



State Level Banker's Committee UT of Puducherry

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Minutes of the State Level Bankers Committee meeting for Quarter ending June 2024 held on September 27, 2024

The meeting of the State Level Bankers' Committee (SLBC) was held on 27.09.2024 at Puducherry to review the performance of banks for the quarter ended June 2024 of the FY 2024-25. Shri. Shiv Bajrang Singh, Chairman of SLBC and Executive Director, Indian Bank, Shri. Ashish Madhaorao More, I.A.S, Secretary to Government of Puducherry, Shri. M. Rajkumar, Deputy General Manager, Reserve Bank of India, Chennai, Dr. P.S Harikrishnaraj General Manager, NABARD, Shri Chandrasekaran V, General Manager (RBD), Indian Bank, Corporate Office, Chennai, Shri. Venkatesan M, Field General Manager, Indian Bank, FGMO Chennai, Shri. Vengata Subramanian M, 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. Chandrasekaran V, General Manager (RBD), Indian Bank

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

- Deposits and Advances are growing steadily. CD Ratio is at **77.3%** and there is still scope for improvement.
- The outstanding under Priority Sector advances as on June 24 is at **52.04%** against the minimum stipulated level of 40%.
- The Outstanding under Agriculture is at **27.59%** which is more than the minimum stipulated level of 18%
- The weaker sections advance also improved to **21.4 %** as of June 24.
- UT of Puducherry witnessed deposits growth of **15.59%** and advances growth of **18.05%** over June' 23.
- **Under ACP Performance:** Banks have achieved **Rs.3745 Crores** against the ACP June 2024 Credit Disbursement target of **Rs.2454.30 Crores** and the achievement is **153%**
- Focus should be given on PMFME, Atma Nirbhar Bharat schemes & Financial Inclusion Schemes. Government also needs Diversification of portfolio under agriculture Sector.

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

- SLBC Chairman has appreciated Member banks and government departments for surpassing the ACP target, and expressed gratitude to the state administration for their vital support in the growth of Puducherry.
- The global growth rate is projected at 3.25% to 3.5%, while India's growth is estimated at 6.75% to 7.25%, indicating strong potential despite widespread inflation across major sectors.
- Bankers should identify financial leveraging opportunities in the economy and align growth initiatives with the socio-economic status of individuals, ensuring that development correlates with employment opportunities to help achieve the dream of developed nation.
- Emphasis should shift towards increasing self-employment and supporting business growth, as it often yields greater returns than traditional investments.
- Under government-sponsored schemes, the MUDRA Scheme holds significant potential and should be given more thrust and support. Additionally, the PMFME Scheme should be linked with food processing industries to enhance its performance.
- Under financial inclusion, as a social responsibility, social security schemes should be covered for all individuals below the poverty line to provide stability during financial hardships. Additionally, the performance of the Atal Pension Yojana (APY) should be enhanced to better support individuals in leading a dignified life in their later years.
- Employment-based activities should be identified by bankers, NABARD, and government departments, supported through training and credit, with INDSETI providing necessary training programs. Focusing on two or three key activities can foster a conducive growth environment.

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

- Puducherry has significant potential in sectors like tourism, fisheries, industries, and education,. Mainly supported by a higher population of younger individuals (students) settle here, necessitating the creation of employment opportunities.
- To accommodate the growing number of technical education graduates, self-employment initiatives should be prioritized. Government schemes like PMEGP and Stand Up India are valuable tools for fostering entrepreneurship. Bankers should concentrate on generating employment opportunities to support the growth of Puducherry.
- In celebration of World Tourism Day, there is a need for standardization in tourism services, including hotels, restaurants, and taxi services. Access to credit should be improved to enhance the tourism sector and create a conducive environment for growth.
- A specific policy and Schemes should be developed to promote Puducherry's unique potential and rich historical legacy to attract tourists from around the world. The state administration is committed for providing immediate support wherever it is required.

- Recently, the Union Home Secretary visited Puducherry and emphasized the importance of bankers' involvement in achieving 100% saturation of social security schemes. He appreciated the efforts made by bankers thus far.

