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|  | 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 |

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| SLBC-UTP/L 05/ 2017-18/3006 | Dated: 12.07.2019 |
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Sub: Minutes of the SLBC meeting held on 21.06.2019

The first State Level Bankers' Committee (SLBC) Meeting of Union Territory of Puducherry for the year 2019-20 was held on 21.06.2019 at Puducherry. Mr. M O H F Shahjahan, Hon'ble Revenue Minister, Puducherry, Mr. Shenoy Viswanath V, Executive Director, Indian Bank, Chennai, Mr. A Anbarasu, I A S, Development Commissioner, Government of Puducherry, Mrs. Padma Jaiswal I A S, Secretary (IT) Government of Puducherry, Mrs. Alice Vaz., I A S , Secretary (Welfare), Shri T Arun I A S., District Collector, Puducherry, Mrs. Padma Ragunathan, Chief General Manager, NABARD, Chennai, Mrs. N Mohana, General Manager, RBI, Chennai, Mr. M Nagarajan, General Manager, RBD, Indian Bank, 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. M Nagarajan, General Manager, Indian Bank in his welcome address informed that performance of Banks during 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. The ACP target has been surpassed and have reached a level of 102.8% and other sub-targets have also been surpassed. With regard to major banking parameters , the outstanding under Priority Sector advances is at 64.54% against the minimum stipulated level of 40%; The Outstanding under Agriculture is at 24.28% which is more than the minimum stipulated level of 18%; The CD Ratio has also increased to at 74% and there is more scope for improvement.

Union Territory of Puducherry is a model state in Financial Inclusion and is also doing well in FI parameters. Banks have to be proactive and ensure popularization of all the Social Security Schemes namely Pradhan Mantri Jeevan Jyothi Bima Yojana (**PMJJBY**), Pradhan Mantri Suraksha Bima Yojana (**PMSBY**) and Atal Pension Yojana (**APY**). Efforts should be taken for coverage of all eligible persons in the UT. The excellent co-ordination of banks and Government officials in UT of Puducherry has also ensured achievement of goals and overall development of the society.

Mr. Shenoy Viswanath V , Executive Director, Indian Bank in his presidential address outlined the global economic development briefly. Japanese economy is having low growth and China is stepping up trade negotiations in all spheres. Fuel inflation is on higher side and the global growth is pegged at 3.3%. With regard to domestic front, the Year on Year Growth of GDP of 2018-19 is at 6.8% which is less than the expected growth and RBI has also made a growth forecast for 2019-20 at 7% in view of monsoon related pre-dictions. The repo rate has been fixed at 5.75%. Reserve Bank of India is taking various steps in respect of

NBFC finance. The limit of collateral free loans has been increased from Rs.1 lakh to Rs.1.6 lakhs. From 01.07.2019 onwards RTGS & NEFT changes has been reduced.

Banks in UT of Puducherry are performing well during the last year and are implementing the schemes of the Government for down trodden. The following are some of the highlights of the performance of the Banks operating in Union Territory of Puducherry during the FY 2018-19.

1. Year on year growth of deposits is at 8.35% and that of advances is 10.64 %.
2. Credit Deposit ratio has improved to 74%.
3. Against RBI stipulated target of minimum 40%, the Priority sector advances was at 64.5% of total advances.
4. Agriculture advances level was at 24.28% against the minimum stipulated target of 18% prescribed by RBI. It is heartening to note that the percentage is maintained over 22% since March 2017.
5. The weaker sections advances stood at 17.04% 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 is at 7.29 % and Lending to minority communities is at 15.73% .

PERFORMANCE UNDER ANNUAL CREDIT PLAN

He observed that banks in the UT achieved segment wise targets under ACP and overall achievement was 102.80% during the fiscal 2018-19. Under Agriculture sector, the achievement was 104.27%, under MSME 101.48% and other priority sector achievement was 101.04%.

