

 <p>SLBC - UT of Puducherry</p>	<p>Lead Bank Department, Indian Bank, Zonal Office, RS.NO.64/4A,ECR Road, Pakkamudayanpet, Puducherry – 605008 0413 225 7149, : Ldmpondy@indianbank.co.in Ldmpondy@gmail.com</p>	
SLBC-UTP/L 05/ 2023-24/Q3-24/1		Dated: 22.03.2024

**Minutes of the State Level Bankers Committee meeting for Quarter ending Dec 2023 held on
March 15, 2024**

The meeting of the State Level Bankers' Committee (SLBC) was held on 15.03.2024 at Puducherry to review the performance of banks for the quarter ended Dec 2023 of the FY 2023-24. Shri. Shiv Bajrang Singh, Executive Director, Indian Bank, Shri. Ashish Madhaorao More, I.A.S, Secretary to Government of Puducherry, Smt. Uma Sankar, Regional Director, Reserve Bank of India, Chennai, Shri. R. Shankar Narayan, Chief General Manager, NABARD, Shri. G Rajeswara Reddy, Field General Manager, Indian Bank, Chennai, Shri. Venkatesan M, General Manager (RBD), Indian Bank, Corporate Office, Chennai, Shri. B. Kumar Doure, Zonal Manager and Convenor SLBC, Indian Bank, Puducherry, Senior Executives/Officials of various banks, Senior Officials of various Government Departments and Co-Ordinator of member banks participated in the meeting.

Welcome Address given by Shri. M Venkatesan, General Manager (RBD), Indian Bank

While delivering his welcome address **Shri. M Venkatesan, General Manager (RBD)** Indian Bank expressed his views as under:

- Banks have performed well in many key banking parameters like growth in Deposits and Advances, Performance under Priority Sector, Performance under Agriculture and advance to weaker sections.
- Thrust is to be given on implementation of Atma Nirbhar Bharat schemes in right earnest and processing of the applications on a priority basis.
- Performance under Annual Credit Plan: During Q3 FY24 SLBC, Puducherry achieved **Rs.4961 Crores** against the ACP Credit Disbursement target of **Rs.4250 Crores** and the achievement is **117%**. This is mainly due to the Mega Credit Outreach Program.
- Under PMFME Scheme, in line with Hon'ble Prime Minister's vision on Atma Nirbhar Bharat schemes, DFS is monitoring the progress made on a continuous basis. Hence, he advised banks and line department to take necessary steps to achieve the targets.
- He appreciated the performance of the Banks under Govt. Schemes especially PMMY with 95%, Stand up India Program with 93%, PMEGP with 58%, and PM SVANidhi scheme with 1st Tranche at 98.84%, 2nd Tranche at 101.33% and 3rd Tranche at 121.76% achievement.

- He also expressed his gratitude to all member banks and the Development Agencies who had participated in the Viksit Bharat Sankalp Yatra, an “Outreach Program - for Saturation of schemes of Govt. of India” and made it a grand success.

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

Shri. Shiv Bajrang Singh, Executive Director, Indian Bank in his speech deliberated on the overall economic scenario and on the progress made by banks.

Brief of the deliberations:

- **Global Recognition:** India is esteemed as a growth center globally, particularly in the South-East Asian region, identified by the IMF as the world's fastest-growing economy.
- **Economic Growth:** India's consistent growth rate of 7 to 7.5% positions it as a key player in the region, with a growth trend expected to continue for the next three decades.
- **Vision for the Future:** India aims to become a \$5 trillion economy by 2030, ranking as the third-largest economy globally, relying on local employment and self-reliance initiatives.
- He insisted that prioritizing employment in rural areas reduces migration costs and promotes efficient investment closer to population centers. Hence, Vocal for Local should be focused.
- Puducherry boasts abundant marine and land resources, with activities such as marine products and fisheries prioritized for development.
- He appreciated that UT of Puducherry has exceeded 117% of its annual credit plan by the third quarter of the current fiscal year, indicating substantial growth potential. The annual credit plan for FY 2024-25 has been set close to 6000 crores and SLBC should aim to reciprocate this year to achieve ACP targets of next financial year by December 2024, focusing on employment and inclusion, particularly for marginalized groups.
- **Empowerment Initiatives:** He appreciated the efforts taken by banks, including the Viksit Bharat Sankalp Yatra. He also said that efforts are to be directed towards integrating marginalized individuals into the mainstream economy through initiatives like the successful Viksit Bharat Sankalp Yatra.
- Identifying and addressing gaps in scheme coverage is essential to ensure all intended beneficiaries benefit from economic development programs.

