	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: 13.09.2019

Sub: Minutes of the SLBC meeting held on 22.08.2019

The second State Level Bankers' Committee (SLBC) Meeting of Union Territory of Puducherry for the year 2019-20 was held on 22.08.2019 at Puducherry. Mr. R Kamalakannan, Hon'ble Agriculture Minister, Puducherry, Mrs. Padmaja Chunduru, MD &CEO, Indian Bank, Chennai, Mr. A Anbarasu, I A S, Development Commissioner, Government of Puducherry, Mr. Suman Ray, Chief General Manager, RBI, Chennai, Mr. Baiju N Kurup, General Manager, NABARD, 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 banks have performed well in many key banking parameters during the review period. The outstanding under Priority Sector advances is at 64.65% against the minimum stipulated level of 40%; The Outstanding under Agriculture is at 24.32% which is more than the minimum stipulated level of 18% Deposits and Advances are growing steadily. With the result the CD Ratio is maintained at 74% as of June 2019. he expressed confidence that the CD ratio will improve further in the current fiscal. Banks have achieved 93% of first quarter disbursement target under Annual Credit Plan. The achievement under agriculture is 98%, MSME 83% and OPS 93%. He hoped that shortfall will be made in the current quarter itself.

Besides above, every one of us is vested with a greater role in improving Digital transactions replacing conventional paper transactions. Government of India is taking many steps towards this direction. To facilitate this, we should ensure that accounts both existing and old accounts are seeded with Aadhaar and Mobile numbers. He requested the banks to be proactive and complete this task at the earliest and make UT of Puducherry 100% AADHAAR and Mobile Numbers seeded State in the Country. He also requested member bankers to popularise Social Security Schemes namely Pradhan Mantri Jeevan Jothi 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 SLBC/Puducherry has been very proactive and performing to the expectations because of the excellent coordination between Bankers and Government Executives / officials. He requested one and all to extend fullest cooperation support so that all developmental schemes of Central and State Governments are implemented in the UTP successfully.

Mrs. Padmaja Chunduru, Managing Director and Chief Executive Officer, Indian Bank in her presidential address outlined the economic scenario briefly.

Recent Developments in Global Economic Outlook:

Global growth remains subdued. Further increase in tariffs by United States on certain Chinese imports and China retaliating by raising tariffs on a subset of US imports affecting global trade.

Investment and demand for consumer durables have been subdued across advanced and emerging market economies as firms and households continue to hold back on long-term spending.

Global growth is projected at 3.2 percent for 2019, improving to 3.5 percent in 2020 (0.1 percentage point lower for both years than in the April 2019 WEO forecast).

Domestic Economy:

India's economy is set to grow at 7.0 percent in 2019, picking up to 7.2 percent in 2020. The downward revision of 0.3 percentage point for both years reflects a weaker-than expected outlook for domestic demand.

CPI inflation decreased to 3.15% (y-o-y) in July 2019 as against a y-o-y increase of 3.18% in June 2019. CPI inflation is expected to move up as food inflation, which has remained unusually low, has started moving up, not only on account of a low base but also on sequential basis and expected softer monetary stance.

The second half of fiscal is expected to see some improvement, possibly with the expected decline in interest rates, some pick-up in rural demand led by normal monsoon and the government's minimum income support scheme (PM-Kisan)

Developments in the Banking Sector:

a. **Payments & Settlement systems:**

   RBI has proposed to make available the NEFT system 24 x 7 basis from December 2019 which is expected to revolutionize the retail payment system.

b. **Reduction in risk weight for consumer credit (except credit card receivables):**

   Risk weight for consumer credit (including personal loans) but excluding credit card receivables has been reduced to 100% from 125%.

c. **Measures to enhance credit flow to NBFC sector:**

   (i) Harmonization of single counterparty exposure limit for banks' exposure to single NBFCs with general single counterparty exposure limit:

   Under the revised guidelines on large exposure framework (LEF) that came into effect from April 1, 2019, a bank's exposure to a single NBFC is restricted to 15 per cent of its Tier I capital, while for entities in the other sectors the exposure limit is, 20 percent of Tier I capital of the bank, which can be extended to 25 per cent by banks' Boards under exceptional circumstances.

