

State Level Bankers' Committee (SLBC), Kerala
STATE LEVEL REVIEW MEETING (SLRM) 2016
Minutes of the Meeting held on 27th & 28th June, 2016
at Hotel Residency Tower, Trivandrum

DELIBERATIONS ON 27th JUNE, 2016

OPENING SESSION OF SLRM 2016

The meeting commenced at 10 a.m. with **Sri. N. Sivasankaran**, Convenor SLBC Kerala & General Manager, Canara Bank in the Chair.

Dr. T. V. Duraipandi, Deputy General Manager, Canara Bank welcomed the participants of the Opening Session of the two-day Review Meeting.

Sri. N. Sivasankaran, Convenor SLBC Kerala & General Manager, Canara Bank, in his presidential address informed that the two days' State Level review Meeting of SLBC Kerala that was beginning this day was of utmost importance. As usual, three groups have been formed on Primary, Secondary and Tertiary sector. They would be dealing in depth the review of performances under the respective sectors. They also would discuss all the new as well as pending issues confronting the development of banking sector of the State and consider alternative solutions to them. Through the interactions it is intended to bring a balanced approach on development and evolve a consensus for coordinated action by the member institutions. He then pointed out the following issues that need to be deliberated upon.

- This meeting is taking place in the Monsoon season. A normal monsoon is predicted all over the country. It will lead to growth in all sectors directly or indirectly. One of the important issues we face is the falling agriculture advances. The deliberations should give importance to increasing investment credit in the State.
- The fall in CD ratio is owing to the nearly 25 % growth in NRE deposits as against the 6 % growth of deposits. But a matter of real concern is the falling growth in domestic deposits. In 2010 March it was 14 %. In 2016 March it came down to 7 %.
- At the national front, many new schemes have been launched by the Govt of India in the financial sector, such as the Stand up India Scheme, Pradhana Mantri Awas Yojana and Pradhan Mantri Fasal Bima Yojana.
- We have to devise ways to implement these schemes successfully. Deliberations of the day should give working suggestions on the same.
- In the case of Pradhan Mantri Awas Yojana 93 urban local bodies (all Corporations and Municipalities in the state) are covered under the CLSS vertical of PMAY Ministry of Housing and Urban Poverty Alleviation (MoHUPA) have assigned us a target of 3000 housing loan to be sanctioned in the state within the 15th of August, 2016. But there is great gap in the awareness about the scheme at the branch level and Municipality level. Our special attention should be bestowed on this.

- In the state, a new Government has assumed power. The State Government also have their priorities, such as door to door delivery mechanism for the social welfare pensioners. To make this work satisfactorily, our Business Correspondents should be delivering effectively. We must deliberate on this aspect also.
- The Department of Agriculture would soon be coming up with the working procedure for Pradhan Mantri Fasal Bima Yojana. We shall deliberate on the subject after the receipt of such guidelines. However, the general coverage of notified crops under crop insurance is far from satisfactory. We have to look into it.
- Most important of all is the NPA problem. As we are aware, many banks have recorded losses in the previous fiscal due to provisions made on NPA. Kerala is a state where the Revenue Recovery system works well. The subgroups should deliberate on how to make effective use of the Revenue Recovery system and Lok Adalats for loan recovery.

He then informed the forum that:

- SLBC cell gets many agenda proposals to be placed in the SLBC meetings. They are discussed in the steering committee and decisions are taken. Only those Items which need to be placed in the main meeting are escalated with appropriate recommendations. Items that can be dealt at the steering committee level are dealt with accordingly.
- We also get agenda proposals which are beyond the mandate of SLBC or which do not carry the background information. He expressed the inability to take up such proposals for discussion in the Steering committee

While concluding, Sri. N. Sivasankaran solicited continued co-operation, support and involvement from the participants in the smooth conduct of the meeting.

Sri. V. J. Sabu Abraham, Assistant General Manager, Reserve Bank of India, in his address highlighted the following points.

- He remarked that SLBC is the apex body of bankers, which reviews the targets, performance and achievements of banks.
- He informed that participants would be divided into three groups and would be deliberating various aspects that confronted banking industry for the economic development of the State.
- He said that being a welfare State, it is the responsibility of the Government to reach the poor people for the promotion of developmental activities of the Government. With this aim, SLBC is constituted and it meets at quarterly intervals, to review the progress of banks in the developmental activities
- He stated that Government has introduced so many welfare schemes such as MUDRA scheme.
- He advised that this deliberation may include discussions on these schemes, various problems in Agriculture and MSME industries to arrive at some solutions.
- He concluded his remarks by stating that Banks should not confine themselves targets, but should aim at surpassing the targets.

Sri. K. Suresh Kumar, Deputy General Manager, NABARD, in his remarks pointed out that:

- Agriculture Advances has come down in the State. New Government which has come to power in the state is giving due emphasize on development of agriculture in the State.
- Apart from that, Government of India is planning to double the farm income in 5 years
- Credit is a very important component when it comes to development in many sectors like agriculture.
- Under Agriculture advances, share of investment credit is nearly 20%
- To increase farm income there has to be investment in various sectors which contributes to productivity. Hence, we need to increase productivity and also get better price for the produce.
- Combination of crop practices that gives better returns and those which reduces the cultivation expenses are required so that farmer gets more income |
- For all these, we need investment.
- If the cost of cultivation is to be brought down, mechanization is needed, especially in a state like Kerala.
- We need to have machinery which is suited for small holdings for which investment would be required.
- In many places where there is water stress, investment in irrigation is an important aspect to increase productivity.
- From water conservation point, we need to support micro irrigation.
- In the entire value chain of any agriculture production, large part of the value generated is taken by other people and not the farmer. Unless the farmer is able to take larger part in the value chain, we will not be able to get price regularization for the product. That's why we need farmer collectives.
- Through this kind of aggregation and little bit of farm processing as well as marketing, the farmer would get adequate prices.
- Referring to Farmer Producer Organizations (FPOs), he informed that 107 FPOs have been formed in the state, supported by NABARD, of which 70 have started functioning.
- Banking community has to really contribute to Government of India schemes like stand up India and other programmes.
- CD Ratio is actually coming down through the past 3 years, which we have to address.

Concluding his remarks, he requested Groups concerned to discuss these issues and make suggestion for enhancing credit to these sectors so as to addressing these issues.

Dr. K. Prathapan, Director, State Horticulture Mission informed that he was interested in taking part in the discussion related to Agriculture and allied sector. He informed that many national development programmes like Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), Paramparagat Krishi Vikas Yojana (PKVY), are coming wherein SHGs, farmer clusters, farmer groups as well as the Local Self Government Department have to play major roles.

He then touched upon the following agenda items in the background notes.

2.4.1. Introduction of a Credit Guarantee Scheme for Agriculture Term Loans similar to CGTMSE

2.5.1. Review of Pledge Financing against Negotiable Ware House Receipts

2.5.2. Legal and institutional support mechanism needed for promoting and sustaining the group farming ventures

2.5.3. Online Credit Calculator for crop Loans – This is very important area

2.5.4. Farmer Producer Organizations (FPOs) – the way ahead for Indian farmers

107 FPOs have been promoted by NABARD, of which around 80 are incorporated under the Indian Companies Act.

The State Horticulture Mission is selected as a POPI institution – that is Produce Organisation Promoting Institution (POPI) and the State Horticulture Mission is supporting mango growers of Kuthiramada in Palakkad District and is planning to support the pineapple growers of Vazhakulam in Ernakulam District as well as the vegetable and bee keeping farmers in Kasaragod. Madhuvahini is the new FPO registered under NABARD by them. State Horticulture Mission is happy to continue as POPI under NABARD.

He expressed happiness that the effective project likes E-Shakti are functioning at Ramgarh in Jharkhand as well as Dhule in Maharashtra. Its launch in Kerala would be really supportive to the stakeholders like SHPIs SHGs, NGOs and all banking institutions that would definitely improve the quality of living of poor farmers, in rural areas.

He called upon all banking institutions to show keen interest in supporting small and marginal farmers in the matter of credit availability, especially in the ongoing programmes as well as upcoming programmes wherein credit support is essential part which many time unfortunately not available in time and the farmers are weakened due to want of credit.

In conclusion, he requested all Banking institutions to support the small and marginal farmers for their credit support as and when they required.

Smt. T. K. Ajitha Kumari, Additional Secretary, Planning & Economic Affairs, Government of Kerala in her brief remarks expressed hope that during the meeting many ideas would be emerging for improving the financial situation of the State as well as schemes for the benefit of the people and expected to get more ideas as well as suggestions towards this.