Special Address given by Shri. Surjith Karthikeyan, I.E.S, Deputy Secretary, Department of Financial Services Ministry of Finance

- PMJDY accounts coverage, per lakh population to be improved.
- Issuance of Rupay card based on per lakh population, it is 30,190 in All India and it is 12,031 in Puducherry. Therefore, possibilities should be explored to improve Rupay card distribution.
- Under PM SVANidhi accounts based on per lakh population, it is 768 All India, whereas for Puducherry it is 420. Then KCC accounts, sanctions per lakh population in Puducherry is 4,516, where All India it is 2,016.
- Puducherry has 24 banks based on per lakh population, compared to 15 for all of India, making the banking presence nearly 3-4 times higher in Puducherry. Additionally, there are 38 ATMs per lakh population in Puducherry, versus 18 for all India.
- It is encouraging to note that the state government was open to addressing grievances, as mentioned by the Finance secretary. The full coordination between the state government and bankers through the SLBC forum, which aims to enhance development in the state, was appreciated.

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

- As per Reserve Bank of India Monetary Policy, it was decided to keep the interest rate until 6.5%.
- Changes regarding the application of limits for the per capita PSL, wherein the limit is less than 9000 being the low PSL districts and greater than 42000 being the high PSL districts and Puducherry falls under the high PSL districts.
- The Reserve Bank report states the digital economy makes up about 10% of GDP, with expected growth. As UPI and group pay facilities expand globally, bankers must prioritize cybersecurity and educate customers about financial fraud.
- For the Reserve Bank's 90th-day celebration, a quiz for undergraduate students is being organized. Approximately 2.4 lakh students have registered, including 31,000 from Tamil Nadu and Puducherry, with about 500 from Puducherry. The RBI is collaborating with the government and local institutions to get support for this initiative.
- Lending for renewable energy has only achieved 1% of its target and member banks were urged to explore lending opportunities in this green initiative in the coming quarters.
- Banks are advised to study the issues related to inactive BCs, as these hinder operations and affect last-mile connectivity for banking services to the public.
- Appreciated Banks for achievement under the ACP and their active role in extending banking services to the growth of Puducherry.

Special address given by Shri. Dr. P.S Harikrishnaraj General Manager, NABARD

- In UT of Puducherry, 45 primary agricultural credit societies (PACs) are being computerized in Puducherry, of which 19 PACs are ready to go live.
- The AgriClinic and AgriBusiness Center scheme supports Agri graduates with subsidies of 36% for general applicants and 44% for women. Participation in Puducherry is limited, with the Puducherry Institute of Agriculture Sciences as the only training institute. Banks are encouraged to refer agri graduates for loans to this institute, which can coordinate with banks to enhance progress under the scheme, extended until March 31, 2025.
- In the Union Territory of Puducherry, there are NABARD supported five farmers' producer organizations (FPOs), two of which are generating over ₹1 crore in business. Moreover, we can form joint liability groups (JLGs) from the members of these FPOs to facilitate financing, including working capital requirements.
- Fifteen SHGs have been formed and credit has been linked to Puduvai Bharathiya Grama Bank and Indian Bank. Indian Bank is providing continuous support to the SHGs and is doing an excellent job.
- Under the Rural Infrastructure Development Fund, ₹90 crores have been allocated for the Union Territory of Puducherry, with proposals totaling ₹120 crores processed and forwarded to our head office, currently in the pipeline. Out of a total requirement of ₹180 crores, only ₹7 crores have been disbursed. All departments and their representatives are requested to submit their claims through the online portal, as we are now processing all RIDF claims electronically.
- The Fisheries Infrastructure Development Fund is available, offering a lower interest rate than the RIDF. Proposals are expected from both the fisheries and aquaculture sectors.
- Under the Rural Infrastructure Assistance Scheme, the repayment period is extended, ranging from 5 to 20 years. All activities covered under the RIDF are also eligible, along with those related to climate change, which can be availed in a phased manner.

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 25.06.2024 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.

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 297 during the June,2024. Specifically, there are 70 branches in rural areas, 98 in semi-urban areas, and 129 in urban areas.

3.2 CD ratio, Advances Outstanding & NPA in UT Puducherry as on Quarter ended June'24:

- Total deposits amount to approximately Rs. 28742.19 crores.
- Advances outstanding total Rs. 22205.64 crores.
- The Credit-Deposit (CD) ratio for UT Puducherry stands at 77.3%.
- Out of Total advances, the Priority sector comprising 52.04%, the Agriculture sector accounted for 27.59%, while weaker section advances reached 21.40%.
- Non-Performing Assets (NPA) against total advances, the overall NPA stands at 2.2% and the Public Sector Banks at 2.8%, Private Sector Banks at 1.3%. The education loans have the highest level of NPA of 15.4%.
- The Chairman of SLBC has expressed concern regarding the decline in credit to MSMEs, which has decreased by 0.15%, as well as the drop in credit to the weaker sections, which has fallen by 1.75%.
- The Non-Performing Assets (NPA) for education loans are high stands at 15.4%. A study on these NPA accounts could be beneficial, focusing on potential employment schemes that provide opportunities to borrowers and helping them.