FINANCIAL INCLUSION

Indian Bank along with all the Banks operating in the UTP played a vital role in Puducherry in Financial Inclusion front and the same is continuing in the social security schemes where more than 3.36 lakh people have been enrolled in these schemes. Puducherry is also performing well in Mudra loans where 1.77 lakh people have been provided with financial assistance. Recovery under priority sector is at 75%. Co-operation of Government will help in ensuring more beneficiaries are benefited by social security and PMMY schemes and also improve the recovery of loans. He expressed belief that the same co-operation would continue in the years to come and all members will be making extra efforts to help the SLBC/Puducherry in achieving the expectation of the Government and other regulatory bodies in implementing all development related schemes.

Mr. A Anbarasu I A S, Development Commissioner, Government of Puducherry in his speech highlighted that Puducherry has been role model for many States of India. Puducherry is one among top five states in Primary and Secondary level education. Pass percentage in 12th Standard is increasing year after year. Due to which the UG seats have been increased and the total seats are at 6250. There is 7% increase in pass percentage of Government schools in respect of 12 and 8% in respect of 11th Standard. The Government is concentrating on education and in bringing good citizens to the future. Education and Health are the priority areas of the Government. Puducherry is the State where 100 institutional delivery is taking place. Agriculture department is having various schemes for the farmers which would help in doubling the farmers income by 2022. Various new proposals are expected to come in the industry sector which were

discussed in the Investors meet held in the month of January. Tourism department is developing various projects. Banks have responsibility to implement various Government Sponsored Schemes. If the implementing departments and banks work in unison in proper identification of projects and beneficiaries then capital formation and repayment would also be assured. Both the officials should work as a team. Everyone should develop service attitude in implementing schemes for poor people especially Government Sponsored schemes. He requested co-operation of all the members in successful implementation of all the schemes for betterment of society.

Mrs N Mohana, General Manager, Reserve Bank of India in her address applauding the banks for achievement of various parameters informed that uncovered segments are also to be covered. RBI is playing a multifaceted role as it ensures control of inflation, health of banks, financial inclusion and consumer protection. In the recent Monetary Policy review the repo rate has been reduced. RBI focuses on all aspects of economy and she requested banks to pass on the interest rate reduction to all segments. Interest subvention is to be extended to MSME sector also. RBI has waived RTGS and NEFT charges to encourage digital banking. Banks have to utilize the same and pass on the benefits. Banks are finding it difficult to lend to correct beneficiary. Hence Government Officials also to help the banks in identification of correct and creditable beneficiary so as to enable proper lending. This year's financial literacy week focused on credit need of Farmers and digital transactions. The borrowers have to be informed of the importance of proper utilization of loans and repayment. As repayment will help in further lending. Data submission is another important area. The submission of data should be authentic and timely as it gives inputs for policy decisions. She requested all the members banks to ensure the same.

Mrs Padma Raghunathan, Chief General Manager, NABARD in her address congratulated all the banks on achievement of the targets especially under Agriculture and weaker section. Puducherry is in forefront of all States in the sphere of financial inclusion. Under Agriculture the term lending is to improve as it increases capital formation. Fisheries and Animal Husbandry are to be covered under KCC. Area development plan of NABARD can be utilized for achievement of term loan component of agriculture in allied sector. E-Sakthi portal is to be fully utilized and NABARD is supporting PBGB for digitizing records of SHGs under E-sakthi portal. Ensure portal for DEDS subsidy is fully operational and UT of Puducherry has been allocated Rs.30 lakhs for this year which is available on first come first served basis. Banks lending to dairy development activities can utilize the same. The PLP exercise for the year 2020-21 has been started and she requested Government departments and banks to provide inputs for preparation of the same. Target has been given for JLG promotion and NABARD is also supporting banks for conducting Financial Literacy programmes which can be utilized for improvement of enrollment under social security schemes. NABARD is also providing assistance to INDSETI for skill development programmes.

