

	இந்தியன் வங்கி	इंडियन बैंक	INDIAN BANK
	புதுவை மாநில வங்கியாளர் குழுமம்	राज्य स्तरीय बैंकर समिति – पुदुच्चेरी संघ राज्य क्षेत्र	State Level Bankers' Committee - UT of Puducherry

SLBC-UTP/L 05/ 2017-18/3006

Dated: 30.09.2018

Sub: Minutes of the SLBC meeting held on 17.09.2018

The Second State Level Bankers' Committee (SLBC) Meeting of Union Territory of Puducherry for the year 2018-19 was held on 17.09.2018 at Puducherry. Mr. V Narayanasamy, Hon'ble Chief Minister, Puducherry, Mr. M K Bhattacharya Executive Director, Indian Bank, Chennai, Mr. V Candavelou, I.A.S., Secretary (Finance), Government of Puducherry, Mrs. Anjana Dube, Deputy Director General, DFS, Government of India, Mrs. Padma Raghunathan, Chief General Manager, NABARD, Chennai, Mr. D. Devaraj, General Manager, RBD, Indian Bank, Chennai, Mrs. J Sujatha, Deputy General Manager, RBI, Chennai, Mr. B. Veeraraghavan, Zonal Manager and Convenor SLBC, Indian Bank, Puducherry, Senior Executives/Officials of various banks, Senior Officials of various Government Departments and Co-ordinators of member banks participated in the meeting.

The list of participants is given in the annexure.

Mr. D Devaraj, General Manager, Indian Bank in his welcome address informed that the performance of Banks in the first quarter of the year 2018-19 is available for review in this meeting The Banks have performed well in many key banking parameters during the review period. For example, the outstanding under Priority Sector advances is at 63% against the minimum stipulated level of 40%;The Outstanding under Agriculture is at 24% which is more than the minimum stipulated level of 18%; The CD Ratio is at 72% and there is more scope for improvement.

Banks have achieved 94% of disbursement target under Annual Credit Plan. Sub target under agriculture, has been surpassed and they have to put in more efforts to achieve the shortfall under MSME (Non- Farm) and Services Sector. Government of India has given targets for all the States under Digital transactions and banks have to put in their efforts to achieve the target. He requested all the banks to make efforts to ensure coverage of all eligible persons in UT under the Social Security Schemes namely Pradhan Mantri Jeevanjothi Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY).

Shri M K Bhattacharya, Executive Director, Indian Bank in his presidential address congratulated the banks in Union Territory of Puducherry for their good performance in all parameters. With regard to first quarter of the financial year 2018-19 the performance of banks is remarkable when compared to same period last year thanks to the excellent cooperation between bankers and Government officials. He observed that Government of UT of Puducherry has always been pro-active and pioneer in

successfully implementing welfare schemes for the socially and economically downtrodden.

The following are some of the highlights of the performance during first quarter of FY 2018-19.

- Credit Deposit ratio is at 72% as of June 2018 and the major banks viz. Indian Bank, IOB, SBI, PBGB are the major contributors in growth. All the banks have to increase their lending to ensure further growth in the CD ratio.
- Against RBI stipulated target of minimum 40%, the Priority sector advances was at 63% of total advances.
- Agriculture advances level was at 23.84% against the minimum stipulated target of 18% prescribed by RBI. The weaker sections advances stood at 16.74% against the mandatory level of 10%, showing a healthy trend indicating that the Government sponsored programmes are well implemented by the stakeholders in UTP.
- Advances to SC/ST under Priority sector lending have grown up to 7.05% and Lending under minority communities has also grown to 15.72%.

During the first quarter of the year 2018-19, Deposits have witnessed a growth of 3.61% and advances 3.86% as against 0.55% and 1.68% respectively during the same period last year. The growth is good but there is more scope for improvement. Let us jointly put more efforts and contribute for the development of this part of the country.

PERFORMANCE UNDER ANNUAL CREDIT PLAN

Banks achieved Agriculture segment target under ACP and overall achievement was 94.37% for the first quarter of the year 2018-19. He requested all the banks to achieve all the targets in the ensuing quarter and especially the bottom 5 branches to improve and show better performance in the current quarter.