Speaking on the occasion, **Smt. Vijayalekshmi**, Secretary, Kerala State Fishermen Debt Relief Commission touched upon the problem faced by the Commission. She informed that most of the problems were settled through SLBC. However one problem remains. As per the scheme, upto Rs. 75,000 is given by the Government towards interest in the case of fishermen, and 25 % of the interest also borne by the Government. Rest of the interest is to be written off by the banks. Most of the banks are ready to write off balance 75% interest as well as penal interest. But certain banks are not ready to write off. Once they are also ready to do this, the work would be finished at the earliest.

She added that even when the moratorium is pending; there is hesitancy from the side of certain banks to accept it and they go on with recovery policies and those things. Commission is of the view that if few banks are not ready which have also joins with the other banks and change their attitude that would be a very great relief for the fishermen. She expected that all the banks would extend favour towards this and get very good result.

Smt. Deepa Sivadasan, Divisional Manager, LIC of India made a detailed power point presentation on Insurance for Borrowers of Educational Loan.

Group Insurance

- Ability to cover large number of individuals in a cost efficient manner.
- Cost efficient because of lower acquisition expenses;
- By its nature, preempts the need for individual underwriting;
- Makes use of a single contract with the plan sponsor instead of having to issue individual policies;
- Efficiently collects premium payments through deductions or a single payment from the master policy holder
- Have relatively simple data requirements. Thus, in comparison to individual life insurance, group life insurance is more cost-effective per thousand of rupees insurance cover.
- There is no need, up to a certain level of cover, for individual evidence of insurability

One year renewable term life insurance
Fixed Benefit on death
Level of cover- as given beginning of every year or as per loan Schedule
Eligibility conditions – Age, compulsory or voluntary
No Exclusions
Lien Period – applicable for voluntary membership
Suicide Clause – not applicable where membership for new loanees is compulsory

Three Types of Group Insurance

One Year Renewable Group Term Assurance	<ul style="list-style-type: none"> • Annual Premium • Data to be given every year
Single Premium GI	<ul style="list-style-type: none"> • Flat rate of Insurance throughout the term • Term upto 7 years only • Max loan 10 lakhs
Group Credit Linked Insurance	<ul style="list-style-type: none"> • Cover based on loan schedule • Term upto 35 years • Minimum loan 4 lakhs

Eligibility

- Age between 16 and 25 years
- Student pursuing higher education
- Educational Loan from bank
- Compulsory /Optional membership

Premium Quote -GI

For Students

- Re 1 plus ST per 1000
- Premium review after 3 years

Spl rates

- Rs 0.90 plus ST per 1000
- Premium review every year

GI Benefits

- Insured amount is payable on death (due to any reason -natural & accident)
- Amount is paid to bank. Bank may pay balance to nominee after adjusting outstanding loan amount
- Suicide is covered only after one year if insurance is NOT mandatory for all new loanees
- Lien period of 45 days NOT applicable if scheme is compulsory for all new loanees.
- New members can be added any time
- Coverage ceases if the premium is not paid within grace period

PMJBY

- Premium is Rs 289 for 2 lakhs. ie Rs 1.445 per 1000
- Claim to be paid to nominee
- Auto debit of premium in last week of May
- Premium for full year payable even if added towards end of year.

Implementation

- Proposal to be signed by the master policy holder
- Member data to be passed on
- Payment of initial premium
- Add new members as and when loan is granted
- May include existing loanees at the commencement

Contact details for further information

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Sri. Hemkumar G, Regional Resident Representative, National Housing Bank made a brief presentation on Prime Ministers Awaas Yojana (PMAY). He informed that it is a flagship programme of GoI having 2 verticals - Urban and Rural Scheme. Rural Scheme guidelines are yet to come out.

Referring PMAY Urban scheme, he informed that, National Housing Bank and HUDCO are the two central nodal agencies and the scheme is being implemented through Ministry of Housing and Urban Poverty Alleviation.

He extended thanks to SLBC Kerala for bringing out a full-fledged booklet on PMAY as applicable to the State of Kerala. It was launched during the Regional Workshop on PMAY held on 10.06.2016 at Trivandrum. This was very well appreciated by GoI Ministry. It was made a model document for other SLBCs to come out similar booklet for the rest of the country.

He extended thanks to Government of Kerala and the State Level Nodal Agency (SLNA) – Kudumbashree was the first SLNA to bring out set of procedures for issuing NOCs. SLNA is the link between banker, beneficiary and Government. This was also shared with other SLNAs to adopt similar NOC procedures and this way the environment in Kerala is very supportive for the scheme.

He then made a brief of the scheme:

- PMAY is a simple scheme where a banker has to do their assessment as in routine housing loan scheme.
- Basic eligibility parameter is that the beneficiary and his family members should not own a pucca house anywhere in the country and their annual income should be Rs. 6 lakhs or less
- Identification of Beneficiary: Basically taking on affidavit from the beneficiary family saying that they do not own a pucca house. In addition to that the banks would be doing a basic assessment like CIBIL local verification for property etc. as in any other housing loan
- Definitions of Family: Husband, Wife and unmarried children.
- The house property should be located in urban area. Urban area is defined as per the 2011 census. List of areas is available in the website of SLBC, NHB and Ministry of HUPA.
- In Addition to this, from 2011, if any new towns have been declared, they are also eligible under the scheme.
- Beneficiary Selection in 2 modes (i) Banks can be own marketing as housing loan product (ii) SLNA can also propose loan applications.
- Then Banks can do the credit appraisal and passed on the subsidy benefits.
- Government of India provides Interest subsidy @ 6.5 % on outstanding loan amount upto Rs. 6 lakhs for tenure period of max 15 years
- Subsidy is passed on to the beneficiary through a common point on upfront basis.
- This 6.5 % of subsidy for 15 years on a loan of Rs.6 lakhs discounted at 9 % comes to Rs. 2.2 lakhs

- If the loan amount is less than Rs. 6 lakh, or if the loan tenure is less than 15 years then proportionately the subsidy would come down.
- If Banks give a higher loan amount, then the subsidy would be limited for upto Rs. 6 lakhs.
- It is a flexible loan scheme. Repayment period can be 20 or 25 year as per the credit policy of banks, but the subsidy would be limited upto first 15 years.
- The subsidy would be transferred at the time of each disbursement upto to Rs. 6 lakh loan.
- NHB has signed 145 institutions viz. Commercial banks, Housing finance companies, RRBs and cooperative banks. Similarly HUDCO is signed with 45 institutions.
- All the public sector banks have signed with NHB except Central Bank of India and Vijaya Bank, which have signed with HUDCO.
- Similar Implementation mechanism adopted by both NHB & HUDCO.

He informed that till date NHB has released subsidy of Rs. 110 crores to nearly 500 beneficiaries throughout India. Out of the 145 prime lending institutions, 55 have already lodged the claims.

Thus the Opening Session came to an end.

Sri. G. Nandakumar, Senior Manager, Canara Bank then briefed the forum regarding the Group Discussion session – members of groups, the objectives, role play, report preparation, presentation and the expectations from the groups.

GROUP DISCUSSION SESSION

The forum was then segregated to 3 groups for discussions on issues related to Primary, Secondary and Tertiary Sector. The session commenced at 12 Noon and extended up to 5 pm. The reports of the groups were prepared and presented in the plenary session on 28th June, 2016.

DELIBERATIONS ON 28th June, 2016

PLENARY SESSION

The plenary session of the State Level Review Meeting of SLBC Kerala commenced at 10 a.m. with **Sri. Rakesh Sharma**, Managing Director & CEO, of Canara Bank & **Sri. S. M. Vijayanand, IAS**, Chief Secretary, Government of Kerala in the chair.

Sri. N. Sivasankaran, Convenor SLBC Kerala & General Manager, Canara Bank, welcomed the dignitaries and the members to the Plenary Session of the annual State Level Review Meeting (SLRM) of SLBC Kerala. In his welcome address he stated that:

- The State Level Bankers' Committee is a forum for Convergence and Co-ordination wherein the Government and Banks are the main stakeholders. SLBC Kerala has always taken proactive steps to take the State of Kerala to the forefront in many vital banking parameters.
- The annual review meeting of SLBC is held in two sessions extending to two days. The review and discussion session was held on 27th June, where in the delegates from all the member offices of the SLBC participated.
- They formed into three groups, first for Primary Sector, another for Secondary Sector, and the third for Tertiary sector and residual subjects. They reviewed the banking performance in the previous year. They also discussed in length the issues placed as agenda before SLBC.
- Based on the review and discussion, each group has drafted its recommendations. The team leaders of each group would be placing their recommendations in the form of presentations for further discussion in this august forum.
- The discussions that took place in the groups had placed emphasis on subjects like agriculture advances, domestic deposits and NPA.
- They also discussed the innovative schemes of the Government of India like, PMAY, Stand up India Scheme, Pradhan Mantri Awas Yojana and PMFBY.
- In the course of the deliberations, we shall discuss them in detail

Sri. Rakesh Sharma, Managing Director & CEO of Canara Bank in his presidential address expressed happiness in being able to participate in the State Level Review Meeting for reviewing the performance of banking sector, as on 31.03.2016. He congratulated all the members of the newly elected Government of Kerala, and wished the new Government, a great success in all its endeavours. He extended a hearty welcome to Sri. S. M. Vijayanand, IAS, the new Chief Secretary, Government of Kerala.