Mrs. Alice Vaz I A S, Secretary (Welfare), Government of Puducherry in her address informed that banks have key role to play in DBT to beneficiaries of various schemes. Under National Food Security scheme DBT is being sent to banks for the beneficiaries and recently the issue of transaction failures due to CBS related issue is increasing and the same has been critically commented by Government of India. She requested banks to sort out the issue and ensure all the beneficiaries are benefited of the DBT. Banks to update the Aadhaar data in the NPCI portal. She informed that the error file will be shared with the banks

and requested banks to act fast in rectification of the same. The same issue is also there in OAP payments also. She requested the whole hearted co-operation of all the banks in ensuring credit of DBT benefits to the bank accounts as per time line.

Mrs. Padma Jaiswal I A S, Secretary (IT), Government of Puducherry in her address informed that the CD ratio is always more then 70%. There is no drastic increase of deposits. Best way to improve deposits and lending is through digital banking as it involves both forward and backward integration various targets can be achieved. Awareness programme is to be conducted especially among women and old age persons on advantages of digital transactions. Fine techs are using advanced technology in mobilizing deposits, improving business and increasing profitability. Customer service plays a larger role in achievement of targets. Grama bank should also offer all kinds of digital products. Government is planning to increase the Common service centre network to provide last mile services and all schemes would be implemented through these CSCs. Banks can also help in this regard. Training programs for youth to improve their knowledge and confidence level in digital economy is also planned. Banks to design products to meet the day to day requirements. Banks can finance more projects for water conservation to prevent water scarcity in future.

Mr. T Arun I A S District Collector, Puducherry in his address informed that the focus of the Government is in the social security schemes and he would be participating in the review meetings being conducted in block and district level so that first hand information on the issues can be had and solutions found out. He requested proactive participation of all members in the deliberations at all level.

Mr. M O H F Shahjahan Hon'ble Revenue Minister, Government of Puducherry in his speech informed that role of banks in economic growth is very important. Banks have to provide counseling and consultancy services also. They should understand the business of the customers and provide specific products for specific customers by which they will also be benefited. This will help in recovery of loans also. Banks should have attitudinal change. The GDP of UT of Puducherry is at 11% which is very healthy. The literacy rate is 87.6%. The unemployment ratio in Puducherry is 10% whereas in all India ratio is 6.1%. Government cannot provide employment to all. UT Government is encouraging setting up of Micro, Small and Medium industries. Government is not interested in setting up big industries. These MSME units can be started at village level and industrialization can start in small scale at village level. This will encourage employment of more people in villages and develop the villages. Marketing and distribution of products produced by village artisans and handicraft is an import aspect that is to be taken care off. SHGs have been formed funds are provided to them. In addition to funding they have to be encouraged to take up some income generation activities. Banks to provide consultancy services in this regard to encourage micro enterprises of SHGs. UT Government if concentrating on village tourism. The infrastructure of villages are being developed without compromising the village atmosphere, culture etc. This will attract more tourist to villages which will help in development of villages. Puducherry should emerge as a skill centre. More community colleges are coming up with different skill related courses. To help young persons to develop new ideas innovation café has been established in Puducherry. Talent of youth is converted into business model. Reserch and development should be part of education. Banks should give loans to village entrepruneurs and also to skill development initiatives. Engineering graduates are to be given soft skills to

make them employable. Job fair was conducted last year in which several multinational companies participated. Out of the 7000 students who attended the job fair more than 4000 got placement. Traditional jobs of villages to be identified and promoted, The unemployment rate of 10% is on higher side and all should work to reduce the same. Banks should liberally lend to viable projects for self employment and also handhold the entrepreneur in skill development, marketing and development so as to ensure proper repayment and development of the society. Banks should also play the role of consultants for various projects to make them sustainable.

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 15.02.2019

The minutes of the SLBC meeting held on 15.02.2019 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 discussion of details of MOU is in final stages and MOU would be signed shortly. Development Commissioner informed that he would follow-up the same for doing the needful at the earliest.

(Action – DRDA, INDSETI)

2.2 Revamp of Lead Bank Scheme

The forum was informed of the action taken with regarding the agenda. The fourth meeting of the sub-committee was convened on 27.05.2019 with all the members of the SLBC and various issues pertaining to SLBC UT of Puducherry were discussed. The important points of discussion were presented to the forum..