Specific Focus for Improvements: SLBC Chairman has informed that Key areas for growth include MSMEs, Rooftop Solar, Tourism, Fisheries Infrastructure development fund, Agri-clinics & Agri-business and other infrastructure projects Scheme. The Specific focus should be given on MSMEs, Rooftop Solar, Fisheries in this quarter for some improvements.

Infrastructure Development in Fisheries: The Secretary (Finance) has informed, the Fisheries Department is advised to develop infrastructure projects and engage with NABARD to access subsidies under the RIAS scheme (Rural Infrastructure Assistance to State Governments).

Formation of FPOs: SLBC Chairman has informed that the Fisheries Department should form FPOs and develop infrastructure projects with NABARD assistance. Four to five proposals must be submitted before the next meeting, and any challenges will be addressed.

Cluster Formation: One cluster should be formed to address the issue in the PMFME and MSME.

Agenda 4:

Performance under Annual Credit Plan as on 30th June'24

A comprehensive update on credit disbursements during Q1 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.3745 crores surpassing the June Target of Rs.2454.3 Crores and stood at 153%.

Specifically, against the annual targets, achievements were as follows:

- **Agriculture:** Achieved Rs. 2151.6 crores against the target of Rs. 1490.2 crores, which is 144%.
- **MSME:** Achieved Rs. 1484.9 crores against the target of Rs. 848.7 crores, which is 175%.
- **Other Sectors (Priority):** Achieved Rs. 108.6 crores against the target of Rs. 115.4 crores, which is 94%.

MSME Growth : ACP Achievement in MSME is reaching target but the MSMSE outstanding growth in decreased. It was advised to study the MSME growth in correlation with the MSME ACP target & achievement.

Shri Chandrasekaran V, General Manager, Indian Bank, has informed that according to RBI guidelines, jewel loans classified as MSME should have a Udyog Aadhaar registration and with proper appraisal.

Agenda 5:

5.1 Pradhan Mantri MUDRA Yojana (PMMY):

The performance details of banks and other financial institutions, in the UT of Puducherry as on 20.09.2024 (FY 2024-25) were informed to the members. Under this scheme, the achievement is Rs.253.65 crores against the Half yearly target of Rs.308.45 Crores. SLBC Chairman has informed that all MUDRA loans should be routed through JanSamarth portal.

5.2 Stand up India (SUI)

As of 13.09.2024, banks have sanctioned SUI loans to 505 beneficiaries, totaling Rs.119.97 crores, achieving 100.2% of the target. Banks were appreciated for their performance under this scheme.

Agenda 6:

Performance under Government Sponsored Schemes in UT of Puducherry

6.1 PMEGP (Prime Minister's Employment Generation Programme)

As of 23.09.2024 (FY 2024-25), banks have disbursed 21 loans, representing 95% of the half yearly target of 22 loans. The margin money utilized amounts to ₹61.5 lakhs, which is 48.12% 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 24.09.2024, for the first tranche, the target set was 3445, and the achievement was at 3496 (101.48%). For the second tranche, the target was 900, and the achievement was 1137(126.33%). For the third tranche, the target was 170, and the achievement was 243(142.94%). Banks were appreciated for achieving the target in all three tranches under this scheme.

In the PM SVANidhi Scheme for FY 2023-24, the UT of Puducherry was awarded **2nd rank under 'Best Performing States - Loan Performance'** by the Ministry of Housing and Urban Affairs in the category of Small States & UTs. The Best Performing Bank was awarded to Indian Bank, State Bank of India, and Puduvai Bharathiya Grama Bank.

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

As on 24.09.2024(FY 2024-25), banks have sanctioned 18 loans against the September (Q2) Target 80, resulting in an achievement rate of 22.5%. Despite of thrust given by Govt. of India, many banks shown Nil sanction. Applications sourced under this scheme is low compare to the target.

SLBC Chairman has advised to form a subcommittee to devise a plan of action for PMFME scheme. Banks are requested to source the application under this scheme.

6.4 MUPSES:

AS on 20.09.2024 (FY 2024-25), against the annual target of 300, banks have sanctioned 56 loans out of 81 applications, achieving 18.7% of target. Due to model code of conduct, the applications flow is low and now applications are being sourced under this scheme.