FINANCIAL INCLUSION

Growth and prosperity of any region is closely associated with banks operating in the area. UT of Puducherry is much ahead of other states in implementation of Financial Inclusion and Social Security Schemes. Banks have to continue the good work. Enrollment in Social security Scheme is to be done by persuasion and repeated counseling and Government department also have to support in ensuring all the eligible persons are enrolled in this schemes.

Shri V Candavelou I A S, Secretary (Finance), Government of Puducherry in his address informed that the Banks are performing well and are achieving the targets. The targets under various sectors have been surpassed. On viewing the performance of banks during the first quarter we can see that growth has started picking up. CPI inflation has been tamed and the forecast of good monsoon is a good sign for banks to utilize to continue the growth momentum to improve the CD ratio further. Under Annual Credit plan the achievement of the target is only 94.3% and contribution of Public sector banks and RRB is more and private sector banks are also to increase their contribution so that there is overall

achievement in the coming quarters. Banks have to ensure achievement of target under education loan also. The admission season is going to start and banks should be more proactive in considering education loans. In view of the start of academic year students would be coming to banks for their educational loan needs and banks have to play a proactive role. Indian Bank is giving more educational loans and all other major banks are also to contribute more. Another sector which is to be concentrated is Housing Sector where banks have more role to play. PMAY – Pradhan Mantri Awas Yojana Plus is a very good scheme for banks to play an active role. With regard to recovery banks are to identify the defaulters and improve the rate of recovery. Need for credit for various activities have increased and bank can utilize the same for improvement in lending. The land allotment for INDSETI is in its final stages and the same would be done shortly.

Mrs. Anjana Dube, Deputy Director General, DFS, Government of India in her address asked the banks to send feed back regarding implementation of various programmes of Government of India. This will help in improvement. All the banks have been requested to inform the branch, ATM, BC details for including the same in Jan Dhan Dharshak APP which is available in the play store. Banks are requested to inform the details of monthly transactions of BCs engaged in rural SSA and based on the need increase the coverage so as to ensure minimum remuneration to the Bank Mitra. Banks are to monitor the complaints in the PMJDY and redress the same. The National Common Mobility Card is in Pilot Stage of implementation and banks are advised be prepared to be on board the portal. Swatcha Bharat Campaign is being observed all over India from 15th September 2018 to 2nd October 2018 and banks have major role to play. Loans are also to be provided to major activities being carried out during the campaign. Banks are requested to provide the data to DFS at the end of the campaign. As per the recent circular of DFS all the eligible adult member of the household are to be enrolled with PMJDY account and all the social security schemes. Credit disbursement to Agriculture, Education and housing is to be improved further. State Government also has to help the banks in improving the recovery rate of 75%. CD ratio of UTP has more scope for improvement and banks have to lend more in this direction.

Mrs Padma Raghunathan, Chief General Manager, NABARD in her address informed that banks improved lending under Agriculture and targets were achieved but term lending has to improve and sub-sector data is to be furnished. Formation of Joint Liability Group is being encouraged and for UT of Puducherry a target of 2000 groups has been envisaged for the year 2018-19. Banks have to form JLGs and lend to them for achievement of the targets. NABARD has also signed MOU with banks for providing support in JLG formation. With regard to development of fisheries for providing Artificial reef in the sea coast in Karaikal NABARD has undertaken a project with MS Swaminathan research centre. NABARD is also assisting in conducting skill development programme in Jute products and marketing for women and rejuvenation of ponds in UT of Puducherry. Farmers Club, SHG and JLG formation is being encouraged by NABARD. Skill development programme under FI has been sanctioned for RRB. All the subsidy related details are to be submitted through online mode through portal and banks are to

upload the DEDS details in ensure portal. She requested banks to fully utilize the schemes of NABARD for overall development.