Agenda 3: New Issues

The forum was informed of the communication from NABARD regarding continuation of DEDS scheme for the financial year 2019-20 and requested to banks to claim subsidy through ensure portal.

Agenda 4 - Review of performance of Banks in U.T. of Puducherry

As at the end of March 2019, there are 276 bank branches in UTP covering 43 banking institutions. Per branch population for UTP works out to 4522. The year on year growth under Deposit is 8.35% and advance is at 10.64%. The position of deposit and Advances as on March 2019 was placed at Rs.17267.47 Crores and Rs.12712.59 Crores respectively. CD Ratio of UT has improved to 74%.

Agenda 5. Performance under Annual Credit Plan 2018-19 – Agriculture, MSME & OPS

Deputy General Manager informed that target under Annual Credit Plan for the year 2018-19 was Rs.2803.79 Crores and banks have achieved Rs.2882.20 crores amounting to 102.80%. Sector-wise targets were also achieved The Banks in UT of Puducherry continue to give thrust to Agriculture.

Agriculture - During the period under review banks in UT of Puducherry provided Rs.1493.07 crores as loans to agriculture and short term loans were Rs.1358.86 cores to 131386 accounts and term loans have improved to Rs.134.21 crores and there is more scope for improvement and also achievement of all sub-sector targets. 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 requested to utilize the available schemes for term lending to ensure Doubling of Farmer's Income by 2022.

Performance under Kisan Credit Card Scheme - During the year upto March 2019, banks have issued 7581 new KCC and extended credit assistance of Rs.83.99 Crores. Banks are requested to provide Rupay KCC to all crop loans. Banks to ensure lending under correct product code so that performance would be reflected under RUPAY KCC.

Milch Animal Applications – Banks have given sanction to 738 applications out of the 2874 milch animals in Ariyankuppam block. They were requested disburse the loans and claim subsidy through ensure portal.

Banks are requested to utilize the special schemes formulated by NABARD including area development scheme to enhance credit flow to investment credit under agriculture and to ensure doubling of farmers income by 2022.

Agriculture advance should be mostly to Crop loans and term loans and banks should ensure the same. In slack season agri. diversification to be done to promote floriculture, horticulture etc. The target and achievement in sub-sector are to be thoroughly discussed in sub-committee. Animal Husbandry and fisheries can also be included under KCC

Credit Flow to Non-Farm Sector (MSME) - The credit flow to MSME sector is placed at Rs.705.18 Crores. Banks are requested to take note of the recommendations of PM's Task force on MSME and achieve the targets and also inform the complete details of loans to Micro, Small and Medium Sectors.

Housing Finance, Educational Loan and other priority sector - The forum was informed that as per the information received from banks the total disbursement made to housing sector during the year 2018-19 was Rs.161.77 Crores and the educational loan is Rs.38.06 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.

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 - The convenor informed that as per the information received from banks the disbursement to minority communities is placed at Rs.119.96 cores, to SC/ST Rs.87.43 Crores and Rs.218.49 Crores to women beneficiaries.

Development commissioner informed that Handicraft and village industries of Puducherry can be marketed under unique brand name. The sand import issue has been sorted out and housing sector will not have any problem. The NPA data under all the sector are to be provided by the banks.

AGENDA: 6. 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. 1222.59 Crores. UT of Puducherry has achieved the NO.1 position among all UTs in Mudra lending.

Stand up India Programme (SUIP) - As on 31.03.2019, 138 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. Development Commissioner informed that District collector and other agencies of Government would help in identification of beneficiaries under SUIP scheme.

(Action – All banks)

Agenda 7 - Pradhan Mantri Awas Yojana (PMAY)

The forum was informed that Under PMAY urban so far 40 beneficiaries have been provided with loan of Rs.58.50 crores by Indian bank and under PMAY (Rural) Scheme being implemented in rural area in Karayamputhur with PLF co-operation and JLG mode 10 applications have been sanctioned. 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.