6.5 KCC to Animal Husbandry and Fisheries:

Animal Husbandry: As on 30.06.2024, against the target of 4000, banks have sanctioned 5810 (145.25%) applications and surpassed saturation target.

Fisheries: As on 30.06.2024, against the target of 4,000, banks have sanctioned 3342 applications which is 83.55% of target.

Agenda 7:

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

SHG Credit Linkage: As on 30.06.2024(FY 2024-25), 341 groups have been credit linked and disbursed to the tune of Rs 24.08 crores.

Joint Liability Groups (JLG): As on 30.06.2024(FY 2024-25), an amount of Rs.54.68 Crore have been disbursed to 6917 JLGs.

Shri Chandrasekaran V, General Manager, Indian Bank, advised that the JLG performance of IDFC First Bank and Ujjivan Small Finance Bank, along with their strategies for growth, be analyzed. The viability will be assessed for positive adoption with other member banks.

Agenda 8:

Financial Literacy Training:

As on 31.08.2024(FY 2024-25), a total of 94 FLC Camps have been conducted, benefiting 2664 participants. Financial Literacy Counselors were advised to cover the topics of Mule Accounts, CKYC, Cyber fraud in their training.

Center for Financial Literacy: (CFL)

As on 31.08.2024, CFL DHAN Foundation Ariyankuppam has conducted 270 programs benefitting 7,464 individuals.

Self-Employment Training Institute:

Indian Bank Self Employment Training Institute (INDSETI) – conducted 17 training programs benefiting 573 candidates. Out of these, 345 candidates settled in businesses, and 144 received credit linkages, which is 42%. INDSETI is expected to ensure that a minimum of 75% of trainees are linked

with credit for business after completion of training. INDSETI were advised to cover the Renewable energy topics in their training session.

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 as on 11.09.2024 (FY 2024-25):

- PMJDY : 2,26,473 enrolments.
- PMJJBY: 178354 enrolments.
- PMSBY: 436405 enrolments.
- APY : Cumulative enrolment was 95031.

As on 14.09.2024 (2024-25) under APY scheme, achieved 4578 enrolments against the target of 20050, which is 23%. Member banks were requested to improve the APY performance and strive to reach the annual target.

PMJDY Conversion Data: PMJDY is half the national average. Number of PMJDY accounts are converted to normal account data should be collected.

Rupay Card: Rupay card should be issued to eligible account holders.

Agenda 11. Performance of Digital Banking Unit:

The performance of two DBUs in the UT of Puducherry is provided. ICICI Bank operates a DBU in the Puducherry district, and Indian Bank operates a DBU in the Karaikal district. The total outstanding of these DBUs as on 31.08.2024(FY 2024-25) is Rs. 6.45 crores in deposits and Rs. 25.38 crores in advances.

Agenda 12:

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.

RBI, Chennai (Market Intelligence Section) has conducted Public Awareness Programme on Unauthorized Deposit Acceptance/ Ponzi Schemes/Financial cybercrimes at Puducherry on July 11, 2024. The event was attended by the public and officials, helping to raise awareness and educate people on how to protect themselves from these scams.

Agenda 13:

Armed Forces Flag Day Fund Collection in UT of Puducherry

Government of Puducherry has requested that bankers should actively participate in the Armed Forces Flag Day fund Collection. All bank employees are encouraged personally to contribute a minimum amount, reflecting similar contributions from state government officials.

All branch managers are requested to actively reach out to both individual and institutional customers to encourage contributions. To facilitate donations, clearly labeled collection boxes & QR Codes should be placed at each branch counter, and customers will be actively encouraged to donate

Agenda 14:

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. It was advised to Coordinate with the Health department and get the issue settled at the earliest.

Claim Settlement: Regarding the INDSETI pending claims, DRDA has informed that they have submitted the fund proposal to appropriate authority for the period FY 2018-19 to 2023-24 to the amount of Rs. 2.57 Crores and the reimbursement proposal is under scrutiny.