He informed that the Tourism Department of Kerala has beautifully coined the name "God's Own Country" to the State of Kerala, which is endowed with rich natural resources. The rain God has been very kind to the State of Kerala, as everyone can see greenery all over the state for the entire year, despite severe droughts in other parts of the country.

Though the economy as a whole has recorded a slow pace of growth on account of global as well as domestic factors, we observe some positive happenings off late. This year's monsoon is expected to be above normal. There are visible signs of recovery in the industrial front as well, with projections of better growth under agriculture, industries and overall GDP.

With this brief note on the macro scenario, he extended a warm welcome to all, to the State Level Review Meeting for the year ended 2015-16.

He said that the issues and agenda items have been discussed at length by the groups yesterday and they would be presenting their perceptions and recommendations during the course of proceedings. He requested all the members to actively deliberate on the issues and draw action points with timelines for compliance.

He then highlighted the performance of the banking industry in the State as on 31.03.2016:

- 202 bank branches were opened during the last financial year taking the tally of branches to 6186.
- As per RBI's directions, all villages with population of over 5000 are to be covered with bank branches. In the state of Kerala only six such villages have been identified for branch opening for this year. He appreciated the initiative of Kerala Gramin Bank in agreeing to open branches in 5 out of 6 such villages and has already opened one. He urged upon Kerala Gramin Bank and SBT to open the remaining branches before 30.09.2016, so as to declare 100% coverage, as another first for the State.
- Total business of Commercial Banks in the State, touched Rs. 5.94 lac crores, with Rs. 3.62 lac crores of deposits and Rs. 2.32 lac crores of advances.
- NRE deposits constitute 37.5% of total deposits, which increased from 34% during the last year. However due attention is to be paid to mobilize deposits from domestic sources.
- Deposits have registered a growth rate of 13% where as the advances have grown by 6% only.
- CD ratio has further declined to 64.28% from 68.37%, during the last year which is a cause of concern for all of us.
- MSME advances registered a growth of 10 % to reach Rs 39500 crores
- The performance of Banks under priority, agriculture and weaker sections, is well above the mandatory levels of 40%, 18% & 10% of Gross credit, with outstanding levels of 57%, 24% and 23% respectively.
- The priority sector advances have grown by a meagre 3% to Rs 1.32 lacs crores and agriculture sector has shown a negative growth of 5%, with the outstanding agriculture coming down from Rs 57,700 crores to Rs 54,900 crores.
- In the ACP front, the banks have done reasonably well by achieving the overall target as well as target under Primary and secondary sectors.
- All the banks together have disbursed Rs 4210 crores under MUDRA loans against the target of Rs 5935 crores during the last Financial Year.
- All the banks together have mobilised close to over 42 lac enrolments under the three Social Security Schemes.

He observed that the banks in the State have performed well under many of the parameters. But, there are a few concern areas requiring immediate attention of all of us, like increasing NPAs under educational loans.

Referring CD Ratio, he observed that there is a fall in CD ratio to 64.2% at March 2016 against the March 2015 level of 68.3%. Though we could see a substantial increase in NRI deposits, no appreciable increase has happened in credit during the year gone by, resulting in lower CD ratio. He urged upon banker friends to take a serious note of this declining trend by exploring newer areas of lending, look for opportunities for credit expansion and extend finance to all bankable ventures.

The Government of India has given a call to ensure doubling of farmers' income by 2022. Bankers can play an active role in extending investment credit in agriculture, which would go a long way in boosting productivity and income per unit of land. Agro processing and small and medium industries, loans under Stand up India and MUDRA loan schemes offer an excellent scope for credit expansion and augment credit growth, there by attaining a desirable CD ratio.

Referring Financial Inclusion, he noted that with the phenomenal success under PMJDY, lot of responsibility now rests on the bankers in reaching out to these customers through various means of financial inclusion programmes.

Considerable reduction has been seen in the number of zero balance accounts which would go a long way in ensuring inclusive growth. The RuPay cards issued to the beneficiaries need to be activated, so that e-transactions increase substantially. This would entail the benefits of the free inbuilt insurance cover to the beneficiaries.

Financial Inclusion initiatives in the form of Pradhan Mantri Jan-Dhan Yojna, along with all its offshoots like, Social Security Schemes, Mudra Yojana, have achieved considerable success, in taking banking to the doorsteps of the poor. However, as bankers, we have a significant role in ensuring that these benefits are availed by the intended beneficiaries. We need to promote collateral free loans like PMJDY Overdrafts, MUDRA Loans with CGTMSE coverage and Education loans, to prevent people from approaching money lenders for their credit needs.

Aadhaar seeding of accounts of pensioners and PMJDY Beneficiaries is to be done on a war footing, to ensure 100% seeding by 30.06.2016. Kerala has the highest level of Aadhaar Enrolment and hence Aadhaar Seeding of bank accounts should be relatively easier, compared to other states.

He expressed happiness that the state level financial inclusion committee has already been constituted under the chairmanship of Chief Secretary. The committee would monitor and review the overall performance of Financial Inclusion Initiatives in the state. He requested that the committee should meet at frequent intervals and discuss on the issues and draw suitable remedial measures.

In order to ensure protection of farmers from vagaries of the nature, the Government of India has come out with a comprehensive crop insurance scheme, PMFBY (Pradhan Mantri Fasal Bima Yojana) which is a much improved version of all the previous schemes. Banks are requested to popularize the same and cover all loanee and non loanee farmers under the scheme.

MUDRA, Standup India and Start up India schemes are aimed at “funding the unfunded”. Micro enterprises that are deprived of finance can well be brought under the ambit of formal institutional finance.

Referring functioning of FLCs, he observed that the state has the unique distinction of having established FLCs in all the 152 blocks. The ultimate success of all the Financial Inclusion initiatives would depend largely on the success of creation of awareness amongst the needy and in creating a demand pull. Banks have a greater responsibility of making these FLCs fully functional in achieving the ultimate goal. He urged upon bankers to make use of these FLCs.

He noted that the Banking sector in the state has displayed vibrancy in supporting all the endeavors of the State Government, Central Government and RBI. He congratulated all fellow bankers for their significant contributions in improving the economy of the State, and for partnering the process of growth and development, more so with special reference to taking banking to the doorsteps of the financially excluded segment.

He observed that the state Government has been extending all possible support to the banking fraternity. A cordial and mutually supporting relationship continues to exist between Banks and Government in Kerala. On behalf of all the bankers here, he extended thanks to the Hon’ble Chief Minister and his entire team for the support being extended.

While concluding, Sri. Rakesh Sharma extended thanks to the Central and the State Governments and various developmental agencies, RBI and NABARD for the excellent support and co-operation rendered to the banking sector in the State over the years. He reassured the State Government on behalf of all the member banks that we shall together strive for the Socio economic development of the state. He then requested all participants to actively deliberate on various issues to arrive at logical conclusions.

Sri. S. M. Vijayanand, IAS, Chief Secretary, Government of Kerala in his keynote address highlighted the following points.

- The Government of India have launched a series of new generation schemes, i.e MUDRA, Stand up scheme particularly for SC/ST, Social security schemes. He assured the forum that State Government support would be extended for mainstream the schemes and they will be integrated with the Departments like Rural Development, SC/ST, Industries so that the value added would be very high.
- Pradhan Mantri Fasal Bima Yojana has huge potential and it is felt that it is not patronized either by the farming community or by the Agriculture Department.

We would endeavour to spread the potential in this regard for which Financial Literacy - social security programmes should be done jointly by the Agricultural Officer and bank. This can be discussed and worked out training programmes that would be conducted preferably at block level or district level.