Special Address given by Shri. Ashish Madhaorao More, I.A.S, Secretary to Government of Puducherry

Shri. Ashish Madhaorao More, I.A.S, Secretary in his speech emphasized as under:

- Puducherry is making strides in various sectors and initiatives, yet some sectors require improvement in performance, such as fisheries, which requires more attention. Discussions have been held with the Secretary and Director of Fisheries regarding improvements and progress in the next financial year.
- The Viksit Bharath Sankalp Yatra was conducted in the UT of Puducherry, wherein both Government Departments and banks performed well.

- For a period of more than two months VBSY camps were organized and Government Schemes and lending Schemes were offered to public benefiting a greater number of people.
- Similar programs are anticipated in the upcoming year as well.

Special Address given by Smt. Uma Sankar, Regional Director, Reserve Bank of India, Smt. Uma Sankar, Regional Director, Reserve Bank of India in her speech gave a gist of the recent RBI initiatives and progress made by SLBC, Puducherry in various sectors.

- She expressed her appreciation to the banks for achieving 100% under expanding and deepening of digital payments ecosystem in Puducherry, making it the fifth state in the country to achieve this milestone.
- The active participation of banks in the Financial Literacy Week 2024 held during 26th Feb'24 to 1st Mar'24, with emphasis on the theme "Make a Right Start, Become Financially Smart has made the event successful.
- The Reserve Bank of India decided to maintain the status quo on the policy repo at 6.5%.
- The Reserve Bank of India has estimated the real gross domestic product growth for the next financial year at 7% and inflation has been projected at 4.5% for the next financial year.
- Regarding the Credit flow to the primary sector, she complimented banks for surpassing the target prescribed under the Annual Credit Plan.
- Concern was raised over banks' shortfall in achieving targets set by the Prime Minister's Task Force on MSMEs for Puducherry, urging joint efforts to improve lending to the MSME sector.
- All banks should make efforts to achieve the CD ratio of more than 60%.

Special address given by Shri. R. Shankar Narayan, Chief General Manager, NABARD

- He reiterated the views that achievements in private sector banks disbursements, as indicators of untapped potential. He also anticipated further growth by March and credit growth momentum owing to successful outreach programs.
- NABARD's potential linked credit plan acknowledges past achievements, showing substantial improvement and ACP for 2024-25 should be prepared in align with PLP.
- He also said that various government schemes promote food processing, drip irrigation, asset creation and capital formation and it should be prioritized for term lending.
- Recently, NABARD organized a marketing event called Tarang for FPOs, inaugurated by the Hon'ble Chief Minister of Puducherry and FPOs' ability to sell directly to consumers was appreciable, emphasizing the need for bankers to familiarize themselves with FPOs.
- He also requested members to visit the FPO exhibition arranged in Pondicherry city from March 15th to 17th, 2024, at Vel Sokkanadan Thirumana Mandapam, Vallalar Salai where many products such as millets items, handloom items, handicraft items, oils etc. are showcased.

- He also said that Puduvi Bharathiya Grama Bank has made efforts to finance JLGs and diversify the operations and is expecting more momentum in the coming year. Over 100 crores refinance has been released from NABARD to PBGB and 20 Crores to PSCB which has eased their position.

Thereafter Shri. B Kumar Doure, 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.

1. Confirmation of minutes of the Previous SLBC Meeting

The minutes of the SLBC meeting held on 21.12.2023 was confirmed by the forum.

2. Review of follow up action taken on the decisions of the earlier meeting:

Sl. No.	Direction	Action Taken
1.	NPA Figures of all sectors should be added in agenda for discussion	NPA figures included in agenda for Committee deliberations.
2.	Under KCC Fisheries, Fish vending activity should be included as a state specific eligible activity.	Fish Vending activity is added as a state specific activity in Scale of finance for FY 2023-24. Hence all banks were informed to give KCC fisheries for Fish vending in UT of Puducherry
3.	Performance of FLC is informed to be added for discussion.	Data pertaining to the performance of FLC added as part of review agenda.
4.	Performance of Digital banking Unit to be added in agenda	Data pertaining to Performance of Digital banking Unit included for review as an agenda item.