Ms J Sujatha, Deputy General Manager, Reserve Bank of India in her address informed that the Monetary Policy Committee (MPC) in its 3rd bimonthly review has increased the Repo & LAF rates by 0.25 points and the reverse repot rate is at 6.25% . The MSLR is at 6.75% and is in consonance with the achievement of CPI inflation of 4%. Recently RBI has issued a circular to all banks to incorporate the name of the purchaser in the face of the DDs. The Master circular on Lead Bank Scheme, KCC, deen dayal Antyodhya Yojana were issued in the month of July incorporating updated details and banks are requested to kindly note the same for implementation. She informed that Gazette notification regarding note exchange rules has been issued. She requested the Banks to submit the MIS for LBS returns in time. The PM's task force on credit flow to MSME sector has recommended for 20% year on year growth in Micro and Small industries and out of which 60% is to be micro enterprises and 10 % annual growth in number of micro enterprises accounts. Banks to focus on AMTL loans and sub-targets under Agri and MSME is to be achieved. Banks are requested to provide the data regarding sub-sector achievements. She informed that Other topics as per RBI Master Circular on Lead Bank scheme has to be placed in the SLBC meetings.

Mr. V Narayanasamy Hon'ble Chief Minister, Government of Puducherry in his speech congratulated the banks for their day to day improvement in their activities for development of the State. With regard to disbursement and others targets mostly only the major banks are achieving the targets and other banks also are to improve their performance for the benefit of the people. Banks are taking deposits from the customers and they have to lend to priority sector consisting of Agriculture, Industry and service sector. Under Government sponsored schemes and other schemes government is giving subsidy and banks have to provide loans to the farmers. Hon'ble Prime Minister has announced a scheme to double the income of farmers by 2022 and diversification of farming activities play an important role in this regard. New activities among the existing farmers are to be financed. Their income is to be increased. Organic farming is to be encouraged. Small business is to be given focus as economy of Puducherry depends on tourism and the same is increasing day by day. The small and medium industries are to be encouraged and after GST they are not able to compete with large industries. Special focus is to be given by banks to small and medium industries. These industries provide more employment. Increase of NPA in industrial sector is to be curtailed. SHG women are bankable they repay the loans promptly and they have to be supported for their livelihood. Government is encouraging purchase of Milch Animals for increasing milk production as they are procuring 50000 litres of milk from Karnataka. He requested banks to organize loan mela for large scale lending to SHGs, Small enterprises and allied sector under Agriculture. In view of shortage of funds with the Government the students are approaching banks for their educational loan needs. Banks have to consider the applications and provide timely credit to students. Industrialist from other places have also evinced interest in setting-up small industries in Puducherry. CSR fund from banks can help in promotion of various education related activities and the Government is ensuring these

funds are properly utilized for the people's welfare. Resources with Government is limited and they have to depend on CSR funds for various development activities. Housing sector and rural development sector is to be encouraged. He requested banks to provide adequate finance to Agriculture and industry sector also so as to ensure all round development of the State.

Mr. B Veeraraghavan, Deputy General Manager and SLBC Convenor presented the agenda items for discussion

AGENDA: 1 Confirmation of minutes of the SLBC Meeting held on 25.06.2018

The minutes of the SLBC meeting held on 25.06.2018 was confirmed by the forum.

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

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

The forum was informed all formalities have been completed for the transfer of land from Department of Health and Family Welfare Services to Department of Rural Development (DRDA) for allotment of the land for building infrastructure for INDSETI, Puducherry. The MOU would be signed shortly.

(Action – DRDA, INDSETI)

2.2 Revamp of Lead Bank Scheme

The forum was informed of the action taken with regarding the agenda. The formation of sub-committee and the conduct of first meeting of the sub-committee was also informed to the forum. The first meeting of the Sub-Committee was held on 24.08.2018. The discussion of various agenda items were held in the meeting. It was decided to invite all the members of SLBC to the sub-committee meeting and the routine issues which were hitherto placed in the regular SLBC meeting would be placed in the sub-committee meetings and action points if any would be placed in the next SLBC meeting.