Agenda 8 - 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. For the year 2018-19 as against the target of margin money utilisation of Rs.141.48 lakhs under PMEGP, banks have sanctioned 66 applications involving Margin Money of 115.14Lakhs. The list of pending applications bank wise received from KVIC has been sent to the banks for information and necessary action. Under NULM & Mudra more than 6200 applications have been sent to banks and in-principle sanctions were given to 789 applications Bank-wise pending details are to be discussed in BLBC and Sub-committee meetings. Under MUPSES scheme 168 applications to the tune of Rs.158.95 lakhs have been sanctioned by banks. General Manager, RBI requested banks to inform the deficiencies if any in the applications under various schemes to concerned department so as to ensure timely sanction of applications.

Development commissioner informed that District collector can work in co-ordination with line departments for ensuring systemic changes in collection and processing of applications at all levels. District collector can be nodal officer for this. Applications should not be kept pending for long time and if not viable returned with reasons at the earliest so that rectification can be carried out.

(Action – Line Departments & banks)

Agenda 9 - Performance under SHG Credit Linkage and Joint liability groups.

During the year 2018-19, 2407 groups were credit linked to the tune of Rs.73.92 Crores. 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.

Joint Liability Groups (JLG) - During the year 2018-19, banks in UTP have extended credit to 2096 JLGs amounting to Rs.2890 Lakhs. Banks were informed of the target for the current year under JLG financing of 2000 groups.

Agenda 10 - 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 11 - Financial Literacy

The forum was informed of the progress made under Financial literacy in UT of Puducherry. The details of the programmes conducted during the quarter was also informed to the members and they were requested to fully utilize the services of the consellor for furthering the financial literacy efforts of the banks. General Manager, RBI requested all the rural branches to conduct atleast one FLC per month in their villages/branch. Development Commissioner requested banks to involve higher educational institutions in Financial Literacy. Financial Literacy clubs can be formed in colleges and schools. Executive Director informed that this will help in promotion of digital banking. General Manager RBI requested banks to ensure inclusion of precautions to be taken in digital mode of transaction in the financial literacy programmes.

Agenda 12 - Training

The convenor informed the forum of the details of the training programmes conducted by Indian Bank Self Employment Training Institute (INDSETI) and number of persons trained during the first nine months of the programme year. The members were also informed of the upcoming training programmes to be conducted by INDSETI and requested all the members to fully utilize their services.

(Action –FLC, INDSETI & All banks)

AGENDA: 13– Financial Inclusion

Pradhan Mantri Jan Dhan Yojana (PMJDY), Mobile seeding & Aadhaar seeding - 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. Banks to ensure presence of BCs at BC points for 4 hours and also monitor their performance.

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. Banks are requested to canvas 100 merchants for BHIM Aadhaar applications in smart cities and inform the progress made to Lead Bank.

(Action – All banks)

AGENDA: 14 – 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.

(Action – All banks)

Agenda 15 – 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 March 2019 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. All banks are requested to advise their Branch Managers to attend BLBC meetings without fail. In the Sub-committee it is proposed to put a slide on chronic defaulters to meeting and submission of data. The guidelines of RBI regarding the same was also informed to the members.

Agenda 16. Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements.

As per the available information the digitalization of land records has also been taken up in Puducherry as per National Land Records Modernisation Project. Under the "NILAMAGAL" portal if the patta or survey number along with Region, taluk, village and land type are provided the details for the owner as per the last updated record is displayed along with extent and type of land. Puduvai Sevai (Puduvai E services) is also implemented through Common Services Centre on chargeable basis where some services viz. settlement, patta and field measurement book extracts can be obtained. Banks were requested to utilize the same as per their requirements.

Agenda 17. Discussion on Market Intelligence Issues e.g.

- a. Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public
- b. Banking Related Cyber Frauds, phishing, etc.
- c. Instances of usurious activities by lending entities in the area, cases of over indebtedness
- d. Credit related frauds by borrower groups, etc.

With regard to the above agenda SLBC has not received any information regarding the same and we are in touch with the concerned department for the same. The details if any received will be placed for information of the members. Banks were requested to be vigilant and also educate their customers on day to day development in this regard through the financial literacy programme being conducted by the banks.