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

Bank Branches in Puducherry:

Total Branches in UT of Puducherry has increased from 282 to 286, four branches were opened by State Bank of India, PBGB, Dhanlaxmi Bank and Axis Bank respectively. **Mr. Muthuselvan, DGM, Reserve Bank of India**, highlighted the opportunity for banks to establish new branches in untapped areas which has population more than 5000 and having no brick and mortar branches within 5 km vicinity. It was informed that there was no untapped centres qualifying this criteria. However, banks were advised to open more B&M branches to facilitate inclusive growth.

CD ratio of banks:

This quarter, the CD ratio of UT, Puducherry rose from 77.1% to 77.6%, mainly driven by the disbursements during Outreach Program and effect of HDFC Limited's merger. However, five public sector banks and nine private sector banks were found to have CD ratios below 60%, requiring a roadmap for improvement.

Both SBI and IOB having good branch presence were requested to give commitment and suggested to draw up a strategy/plan to increase their CD ratio. (**Action: State Bank of India and Indian Overseas Bank**). State bank of India gave a commitment to reach CD ratio of 60% by March'24.

It was also suggested by DGM, RBI that these banks should align their corporate targets to the ACP targets set by SLBC.

Advances Outstanding in UT Puducherry as on Dec'23

As of 31st Dec'23, the total outstanding amount was Rs. 20772.48 crores, with the Priority sector comprising 62.16%, exceeding the required 40%. Similarly, the Agriculture sector accounted for 27.07%, surpassing the mandated 18%, while weaker section advances reached 23.04%, exceeding the specified 11.5%.

While presenting the Non-Performing Assets (NPA) against total advances, it was informed that the overall NPA stands at 3.1% and Priority sector at 4.0%. Specifically, within the Priority Sector, the NPA rates are 3.2% for Agriculture, 6.5% for MSMEs, 17.5% for Education, and 1.6% for Housing.

Performance under Annual Credit Plan as on 31st Dec'23

A comprehensive update on credit disbursements during Q3 of the fiscal year 2023-24, 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.4961.21 crores and stood at 117%, surpassing the yearly target. Specifically, against the annual target achievements in Agriculture, MSME, and OPS were notably high at 125%, 121%, and 92%, respectively.

4. Pradhan Mantri MUDRA Yojana (PMMY):

The performance details of banks and other financial institutions, including NBFCs, in the UT of Puducherry as on 01.03.2024 were informed to the members. Under this scheme, the achievement is Rs.696.35 crores (95%) against a target of Rs.733.78 Crores.

Stand up India (SUI)

As of 07.03.2024, banks have sanctioned SUI loans to 449 beneficiaries, totaling Rs.107.87 crores, achieving 93.2% of the target. Many banks having more than five branches were also not contributing to the achievement numbers. All Banks were therefore requested to update the details of eligible loans disbursed in the Stand-Up India portal.

ICICI Bank informed that four sanctions were given, and 2 accounts were yet to be uploaded in the portal, which they assured to complete. (**Action : ICICI bank**).

Shri. Shiv Bajrang Singh, Executive Director, Chairman SLBC, advised that DIC has to collaborate with LDM to explore avenues to sponsor more applications qualifying under Stand up India Scheme. (**Action: LDM & District Industries Centre**).

5. Performance under Government Sponsored Schemes in UT of Puducherry

PMEGP (Prime Minister's Employment Generation Programme)

As on 07.03.2024 for FY 2023-24, Banks have disbursed 21 loans, which represents 57% of the target 37, and the margin money utilized amounts to 73.63 lakhs, equivalent to 58% of the target 127. Banks were requested to expedite the MM disbursement of the sanctioned loans to achieve the target before

31st March. The Disbursement number were also at 30% of sanctions and it was advised to be brought down.

There were 6 cases where MM disbursement is pending because of Rural Area certificate not provided by Revenue Authorities. **Chairman SLBC**, directed LDM, NABARD and DIC to collaborate and to resolve the issues. He also advised that, if not resolved then those applications should be rejected/ returned in the portal within 15 days. (**Action: LDM, DDM NABARD, DIC**)

PM SVANidhi Scheme

For the first tranche, the target set was 3445, and the achievement was at 3405 (98.84%). For the second tranche, the target was 900, and the achievement was 912(101.33%). For the third tranche, the target was 170, and the achievement was 207(121.76%). Member banks were requested to expedite disbursements to achieve the first tranche target too.

