



State Level Banker's Committee UT of Puducherry

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Minutes of the State Level Bankers Committee meeting for the Quarter ended Dec'2024 held on 27.02.2025

The meeting of the State Level Bankers' Committee (SLBC) was held on 27.02.2025 at Puducherry to review the performance of banks for the quarter ended Dec'2024 for the FY 2024-25.

Shri. Shiv Bajrang Singh, Chairman of SLBC and Executive Director, Indian Bank, Presided over the meeting, along with other following noted dignitaries.

- Shri. K Lakshmi Narayanan, Hon'ble Minister of Public Works
- Shri. M. Rajkumar, Deputy General Manager, Reserve Bank of India, Chennai
- Dr. P.S. Hari Krishnaraj, General Manager, NABARD, Chennai
- Shri. Venkatesan M, Field General Manager Chennai, Indian Bank
- Shri. Vengata Subramanian M, Deputy General Manager, Puducherry (SLBC Convenor)

Senior Executives/Officials of various banks, Senior Officials of various Government Departments and Coordinator of member banks participated in the meeting.

Welcome Address given by respected Shri. Venkatesan M, Field General Manager Chennai, Indian Bank

- Deposits and Advances are growing steadily. CD Ratio is at **77.1%** and there is still scope for improvement.
- The outstanding under Priority Sector advances as on Dec'24 is at **53.18 %** against the minimum stipulated level of 40%.
- The Outstanding under Agriculture is at **28.25%** which is more than the minimum stipulated level of 18%
- The weaker sections advance also improved to **22.55 %** as on Dec'24.
- UT of Puducherry witnessed YOY deposits growth of 14.62% and advances growth of **13.90%** over Dec'23.

- **Under ACP Performance:** Banks have disbursed **Rs.9409.5 Crores** against the ACP Dec'24 disbursement target of **Rs.7362.9 Crores** and the achievement is **128%**
- Focus should be given to the PMFME, Atma Nirbhar Bharat schemes, Jan Suraksha Saturation Campaigns, Pradhan Mantri Mudra Yojana (PMMY), facilitating the conversion of inoperative accounts to operative ones, and completion of CKYC.
- Under Financial Inclusion, our performance is appreciable. I appreciate the efforts taken by member banks for successful participation in "Jan Suraksha Saturation Campaign from 15.10.2024 to 15.01.2025 under PMJJBY & PMSBY achieving the Targets by 107% & 117% respectively

Presidential Address given by respected Shri. Shiv Bajrang Singh, Executive Director & Chairman SLBC, Indian Bank, Puducherry

- **Global Economy:** IMF (Jan 2025) projects global growth at 3.3% in 2025-26, below the historical average. Global inflation to decline to 4.2% in 2025 and 3.5% in 2026, with advanced economies stabilizing earlier. Central banks expected to ease monetary policy, though at different paces. US dollar remains strong, keeping financial conditions tight.
- **Indian Economy:** GDP growth slowed to 5.4% in Q2FY25, projected at 6.4% for FY25 and Inflation declined to 4.31% in Jan'25. RBI cut repo rate by 25 bps in Feb'25 to support growth. Current account deficit improved to 1.2% of GDP; India remains the largest remittance recipient.
- **Union Budget FY26 – Key Highlights :** GDP growth projected at 10.1%, fiscal deficit target at 4.4%. MSME support: Enhanced investment/turnover criteria, credit guarantee doubled to ₹20 Cr for startups. Agriculture: KCC loan limit increased to ₹5 lakh, ₹3500 Cr allocated for PMAY 2.0. Banking & Finance: 100% FDI in insurance, new Bharat Trade Net for trade financing.
- **Financial Markets:** RBI to introduce forward contracts in government securities for better risk management and allow SEBI-registered non-bank brokers on NDS-OM to enhance market participation. A review of trading and settlement timings is also planned.
- **Cybersecurity:** 'bank.in' and 'fin.in' domains will be introduced to prevent fraud and phishing attacks, with IDRBT as the domain registrar to enhance security in digital banking.
- **Payment Systems:** Additional Factor Authentication (AFA) will be extended to cross-border online card transactions, ensuring higher security and reduced fraud risks.
- **Banking Sector & ACP Performance in UT Puducherry:** CD ratio at //1%, priority sector advances at 53.18%, and agriculture lending at 28.25%. Deposit growth at 14.62%, credit growth at 13.90%. Banks were achieved 128% in ACP

disbursement against the target, strong performance in agriculture (139%), MSME (113%), and other priority sectors (94%).