Respected Shri. Ashish Moore, Secretary (Finance) has informed that Project Director, DRDA should present in the meeting to provide the details of Follow up in the INDSETI Land allotment and claim settlement issues (**Action: Project Director, DRDA**)

Agenda 15 & 16: Resuming of Nationwide AHDF KCC Campaign 2024-25 for Animal Husbandry & Fisheries Activities

The Ministry of Fisheries, Animal Husbandry, and Dairying, Government of India, has resumed the nationwide Kisan Credit Card (KCC) Campaign for FY 2024-25 and the campaign will run from September 15, 2024, to March 31, 2025. Its aim is to provide KCC loans to all eligible farmers engaged in Animal Husbandry and Fisheries activities. The target for the Union Territory of Puducherry for KCC Animal Husbandry and Fisheries are 100 and 11000 respectively. We kindly request the support of the in-line department and bankers to mobilize application for sanctions to achieve this target.

Agenda 17 :

PM Surya Ghar: Muft Bijli Yojana

Targets should be set for the banks, based on 50% of housing loan financed. The performance of this scheme, including the number of applications sourced and financed, has to be collected and will be presented at the next meeting for review.

Agenda 18 :

Preparation of PLP 2025-26- Data Collection and Support

The Potential Linked Credit Plan (PLP) is being prepared by NABARD to map the potential in priority sectors which could be exploited with institutional credit during the ensuing financial year. It was requested that Departments and Bankers to provide the list of priority sector schemes begin implemented by them and forward their inputs to NABARD for effective preparation of PLP 2025-26.

Agenda 19 :

KCC-Modified Interest Subvention Scheme (MISS) – Cut off dates

Banks has to submit the data of Interest Subvention claim in the Kisan Rin Portal. Claim submission and processing for IS and PRI for the fiscal year 2023-24 must be completed on the KRP portal by 15th November 2024

Agenda 20 :

Saturation of Loanee farmers under PMFBY for Kharif 2024 & Rabi 2024-25 season

For Rabi 2024-25 PMFBY saturation drive is from **1 December to 31 December 2024**. Bank branches have to complete data entry on National Crop Insurance Scheme in PMFBY Portal using their existing login credentials. Branches are requested to counsel more farmers to join in this scheme.

Agenda 21 :

Extension and continuation of Schemes implemented by NABARD

- **Agri-Clinics and Agri-Business Centres (AC&ABC) Scheme:** Extended the scheme upto 31.03.2025.

- **Agricultural Marketing Infrastructure Scheme (New AMI Scheme):** Extended the New AMI scheme upto 31.03.2026.

Agenda 22 :Crop season and NPA norms - Prudential norms for Agricultural Advances in the UT of Puducherry

The crop season for the short duration and long duration crops cultivated in the State and the period from which the crop loan should be classified as NPA as per IRAC norms in the UT of Puducherry is arrived and obtained approval from the committee. It was also decided that the revised norms are applicable from the Financial Year 2020-21. SLBC advises member banks to make a note of the crop season and NPA norms applicable for the State and issue suitable instructions to their offices/branches for proper asset classification of the crop loan

Other Action Points of the Meeting given by Shri. Surjith Karthikeyan, Deputy Secretary

1. **Attendance in SLBC Meeting:** All the Banks operating in Puducherry (Private Sector Banks and PSBs) may ensure their attendance in the next SLBC meeting. A VC meeting may be held by SLBC Convener next week with those who haven't attended to ensure their attendance in the next meeting.
2. **Presentation of Sanction/Disbursement Data:** Sanction/disbursement for last financial year and this financial year for key schemes/Sectors (till October) may be considered for presentation in the next meeting, Bank wise, including all Pvt Sector Banks operating in the UT.

Shri. Venkatesan M, Field General Manager, Indian Bank has summed up of the agenda and given vote of thanks with following points.

He emphasized that high priority should be given to the tourism, manufacturing, and fisheries sectors, as mentioned by the Finance Secretary. Under the financial inclusion initiative, there is considerable potential for the PMJJBY and PMSBY to make an impact. Improving the performance of the Atal Pension Yojana should be a key focus, with an emphasis on consistency.

It was emphasized that the net growth of MSME advance (Micro, Small, and Medium Enterprises) should be prioritized, regardless of the ACP disbursement amount. Additionally, the PM Surya Ghar Muft Bijli Yojana should receive greater attention to ensure strong performance in the coming days. He also urged members to continue their efforts to achieve the Annual Credit Plan (ACP) targets for FY 2024-25.