- Kudumbashree has implemented very well the National Rural Livelihood Mission and now gone to Antyodaya Yojana. Kerala is far ahead of rest of India, in its empowerment of women and SHGs. Comparing with the credit offtake in Tamilnadu, Andhra Pradesh, Telangana, he informed that the credit offtake of Kudumbashree must be in region of Rs. 3000-4000 crores where as that of the undivided Andhra Pradesh had touched Rs. 60000 crores last year. Kerala should target atleast Rs. 20000-25000 crores. Here is a huge opportunity for both the poor people and banks for which we need to learn the Andhra Pradesh and Telangana Model. If required, Kudumbashree can take some key banking officials have to see as how Andhra Pradesh and Telangana could achieve such high credit offtake. Then there is very interesting model in Andhra Pradesh called Sthreenidhi, which was started to bridge gap in Micro finance. We need to study and work it out so that we can adapt this to the extent possible.
- Referring credit to the poor, he informed that DRI loans are coming down. Through the Kudumbashree system banks can reach out to the bottom, 10% of the population, who deserve to get the DRI assistance.
- Referring the Agenda item 2.5.5. *E-Shakti-the SHG digitization programme in Kasargode* he opined that it was a very good SHG digitization model promoted by Andhra Pradesh, Telangana and Government of India. We need to get the best features go beyond the pilot to take all the 14 districts this year.
- He expressed unhappiness that the situation of RSETIs remained where they were 5 years ago. Government had made great steps in handing over land to the banks but still 4 districts are not yet covered. A meeting should be held to sort out these issues. Functioning of RSETIs needs to be closely integrated with the Rural Development Department under LSGD, SC & ST Departments so that banks get the field for many training programmes and also to ensure that training programmes are conducted in better manner. He requested all banks to revisit the curriculum, training methods and the success rate of those who were supported post training because in the past 5-6 years lot of improvement has taken place all over India in training material on micro enterprises.
- Referring Financial Literacy and Financial Inclusion he pointed out that formal financial literacy needs to be expanded. It should be a formal programme. This was discussed in the financial inclusion committee and gave some suggestions what we need to develop a formal programme jointly by the Government and banks together.
- Referring the Agenda item 4.7.2. *Financial Education in School curriculum*, we can endeavour to do it which requires much more details, beyond that somebody can sit together and work out.
- In Kerala, Kudumbashree has lot of volunteers. In rest of India they are called as community resource persons. It is very easy eminently possible to develop them into a cadre of community resource persons in financial inclusion. The success of Kudumbasree in developing a team of very well trained consultants in micro enterprises is now a national model.

In fact Kudumbashree is advising rest of India on how to organise micro enterprise consultancy. We can go for a community resource person of financial inclusion fairly easy.

- In Kerala, it is decided to re-launch the people's plan which started 20 years ago. There was a misunderstanding of people's plan. We are doing it again and going to work on the panchayat level primary planning particularly for the primary sector. He requested banks to make their contributions in the plan development committees without any obligation on their part to lend. In the Plan formulation stage he sought active involvement of banks not only at district level, but also at grama panchayat level which means that we can have very productive and meaningful schemes. This actual planning is for project preparation and implementation broadly covering 4 areas. (i) Solid and liquid waste management (ii) organic farming (iii) watershed management (iv) social inclusion. Lease land farming can also be pushed.
- Last year's expenditure under MGNREGA scheme in Kerala was Rs.1492 crores which was the highest in the country's offtake in poverty alleviation. In Kerala, more than 90% of the workers are women. He expressed unhappiness about works done. The works should be integrated with natural resource management including land development for various types of farming.
- PMAY scheme, has huge possibilities in Kerala, by working with Kudumbasree
- Referring pending issues in the agenda notes, he promised to take a final and clear decision on pending issues. He requested SLBC to prepare a speaking note on the problems with details of the practices of other parts of India, which would make it easier for the Government to take a decision. Particularly those of the States like Tamil Nadu, Andhra Pradesh, Karnataka and Maharashtra whose situation is very similar to Kerala may be informed. Once the banks do that this can be circulated to the concerned departments and give them 3 months time to come out with clear suggestions. After which the same can be reviewed and have a bilateral discussion where we get into details and take decision one after the other. If required, where the decision is to be taken beyond the Chief Secretary, the matter would be placed before Finance Minister for a final decision.
- He expressed unhappiness that senior officers of Government departments were not attended in the meeting. Next SLBC meeting onwards Secretaries of key departments particularly LSGD looking after Kudumbashree, Agriculture, Animal Husbandry, SC/ST need to be participated so that Government schemes get better tied up with banking system.
- Referring CSR funds of Banks, he informed that Government has decided as a policy to declare Kerala as Open Defecation Free (ODF) in rural areas by 1st November on the Kerala formation day. But it is found in certain coastal areas, tribal areas like Attappady and water locked areas like Kuttanad unit cost is much higher than what the Government were giving. He requested banks to give as much as possible as from their CSR funds to this, for declaring Kerala as ODF which would be a great boon for the State.

Sri. Ashok Kumar Singh IAS, Additional Mission Director, PMJDY, Ministry of Finance in his address reiterated the following points that were emphasized by Government of India.

- Government of India is expecting Aadhaar seeding in Pensioner accounts, to go upto 90 %, where as we are now at 71 %. It is required that in close coordination with UIDAI, aadhaar enrolling and seeding camps be organized .Similar steps are required for MGNREGA accounts, PMJDY accounts and general accounts.
- Referring Stand up India he informed that SIDBI has started a portal and requested banks to look at the portal. Similar kind of variant can be developed for MUDRA loans in Kerala also, which need not be so complicated and can be simplified. He requested to take a look at this and to think little innovative to develop a payment system which beats them and which can compete with those operating now.
- Referring the aspect of Rs. 5000 inbuilt OD, he pointed out that out of 22 crores of Jan Dhan Accounts, only 22 lakhs accounts are found eligible for Rs.5000 OD. There is a huge gap somewhere. Banks have to check up whether all the eligible people have been informed that they are eligible for Rs. 5000 OD. Also check up with people who have been sanctioned the OD but have not come forward to avail the loan.
- Referring MUDRA yojana, he pointed out that as per feedbacks throughout India, our processes to assess the new business opportunities are not at the expected level. We can find out as how to bridge this gap and to ensure that how these projects are not declined without looking at the viability. It is happening all over India.
- He made request to SLBC that whenever SLBC decides to write a letter to Government of India, a copy can be marked to nodal officer of Government of India also so that he can follow it up at his level and come prepared for the meetings.
- He informed the forum of a new project in Jaipur where the Government has formed a land registry whereby they not only authenticate but also guarantee the transaction. If something goes wrong, then the money would be refunded. It is the time for Kerala to look at this model because here fraudulent practices in land deal are very many and lot of loans have turned NPA because of these kinds of issues. So if SLBC can take a lead in conducting a study in this regard and bring it to the notice of the State Government that would be a nice step.

Sri. S. M. N. Swamy, Regional Director, Reserve Bank of India, in his address highlighted the following points.

- He reflected that the forum is meeting after a gap of 3 months and during the three months there were two monetary policy statements
- He apprised the forum that Second Bi-Monthly Policy statement of June 07, 2016 expects domestic conditions for growth to improve gradually, but warned that business confidence will be restrained on account of unrelenting global factors (Uneven global growth, muted world trade in an environment of weak demand, slow growth in US and signs of weakness in Chinese economy).

- He said that State Level Review Meeting of SLBC is conducted to review the performance of the banking industry in the last one year and this meeting is of immense significance as it is an occasion to reflect on various problems confronting the state and banks and hence paves the way for increased flow of credit in this year.
- He stated that Reserve Bank of India places great importance on agenda and discussions in SLRM. He also mentioned that recognizing that SLBCs, play an important role in the development of the State, illustrative guidelines on the conduct of State Level Bankers' Committee (SLBC) meetings have been issued by RBI
- He advised that all members of Lead bank fora including SLBC, needs to ensure that the agenda items placed by them in the fora are in congruence with the legal/regulatory guidelines and framework, and commented that objections raised by SLBC against certain agenda items placed in steering committee should be seen in this light.
- He reminded the forum that RBI attaches significant accent for Right to Privacy of bank customers and In terms of RBI regulations, customers' personal information should be kept confidential unless they have offered specific consent to the financial services provider or such information is required to be provided under the law or it is provided for a mandated business purpose (for example, to credit information companies) and the customer should be informed upfront about likely mandated business purposes. He stated that in this regard, SLBC need to make sure that agenda items placed before this fora are in conformity with extant Regulations/Directions and overarching principles for protection of bank customers.
- He apprised the forum that Reserve Bank is significantly stepping up its financial literacy activities and in this context, constraints faced by FLCs is receiving special attention of RBI. He also informed that RBI has initiated steps to mitigate it citing that the Workshop for Financial Literacy counsellors held in Thrissur in the month of April was one such step.
- He remarked that based on the feedback received in the said event and field level interactions by RBI officials, it is evident that funding constraints are faced by FLCs in carrying out their mandate. Therefore, he urged member banks to take appropriate steps in this regard.
- He took the opportunity to update the forum about state-wide block level Financial Literacy Counselling town hall meets, which RBI proposes to conduct in association with banks/FLCs and Kudumbashree mission. He also stated that as SLBC could not find support for this programme from the funding framework available, without diluting the focus of the programme, RBI has decided to fund this programme.
- He observed that Outstanding Education Loan NPAs have grown at 54% Y-o-Y and stated that apparent reasons for the elevated stress level in education loan book included: availing large amount of loan beyond earnings potential of the course, misconception that the loans are not required to be repaid etc. He also urged bankers to sensitize their clients about unscrupulous institutions preying on uninformed students, leaving them with high debt and useless degrees.

