Welfare Department