PM Formalisation of Micro food processing Enterprises (PMFME) Scheme

As of 13.03. 2024, in the fiscal year 2024, banks have sanctioned 51 loans against the annual target of 106, resulting in an achievement rate of 48%. Department requested bank branches to sponsor two applications per branch as per ministry target to increase the sanctions. Department informed that banks are taking more time to process the application and it has to be reduced to 15 days.

MUPSES:

As of 09.03.2024, in the fiscal year 2024, against the annual target of 300, banks have sanctioned 262 loans, achieving 87.3%. There are currently 275 pending applications that were recently received and all banks were requested to clear it.

Agriculture Infrastructure Fund (AIF)

The Agricultural Infrastructure Fund's performance in Puducherry is NIL and last year it was significantly low, with only 3 accounts sanctioned totaling Rs. 2.47 crores against a Rs.48 crore budget.

KCC to Animal Husbandry and Fisheries:

Under Animal Husbandry as on 31.12.2023, against the target of 4000, banks have sanctioned 4165 (104%) applications and surpassed saturation target.

Under Fisheries as on 31.12.2023, against the target of 4,000, banks have sanctioned 2358 applications which is 59% of target.

The Convenor requested banks to sanction loans for Fish Vending activity under KCC Fisheries. A clarification has also been communicated to all member banks through letter that fish vending has been incorporated into the scale of finance as a state-specific activity.

6. Performance under SHG Credit Linkage and Joint liability groups.

SHG Credit Linkage: As of Dec '23, 2973 groups have been credit linked to the tune of Rs 110.26 crores.

Joint Liability Groups (JLG): As of Dec '23, an amount of Rs.434.43 Crore have been provided 117056 JLGs. Banks are requested to form more Joint Liability Group and extend credit to these groups.

7. Financial Literacy Training:

As of February 29, 2024, a total of 211 FLC Camps have been conducted, benefiting 5247 participants. Currently, three FLC counselors have been deployed at Indian Bank and Pudhuval Bharathiya Grama Bank in Puducherry and Karaikal District. The performance metrics of FLC under various social security schemes stood at 522 for PMJDY, 1616 for PMSBY, 937 for PMJJBY, and 492 for APY, respectively.

Center for Financial Literacy: (CFL)

Based on RBI Guidelines, Lead Banks were required to set up Scaled-up centre for Financial Literacy (CFL) in association with Dhan Foundation, one such CFL has been set up at Ariyankuppam, As on 31.01.2024, 381 programs have been conducted by CFL benefitting 9581 individuals.

Self-Employment Training Institute:

Indian Bank Self Employment Training Institute (INDSETI) – conducted 27 training programs benefiting 911 candidates. Out of these, 545 candidates settled in businesses, and 339 received credit linkages. INDSETI is expected to ensure that a minimum of 75% of trainees are linked with credit for business establishment before March 31st, 2024.

8. Performance under Jansuraksha Scheme.

The enrolment figures for government schemes with their annualized growth rates are:

- PMJDY : 2,17,828 enrolments, 19% annualized growth.
- PMJJBY: 1,65,048 enrolments, 25% annualized growth.
- PMSBY : 4,08,000 enrolments, 29% annualized growth.
- APY : 88,136 enrolments, 16% annualized growth.

Member banks were requested to improve the APY performance and strive to reach the annual target. It was also informed that PFRDA is closely monitoring the performance under APY.

9. MSME Annual Growth and Formation of Sub Committee

The meeting highlighted the necessity of collaborating with government officials and the District Industries Centre (DIC) to identify potential areas for MSME lending in Puducherry. Suggestions were made to explore clusters and other strategic approaches to enhance the MSME lending sector in the region. The Director, PIPDIC requested that financial literacy programs can be arranged for Industries people regarding CGTMSE and other loan schemes which will be useful for getting financial assistance.

10. 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. In this connection, all the nodal officers (District coordinator of member banks) were advised to provide the data requested by LEA promptly and to act on the complaint in real time.

11. Expanding and Deepening of the Digital Payment Ecosystem in Puducherry district

Already Karaikal, Mahe and Yanam have been digitalized during March 21 and December 2022 respectively. Now Puducherry district has achieved 100% digitalization. It has been announced that the Union Territory of Puducherry is the first UT in India to achieve 100% digitalization and fifth state in Puducherry. All banks were requested to ensure that all accounts opened in the future were exclusively provided with any one of digital services. Customers who are not willing to avail digital products should be honored, and should mark them as voluntary exclusion.