- Under the Pradhan Mantri Mudra Yojana (PMMY), banks sanctioned ₹520.1 crore (84% of the target), while the Stand-Up India Programme (SUIP) surpassed its goal with 530 loans sanctioned (104%). SHGs and JLGs were well-supported, with 1562 groups credit-linked and loans worth ₹126.61 crore disbursed.
- Bankers play a crucial role in the nation's development, and their efforts in implementing government schemes are commendable. It is urged that all banks continue their proactive participation in the various initiatives of the Government of India and the Government of Puducherry.

Special Address given by respected Shri. K Lakshmi Narayanan, Hon'ble Minister of Public Works, Puducherry

- During the FY 2025-26, the Government of Puducherry is set to announce subsidy schemes in the budget for the benefit of the people. Banks are requested to process applications promptly and extend loans to a greater number of beneficiaries.
- On the occasion of Women's Day celebrations, banks are requested to identify successful women excelling in various sectors, including entrepreneurs and prompt loan repayers, SHGs and recognize them with awards as an encouragement to motivate and support their continued success.
- The Interest Subsidy Scheme should be continued and actively promoted to ensure that a greater number of beneficiaries can avail its benefits.

Special Address given by Shri. M. Rajkumar, Deputy General Manager, Reserve Bank of India, Chennai

- The Reserve Bank has released a circular on the Government Debt Relief Scheme, stating that the name of a person should be removed after the complete amount has been received. A model operating procedure has also been shared with the state government for consideration.
- Regarding the CIC report, all institutions are required to update the data on a fortnightly basis instead of the previous 30-day period. Users should be notified via email and SMS after updation.
- Concerning Re-KYC measures for PMJDY inoperative/dormant accounts, the RBI has provided instructions to banks to follow, and the data should be submitted to SIRC on a monthly basis.

- Regarding the Digital Payment Index of the Reserve Bank, it has increased from 445 (March 2024) to 465 (September 2024), attributed to improvements in payment infrastructure and performance across the country.
- NABARD has released the PLP for FY 2025-26. All stakeholders are requested to extend their support for ACP preparation and ensure timely release to enable banks to achieve their targets effectively.
- Business Correspondents (BCs) without login activity or transactions for three months will be considered inactive. Banks are requested to implement a monitoring mechanism for data updation, replacement of resigned BCs, reactivation of BCs, and training and capacity building for BCs.

Special address given by respected Dr. P.S. Hari Krishnaraj, General Manager, NABARD

- **ACP Target Achievement:** Bankers were congratulated for achieving 96% of the ACP target in Q3. With a CD ratio of 77%, there is still scope for improvement.
- **Focus on Agro-Processing:** More emphasis is needed on agro-processing, including primary processing, secondary processing, and value addition. The Agricultural Marketing and Infrastructure Scheme is underutilized in Puducherry UT.
- **Agriculture Sector involvement:** Training for agri-graduates and veterinary graduates should be facilitated by nodal training institutes to enhance private sector involvement in agricultural Sector.
- **RIDF Fund Allocation:** Under NABARD's Rural Infrastructure Development Fund (RIDF), the initial allocation of ₹100 crores has been increased upon government request to enhance rural infrastructure.
- **Fisheries Sector Growth:** The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) is underutilized in Puducherry. More proposals are expected from Karaikal and government agencies. Banks should extend credit to private entrepreneurs in fisheries. Interest subvention is available, and quarterly reviews of fisheries credit flow will commence.
- **ENWR Implementation:** Efforts should be made to promote Electronic Negotiable Warehouse Receipts (ENWR) by registering go-downs with WDRA and linking them with e-repositories for easier lending. The government should

establish village-level storage facilities through PACs, and FPOs, linking them to WDRA to prevent distress sales and facilitate pledge loans.