3. FINANCIAL LITERACY

The forum was informed of the progress made under Financial literacy in UT of Puducherry. Financial literacy week was also conducted by all the branches in UT of Puducherry from 04.06.2018 to 08.06.2018. Financial literacy posters were displayed in the branches and the flyers were distributed to the customers during the Financial Literacy Week. The Financial Literacy and Credit Counseling Centre (FLCC) is also playing active role in providing financial literacy services to general public. .

4. Training

The convenor informed the forum of the details of the training programmes being conducted by Indian Bank Self Employment Training Institute (INDSETI) and requested all the members to fully utilize the services of FLC and INDSETI. Executive Director requested for presentation of engagement ratio of the trained candidates in the forthcoming meeting.

(Action –FLC, INDSETI & All banks)

5. Pradhan Mantri Awas Yojana (PMAY)

The forum was informed that the concerned department is processing the applications received under the PMAY-Puduvai Plus scheme for EWS/LIG which is being implemented in UTP. Banks were requested to consider the applications as per guidelines. The Banks were also requested not to insist on additional collateral for loans under the PMAY (Urban)- CLSS Scheme and only the house mortgaged against the housing loan availed by the beneficiary should solely be taken as collateral security. Executive Director informed that banks have specially design a product for PMAY scheme and separate code is to be provided so that all eligible loans can be benefited with the subsidy.

AGENDA: 6 – Pradhan Mantri Jan Dhan Yojana (PMJDY), Mobile seeding, Aadhaar seeding & Authentication

The member banks were requested to continue opening of new accounts to new members of the households for additional accounts under PMJDY and simultaneously seed the Aadhaar and Mobile numbers so as to enable the accounts to receive DBT benefits and also help in furtherance of digital payment and transactions in the account. In UT of Puducherry, in addition to identified Central Government Schemes, DBT is also implemented for State Government Schemes especially Old Age Pension. Banks have been requested by the UT Government to ensure payment of the pension amount to the beneficiaries at their doorstep without any difficulty especially to the very old, disabled beneficiaries etc who are not in a position to visit the bank branches to draw their pension. In this regard, banks have been requested to take immediate steps to identify and engage more BCs to their branches in UTP so that pension amount can be paid to these pensioners as requested by the Government of Puducherry. Banks were requested to inform the updated details of the BCs engaged by them and also their future plans for engagement of more BCs. The BCs are providing service at their respective locations/villages. There are no issues relating to connectivity and any problem which is encountered if any is solved immediately with the co-operation of the service providers. With regard to new product with inbuilt credit facility banks have to thoroughly discuss the same before implementing as credit risk is involved.

Direct Benefit Transfer to Family Cards by Department of Civil Supplies

Food subsidy is being transferred to bank accounts of the 1.71 lakh beneficiaries by Civil Supplies department every month and the amount is getting rejected for some households for various reasons. The forum was informed of the issue faced in Food subsidy PFMS where some accounts are not being credited to various reasons. Executive Director requested the concerned PFMS bank and department to send the details so that necessary corrective measures can be taken as the beneficiary would be suffering and the destination bank will also be put to loss.

Promotion of Digital Banking in all area including villages

As per Government of India guidelines, banks are requested to conduct awareness camps in all Service Area villages and urban wards to promote cashless transactions among the public. The focus is to be more on BHIM applications. BHIM-Aadhaar application, Dynamic and Static Bharat QR Code

promotion. All the Government Departments are also been requested to switch over to digital mode of transaction to the maximum possible extent. Many banks have adopted villages under Digital India Scheme. The camps conducted are to be reported to Lead Bank for placing in SLBC along with the particulars of merchant on-boarding with BHIM Aadhaar applications. Government of India has informed a target of 5 crore digital transactions for UT of Puducherry for the year 2018-19 and have also informed that progress would be monitored through dash board in "MeitY". They have requested SLBC to collect the data from the member banks on monthly basis and send the consolidated details to them. In this regard all the banks were requested to provide to Lead Bank the details so as to send the consolidated details to Government of India. Banks are requested to make all out efforts to surpass the targets set for the year 2018-19. Executive Director informed that the data may be available with Government of Indian, Ministry of Electronics and requested SLBC to contact them for details. The convenor informed that in smart city 300 BHIM Aadhaar enrollment are to be made and requested banks to extend their fullest co-operation in this regard.