12. Review of Business Correspondents

The review aimed to assess the current status of BCs, distinguishing between operative versus inoperative. Out of a total of 391 BCs, 301 were found active, while 90 are inactive, representing 23% of the total. Notably, the majority of inactive BCs are associated with IPPB (India Post Payments Bank). DGM, RBI desired to know the reason from IPPB for the major inactive BCs at their end. IPPB official informed that postmen were designated as BCs and multiple postmen available at each post office is one reason for such inactive figures reflected in the review.

13. Viksit Bharath Sankalp Yatra

The Viksit Bharat Sankalp Yatra is a nationwide campaign launched by the Government of India in November 2023. Totally 170 camps have been conducted, resulting in the benefit of thousands of beneficiaries through the campaign. The Bank Schemes covered under this Yatra and their performances are PMJDY- 9826, PMSBY-18751, PMJJBY-14474, APY-2571, KCC-2820, MUDRA-22695. All banks were requested to expedite sanction of applications received under VBSY.

14. Implementation of Agri Stack in UT of Puducherry

The Government of India has mandated the implementation of AGRISTACK in Puducherry. The Department of Agriculture & Farmers Welfare has developed this database, assigning unique IDs to farmers, and proposes its use for issuing Kisan Credit Cards (KCC) and Seasonal Crop Loans by banks. The Lead Bank (Indian Bank) has collaborated with the Agriculture Department to pilot this initiative in Indian Bank branches within the UT of Puducherry to study the model and then implement in all branches in UT of Puducherry.

15. CERSAI- CKYC

In compliance with the directions of DFS, SLBC, Puducherry requested CERSAI officials to give a presentation on the recent developments under CKYCR. Accordingly, MD&CEO gave a detailed presentation emphasizing the need for CKYC of all the customers and the initiatives to be taken in this regard by banks to upload and download the KYC records. He also deliberated on the importance to be given by field in this important parameter and advised bank officials to take it forward.

16. Performance review of Central Sector Interest Subsidy (CSIS) scheme

It has been proposed to incorporate performance review of CSIS scheme as an agenda item in all forthcoming SLBC/UTLBC meetings for better monitoring of same. The format was placed in agenda book and the data would be collected for this scheme to review in the upcoming SLBC meetings.

17. Website for SLBC, UT of Puducherry

As per Lead Bank Scheme, SLBC should have a functional website to provide information to the public. In the Union Territory of Puducherry, the process of creation of the SLBC website is currently under process. SLBC, Puducherry have initiated discussions with vendor for the site creation, and negotiations are in progress. It was informed that the website would soon be developed and made accessible to the public, providing comprehensive information about the Lead Bank Scheme and Government-sponsored Schemes. Chairman SLBC directed that the website to be developed in 60 days.

The meeting concluded with summing up of the agenda and vote of thanks given by **Shri. G Rajeswara Reddy, Field General Manager, Indian Bank** who requested members to continue to perform well and maintain the good image created. He concluded with best wishes to the bankers for a successful financial year ending and closing of books.

List of participants of the SLBC convened on 15.03.2024

S.No	Name (Sarvashri)	Designation	Institution
1.	Ashish Madhaorao More, I.A.S	Secretary to Government	Govt. of Puducherry
2.	Shiv Bajrang Singh	Executive Director	Indian Bank
3.	Uma Sankar	Regional Director	RBI, Chennai
4.	R. Shankar Narayan	Chief General Manager	NABARD Chennai
5.	G Rajeswara Reddy	Field General Manager	Indian Bank Chennai
6.	M Venkatesan	General Manager (RBD)	Indian Bank Chennai
7.	B Kumar Doure	Zonal Manager & SLBC Convenor	Indian Bank, Puducherry