Thereafter **Shri. Vengata Subramanian M, Zonal Manager, Indian Bank and SLBC Convenor** presented the agenda items for discussion and the detailed deliberations were made by the Committee on the progress made.

Agenda 1:

The minutes of the previous SLBC meeting held on 03.12.2024 was confirmed by the forum.

Agenda 2:

The Action Taken Report of Previous SLBC meeting was presented in the forum which was taken for the record.

Action Point 1: State Bank of India was advised to reconsider the 128 returned applications in the third tranche under the PM SVANidhi Scheme since they have paid two tranches promptly.

ATR 1: SBI has sanctioned 113 out of the 128 returned applications in the 3rd tranche and reduced the numbers.

Action Point 2: INDSETI, Puducherry, has submitted BPL claims for the period FY 2018-19 to 2023-24 totaling approximately ₹2.57 crores to DRDA, Puducherry. The DRDA was requested to reimburse these funds.

ATR 2: DRDA has received the sanction order from MORD for Rs. 1.89 crores dated 18th February 2025 against the claim of Rs. 2.57 crores as reimbursement.

Action Point 3: INDSETI, Puducherry has been allotted a land by the Govt. of Puducherry and the land allotted belongs to the Health Department, Puducherry, they yet to hand over the land to DRDA. Hence, INDSETI has requested to DRDA, Government of Puducherry to provide the allotted land for the construction of own building.

ATR 3: DRDA has informed that action is being taken at Secretary Level in the Department of Health, Govt. of Puducherry.



Agenda 3:

Review of performance of banks in U.T. of Puducherry

3.1 Bank Branches in Puducherry:

The total number of branches in the Union Territory of Puducherry stands at 301 during the as on 31.12.2024.

3.2 CD ratio, Advances Outstanding & NPA in UT Puducherry as on 31.12.2024:

- The total business amounts to ₹54202.84 crores with a YoY growth of 14.31%, deposits at ₹30598.95 crores with a YoY growth of 14.62%, and advances outstanding at ₹23603.89 crores with a YoY growth of 13.90%. The Credit-Deposit (CD) ratio for UT Puducherry stands at 77.1%.
- Out of Total advances, the Priority sector comprising 53.18%, the agriculture sector accounted for 28.25%, while weaker section advances reached 22.55%. MSME outstanding stand at Rs. 4775.69 Crores.
- Non-Performing Assets (NPA) against total advances, the overall NPA stands at 2.2% and the Public Sector Banks at 2.3%, Private Sector Banks at 1.5%. The education loans have the highest level of NPA of 13.7%.

Agenda 4: Performance under Annual Credit Plan as on 31.12.2024

A comprehensive update on credit disbursements during Q3 of the fiscal year 2024-25, covering sectors such as Agriculture, MSME, Housing, and Education, as well as reaching out to Minorities, SC/ST, and women beneficiaries was given. The overall ACP Achievement was at Rs.9409.5 crores surpassing the December Target of Rs.7362.9 Crores and stood at 128%.

Specifically, against the Dec'24 targets, achievements were as follows:

- **Agriculture:** Achieved Rs. 6213.4 crores against the target of Rs. 4470.5 crores, which is 139%.
- **MSME:** Achieved Rs. 2871.8 crores against the target of Rs. 2546.2 crores, which is 113%.
- **Other Sectors (Priority):** Achieved Rs. 324.3 crores against the target of Rs. 346.1 crores, which is 94%.

Agenda 5:

5.1 Pradhan Mantri MUDRA Yojana (PMMY):

The performance of banks and other financial institutions, in the UT of Puducherry as on 14.02.2025 (FY 2024-25) were informed to the members. Under this scheme, the achievement is Rs.520.1 crores against the Annual Target of Rs.616.9 Crores.