Agenda 18 – Success Stories

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

Mr. R Sathish, educated upto M.Sc., M.Phil. He was in teaching profession for past 20 years. Then has planned to start his own business. Through his relatives living abroad he had chosen the field of manufacturing of areca nut plates, cups which has got wide marketing opportunities abroad. He came to know about the scheme PMEGP through website and applied through the scheme. He had been assisted by Indian Bank, Reddiarpalayam branch for the project.

Ms. Narmatha, Mr. Sillambarasan, and Mr. Thiagarajan -These three young growing entrepreneurs joined Indian Bank Self Employment Training Institute and attended skill training on photography and Videography. After successful completion of the training, they have all established their own business enterprises. They have not only become successful entrepreneurs on their own efforts but also giving employment to one to two youngsters. They are assisted by Indian Bank branches

The entrepreneurs 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. R Rajagopal, Deputy Zonal Manager, Indian Bank, Puducherry.

List of participants of the SLBC convened on 21.06.2019

| S.No. | Name (Sarvashri) | Designation | Institution |
|-------|---------------------|-------------------------------|--------------------------|
| 1. | M O H F Shahjahan | Hon'ble Revenue Minister | Puducherry |
| 2. | Shenoy Viswanath V | Executive Director | Indian Bank |
| 3. | A Anbarasu I A S | Development Commissioner | Government of Puducherry |
| 4. | Alice Vaz I A S | Secretary (Welfare) | Government of Puducherry |
| 5. | Padma Jaiswal I A S | Secretary (IT) | Government of Puducherry |
| 6. | T Arun I A S | District Collector-Puducherry | Government of Puducherry |
| 7. | Padma Raghunathan | Chief General Manager | NABARD, Chennai |
| 8. | N Mohana | General Manager | Reserve Bank of India |
| 9. | M Nagarajan | General Manager | Indian Bank, Chennai |
| 10. | B Veeraraghavan | DGM, SLBC Convenor | Indian Bank, Puducherry |

BANKS/FINANCIAL INSTITUTIONS

| S.No. | Name (S/Shree) | Designation | Bank |
|-------|---------------------|---------------------------|---------------------------|
| 1. | J Margeret Laetitia | Chairperson | PBGB |
| 2. | B Nageshwar Rao | Deputy General Manager | NABARD |
| 3. | R Balaji | Regional Manager | SBI |
| 4. | Uma Gurumurthy | Assistant General Manager | NABARD |
| 5. | K Dhamodhiran | Assistant General Manager | Reserve Bank of India |
| 6. | Vinayak Navghare | Assistant General Manager | SIDBI |
| 7. | K S Rajesh | Regional Head | Canara Bank |
| 8. | R Rajagopal | Assistant General Manager | Indian Bank |
| 9. | S Gulothungan | Assistant General Manager | Indian Bank |
| 10. | C Sudarsan | Assistant General Manager | Indian Bank |
| 11. | S Chandrasekar | Assistant General Manager | Indian Bank |
| 12. | R Pougaldy | Assistant General Manager | PSCB |
| 13. | P Murugesan | Assistant General Manager | IOB |
| 14. | A Udaykumar | Lead District Manager | Indian Bank |
| 15. | N Kannan | Divisional Manager | Canara Bank |
| 16. | R Mohan Rao | Chief Manager | Bank of Baroda |
| 17. | S K Vasantha Kumar | Chief Manager | Corporation Bank |
| 18. | Joyal John | Chief Manager | South Indian Bank |
| 19. | R K Sinha | Chief Manager | Bank of Maharashtra |
| 20. | C Maharana | Chief Manager | Union Bank of India |
| 21. | S Ganesh | Chief Manager | Tamil Nad Mercantile Bank |
| 22. | A S Kanagi | Chief Manager | Bank of India |
| 23. | K Rajendiran | Chief Manager | UCO Bank |
| 24. | V Sekar | Chief Manager | Catholic Syrian Bank |
| 25. | S Loganathan | Counsellor | FLCC, Puducherry |
| 26. | P Augilane | Director | INDSETI, Puducherry |
| 27. | S Sundaram | Senior Manager | Indian Bank |
| 28. | R Boobalan | Senior Manager | Punjab National Bank |
| 29. | Manish Kumar Gupta | Senior Manager | Central Bank of India |
| 30. | N Prabakaran | Relationship Manager | State Bank of India |
| 31. | S Yuvaraj | Operation Manager | Indusind Bank |
| 32. | Baranitharan | Manager | Bandhan Bank |
| 33. | Sarath.B.V | Area operation manager | India post payments bank |
| 34. | Duraisamy.A | Branch manager | HDFC bank |