(Action – All banks)

AGENDA: 7 – Enrollment under 3 Social Security Schemes

The convenor informed of the latest position of enrolment under PMJJBY, PMSBY and APY and were requested to continue their efforts to enroll all the eligible beneficiaries under these 3 social security schemes. With regard to APY various campaigns are being conducted by PFRDA to bring at least 2% of eligible Indian population under APY ambit. Banks in UTP are also actively participating in the campaigns. The forum was informed that SLBC, Puducherry has been awarded as the "Incredible Achiever" as best SLBC under APY by PFRDA

(Action – All banks)

AGENDA: 8. Pradhan Mantri MUDRA Yojana (PMMY) & Stand-up India Scheme

PMMY:

Banks in Union territory of Puducherry have been providing loans for starting self employment enterprises under appropriate scheme of MUDRA. The overall achievement of UT of Puducherry as per MUDRA website under MUDRA as per PMMY website which also includes NBFCs, Microfinance institutions is placed at Rs. 382.86 Crores, of which under Shishu Rs.142.22 Crores to 47993 accounts, under Kishore Rs. 135.58 Crores to 6830 accounts and under Tarun is Rs.105.06 Crores to 1343 accounts.

Start up India / Stand up India Programme (SUIP)

As on 31.08.2018, 124 borrowers have been sanctioned loans under Stand-up India Scheme. It has been informed that the banks have to upload the sanctioned details in the portal and only the performance as available in the Stand-up India Portal will be taken into consideration by Government of India. Executive Director requested all banks to ensure sanction of loans under Stand-up India Scheme.

(Action – All banks)

Agenda 9 - Review of performance of Banks in U.T. of Puducherry

As at the end of June 2018, there are 274 bank branches in UTP covering 43 banking institutions. Per branch population for UTP works out to 4555. The position of deposit and Advances as on June 2018 was placed at Rs.16512.50 Crores and Rs.11933.79 Crores respectively. CD Ratio of UT is placed at 72% and banks were requested to speed up their lending so to improve the CD ratio.

Agenda 10. Performance under Annual Credit Plan 2018-19 – Agriculture, MSME & OPS

The quarterly target for Agriculture is placed at Rs.357.74 Cores and for MSME sector is placed at Rs.173.73 cores and for sectors forming part of OPS is placed at Rs.170.34 crores. The aggregate Credit disbursement for the first 3 months of the year 2018-19 amounts to Rs.662.28 Crores against the target of Rs. 701.81 Crores, registering 94.37% achievement. The Banks in UT of Puducherry continue to give thrust to Agriculture. Banks are requested to lend more so as to achieve the targets under MSME and other priority sector in the coming quarters.

Agriculture

During the period under review banks in UT of Puducherry provided short term loans to 36785 farmers to the tune of Rs.344.33 Crores and the term loans is placed at Rs.15.45 Crores to 944 accounts. Total credit deployment by banks in the UT of Puducherry to the agriculture sector is at Rs.359.78 Crores as against the annual target Rs.357.74 Crores.

Banks are requested to continue to disburse agricultural loan and give thrust for disbursement of investment credit under agriculture and allied sector to achieve the targets for MTL and finance to ACABCs to be explored. All the crop loans given to notified crops in the notified area are to be invariably covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) in view of the premium subsidy provided by Government of Puducherry. The members were informed of the available ways to ensure Doubling of Farmer's Income by 2022 namely Introduction of integrated farming system (IFS) – Alternate sources of income Better soil and water management Training on skill development. viz. production of enriched vermicompost from cattle dung, low-cost soil water conservation technology, integrated farming techniques and repair & maintenance of farm machinery Mechanizing farm – Establishing custom hiring centers in different clusters Small scale processing of farm produce and by-products at the farm level Realization of good price for the produce Precision farming – for enabling techno-green revolution. This would lead to need based application of agri. inputs so as to reduce the cost of production and increase profitability. Thrust of ACABC finance (Agri Clinic and Agri Business Centre) Focus on financing to post harvest technologies, pre cooling and value addition will help in the same.