He expressed concern at the reported trend of education loan borrowers refusal to repay after they get employment and requested members to sensitize at appropriate forums that the borrowers have responsibility to repay the loan

- He informed the forum that RBI is taking steps like conducting Workshops for Capacity building of Bankers in charge of MSME braches, town hall meets to create positive ecosystem for financing MSMEs. He mentioned that overall tepidity in credit pick up and the state not meeting the targets set by PM's Task force on Credit growth to Micro and Small Enterprises is an issue of concern.
- He expressed confidence that banks would continue to ensure appropriate compliance with RBI guidelines with regard to Agricultural Gold Loans which stood at Rs 30,000 crore as on March 31, 2016.
- He informed that RBI had brought out a financial literacy booklet in Malayalam to explain to the common people in simple terms about banking procedures, process flow and financial planning and RBI has planned to distribute these booklets throughout the State during the course of its outreach activities in the State.
- In conclusion, he wished the forum, that it would have fruitful deliberations and arrive at practical and pragmatic solutions to some of the problems faced in the State.

Sri. Ramesh Tenkil, Chief General Manager, NABARD in his address highlighted some of the agenda items and certain issues pertaining to the State.

- Referring Annual Credit Plan for the 2015-16, he observed that the achievement under Primary Sector has been over 106%. District wise performance, the highest has been achieved by Wayanad and Kozhikode over 147% and 145% respectively. The lowest was in Kasargode – 64%. He expressed a doubt whether the figures of Kasargode is correct or not. He requested SLBC to look into the figures in the context of taking charge new LDM in Kasargode.
- Apart from that, outstanding agriculture advances of Commercial banks as at March 2016 has declined by around Rs. 2766 crores compared to previous year. Although the credit flow to agriculture continues to be well above the mandatory norm of 18%, the reasons for this decline have to be explored. Especially since, new items such as export credit and advance to food processing have also been included under primary sector under the revised priority sector guidelines 2015. This is also in tune with the mandate of the Prime Minister for doubling of farmers' income by the year 2022.
- Regarding Financial literacy centres, a lot of emphasis has been given by the Government as well as RBI. During the visit to various FLCs, it was found that several FLCs were not performing well. It was also noticed that some of them were winding up, especially those set up by Co-operative banks. We also believe that FLCs' activities should not be only restricted to financial inclusion camps and other things which are normally happening. Their work should encompass the entire gamut of issues concerning the small and marginal farmers, tenant leased farmers, rural artisans and other economically & socially backward groups and communities.
- To this end, NABARD has been able to successfully mainstream with the support of Government and other stakeholders in KCC, Self Help Group Movement and JLG bank linkage programmes.

- Similarly NABARD has also tribal development and watershed development programme which has brought about some economic and social upliftments to many of the tribals persons and small farmers.
- We would like to take the agenda forward with the help of the State Government and other stake holders and bring about meaningful financial inclusion with the support of all.

He also pointed out some of the issues which required the attention of the forum:

- Deepening the reach of the Prime Ministers Insurance Schemes (Jan suraksha). NABARD has been obviously doing a lot of work in the FLC campaign and banks and Government during the last one year. But felt that the insurance coverage has not really reached sections of the society for whom it was primarily intended.
- He then quoted an example that the recent fireworks tragedy that had occurred at temple of Kollam District where in lost the life of more than 100 people. There was a report that there was not been a single claim under the Pradhan Mantri Suraksha Bima Yojana which have been forwarded to banks in the immediate period. Perhaps some application may have been submitted lately. It is an indication that deep reach has not really taken place under this Yojana. He made a request to all the bankers to ponder over this.
- He brought about the issue of improving the living standards of leasehold and tenant farmers. In the State of Kerala rising rate of fallowing of agriculture land is a challenge. During the last decade JLGs and activity groups of Kudumbashree have come forward in a big way to take up sizeable chunk of land for lease hold farming. We see great opportunity in this.
- He felt that in the changing socio economic situation, the success of agriculture in Kerala is directly linked to the developing of a progressing policy for lease land farming. For understanding the problems and prospects of women farming collectives, NABARD had recently conducted a study in collaboration with Kerala Agriculture University in northern districts of Kerala viz. Thrissur, Palakkad, Kannur and Malappuram. Some of the findings revealed that the real return from farming when the cost of own labour was included became negative in respect of paddy cultivation and vegetable cultivation. Return was slightly positive in respect of banana. Major reasons listed out for this were the low productivity in these areas mainly due to lack of technical knowledge, the land not suitable for farming, unviable size of farming land high lease rent, short lease period, lack of scale of production, lack of accessibility to subsidies and Government grants, non use of machine power other operational constraints such as reluctance of land owners, to lease out land, un reasonable rental practices, lack of land records, difficulty in making available more fallow land to women for long term basis, lack of insurance coverage etc. These were just a few of the findings. He requested Government to look into few major policy reforms and amendments that would be required for other stake holders.
- Some of the suggestions that we would request the Government to consider are, to have a separate policy guidelines for lease land farming by JLGs and other farmer collectives and introducing suitable amendments in land reforms act for legalising the lease land farming by JLGs and other farmer collectives.

- The Government should also initiate steps to provide a legal backing for transfer of usage right of land to lessees while protecting the ownership of the land.
- The digitization of land records is necessary and needs to be urgently completed. He was sure that the process has already started. Many of the States have already commenced about digitisation of land records. Karnataka model of digitisation of land records would be considered for replication by the Government of Kerala.
- Regarding Implementation of Pradhan Mantri Fasal Bima Yojana. The scheme has already been launched by the Govt of India. The coverage of insurance is however abysmally low in Kerala and as per SLBC data out of 16 lakh crop loan account holders in the State; only 23000 have taken agriculture insurance. He requested all banks to take consonance of this and adhere to the policy instructions where 100% coverage of loanee farmers is ensured.
- As all of us are aware, the produce fund of Government of India was established 2 years back under which more than 2000 farmer producer organisations in India have already been formalised. In Kerala alone NABARD have supported produce funds. 107 FPOs and majority of them have already been incorporated under the companies act. These FPOs which are now established would approach banks for working capital and other requirements. Some of them have already applied for land under the mega food park which has approvals under the FPF fund. He requested all banks to consider favourably, when these FPO come for loans.
- It was already mentioned about the Stand up India Programme of Government of India which envisages extending loan ranging from Rs.10 lakhs to Rs. 1 crore to at least one SC/ST entrepreneur and one women entrepreneur of each branch of Commercial Bank and RRB for setting up a green field enterprise for the next 3 years.
- SIDBI and NABARD have been identified as stand up India connect centres. NABARD has already conducted State Level Workshop at Kochi this month and would be conducting district level programmes with LDM and DDM jointly.
- Referring the issues raised by Chief Secretary related to Kerala People's Plan, he informed that NABARD has already coordinating with State Government in solid waste management and other programmes. NABARD has also have green climate fund for which NABARD is the national implementing entity and we could perhaps consider supporting these initiatives of State Government under this and various other funds, including support through CSR.

Sri. C. Saravanan, Deputy General Manager, RBI informed the forum that RBI had brought out a Financial Literacy Booklet in Malayalam and then he invited the Regional Director, RBI to release the booklet in the meeting.

Sri. S. M. N. Swamy, Regional Director, Reserve Bank of India released the Financial Literacy Booklet in Malayalam prepared by RBI.

Sri. Minhaj Alam, IAS, Secretary, Finance (Resources), Government of Kerala in his address informed that this was the first SLBC meeting he was attending and added that two years back, he used to attend District Level Bankers Committee Meetings. He then made the following points.