List of participants of the SLBC convened on 27.09.2024

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 & Chairman of SLBC	Indian Bank
3.	M. Rajkumar	Deputy General Manager	RBI, Chennai
4.	Dr. P.S Harikrishnaraj	General Manager	NABARD Chennai
5.	Chandrasekaran V	General Manager (RBD)	Indian Bank Chennai
6.	Venkatesan M	Field General Manager (FGMO, Chennai)	Indian Bank Chennai
7.	Vengata Subramanian M	Zonal Manager & SLBC Convenor	Indian Bank, Puducherry

BANKS/FINANCIAL INSTITUTIONS			
S.No.	Name (S/Shree)	Designation	Bank
1.	S. Krishna Kumar	AGM	Reserve Bank of India
2.	S.V. Vijayviknesh	Manager	Reserve Bank of India
3.	R.V. Siddharthan	DGM	NABARD
4.	Sathish Kumar A	LDM	Lead Bank
5.	Ragul	LBO	Lead Bank
6.	Sasi Kumar Reddy	LBC	Lead Bank
7.	S P Vijaya	Senior Manager	Canara Bank
8.	D Rathinavel	Chairman	PBGB
9.	Hari Krishnan	Senior Manager	Bank of Maharashtra
10.	Sunil Kumar	Senior Manager	Union Bank of India
11.	Rajeswar	Chief Manager	Union Bank of India
12.	Praveen	Senior Manager	Punjab and Sind Bank
13.	Kuldeep Mishra	Assistant General Manager	UCO Bank
14.	Karthik Kumar	Senior Manager	HDFC Bank
15.	Vickneswaran	Senior Manager	Tamilnadu Mercantile Bank
16.	C. Siddharthan	Senior Manager	Punjab National Bank
17.	Sivapriyan	Regional Head	ICICI Bank
18.	Naveen Kumar	Senior Manager	Central Bank of India
19.	A S S Prakash	Chief Manager	Bank of Baroda
20.	Ebenezer Sophia	Assistant General Manager	Indian Overseas Bank
21.	Purushothaman	Chief Manager	State Bank of India
22.	Venkat	Branch Head	Utkarsh Small Finance Bank
23.	Dhinesh Martin	Branch Head	ESAF Small Finance Bank

24.	Vignesh	Regional Head	Jana Small Finance Bank
25.	Selvapazhani	Branch Head	Jana Small Finance Bank
26.	I A Prem Kumar	Area Manager	Ujjivan Small Finance Bank
27.	Giridharan	Branch Manager	RBL Bank
28.	K VivekAnand	Deputy Manager	IDFC First Bank
29.	Aravindhan	Manager	Karnataka Bank
30.	K M Kannan	Assistant General Manager	IDBI Bank
31.	Viha Kavitha	Senior Manager	Federal Bank
32.	Senathipathy	Branch Manager	Dhanalakshmi Bank
33.	S Venkatesan	Branch Manager	AU Small Finance Bank
34.	Logeswaran	Branch Operation Manager	DCB Bank
35.	Murali Manohar	Assistant Manager	South Indian Bank
36.	P Ratheesh	Cluster Head	South Indian Bank
37.	Hari vardhana Reddy	Branch Manager	Karur Vysya Bank
38.	R Ilango	Manager	Puducherry State Co-op Bank
39.	V Kaviarasan	Assistant Manager	Puducherry State Co-op Bank
40.	G Baskar	Assistant General Manager	SIDBI
41.	Balaji	Credit Officer	PBGB
42.	Periathambi Ramar	Chief Manager	Bank of India
43.	Ashwini Pankaj	Chief Manager	Central Bank of India
44.	Ravi Kumar	Assistant Vice President	Axis Bank
45.	Hariharan	Relationship Manager	IndusInd Bank
46.	M Balaji	Branch Head	DBS Bank
47.	T Ramasundaram	Branch Head	City Union Bank
48.	R Elumalai	Branch Manager	Axis Bank
49.	N Dhanalakshmi	Co Ordinator	Financial Literacy Centre
50.	Chithra	Branch Head	Catholic Syrian Bank
51.	J Josephine Sahaya Rani	Director	Ind SETI

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION

S.No.	Name (S/Shree)	Designation	Department
1	G Sundaram	Superintendent	Dept. of Sainik Welfare
2	G Latha Mangeswar	Director	Dept. of Animal Husbandry
3	G Rajendiran	Deputy Director	Dept. of Fisheries
4	Govindharajan	General Manager	Director Industries Centre
5	Jayaraman	Functional Manager	Director Industries Centre
6	C K Shilpa	CMM	PUDA
7	K Kavitha	CMM	Pondicherry Municipality
8	R Sheela	Director	Planning Department
9	S Sakkarapani	Superintendent	DRDA
10	S Aravindhan	Technical Consultant	PIPDIC