Performance under Kisan Credit Card Scheme:

During the year upto June 2018, banks have issued 1033 new KCC and extended credit assistance of Rs.14.18 Crores. Banks are requested to provide Rupay KCC to all crop loans

Milch Animal Applications

Animal Husbandry Department, Government of Puducherry has informed that they would be forwarding applications from beneficiaries for mini-dairy units under DEDS Scheme. The banks are requested to consider the applications on merits and dispose the same immediately and also claim subsidy through ensure portal.

Formation of JLG by Fisheries department

A series of meetings have been organized at places where there is more concentration of beneficiaries for the scheme of out-board motor. The applications received from the department have been forwarded to the concerned banks with the request to sanction the same at the earliest.

Banks are requested to utilize the special schemes formulated by NABARD like area development scheme to enhance credit flow to investment credit under agriculture.

Credit Flow to Non-Farm Sector (MSME):

The credit flow to MSME sector is placed at Rs.144.79 Crores. Banks are requested to inform the complete details of loans to Micro, Small and Medium Sectors so as to present the performance also for review. In view of the various schemes in operation viz. Credit Guarantee Fund Trust Scheme, Credit Linked Capital Subsidy scheme and Micro Finance Scheme banks are requested to increase the lending under MSME sector also under MUDRA & Stand-up India Scheme. Executive Director requested all the banks to inform the details as per recommendations of PM task force on MSME.

Housing Finance, Educational Loan and other priority sector

As per the information received from banks the total disbursement made during the year 2018-19 upto June 2018 is Rs.39.42 Crores and the educational loan is Rs.5.47 Crores.

Vidya Lakshmi Portal

Government of India has advised banks to route all education loan applications through Vidya Lakshmi Portal (VLP) only. In this regard all the banks are also requested to conduct awareness campaigns. All the banks were requested to inform the details regarding the same and progress made in processing of applications through Vidya Lakshmi portal. Executive Director requested the Government to take necessary steps to give publicity to VLP in co-ordination with banks and FLC was also requested to play an active role in this regard.

Credit Flow to other sectors under Priority Sector:

Under other priority sector, targets have been assigned to banks for Export Credit, Renewable Energy and Social Infrastructure also. All the banks are requested to classify the advances accordingly and report the same so as to present the details for review.

Disbursement to Minority Community, SC/ST & Women

As per the information received from banks the disbursement to minority communities is placed at Rs.18.76 cores, to SC/ST Rs.13.51 Crores and Rs.37.14 Crores to women beneficiaries.

Agenda 11 - Performance under SHG Credit Linkage and Joint liability groups.

During the year 2018-19 upto June 2018, 825 groups were credit linked to the tune of Rs.17.55 Crores. Banks are requested to inform the details of active SHG SB accounts out of the SHGs who have opened SHG SB accounts before the end of this month so as to arrive at the correct data regarding the availability of SHGs in Puducherry.

E Sakthi portal has been operationalized by NABARD in UT of Puducherry and the details of DRDA promoted groups are presently available. All the banks are requested to inform the details of all SHGs which are having accounts with their branches in UT of Puducherry (including NGO, PUDA groups also) so as to complete the SHG digitalization at the earliest. Representative from NABARD requested all the banks to provide internet connectivity to rural branches also to get the benefits of E Sakthi portal or place the facility in INTRANET of the branches so that they can access the website as done by Indian Bank. Executive Director requested the banks to actively consider the same and complete the task of providing access to E sakthi portal by October 2018. As on date only 2600 groups are on board E Sakthi portal and banks have to send the list for inclusion of all SHGs under E Sakthi.

Joint Liability Groups (JLG) - During the year 2018-19, upto June 2018, banks in UTP have extended credit to 109 JLGs amounting to Rs.129 Lakhs.

Target for Bank linkages of JLG for the year 2018-19 - NABARD has informed that for the year 2018-19 that target for JLG bank linkages have been fixed at 2000 JLGs which is to be achieved through extension of fresh finance to the existing JLGs and through promotion and financing of new JLGs.