5.2 Stand up India (SUI)

As on 14.02.2025, banks have sanctioned SUI loans to 530 beneficiaries, totaling Rs.125.96 crores, achieving 104% of the target. Banks were appreciated for their performance under this scheme. Private banks that have not yet started lending under this scheme are requested to commence lending and provide updates on the portal.

Agenda 6:

Performance under Government Sponsored Schemes in UT of Puducherry

6.1 PMEGP (Prime Minister's Employment Generation Programme)

As on 13.02.2025 (FY 2024-25), banks have disbursed Margin Money for 51 loans against annual target of 44 loans representing 116% achievement. The margin money claimed amounts to ₹115.73 lakhs, which is 91% of the target of ₹127.80 lakhs. Banks are performing well in the scheme and making good progress.

6.2 PM SVANidhi Scheme

As on 13.02.2025, for the first tranche, the target set was 3445, and the achievement was at 3536 (102.64%). For the second tranche, the target was 900, and the achievement was 1381(153.44%). For the third tranche, the target was 170, and the achievement was 336(197.65%). Banks were appreciated for achieving the target in all three tranches under this scheme.

6.3 PM Formalisation of Micro food processing Enterprises (PMFME) Scheme

As on 18.02.2025(FY 2024-25), banks have sanctioned 98 loans against the Annual Target 125, resulting in an achievement rate of 78.4%.

6.4 PM Viswakarma Scheme:

As of 19.02.2025 (FY 2024-25), banks have sanctioned 33 loans out of 45 applications, while 8 applications were rejected. More applications are expected under this scheme in the coming days, and banks are requested to ensure timely processing.

6.5 MUPSES:

AS on 15.02.2025 (FY 2024-25), against the annual target of 300, banks have sanctioned 244 loans out of 303 applications received, achieving 81.3% of target.

6.5 KCC to Animal Husbandry and Fisheries:

Animal Husbandry: As on 31.12.2024, against the target of 4000, banks have sanctioned 7241 (181%) applications and surpassed saturation target.

Fisheries: As on 31.12.2024, against the target of 4,000, banks have sanctioned 4410 applications which is 110% of target.

Agenda 7:

Banks are advised to cover all the SHG and JLG by providing credit linkage.

SHG Credit Linkage: As on 31.12.2024(FY 2024-25), 1562 groups have been credit linked and disbursed to the tune of Rs 126.61 crores during the year.

DRDA was requested to immediately issue the sponsorship letter for early disbursement of SHG accounts.

Agenda 8:

Financial Literacy Training:

As on 31.01.2025 (FY 2024-25), a total of 248 FLC camps have been conducted, benefiting 8,139 participants. Financial Literacy Counselors have been advised to provide information on the eligibility of PMJJBY and PMSBY applicants where PMJDY and savings accounts have been opened.

Center for Financial Literacy: (CFL)

As on 31.12.2024, CFL DHAN Foundation Ariyankuppam has conducted 520 programs benefitting 18897 individuals.

Self-Employment Training Institute:

Indian Bank Self Employment Training Institute (INDSETI) – conducted 26 training programs benefiting 882 candidates. Out of these, 621 candidates settled in businesses, and 423 received credit linkages, which is 68%. INDSETI is expected to ensure that a minimum of 75% of trainees are linked with credit for business after completion of training. INDSETI has to ensure that trainees are credit-linked with any of the subsidy schemes provided by the government, which is the primary purpose of these initiatives.



Agenda 9:

Saturation drive for Jan Suraksha Schemes

The objective of the drive is to ensure all eligible persons are covered under insurance and pension schemes for saturation. The PMJDY account holders and PMMY, PM SVANidhi account holders who are not enrolled under social security schemes are also being contacted and enrolled in the schemes as per their eligibility. SVANidhi Se Samriddhi Camps are conducted monthly to cover the social security schemes for PM SVANidhi Street vendors and their families.

Agenda 10:

Performance under Jansuraksha Scheme.