Credit to the Priority Sector – Permitting banks to on-lend through NBFCs

With a view to further increasing the credit flow to certain priority sectors which contribute significantly to the economic growth in terms of export and employment, and recognizing the role played by NBFCs in providing credit to these sectors, it has been decided to allow, subject to certain conditions, bank lending to registered NBFCs (other than MFIs) for on-lending to Agriculture (investment credit) up to ₹10.0 lakhs; Micro and Small Enterprises up to ₹20.0 lakh and housing up to ₹20.0 lakh per borrower (up from ₹10.0 lakh at present) to be classified as priority sector lending.

Creation of a Central Payments Fraud Information Registry:

With the digital payment ecosystem making substantial progress in terms of growth of payment infrastructure as well as volume and value of digital payment transactions, fraud risk monitoring and management by the stakeholders have assumed importance.

- In order to carry forward the efforts on Fraud Monitoring and to ensure quick and systemic responses, RBI has proposed to facilitate the creation of a Central Payment Fraud Registry that will track the frauds.
- Payment system participants will be provided access to this registry for near-real time fraud monitoring. The aggregated fraud data will be published to educate customers on emerging risks.

Performance of banks in our UT.

She observed that the Bankers and the Government agencies operating in the Union Territory of Puducherry have always been vibrant and enthusiastic ever willing to walk that extra mile to reach their set goals. The unstinted co-operation and support offered by all the stakeholders have yielded good results in the implementation of all developmental programmes and schemes in the UTP. The performance of Banks during Quarter 1 of the fiscal year 2019-20 is available for review in this meeting. The Banks have performed well in many key banking parameters during the review period. To cite a few;

- The Credit Deposit ratio is maintained at 74% as of June 2019
- Priority sector advances continue to be at about 65% of total advances against the minimum stipulated target of 40% mandated by RBI
- Percentage of Agriculture advances reached a level of about 24% against the minimum stipulated target of 18% mandated by RBI.I am happy to inform that this is all time high during the past five years
- In respect of weaker sections, the achievement is 17% against the target of 10% which again is all time high
- Advances to SC/ST under Priority sector lending has grown up to 7.39% June 2019
- Under Advances to Minority communities, the achievement is 15.60% as on June 2019

At the end of Q1, Deposits have witnessed a growth of 3.53% and advances 3.96%. Though both deposits and advances have shown positive signs, there is more scope for lending in the UT of Puducherry. She requested all the Banks to take advantage of the situation and ensure good growth in deposit and advances in the days ahead. Increasing advances will take care of C D ratio as well.

PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP)

- The overall Achievement under ACP for June 2019 is slightly lower at 93%. She expressed full confidence that the shortfall will be made good in the current quarter and the set target will be surpassed.
- Though the performance of the Banks under extending credit to SC/ST, Minority and Below poverty Line people is encouraging, there is still scope for doing good work in this front. She requested all Bankers in the UTP to extend credit to the needy and neglected people of the society so that they may set up small gainful enterprises which will help in improving their income level.

FINANCIAL INCLUSION

- PMJDY is one of the many flagship programmes of the Government of India. The UTP has always excelled in implementing Financial Literacy initiatives of the Government and schemes
- The three Social Security Schemes viz. PMJJBY, PMSBY and APY are people oriented and designed for extending security by way of insurance for the millions of unorganized sector people who toil day in and day in meeting both ends meet. The risks involved in the profession of these people are many fold and in this context alone the three schemes stand out from the rest
- In view of the risks faced by these people every day it becomes important for us to educate and enlighten the people on the benefits of the schemes and help them get enrolled in the schemes. She hope that as very responsible Bankers you will all help in popularizing these schemes among the unorganized sector of the society

The team of Bankers and Government agencies of the UTP has always been vibrant and performing and delivering results. She expressed belief that the good team work done will be continued and new heights reached as has been proven by the team of UTP in the past