Agenda 12 - Performance under Government Sponsored Schemes in UT of Puducherry

Applications are being submitted through online mode under PMEGP by the beneficiaries. Banks are requested to log in online to view the status of the applications and update the sanction details. All the banks are requested to follow the RBI time norms in disposal of applications. Banks are requested to claim subsidy and to send utilization certificates to the line departments then and there. DAY-NRLM and DAY-NULM loans are also eligible for Interest Subvention Benefits. The targets for 2018-19 under PMEGP and DAY-NRLM were informed to the members. The target of Rs. 141.48 lakhs as margin money under PMEGP for the current year has been received and have been allocated bank wise. The targets under MUPSES, DAY-NULM, NRLM are also placed for information of members. All the banks are requested to ensure achievement of the targets.

(Action – Line Departments & banks)

Agenda 13 - Review of Recovery Performance under Government Sponsored Schemes

The forum was informed that the rate of recovery recorded under Priority Sector was 75%. The comparative details of NPA as on the same time last year and current quarter was also informed to the members. All the banks were requested to furnish full and complete DCB and NPA details.

Agenda 14 – Submission of LBR 2 and LBR 3 Returns

The level of submission of LBR 2 and LBR U2 by bank branches in UT of Puducherry for the year 2018-19 as of June 2018 was informed to the forum. Even though the formats were sent well in advance, repeated telephonic reminders, information through various meetings and personal visit to branches was required to reach the above level of submission. Member banks co-operation is very much required in future so as to submit data within 15 days of completion of the quarter. District Co-ordinators and controlling offices are requested to ensure timely submission with all relevant particulars. In addition to digital mode of submission of data through email, On-line submission facility would be introduced shortly. SLBC convener requested the member banks to continue their co-operation in ensuring correct and timely submission of Lead Bank Returns.

Agenda 15 – Success Stories

Success stories of an entrepreneur were presented for information of the forum.

Mr.R.Ezhilarasan S/O Ramasamy aged 47 Years is from Korkadu village of Pondicherry. He had his education up to high school level only. There after due to family circumstances, he was forced to seek job somewhere. He had joined in TVS Company and continued to serve in the same company for past 20 years. Later he developed the idea of becoming an entrepreneur in the same field where he had his experiences. During this juncture he came to know about the scheme PMEGP and applied bank loan of Rs 20 lacs. He has been assisted by Indian Bank, Ariyur by PMEGP loan of Rs 19.00 lacs. With the wide skill knowledge which he had gained through his working experience and with the help of bank assistance, he has developed himself as an entrepreneur. Now he has given employment to 20 persons by way of direct and indirect means and supplying components to TVS group of companies.

The entrepreneur talked briefly about their experience before and after start of self employment venture and the hand holding support provided by Bank, Government Departments and training provided by INDSETI.

The meeting concluded with vote of thanks by Mr. J Balakrishnan, Chief Regional Manger of IOB, Puducherry.

List of participants of the SLBC convened on 17.09.2018

S.No.	Name (Sarvashri)	Designation	Institution
1.	V Narayanasamy	Hon'ble Chief Minister	Government of Puducherry
2.	M K Bhattacharya	Executive Director	Indian Bank
3.	V Candavelou I A S	Secretary (Finance)	Government of Puducherry
4.	Anjana Dube	Dy. Director General	DFS, MOF, Government of India
5.	Padma Ragunathan	Chief General Manager	NABARD, Chennai
6.	D Devaraj	General Manager	Indian Bank, Chennai
7.	J Sujatha	Deputy General Manager	Reserve Bank of India
8.	B Veeraraghavan	DGM, SLBC Convenor	Indian Bank, Puducherry