The Cumulative enrolment figures Scheme-wise (FY 2024-25) are given below:

- PMJDY : 2,43,063 enrolments. (as on 05.02.2025)
- PMJJBY: 2,04,308 enrolments. (as on 05.02.2025)
- PMSBY : 4,81,906 enrolments. (as on 05.02.2025)
- APY : 102161 enrolments. (as on 15.02.2025)

As on 15.02.2025 (FY 2024-25), a total of 11,709 enrolments have been achieved under the APY scheme, against the target of 20,050, which is 58%.

Agenda 11:

Saturation Campaign for Jansuraksha Schemes (PMJJBY & PMSBY) at Gram Panchayat (GP) level in UT of Puducherry from 15.10.2024 to 15.01.2025

A total of 108 camps were conducted across the UT of Puducherry, with 81 in Puducherry District and 27 in Karaikal District. In Puducherry District, 41 camps were conducted in the Ariyankuppam block and 40 camps in the Villianur block. The achievements under PMJJBY stand at 25,995 against a target of 24400, which is 107%, and under PMSBY, the achievement is 42,847, against a target of 36,600, which is 117%.

Agenda 12:

Performance of Digital Banking Unit

The total outstanding of DBUs as on 31.01.2025 (FY 2024-25) is Rs. 31.62 crores in deposits and Rs. 27.64 crores in advances. The performance of various digital products issued has also been discussed.



Agenda 13:

Discussion on Market Intelligence Issues

Banks / Branches were requested to inform SLBC about any instances of (a) Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public, (b) Banking Related Cyber Frauds, phishing, etc., The 1930 helpline is an initiative of MHA where Cyber fraud related complaints can be informed

While conducting financial literacy camps, FLCs should also extensively cover topics related to cybercrime and frauds, educating customers on how to be preventive and vigilant.

Agenda 14:

PLP Release from NABARD 2025-26

The Potential Linked Credit Plan (PLP) for 2025-26 has been prepared by NABARD by mapping the potential in priority sectors during the ensuing financial year. The total projected credit flow for the financial year 2025-26 in the Union Territory of Puducherry (UTP) is projected at ₹9922.33 crore covering all blocks with Agriculture and Allied Sectors accounting for 66.2%, MSMEs 17.6%, and other sectors contributing the remaining 16.2%. This projection is 72% more than the PLP projection of 2024-25.

Shri. Siddarthan, DDM, NABARD, has expressed his gratitude to the concerned government departments and the Lead Bank for their support in providing data for the preparation of the Potential Linked Plan (PLP) for FY 2025-26.

Key Highlights:

- Agriculture Sector: Animal Husbandry accounts for 4%, and Fisheries contribute 2% to the total Agriculture Sector PLP.
- MSME Sector: Puducherry has approximately 11,600 Udyam-registered units, comprising 8,000 micro, 1,200 medium, and 1,094 small enterprises. The working capital and term loan requirements have been assessed.
- Food Processing Industry: There are 434 registered food processing units, highlighting a significant scope for further development.
- Self-Help Groups (SHGs): There are 15,000 SHGs that are savings-linked, while 2,500 SHGs are credit-linked, highlighting an opportunity for increased funding. DRDA and banks are encouraged to enhance SHG financing.

Additionally, bank-level targets for the Annual Credit Plan (ACP) can be formulated by the Lead Bank. Individual banks may allocate targets branch-wise, which can be

reviewed during the Block Level Bankers' Committee (BLBC) meetings to monitor branch performance effectively.

Agenda 15:

INDSETI Land Allotment and Claim Settlement

Land Allotment: DRDA has informed that the Secretary to Government (RD) vide Letter No. 1494/Estt/DRD/2023-24/266 dated 05.08.2024, has requested the Secretary to Government (Health) to take necessary arrangements in register and transfer of land pertaining to the Health Department to DRDA for the establishment of RSETI. DRD informed that currently the issue is pending with the Department of Health, Govt. of Puducherry for further decision.

Claim Settlement: As per the MoRD guidelines, INDSETI, Puducherry, has submitted Below Poverty Line (BPL) claims to DRDA, Puducherry, for the period from 2018-19 to 2023-24, amounting to ₹2.57 crores. The MoRD has sanctioned ₹1.89 crores on 18.02.2025, and the same is currently under process with DRDA for disbursement to INDSETI.