Mr. A Anbarasu I A S, Development Commissioner, Government of Puducherry in his speech highlighted the Economic scenario of Puducherry. The GDP growth is at 11% whereas the county's GDP growth is at 6.8%. During August 2019 In the manufacturing sector the capacity utilization is placed at 70% and GDP growth has decreased to 5.8%. The rupee value reduced by 3%, car sales by 20%, two wheeler sales by 12%, Tractor and commercial vehicles sales also decreased by 10%. This is having impact in FMCG sector also. All this indicates that stakeholders have to take more efforts to increase the economic growth. The Government Expenditure is to be monitored. Private investment and consumption should increase. Export also is to be increased. The private and export sector are very important and their growth is very critical. All should collectively deliver and rise-up to the occasion to improve the economic scenario. Weekend tourism is very important to UTP and private sector plays a crucial role to cater to needs of tourists. The counseling or facilitation centre is to be activated to guide new entrepreneurs. PONLAIT is in need of 1,50,000 litres of milk but the availability if only 50,000 so DEDS is to be actively implemented for increasing the milk production of UTP. Subsidy schemes in fisheries sector is to be implemented. Puducherry is the first district in the country to reach Financial Inclusion. Which is to be continues in other sectors also. All concerned have to work in unison to make Puducherry a model district in the country.

Mr Suman Ray, Chief General Manager, Reserve Bank of India in his address requested the banks to sustain the good performance in future. He outlined the monetary policy review by RBI wherein the repo rate has been reduced by 0.35 basis points. The medium term inflation is at 4%. RBI has made certain changes in priority sector lending. The guidelines given in Lead Bank Scheme are to be adhered by banks. Working capital requirements of animal husbandry and fisheries sector can be provided through KCC. With regard to Jewel Loan the quantum of loan is not decided by scale of finance. Banks can provide credit to NBFC for on lending and the same would be classified under priority sector, NBFCs play a very important role for growth and credit finance. Rural consumer lending to be focused. With regard to FLC each rural branch is to conduct one FLC programme per month. With regard to MSME sector a high level committee has been constituted to study and formulate policies. Expanding and deepening of digital payments is to be done and on district in each state is to be made 100% digital in one year time with participating of all the stakeholders including SKLBC. Consumer confidence and trust is more important for any new introduction. Raising awareness level of people through consumer education. Banks to take more initiative for this. RBI has introduced a complaint management system to facilitate lodging of complaints and grievance redressal. Now customers are utilizing the CMS and volume of complaints have doubled. Banks have to play an active role in redressal of the complaints.

Mr Baiju N Kurup, General Manager, NABARD in his address congratulated all the banks on achievement of the various parameters. Achievement under ACP is also good. DEDS scheme is an important scheme where various developments have taken place. Online portal has been introduced for claiming of subsidy and banks have to upload the utilization certificate in the portal. Other components of DEDS like milking machine, private vet clinics dairy marketing etc are to be promoted by banks. The scheme also includes effective animal waste management. National Bamboo Mission has been restricted in the year 2018 and banks can consider loan under this scheme. Focus is to be one increasing AMTL under area development scheme. Rupay KCC is to be provided to all crop loan beneficiaries. Increase knowledge base of farmers on capacity building. Platforms to be utilized like FLC etc to increase the knowledge base. Rural Financial Institutions, Co-operative banks is to be strengthened. The work related to Potential Linked plan for the year 2020-21 would be completed by next month. Scale of Finance is to be approved by SLTC. and circulated to banks through SLBC More focus is to be given to SHG lending for credit growth and banks have been given hands on e sakthi training programme. The target under JLG is 2000 for UT of Puducherry and achievement during the first quarter is only 200. Financial literacy in UTP is strong and every family has atlest one banks account. Financial digital literacy is to be promoted and safeguards to be ensured in financial digital transactions is to be fully provided to all the people. Main focus is to be on financial literacy of the farmers as the same was the theme of RBI financial literacy week for this year. Co-ordination with local government in promoting village level literacy is important and bank branch level co-ordination is important. KCC saturation is to be done at the earliest. More details regarding Financial Literacy is to be added in the agenda for ensuring skill development NAB skill portal has been launched by NABARD to provide various inputs. Banks to focus on improving capital formation is farm sector by providing more loans to allied activities. NABARD is providing funds to the state government from Agri Marketing and infrastructure fund, micro irrigation fund and animal husbandry infra fund for various specific schemes. Zero waste natural farming is to be promoted. 10000 FPO to be formed by the end of this year. Under National adaptive fund for climate change 30 ponds and 20 tanks are being de-silted and 250 projects are in the piple line.