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| BANKS/FINANCIAL INSTITUTIONS (contd.) |
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| S.No. | Name (S/Shree) | Designation | Bank |
|-------|-------------------|-------------------|----------------------|
| 35. | Divakhar.S | Branch head | Suryoday bank |
| 36. | Pradeep mahadev.b | Manager | Federal bank |
| 37. | Mohan.D | Deputy manager | City union bank |
| 38. | Ashlesh B | Officer | Karnataka bank |
| 39. | N Ravi | Manager | Allahabad Bank |
| 40. | Sachin Kapoor | Assistant manager | IDBI bank |
| 41. | M R Gopinath | Branch Manager | Punjab & Sind Bank |
| 42. | S K Murugan | Manager | PCCLD Bank |
| 43. | A Premkumar | Manager | State Bank of India |
| 44. | M Yuvaraj | Manager (RD) | Indian Overseas Bank |
| 45. | S Mahalakshmi | Assistant Manager | Andhra Bank |
| 46. | Surya Teja | Assistant Manager | Syndicate Bank |
| 47. | Josephine Mary | Teller | Yes bank |
| 48. | Elumalai.R | Branch Manager | Equitas bank |
| 49. | Nawaz ali baiq | Branch Manager | Jana bank |
| 50. | I A Premkumar | Area Manager | Ujjivan Bank |
| 51. | Venkatesan J | AM | Karur Vysya VBak |
| 52. | B Raman | Branch Head | LVB |

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| GOVERNMENT DEPARTMENTS/BOARD/CORPORATION |
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| S.No. | Name (S/Shree) | Designation | Department |
|-------|-------------------------|----------------------|--------------------------------------|
| 1. | Ramakichenin@balagandhi | Director | Department of Agriculture |
| 2. | P Saravanan | Director | Department of Labour |
| 3. | R Rajendiran | Joint Director | Department of Animal Husbandry |
| 4. | C R Anandkumar selvaraj | Joint Director | Department of Planning & Research |
| 5. | N Nagalingame Periane | Deputy Director | Department of Adidravidar Welfare |
| 6. | R Asokan | Deputy Director | Department of Planning & Research |
| 7. | Padmavathy | Deputy Director | RCS |
| 8. | S Pacquirisamy | Deputy Director | Department of Economics & Statistics |
| 9. | S Danassegarane | Deputy Director | Department of Fisheries |
| 10. | P Lakshmanan | SAP &SPM | PSRLM/DRDA |
| 11. | T Kandasamy | J A O | DAT |
| 12. | K Ramachandiran | Superintendant | Dept of civil supplies |
| 13. | Muthukumaran.P | Assistant | Dept of civil supplies |
| 14. | S Asokan | Project Officer (HQ) | PUDA |
| 15. | Rakesh | APO | PUDA |
| 16. | K Jayaraman | Development Officer | PKVIB |
| 17. | P Aranganadin | Dy F Manager | DIC |
| 18. | S Senthil Kumar | Technical Officer | DIC |
| 19. | K Balamurugan | Welfare Officer | DWCD |
| 20. | T Gnanaand | UDC | SWD |

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| INSURANCE COMPANIES |
|----------------------------|

| S.No. | Name (S/Shree) | Designation | Company |
|-------|----------------|---------------------|--------------------|
| 1. | Tiruppugal.P | Branch Manager P&GS | LIC OF INDIA |
| 2. | Selvanathan.R | Manager | National insurance |