Agenda 16:

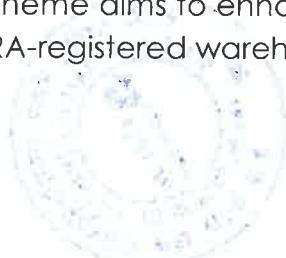
Allotment of Land for Puduvai Bharathiar Grama Bank for Construction of Head office at GLR Cost

Puduvai Bharathiar Grama Bank (PBGB), the only RRB in Puducherry, operates 47 branches and plays a key role in implementing government schemes. Its Head Office currently operates from a rented building. PBGB plans to construct its own premises and has requested 10,000–11,000 sq. ft. of land at GLR cost from the Puducherry Government. The issue has been advised to be taken up with the Government of Puducherry.

Agenda 17:

Policy Support for development of Agri-Commodity Ecosystem - Credit Guarantee Scheme for e-NWR based Pledge Financing (CGS-NPF)

The Government of India has launched the Credit Guarantee Scheme for e-NWR Based Pledge Financing (CGS-NPF) with a ₹1,000 crore corpus to encourage banks to extend pledge finance against electronic Negotiable Warehouse Receipts (e-NWRs). This scheme aims to enhance post-harvest financing by leveraging produce stored in WDRA-registered warehouses.



Currently, there are no WDRA-registered warehouses in the UT of Puducherry. It is requested to explore the possibility of registering existing godowns under WDRA to enable farmers to benefit from this scheme

Agenda 18:

Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

The Government of India has extended the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for three years (01 April 2024 – 31 March 2026) within the existing fund size of ₹7,722.48 Cr and budgetary support of ₹939.48 Cr for interest subvention. NABARD, NCDC, and Scheduled Banks will continue sanctioning and disbursing loans for new and previously approved projects. Interest subvention (up to 3%) will continue for all projects till 31 March 2038. A credit guarantee facility will be available for entrepreneurs, farmers, and cooperatives. Loans to State Governments/Agencies for new projects will be capped at 10% of total disbursements.

Agenda 19:

Fisheries - Quarterly Review of GLC achievement vis-à-vis target

Secretary, Department of Fisheries, Government of India held a meeting with NABARD regarding the credit related issues in Fisheries Sector and has advised that the flow of GLC to the sector be reviewed on a quarterly basis. The Fisheries target will be allocated to banks and it will be reviewed in the next SLBC meeting based on banks performance.

Shri. Rathinavel D, Chairman of SLBC, Puduvali Bharathiar Grama Bank, summarized the agenda and delivered the vote of thanks. He highlighted key points shared by the executives, including important aspects of the new budget, the RBI Monitoring Committee meeting, and government-sponsored schemes. He also appreciated NABARD for its efforts in preparing the PLP FY 2025-26 and urged bankers to perform well and achieve the ACP targets by March 2025.


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List of Other participants of the SLBC convened on 27.02.2025