Mr. R Kamalakannan Hon'ble Agriculture Minister, Government of Puducherry in his speech informed that people in rural areas especially farmers and small business man were greatly affected during demonetization. Educational loan are not being given to roral people. Severe cash crunch was there during the period of demonetization and the same is continuing. Banks have to extend more financial assistance under Government schemes and also in implementation of plans fo the government. The scope for bamboo is very limited in Puducherry. In UTOP land area is shrinking and more lands are converted to plots. Government is implementing Drip/micro irrigation and organic farming is being promoted. The bank procedure for obtaining loan is to be simplified. PMAY plus scheme is to be implemented in a faster way and more effectively. Banks have provide loans to beneficiaries recommended by Government under P,AY plus scheme. Agri sector plays an important role in economic growth and which growth in agri sector is not good economic growth is also not good. Farm loans are to be provided to farmers and the procedure is to be simplified. Skilled persons in dairy and animal husbandry sector are to be encouraged providing milch animal is not enough. Loan is to be provided to green fodder cultivation also. Integrated approach and efforts are to be taken to identify and encourage formers or growing green fodder. NRLM &NULM traing and credit sanctions are to be speeded up. The village people only require loans between 50000 and 10 lakhs and banks to be proactive in villages. SHG lending will reduce migration of rural people to urban areas. Incubation centres are to be set-up in colleges to promote new ideas and entrepreneurs. In UT of Puducherry more schemes under Jal Sakthi are planned. Desilting of ponds and lakes is being taken up under CSR activities in Karaikal 100 ponds have been identified and around 60 have been completed. Banks to participate in desilting process. The procedure for implementation of PM Kisan scheme is to be simplified. College students are to be utilized for promoting digital literacy among people.

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 21.06.2019

The minutes of the SLBC meeting held on 21.06.2019 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 that 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 details have been finalized.

(Action – DRDA, INDSETI)

2.2 Revamp of Lead Bank Scheme

The forum was informed of the action taken with regarding the agenda. The fifth meeting of the sub-committee was convened on 13.08.2019 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 following new developments

3.1 Continuation of Dairy Entrepreneurship Development Scheme (DEDS) – continuation of the scheme for the financial year 2019-20

The forum was informed that in the last meeting information regarding continuation of DEDS scheme for 2019-20 was informed to the members. NABARD, Chennai has informed the modification in Margin Money requirement of the scheme. The details were informed to members. Further NABARD has requested banks to note the following points regarding uploading of details in the ensure portal.

1. Bankers are uploading claims of DEDS on ENSURE portal. Following release, the subsidy has to be adjusted and the utilisation certificates for those particular claims should be up-loaded in ENSURE portal in order to enable the bankers to upload further claims. In case UCs are not submitted, further upload of claims gets blocked.
2. Bankers only promotes and finance for the dairy units under DEDS scheme, however bankers are requested to promote and finance to other components under DEDS like milking machine, dairy processing equipments, transportation and clod storage facilities for dairy products, private veterinary clinics and dairy marketing outlets.
3. Bankers are requested to utilise fund of DEDS under all the categories i.e. General, SC and ST as it is based on fund availability.

3.2 Continuation of National Livestock Mission–EDEG component for the financial year 2019-20

NABARD, has informed that Government of India has accorded Administrative Approval for implementing of National Livestock Mission – EDEG component during the year 2019-20. Nabard has also informed that two new components have been included in the NLM-EDEG scheme vide GoI letter No. F. No.2-47 / 2009-AHT/ FF Vol.III dated 20.02.2019, to assist and to increase the income of the poor, marginal farmers and also to enhance the productivity. The components added are given as under:

1. Effective animal waste management
2. Construction of storage facility for feed and fodder

The objectives, salient features, eligible beneficiaries, pattern of financial assistance, implementing agencies and subsidy ceiling are informed to the members. These new components are inserted at point No. 7.1.1.1 of NLM-EDEG operational guidelines.

3.3 Capital Investment subsidy scheme under National Bamboo Mission.

NABARD has informed that Government of India has launched restructured National Bamboo Mission in the year 2018-19. Complete details of the scheme are available in the website www.nbm.nic.in

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

The forum was informed of the position of various banking parameters. As at the end of June 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 8.27% and advance is at 10.75%. The position of deposit and Advances as on June 2019 was placed at Rs.17877.35 Crores and Rs.13216.24 Crores respectively. CD Ratio of UT is placed at 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 first quarter of the year 2019-20 was Rs.714.08 Crores and banks have achieved Rs.665.07 crores amounting to 93.14%. Sector-wse targets were also not achieved. The Banks in UT of Puducherry were requested to ensure achievement of the shortfall in the ensuing quarters.