- Government of India has started many programmes during the last 2 years. Through which, there is good opportunity to improve lives of people and banks are the nursery for changing the life of people and providing proper financial assistance. Lot of schemes like Pradhan Mantri Jan Dhan Yojana, Start up India Scheme, Stand up India Scheme, Crop Insurance Scheme can be of very much help to our people especially the farmers.
- Kerala is different from other States and having different issues. Lots of schemes are there for which Government of India guidelines sometimes may not be appropriate in Kerala context. But we need to find out solution for that. Particularly we need to see that banking officials and Government officials need to work in tandem. He observed that always lack of interaction between Government officials and banking sector which results in poor performance and poor implementation of various schemes. We need to have meetings of BLBCs and, DLRCs regularly and whatever action points decided in these meetings should be properly implemented. In Many cases we see that proper decisions are taken at top level but the implementation level is always poor.
- In Kerala, earlier, we used to see that CD Ratio was very low and as per reports, CD Ratio has since improved. Performance in different sectors also is more than 100% especially performance in priority and non priority sectors. That is quite good sign for the State. But we need to work hard and see that the policies formed by Government of India and Government of Kerala, reach the people properly. We should also able to know the actual happenings at ground level. We should be able to know from people side, the kinds of problems they are facing. Lot of people has problems with banks as well as Government Departments. The accessibility for the people to the institutions is also very important. Solutions are to be provided to the people in time. Unless policies and guidelines are implemented in true spirit, it may fail the objectives. To avoid that there should be proper and harmonious relationship between departments and banking sector. We need to work hard to provide prompt services to the people.
- Recovery of loans is the main issue in banking that always leads to problems. We need to find a solution for this at the district level. Lot of loan recovery is done through village officer and Tahsildar. Unless there is regular meeting of bank officials, Tahsildars and Village Officers, we may not be able to get a proper recovery. Already banking credit is always risky and lot of time bank officials may not take risks which hamper the credit to people. Recovery issue is not only an issue of banks, but also related to Revenue Department officials. So there has to be proper mechanism at ground level to ensure that recovery also take place. If recovery does not take place, then bank may not be able to give further loans. Recovery should be priority for not only for banks but also Government officials. We need to improve the recovery percentage also. Compared to places like Bihar, recovery in Kerala is not quiet bad. He expressed hope that SLBC decision would be taken care of and implements it properly. Those who are there at District Level Bankers Committee and Block Level Bankers Committee need to ensure that decisions are known to them and implement these decisions in a time bound manner.

The house then proceeded to consider the presentation of the groups and the agenda items.

1. ADOPTION OF MINUTES

The forum adopted the minutes of the 118th meeting of SLBC, Kerala held on 14th March, 2016, which was forwarded to the members vide Convener's letter SLBC 35 43 2016 GN dated 16th April 2016 without any amendments.

Thereafter, the leaders of the group were invited to present the reports and recommendations for consideration and deliberations of the house.

2. ISSUES FOR GROUP DISCUSSION ON PRIMARY SECTOR (GROUP I)

(**Sri. R. R. Kanakambaran**, LDM, Thrissur, the leader of Group-I presented the report of the group).

2.1. Review of Performance under Annual Credit Plan 2015-2016

2.1.1. Bank wise Performance – Primary Sector

The forum noted that:

- *Percentage of achievement reduced from 120% (2014-15) to 109% (2015-16)*
- *Co-operatives could achieve only 89% of the target*
- *Submission of LBR 2 by PACS not 100%*

2.1.2. District wise Performance under Primary Sector

The forum noted that the following districts have not achieved the disbursement target for the year 2015-16

- *Kasaragod (64%)*
- *Pathanamthitta (74%)*
- *Kottayam (78%)*
- *Trivandrum (95%)*
- *Idukki (98%)*
- *LBR 2 Data consolidation is incomplete in Kasaragod*
- *Poor investment credit offtake (Rubber plantation) in Pathanamthitta, Kottayam, Trivandrum & Idukki Districts*

Referring the performance in Kasaragod (64%), it was informed by the Kasargod LDM and Sydicate Bank representative, that the posts of LDM and Lead Bank Officer were vacant for nearly 2 month. the forum requested Controlling Office of Syndicate Bank, the lead bank of the district to look into the matter.

Sri. C. Saravanan, Deputy General Manager, RBI felt that the ACP exercise needs to be revisited and it needs to be dovetailed more with the ground realities and should not be perceived as a technical exercise. Alluding to the Rubber issue, he said that it is not a new issue and is continuing for the past 3 years and even last year when ACP projections were made the said issue prevailed. Regarding Syndicate Bank issue, he suggested SLBC to write to the Controlling Office/Corporate Office of Syndicate Bank at Chennai.

Regarding this Syndicate Bank issue, he suggested that SLBC to write to the Controlling Office/Corporate Office of Syndicate Bank at Chennai.

2.2. Agriculture Advances

The forum noted that Agriculture Advances outstanding came down from Rs. 57656 crores (2015) to Rs. 54888 crores (2016) fall of Rs. 2768 crores.

The forum noted that major contributors for the fall:

State Bank Group : Rs. 3853 crores

Nationalized Banks : Rs. 1698 crores

Co-operative Banks : Rs. 163 crores

- *Decline in investment credit due to fall in price of plantation produce like Rubber, Cardamom etc.*
- *Strict adherence to interest subvention norms stipulated by RBI.*
- *Non inclusion of advances to food processing industries under agriculture sector as per the revised priority sector advances classification norms.*

The forum noted the following strategies to boost Agriculture advances:

- *Precision farming / organic farming for vegetable cultivation*
- *One crop fish one crop paddy farming*
- *Small Poly house farming and usage of hydroponics / rain shelter*
- *Fresh water and brackish water fish farming*
- *Lending to Farmer Producer Organizations under tie up arrangement*
- *Fallow land and upland paddy cultivation in co-ordination with Agriculture Department*
- *Area specific project based rice cultivation especially in areas like Kole, Kuttanad, Pokkali, Kaipad*
- *Vegetable development through clusters*
- *Value addition through convergence of programmes implemented by Department of Agriculture, Coconut Development Board, State Horticulture Mission etc.*
- *Setting up of Hitech Dairy farms with subsidy support from Animal Husbandry Department.*

Sri. Ramesh Tenkil, Chief General Manager, NABARD informed that there were recent reports saying that bigger poly-house farming is becoming unviable due to high investments and marketing issues. Hence, small poly-house farming can be considered in the Kerala circumstance. Hydroponics is a good model through which fish and vegetable farming can be done. He also opined that shifting from traditional crops is not advisable

2.3. Performance under Kisan Credit Card Scheme

The forum noted that:

- *Government of India has instructed for 100% coverage of all eligible farmers under KCCS. In co-ordination with Agriculture Department, all the registered farmers to be provided with KCCs*

- *KCC outstanding level of Nationalised Banks declined from Rs. 6453 crores (March 2015) to Rs. 2471 crores (March 2016) whereas number of cards have come down by 6000. This is due to inconsistency in outstanding data of Corporation Bank – Rs. 3916 crores (March 2015) to Rs. 108 crores (March 2016), Corporation bank was asked check the correctness of their data*

Representative of Corporation Bank clarified that the figure submitted by Corporation Bank during March 2015 is incorrect.

2.4. PENDING ISSUES

2.4.1. Introduction of a Credit Guarantee Scheme for Agriculture Term Loans similar to CGTMSE

Sri. Ashok Kumar Singh IAS, Additional Mission Director, PMJDY, Ministry of Finance assured the forum to check up the matter.

The forum decided to pursue the matter with DFS, Government of India.

(Action: SLBC Cell)

2.5. FRESH ISSUES

2.5.1. Review of Pledge Financing against Negotiable Ware House Receipts (Suggested by RBI)

The forum decided that all banks have to submit the required details in the prescribed format on their credit exposure against Negotiable Ware House Receipts for effective review by RBI.

(Action: Banks)

2.5.2. Legal and institutional support mechanism needed for promoting and sustaining the group farming ventures of JLG group and other farmer collectives based on the findings of study conducted by NABARD in collaboration with KAU (Suggested by NABARD)

The forum opined that legalize lease land farming by JLGs by making amendments in the Land Reforms Act by Government of Kerala so that the benefits available to the owner cultivator can be passed on to tenant cultivators also.

The forum opinioned that it may take up with Govt. as a onetime measure suggestion to consider providing a legal backing for transfer of usage right of land to lessees belonging to JLG category and farm collectives for lease land farming while protecting the ownership rights of the lesser.

(Action: SLBC)

2.5.3. Online Credit Calculator for crop Loans (Suggested by NABARD)

Sri. B. Swaminathan, Deputy General Manager, NABARD informed that the package was developed by Kerala Agriculture University and is available in its website. Since the DLTC at district level is finalising the scale of finance in each year and that information will collect through DDMs at NABARD Regional Office and NABARD will update the data immediately. For every year before the cropping season starts the updated information on scale of finance will be available in the website. Thereafter individual banks can make use of this.

The forum decided that NABARD may take care of the periodical updating of the changes in the scale of finance in the website.

(Action: NABARD)

2.5.4. Farmer Producer Organizations (FPOs) – the way ahead for Indian farmers (Suggested by NABARD)

Sri. B. Swaminathan, Deputy General Manager, NABARD informed that 107 FPOs have been formed with the support of various organisations, of which 70 are registered and another 40-50 may be registered within a month and the process is going on. All of these have not reached the level of absorbing credit. It will take some more time. In future there is a business available to the banks in the area of FPOs. NABARD is planning to develop a website where all the information/details of 107 FPOs shall be made available.

The forum requested all banks to support FPOs for meeting their credit requirements.