BANKS/FINANCIAL INSTITUTIONS			
S.No.	Name (S/Shree)	Designation	Bank
1.	Muthuselvan	DGM	Reserve Bank of India
2.	K. Balamurugan	DGM	NABARD
3.	Sathish Kumar	LDM	Lead Bank
4.	Ranjith	LBO	Lead Bank
5.	Sasi Kumar Reddy	LBC	Lead Bank
6.	Josephine Sahaya Rani	Director	INDSETI
7.	K. Ranjith Kumar	Chairman	PBGB
8.	Rajalakshmi	Senior Manager	Indian Overseas Bank
9.	J. Ebenezer Sophia	AGM	Indian Overseas Bank
10.	Srinivasan	Chief Manager	State Bank of India
11.	Lakshman Rao	Manager	State Bank of India
12.	P. Balasubramanian	AGM	Canara Bank
13.	M. Sudarshan Reddy	Divisional Manager	Canara Bank
14.	Sheo Kant Singh	Senior Manager	Punjab National Bank
15.	Ram Mohan	AGM	Punjab National Bank
16.	Dolamani Beheera	Chief Manager	Union Bank of India
17.	Dinesh B	Assistant General Manager	Union Bank of India
18.	Shanmuga Sundaram	Chief Manager	Bank of Baroda
19.	Premnath	Manager	Bank of Baroda
20.	Jitendra Kumar	AGM	UCO Bank
21.	Bala Murugan	Branch Manager	Punjab and Sind Bank

22.	Ishita De	Senior Manager	Bank of Maharastra
23.	Prasanjit Kumar	Chief Manager	Central Bank of India
24.	Shashank Sekar	Senior Manager	Central Bank of India
25.	Periyathambi	Chief Manager	Bank of India
26.	M. Gunasekaran	AGM	PSC Bank
27.	T.R. Ganesan	Manager	PSC Bank
28.	Kaviarasan. V	Assistant Manager	PSC Bank
29.	Elumalai	AVP	Axis Bank
30.	P. Thyagarajan	Senior Manager	ICICI Bank
31.	Vimal K	Manager	ICICI Bank
32.	Meenatchi Sundaram	Branch Manager	HDFC Bank
33.	Viswanath	Manager	Federal Bank
34.	N Thiagarajan	Bank Manager	Bandhan Bank
35.	Divakar	Relationship Manager	Kotak Mahendra Bank
36.	P Ratheesh	Cluster Head	The South Indian Bank Ltd
37.	Murali manohar	Assistant Branch Manager	The South Indian Bank Ltd
38.	T. Vickneswaran	Branch Head	Tamil Nadu Mercantile Bank
39.	Sendhamizh Selvan	Assistant General Manager	IDBI Bank
40.	Chithra	AVP	CSB Bank
41.	R. Vinoth Kumar	Senior Manager	City Union Bank
42.	Pravin	Relationship Manager	RBL Bank
43.	Karthick	Senior Manager	KVB
44.	Murali. K	Chief Manager	KVB
45.	Balaji	Branch head	DBS Bank
46.	Aravindan	Branch Manager	Karnataka Bank
47.	Hariharan	ASDM	Indusind Bank
48.	Pushpa Raj	Deputy Manager	IDFC First Bank
49.	Senathipathy	Branch Manager	Dhanalaxmi Bank
50.	Logeswaran	Branch Manager	DCB Bank
51.	Praveen B	Relationship Manager	Yes Bank
52.	Rajkumar	Branch Head	Yes Bank
53.	Sudhan Kannan	Branch Head	IPPB
54.	Javit Bacha	Regional Manager	Jana SFB
55.	V Prem	RCM	Jana SFB
56.	Arun Kumar	Branch Head	Fincare SFB
57.	Raman	Assistant Manager	ESAF SFB
58.	Prem Kuamr	Area Manager	UJJIVAN SFB
59.	Shakthi Kumar	Relationship Manager	Equitas SFB
60.	Rajkumar	Branch Head	Utkarsh SFB

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION			
S.No.	Name (S/Shree)	Designation	Department
1	P T Rudra Goud	Director	DIC
2	Govindrajan	General Manager	DIC
3	D.Jayakumar	SMM	PUDA
4	S. Anbukkarasu	DAH & AW	Joint Director
5	A.Narendiran	CEO	PKVIB
6	Sakkarapani	Superintendent	DRDA
7	Cherian Babu	Deputy Director	Dept of Agriculture
8	G. Rajendiran	Fisheries Dept	Deputy Director
9	Vincent	UDC	DIC
10	Arul Mozhi	Joint Director	Department of Planning and Research
11	Asokan	Consultant	Department of Planning and Research
12	Aravindhan	Technical Consultant	PIPDIC
13	C.Jayaraj	Nodal officer	PKVIB
14	Vishnu	Coordinator	CFL
15	Dhanalaksmi	Coordinator	FLC- IB
16	Prabagaran	Coordinator	FLC- PBGB