Agriculture - During the period under review banks in UT of Puducherry provided Rs.360.75 crores as loans to agriculture and short term loans were Rs.337.26 cores to 35614 accounts and term loans is placed at Rs.23.49 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 June 2019, banks have issued 1183 new KCC and extended credit assistance of Rs.13.85 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.

Credit Flow to Non-Farm Sector (MSME) - The credit flow to MSME sector is placed at Rs.145.97 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 first quarter of the year 2019-20 was Rs.41.16 Crores and the educational loan is Rs.7.43 Crores.

DGM informed that with delay in implementation of RERA the housing sector has slowed down since approvals have been delayed. CGM RBI requested government to do the needful at the earliest.

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.19.69 cores, to SC/ST Rs.14.87 Crores and Rs.38.14 Crores to women beneficiaries.

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. 218.71 Crores as on June 2019. UT of Puducherry has achieved the NO.1 position among all UTs in Mudra lending.

Stand up India Programme (SUIP) - As on 30.06.2019, 142 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.

(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. A list containing 530 beneficiaries has been sent to banks and the slum clearance board is in the process of sending the applications to the concerned banks for processing. 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.. Banks were requested to send the Utilisation certificate for 95 cases of subsidy received.

(Action – Line Departments & banks)

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

During the first quarter of the year 2019-20, 461 groups were credit linked to the tune of Rs.10.80 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 2019-20, banks in UTP have extended credit to 142 JLGs amounting to Rs.172.80 Lakhs. Banks were requested to lend more JLG so as to achieve the current year target 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 76%. 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.

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 three 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. Settlement rate is placed at 73%.

(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. Banks are requested to provide list of pensioners who have been paid pension at their doorsteps to inform the State Government accordingly for payment of eligible commission. Banks are requested to periodically inform the updated details of Bcs engaged by them. 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.

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. Banks and Government Departments were requested to continue their efforts to enroll all the eligible beneficiaries under these 3 social security schemes. The details regarding APY Citizen's Choice Campaign being conducted during August 2019 was informed to members and they were requested to conduct campaigns in the branches and ensure maximum enrollment.

(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 first quarter of the year 2019-20 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.RBI time line was informed to the members.

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. 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 forum expressed that all banks should give utmost importance for submission of the data and ensure 100% submission in future.

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 alsong with Region, taluk, village and land tyupe are provided the details fo the owner as per the last updated record is displayed along with extend and type of land. Puduvai Sevai (Puduvai E services) is also implemented through Common Services Centre on chargable basis where some services viz. settlement, patta and field measurement book extracts can be obtained. Bank 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 the 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.

Two entrepreneurs Mr. Kirubakaran and Mr. Veeradeivam 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.

Representative from Electricity department informed that Government is planning to introeuce roof top solar panel project and requested banks to provide credit facilities to persons promoting the same.

The meeting concluded with vote of thanks by Mr. Hari Madhu, Chief Regional Manager, Indian Overseas Bank, Puducherry.

List of participants of the SLBC convened on 22.08.2019

S.No.	Name (Sarvashri)	Designation	Institution
1.	R Kamalakannan	Hon'ble Agriculture Minister	Puducherry
2.	Padmaja Cunduru	MD & CEO	Indian Bank
3.	A Anbarasu I A S	Development Commissioner	Government of Puducherry
4.	T Arun I A S	District Collector-Puducherry	Government of Puducherry
5.	Suman Ray	Chief General Manager	Reserve Bank of India, Chennai
6.	Baiju N Kurup	General Manager	NABARD Chennai
7.	M Nagarajan	General Manager	Indian Bank, Chennai
8.	B Veeraraghavan	DGM, SLBC Convenor	Indian Bank, Puducherry