(Action: Banks)

2.5.5. E Shakti – Project for digitization of SHGs (Suggested by NABARD)

Sri. B. Swaminathan, Deputy General Manager, NABARD informed that this is a project on pilot basis implementing in Kerala as Kasargode. Basically the intention is to reduce NPAs of SHGs. NPAs is slowly increasing due to multiple financing or the group members being in multiple SHGs. This is one of the problems. NABARD has already started as a pilot in two districts one in Maharashtra and one in Jharkhand. There, there is a tendency for reduction of NPAs because of this. Now it has been taken up in all India basis for 22 Districts. In Tamil Nadu, women development cooperatives are going to do in all the districts. As Chief Secretary said, if Kudumbashree is interested in doing it Kerala for all the districts, maybe NABARD can even consider that. For a beginning we thought to do it Kasargode and see. Here the data is not collected from banks directly The SHGs are promoted by SHPIs like Kudumbashree and various other NGOs. These SHPIs are already having the data. We are only putting that into digitised structure and may be some cross checking has to be done.

Another thing is regarding the accuracy of the data – Many times what happens that, data available with the NGOs or SHPIs may not be upto date. So the updation of the loan pass book as well as the SB passbook is an important thing. Then only we can cross check whether the things are happening properly. There is no agency or anybody is brought out. It is SHPIs doing that job. Kudumbashree is having maximum number of SHGs, then there are NSS, SNDP and others as major players in the district. So, they have been called and information has been passed on to them what exactly, they are expected to do. Only that information which they already possess is to be updated, cross verified and digitised. Digital software part has been taken care of by NABARD through a software provider agency and the data is owned by NABARD as of now. May be in future, after the post pilot part RBI, NABARD and CICS will decide who will own it. Being a pilot project, it is being with NABARD with all the protocols of security and everything taken care of. Here the requirement from the banking side is only the updation of both the passbooks. All the SHGs which are there in their branches are all covered under this. Now the software part is not finalised. My expectation on the bankers is the updation of the passbook to get the latest data. That is most important and ensures that no SHGs in their branches are missed out.

*Representative from **Kudumbashree** informed that Kudumbashree has already sent their willingness to take this.*

***Sri. C. Saravanan**, Deputy General Manager, RBI said that the forum needs clarity on the sort of data that the banks have to share. He reminded the forum that Statutory and regulatory restrictions are in place regarding sharing of data like the name of the customer, his/her mobile number and other personal information, with external agencies. He stated that the confidentiality of data and right to privacy of the individuals are of paramount importance and there is absolute clarity on this across all the quarters. He remarked that in the Steering Committee of SLBC, the questions that were raised about the ownership of the data, the format in which data would be collected and the details of the data that is expected to be shared by bank, were not answered with adequate clarity and even at this point of time the forum do not have the clarity on, the data fields that are to be shared by the banks. He said that any data which is impinging on privacy is a very clear no go zone for any person except as permitted under law and this has been the stand of RBI and has been communicated to the stake holders and it is as per the statutory provisions.*

The forum noted that in the light of the guidelines vide its letter No. FIDD (T) LBS No.1690/03.02.002 /2015-16 dated 2016 June 16th circulated by SLBC Cell through E-mail dated 2016 June 18th, the matter of collection and sharing of personal information of customers to any agency, which is not approved by RBI would not be in consonance with RBI guidelines.

***Sri. B. Swaminathan**, Deputy General Manager, NABARD fully appreciated what the DGM RBI said and informed that in this case the format for collection of data related to the SHGs or SHG members can be shared. Basically the information required is from SHPIs, who have formed or nurtured the SHGs. For instance, the Kudumbashree. They already have the data of all the members of each of SHG with credit history, lending as well as savings. All information is available, may be except for Aadhaar numbers.*

That information is being digitised. They are already having some digitised data. NABARD is putting it into a common format so that everybody can use it. As far as the bankers are concerned, they are not going to share any information from their side except for the updation of passbooks. As far as the format is concerned, it would be surely shared with all, once it is finalised.

Sri. Ashok Kumar Singh IAS, Additional Mission Director, PMJDY, Ministry of Finance observed the following issues:

(i) All the bankers are supposed to follow RBI guidelines (ii) Sensitive personal data which is applicable to all the databases, irrespective of bank database or Government database.

He felt that the issue lies in the ownership. If the SHG data is to be collected from the bank, why cannot the banks take it as their own project for digitisation? Banks take it as their project and give to the NABARD. Once NABARD collects, then we can think of whether any violation or not. Why the bank cannot outsource it to NABARD. He suggested NABARD to try this regarding the Kasargod project.

Sri. B. Swaminathan, Deputy General Manager, NABARD clarified that generally the issue related to SHG is that banks do not have the individual member level information. NABARD is using the NGOs who have promoted these SHGs, as they are the link between the bank and the groups.

The forum decided to place it in the next meeting for further discussions on the issues that require clarity especially legal and compliance aspects regarding sharing of personal data

(Action: NABARD)

2.5.6. Monitoring of NPA under SHG Lending (Suggested by NABARD)

Sri. B. Swaminathan, Deputy General Manager, NABARD informed that one of the major reasons for NPAs in SHG finance are the multiple finance and multiple memberships in SHGs.

The forum decided that all Banks to provide NPA positions under SHG to the SLBC for periodical review.

(Action: Banks)

3. ISSUES FOR GROUP DISCUSSION ON SECONDARY SECTOR & GOVERNMENT SPONSORED SCHEMES (GROUP II)

(Sri. Abdul Jabbar, LDM, Malappuram, the leader of Group-II presented the report of the group).

3.1. Performance of Secondary Sector under Annual Credit Plan (ACP)

The forum noted that ACP targets under MSME has achieved at Rs. 19277 crores as against the target of Rs. 19180 crores. The forum noted the achievement share of various banking groups.

- *State Bank Group - 135%*
- *Private Banks – 108%*
- *Co-operative sector - 103%*
- *Nationalised Banks & RRBs - 75% each.*

3.2. Review of Disbursements to Secondary Sector under ACP

The forum noted that 9 Banks in the State have achieved below 50%.

<i>(1) Bank of Baroda</i>	<i>:</i>	<i>48.18 %</i>
<i>(2) Bank of India</i>	<i>:</i>	<i>43.18 %</i>
<i>(3) Central Bank of India</i>	<i>:</i>	<i>42.52 %</i>
<i>(4) Dena Bank</i>	<i>:</i>	<i>9.81%</i>
<i>(5) Oriental Bank of Commerce</i>	<i>:</i>	<i>30.60 %</i>
<i>(6) Punjab & Sind Bank</i>	<i>:</i>	<i>3.76 %</i>
<i>(7) UCO Bank</i>	<i>:</i>	<i>35.36 %</i>
<i>(8) Union Bank of India</i>	<i>:</i>	<i>43.00%</i>
<i>(9) United Bank of India</i>	<i>:</i>	<i>28.92 %</i>

3.2.1. District wise Performance under Secondary Sector

The forum noted that:

- *Achievement of the districts ranges from 71% to 149%.*
- *Kannur district has achieved only 71%.*

3.3. Performance under MSME Advances (Priority)

3.3.1. Banking Group wise MSME Advances

The forum noted that SME Advances grown by Rs. 3733 crores in 2015-16

Banking Groups	Outstanding Amount (Rs. in crores)
State Bank Group	9430
Nationalized Banks	14700
Kerala Gramin Bank	1298
Private Banks	14035
TOTAL	39463

3.3.2. Compliance on recommendations of the Prime Minister's Task Force on MSE advances

The forum noted that:

- *The target for Growth in no of accounts was 10%; achieved 101% - Probably due to the inbuilt OD under PMJDY*
- *The target for Growth in amount was 20%; achieved only 2%*

3.4. Advances to Weaker Section

The forum noted that the performance under weaker section advances is satisfactory. Outstanding amount as at March 2016 is Rs. 54243 crores (absolute growth: Rs.7151 crores).

3.5. Advances to SC/STs

The forum noted that:

- *SC advances grown up by Rs. 47 crores during the Financial Year 2015-2016.*
- *ST advance has gone down by Rs. 115 crores during 2015-2016.*

3.6. DRI Advances

The forum noted that DRI advances has come down from Rs. 49.43 crores to Rs. 43.30 crores. Banks were requested to address it.

The forum did not accept the suggestions of Secondary Sector Group for revisiting income criteria and loan upper ceiling to be re-examined.

Sri. C. Saravanan, Deputy General Manager, RBI, observed that it was not the cost of credit from the formal sector that is major deterrent; it is the access, promptness in sanctions and the timely availability of credit that is more important.

3.7. Credit Flow to Minority Communities

The forum noted that 65% of the total priority advance has gone to minority communities ie. Rs. 86853 crores, out of total priority sector advances Rs.132256 crores.