BANKS/FINANCIAL INSTITUTIONS			
S.No.	Name of the Institution	Name of the Official	Designation
1.	Reserve Bank of India	Mr. C. Anbarasu	Manager
2.	Indian Bank	Mr. Sathish Kumar	Lead District Manager
3.	NABARD	Mr. R.V. Sidharthan	DDM
4.	State Bank of India	Mr. R. Purushothaman	Chief Manager
5.	State Bank of India	Mr. V Dinesh Kumar	Manager
6.	Indian Overseas Bank	Mrs. Ebineezer Sophia	AGM
7.	Indian Overseas Bank	Mrs. S. Mangaleswari	Senior Manager
8.	Bank of India	Mr. Periyathambi Ramar	Chief Manager
9.	Punjab National Bank	Mr. C. Siddharthan	Senior Manager
10.	Bank of Maharashtra	Mr. P. Kiran	Deputy Manager
11.	Punjab and Sindh Bank	Mr. P. Praveen	Senior Manager
12.	ICICI	Mr. S. Sivakumar	Chief Manager
13.	ICICI	Mr. G. SivaPriyan	SLBC Regional Coordinator
14.	ICICI	Mr. P. Vasantha Kumar	Manager
15.	Axis Bank Ltd	Mr. C. Ravikumar	Asst. Vice President
16.	HDFC Bank	Mr. A. Duraisamy	Cluster Head
17.	HDFC Bank	Mr. Muthumozhian	Vice President
18.	HDFC Bank	Mr. R. Sudarsanan	Asst. Vice President
19.	Union Bank of India	Mr. Sunil Kumar	Senior Manager
20.	Union Bank of India	Mr. Rajeshwar	Chief Manager
21.	Central Bank of India	Mr. Cyril Marian	Chief Manager
22.	Central Bank of India	Mr. Naveen Kumar	Senior Manager
23.	UCO Bank	Mr. Kuldeep Mishra	AGM
24.	Bank of Baroda	Mr. S. Premnath	Senior Manager
25.	Canara Bank	Mr. N. Sakthivel	Senior Manager
26.	Puduvai Bharathiar Grama Bank	Mr. T. Rajesh	Manager
27.	Puduvai Bharathiar Grama Bank	Mr. D. Rathinavel	Chairman
28.	SIDBI	Mr. G. Baskar	AGM
29.	Pondicherry State Cooperative Bank	Mr. M. Gunasekaran	AGM
30.	Pondicherry State Cooperative Bank	Mr. V. Kaviarasan	Assistant Manager
31.	Dhanalaxmi Bank	Mr. C. Sabeeesh	Assistant Manager
32.	Karur Vysya Bank	Mr. N. Ranjith Kumar	Assistant Manager
33.	City Union Bank	Mr. T. Ramasundaram	Branch Head
34.	South Indian Bank	Mr. P. Ratheesh	Cluster Head
35.	Federal Bank	Mr. T. Javed	Branch Head
36.	Tamilnadu Mercantile Bank	Mr. T. Vickneswaran	Branch Head
37.	DBS Bank	Mr. K. Arun Bhaskar	Manager

38	Kotak Mahindra Bank	Mr. Sivamurugan	Deputy Manager
39	Indusind Bank	Mr. Vignesh	Regional Manager
40	Karnataka Bank	Mr. Sandeep Kumar	Officer
41	YES Bank	Mr. Praveen	Senior Manager
42	RBL Bank	Mr. Giridharan	Branch Manager
43	DCB Bank	Mr. Kanagaraj	Branch Manager
44	DCB Bank	Mr. Logeshwaran	BSOM
45	IDFC First Bank	Mr. K. VivekAnand	Deputy Manager
46	Jana Small Finance Bank	Mr. K. Vignesh	Regional Head
47	Suryoday Small Finance Bank	Mr. S. Manikandan	CSO
48	Ujjivan Small Finance Bank	Mr. A. Prem Kumar	Area Manager
49	Utkarsh Small Finance Bank	Mr. K. RajKumar	Branch Head
50	Bandhan Bank	Mr. N. Thiagarajan	Branch Head
51	India Post Payment Bank	Mr. K. Selvam	Relationship Executive

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION

S.No.	Department	Name	Designation
1.	Planning & Research	Ms. R. Sheela	Director
2.	Agriculture	Mr.Cherian Babu	Deputy Director
3.	Animal Husbandry	Dr. G. Latha Mangeshwar	Director
4.	Fisheries	Mr. K. Deivasigamani	Joint Director
5.	Fisheries	Mr. G. Rajendiran	Deputy Director
6.	DIC	Mr. Jayaraman	Functional Manager
7.	DIC	Mr. Govindarajan	General Manager/CEO
8.	DRDA	Mrs.Shobana D	State Mission Director
9.	DRDA	Mr. Dayand	Project Officer
10.	PUA	Mr. Jayakumar	State Mission Manager
11.	PIP DIC	Mr. S. Aravindan	Technical Consultant
12.	PIP DIC	Mr. A. Arunkumar	DFO
13.	PKVIB	Mr. C. Jayaraj	Nodal Officer
14.	INDSETI	Mrs. Josephine Sahaya rani	Director