BANKS/FINANCIAL INSTITUTIONS

S.No.	Name (S/Shree)	Designation	Bank
1.	Hari Madhu	Chief Regional Manager	Indian Overseas Bank
2.	E Kiran Kumar	Deputy General Manager	Canara Bank, Chennai
3.	J Margeret Laetitia	Chairperson	PBGB
4.	R Balaji	Regional Manager	SBI
5.	Uma Gurumurthy	Assistant General Manager	NABARD
6.	K Dhamodhiran	Assistant General Manager	Reserve Bank of India
7.	Vinayak Navghare	Assistant General Manager	SIDBI
8.	U Vishnu Kumar	Assistant General Manager	Corporation Bank
9.	Naresh K Salwan	Deputy Circle Head	Punjab National Bank
10.	K S Rajesh	Regional Head	Canara Bank
11.	R Rajagopal	Assistant General Manager	Indian Bank
12.	S Gulothungan	Assistant General Manager	Indian Bank
13.	C Sudarsan	Assistant General Manager	Indian Bank
14.	R Pougalendy	Assistant General Manager	PSCB
15.	K Edwin Paul	Assistant General Manager	UCO Bank
16.	A Udaykumar	Lead District Manager	Indian Bank
17.	N Kannan	Divisional Manager	Canara Bank
18.	R Mohan Rao	Chief Manager	Bank of Baroda
19.	Joyal John	Chief Manager	South Indian Bank
20.	Praksah Sudhakar U K C	Chief Manager	Bank of Maharashtra
21.	C Maharana	Chief Manager	Union Bank of India
22.	S Ganesh	Chief Manager	Tamil Nad Mercantile Bank
23.	A S Kanagi	Chief Manager	Bank of India
24.	V Sekar	Chief Manager	Catholic Syrian Bank
25.	S N D Malleswara Rao	Chief Manager	Allahabad Bank
26.	S Loganathan	Counsellor	FLCC, Puducherry
27.	P Augilane	Director	INDSETI, Puducherry
28.	S Sundaram	Senior Manager	Indian Bank
29.	R Boobalan	Senior Manager	Punjab National Bank
30.	D Kundalakesi	Branch Manager	Central Bank of India
31.	T Saravanan	Senior Manager	Karur Vysya Bank
32.	S Yuvaraj	Operation Manager	Indusind Bank
33.	N Rajavendhan	Branch Manager	Bandhan Bank
34.	N D Sivasankar	Cluster Head	Ujjivan S F Bank
35.	M Ganesh	RM	Suryoday S F Bank

BANKS/FINANCIAL INSTITUTIONS (contd.)

S.No.	Name (S/Shree)	Designation	Bank
36.	Robin P Paul	Manager	Federal bank
37.	M R Gopinath	Branch Manager	Punjab & Sind Bank
38.	P Sankaran	Manager	PCCLD Bank
39.	A Premkumar	Manager	State Bank of India
40.	M Yuvaraj	Manager (RD)	Indian Overseas Bank
41.	Thangam	Branch operations Manager	Equitas S F Bank
42.	Nawaz ali baiq	Branch Manager	Jana S F bank
43.	Djeapradap V	Relationship Manager	Jana S F Bank
44.	R Gopinath	Assistant Branch manager	HDFC bank
45.	Suryaraj	Assistant Manager (RD)	Syndicate Bank
46.	M Mohanavel	Assistant Manager	Oriental Bank of Commerce
47.	S Mahalakshmi	Assistant Manager	Andhra Bank
48.	Mohan.D	Officer	City union bank
49.	Ashlesh B	Officer	Karnataka bank

GOVERNMENT DEPARTMENTS/BOARD/CORPORATION

S.No.	Name (S/Shree)	Designation	Department
1.	A S P S Raviprakash	Director	Department of Rural Development
2.	B Ramakichenin@Balagandhi	Director	Department of Agriculture
3.	K Sarangapani	Diector	Department of Social Welfare
4.	R Rajendiran	Joint Director	Department of Animal Husbandry
5.	R Asokan	Deputy Director	Department of Planning & Research
6.	V Aroulmojy	Deputy Director	Department of Planning & Research
7.	S Pacquirisamy	Deputy Director	Department of Economics & Statistics
8.	S Danassegarane	Deputy Director	Department of Fisheries
9.	G Kaniyamuthan	Executive Engineer	Department of Electricity
10.	M Baskaran	Assistant Director	Department of Civil Supplies
11.	S Asokan	Project Officer (HQ)	PUDA
12.	Mohan Kumar	Project Officer	DRDA
13.	P Lakshmanan	SAP &SPM	PSRLM/DRDA
14.	Rakesh	ACO	PUDA
15.	S Sridarane	Senior Town Planner	Department of Town & Country Planning
16.	B Ravichandran	Draughtsman	Department of Town & Country Planning
17.	P Aranganadin	Dy F Manager	DIC
18.	S Senthil Kumar	Technical Officer	DIC