BANKS/FINANCIAL INSTITUTIONS

S.No.	Name (S/Shree)	Designation	Bank
1.	Deepa S Raj	Director , DEAP	Reserve Bank of India
2.	V Masher	Deputy General Manager	NABARD
3.	J Balakrishnan	Chief Regional Manager	IOB
4.	M Ramasami	Regional Manager	SBI
5.	K Edwin Paul	Assistant General Manager	UCO Bank
6.	Uma Gurumurthy	Assistant General Manager	NABARD
7.	S Thiyagarajan	Assistant General Manager	Reserve Bank of India
8.	Vinayak Navghare	Assistant General Manager	SIDBI
9.	R Rajagopal	Assistant General Manager	Indian Bank
10.	S Gulothungan	Assistant General Manager	Indian Bank
11.	C Sudarsan	Assistant General Manager	Indian Bank
12.	S Chandrasekar	Lead District Manager	Indian Bank
13.	S Mohan Kumar	General Manager	PBGB
14.	N Kannan	Divisional Manager	Canara Bank
15.	S R Tagore	Chief Manager	Bank of Baroda
16.	S K Vasantha Kumar	Chief Manager	Corporation Bank
17.	S Ganesh	Chief Manager	Tamilnad Mercantile Bank
18.	Joyal John	Chief Manager	South Indian Bank
19.	R K Sinha	Chief Manager	Bank of Maharashtra
20.	A S Kanagi	Chief Manager	Bank of India
21.	S Subramaniam	Chief Manager	Vijaya Bank
22.	S Loganathan	Counsellor	FLCC, Puducherry
23.	P Augilane	Director	INDSETI, Puducherry
24.	S Sundaram	Senior Manager	Indian Bank
25.	R Boobalan	Senior Manager	Punjab National Bank
26.	Ajay Kumar Jha	Senior Manager	Dena Bank
27.	N Ganesh Kumar	Senior Manager	Allahabad Bank
28.	Manish Kumar Gupta	Senior Manager	Central Bank of India
29.	N Puhazendhi	Senior Manager	Andhra Bank
30.	K Pavan Kumar	Senior Branch Manager	Syndicate Bank

BANKS/FINANCIAL INSTITUTIONS (contd.)

S.No.	Name (S/Shree)	Designation	Bank
31.	N Cattamoultou	Assistant General manager	PSCB
32.	S Manoharan	Assistant Vice President	Equitas SF Bank
33.	V S Sathish Chand	Assistant Vice President	Yes Bank
34.	Poongulali	Branch Manager	City Union Bank
35.	M R Gopinath	Branch Manager	Punjab & Sind Bank
36.	T K Madhumeena	Branch Manager	ICICI Bank
37.	S K Murugan	Manager	PCCLD Bank
38.	A Premkumar	Manager	State Bank of India
39.	M Yuvaraj	Manager (RD)	Indian Overseas Bank
40.	D Seetharaman	Assistant Branch Manager	Karnataka Bank
41.	B Thiyagu	Distribution Manager	Ujjivan SF Bank
42.	Dayal Sankar K	Deputy Manager	Indusind Bank
43.	J Rajaraonaidu	Assistant Manager	Oriental Bank of Commerce
44.	Joshua Samson	Assistant Manager	Karur Vysya Bank
45.	P Agilan	Assistant Manager	Equitas SF Bank
46.	R Ramanujam	Assistant Manager	Lakshmi Vilas Bank
47.	Sreepavan B	Assistant Manager	Federal Bank

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION
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S.No.	Name (S/Shree)	Designation	Department
1.	R Smitha	Registrar	RCS
2.	K V Raman	Director	Department of Health
3.	P T Rudragoud	Project Director	DRDA
4.	B Ramakichenin @ Balagandhi	Director	Department of Agriculture
5.	C L Anandkumar Selvaraj	Joint Director	Department of Planning & Research
6.	R Rajiv	Joint Director	Department of Animal Husbandry
7.	R Parthasarathy	Deputy Director	Department of Economics & Statistics
8.	S Danassegarane	Deputy Director	Department of Fisheries & FW
9.	Gopalakrishnan	Executive (VI)	KVIC
10.	V Aravinthan	Junior Accounts Officer	DAT
11.	K Sadhasivam	Technical Officer	DIC
12.	C Jayaraj	LI-PMEGP	PKVIB

INSURANCE COMPANIES

S.No.	Name (S/Shree)	Designation	Company
1.	P Thiruppugal	Branch Manager (P&GS)	LIC of India
2.	S Srinivasan	AAO	LIC of India