3.8. Cumulative position of Sick units

The forum noted that:

- *22873 units are classified as sick locking in an amount of Rs.3392.30 crores.*
- *The sponsoring agencies of the units should assist the banks in revival of the units and further recovery.*

3.9. PENDING ISSUES

3.9.1. Issues involved in the implementation of PMEGP

The forum recommended that:

- *Licensing to be simplified by routing all the applications through single window system of DIC so that delay in getting licenses from line department could be reduced.*
- *Issue of license to install machinery and running permit to be clubbed into one step.*

Sri. C. Saravanan, Deputy General Manager, RBI said that most of the Kerala based banks have framed credit policies for supporting the restructuring of MSMEs, However, the RBI Empowered committee on MSME which is going to be conducted the next day would discuss it further with banks to take forward the rehabilitation wherever it is found feasible. He added that SLBC recommendations should be circulated to all the LDMs for improving the ease of doing business.

Forum decided to pursue the agenda with the Government.

(Action: SLBC Cell / Local Self Government Department)

3.9.2. PMRY 2006–07 & 2007–08 - Non receipt of Subsidy

The forum noted that during the 118th Meeting of SLBC, Kerala held on 14.03.2016 at Trivandrum decided that banks have to claim the pending subsidy within 30.09.2016 and beyond the time limit no claims will be entertained. Claims received within the time limit will be pursued for further action. If no claims are received within the time limit, the agenda may be treated as closed.

The Secondary Sector Group suggested that concrete steps to be taken to release pending PMRY subsidy.

(Action: Banks)

3.10. FRESH ISSUES

3.10.1. Review on the Progress of Online Registration of MSME Loan Applications by the Bank (Suggested by RBI)

The forum decided that all banks to fulfill the norms for the online MSME registration / tracking portal.

(Action: Banks)

3.10.2. Review of Progress under Start up India Programme (Suggested by RBI)

The forum noted that projects are not coming up especially from individuals. Beneficiaries need handholding even for identifying projects.

The forum suggested the following:

- *Group activities may be introduced with the assistance of Tribal Development Department, ST promoters, SHGs etc.*
- *Exclusive training and repeated financial counseling to the proposed beneficiaries*
- *Synchronizing standup India portal /PMEGP portal/ MSME for effective follow up.*

Sri. K. I. Varghese, Chief General Manager, Federal Bank informed that Federal Bank has started a branch in Ernakulam wherein they have also provided venture capital of Rs. 25 crores for this purpose and they are also giving guidance to the start up ventures. He added that Federal Bank has started one branch in Kerala and one in Bangalore also for venture capital finance.

(Action: Banks)

3.10.3. Stand up India Scheme (Suggested by NABARD)

The forum noted that:

- *Viable proposals are not coming up*
- *Password and ID not communicated to individual branches*
- *Awareness at branch level has to be improved*
- *Convergence with other schemes is not available.*

Sri. K. Vatsakumar, Deputy General Manager, SIDBI informed that SIDBI is one of the connect centres of Stand Up India. As per information received on 27.06.2016, around 562 branches in Kerala have logged in to the portal. The remaining branches are yet to login. User ID and Password has already been circulated to all the branches. He suggested that in case it has not reached them or it got bounced, SIDBI would be coordinating or talking to all LDMs/ branches and the supporting agencies also. It may take some time. The information does not become available unless the branch logs in with its user ID. He requested all banks that if USER ID and pass word is not received it may be reported to SIDBI so that they can be assisted. As per available statistics for Kerala , the , total applications on the portal is 57 as on 27.06.2016 of which 31 related to stand up India and 44 stands sanctioned. At present, around 10% of banks have been activated in the portal. NABARD and SIDBI are playing a crucial role as Stand Up connect centres., LDMs as the handholding agencies also have an important role. All these people have to be got activated. As per information, except Ernakulam & Pathanamthitta districts, all other LDMs districts have got activated. SIDBI is trying to send mails talk and remind them periodically so that all the stake holders become active. Only after that is in place, the numbers would swell. He informed that SIDBI would make available to all the LDMs a brief presentation on the Stand Up India along with guidelines on how to use the portal. SLBC can possibly use this and spread the message among all the participant members.

Sri. N. Sivasankaran, Convenor SLBC Kerala & General Manager, Canara Bank observed that there is lack of awareness at all levels. He requested SIDBI to forward the presentation so that in turn SLBC can forward the same to all member institutions and LDMs.

The forum requested LDM, Pathanamthitta & Ernakulam to activate immediately.

LDM, Kollam suggested that it is better to have District level meetings by SIDBI and NABARD people. With the help of LDMs and all the bankers more awareness on the scheme has to be generated at district level.

The forum requested all LDMs to organise meetings in this regard with the participation of SIDBI and NABARD.

Sri. P. Karuppiah, Deputy General Manager, Syndicate Bank informed that in his bank all branches except Thirumala have logged in the SIDBI

It is informed that Stand Up India scheme is available in the SIDBI portal. But for PMEGP and other subsidy linked schemes, there is no link in the portal. It is requested the SIDBI to see whether it was possible.

Sri. K. Vatsakumar, Deputy General Manager, SIDBI assured the forum that the technicality in this regard would be checked up.

(Action: LDMs/Banks/NABARD/SIDBI)

3.10.4. Convergence of Government Schemes with Pradhan Mantri Mudra Yojana [PMMY] (Suggested by Canara Bank)

The forum noted that:

- *Special product code is introduced for MUDRA in many banks. As a result traditional MSME loans are not being reported under MUDRA eg. Trade Loans*
- *Convergence with other Government sponsored schemes is not happening eg. PMEGP*
- *Allied activities are recently included in Mudra. Hence, performance may further improve in MUDRA.*

It was suggested that subsidy/interest subvention may be introduced and the related Government schemes may be converged with MUDRA.

(Action: Banks, KVIC, KVIB, DIC)

4. ISSUES FOR GROUP DISCUSSION ON TERTIARY SECTOR (GROUP III)

(Sri. P. Santhosh, LDM, Kannur, the leader of Group-III presented the report of the group).

4.1. Performance under Tertiary Sector of ACP

The forum noted that 96 % (Rs. 36472 crores against Rs. 37837 crores) achievement under ACP during 2015-16 (87% in 2014-15- Rs. 31037 crores against Rs. 35837 crores).

4.2. Review of Disbursements to Tertiary Sector under ACP

The forum noted the following.

- *State Bank Group achieved 99.77 %*
- *Nationalised Banks achieved 81.66 %*
- *RRB achieved 61.77 %*
- *Private Sector Banks achieved 86.25 %*
- *Co-operatives achieved 108.70 %*
- *KFC achieved 108.17 %*
- *State total achievement is 96.39 %*

4.3. District wise Performance under Tertiary Sector

The forum noted that the toppers of the Financial Year 2015-16 were

- *Kottayam District with 124% achievement.*
- *Thrissur District with 118% achievement.*
- *Palakkad District with 107% achievement.*

4.4. Performance under Education Loan

The forum noted the following.

- *State Bank Group disbursed Rs. 3102 crores*
- *Nationalised Banks disbursed Rs. 4506 crores*
- *RRB achieved disbursed Rs. 845 crores*
- *Private Sector Banks disbursed Rs. 1132 crores*
- *Co-operatives disbursed Rs. 106 crores*
- *Total disbursement in the State : Rs. 9692 crores*

The forum noted that the Tertiary Sector Group discussed the following issues.

1. *Denial of Education Loans by some Banks*
2. *Increasing trend in Education Loan NPA*
3. *Higher Cost of Education with low rate of Employment/ lesser remuneration.*
4. *Exploitation by Intermediaries/ agents/ consultants and lack of career awareness among students/ parents.*

The forum noted the following suggestions of the Tertiary Sector Group:

- *Mandatory Targets to be assigned for each Bank branch at district level and monitoring of the same to be done.*
- *RR measures to be strengthened by maintaining a close rapport with the RR officials.*
- *Government may enact a suitable law to assist the bank in making recoveries from future employer in respect of an Education Loan defaulting employee.*
- *Government may appoint an agency to uniformly grade all the Education Institutions across the country and a minimum cut-off grade for availing Education loans.*
- *Awareness programmes/ Career Counselling may be conducted by Financial Literacy Counsellors at Block/District level for educating students/parents regarding the Vidyalakshmi Portal, employability potential and need for repayment.*
- *Survey may be conducted by the Government agency to streamline the Education Sector after assessing the following:*
 - *The factors that contributed to NPA in Education Loans over the years*
 - *The potential courses/ sectors which offers employability in future.*
- *Government may ensure the timely completion of course.*
- *Mandatory Group Insurance for Education Loans may be referred to the sub-committee.*

(Action: Planning Dept Govt of Kerala, SLBC)

4.5. Performance under Housing Loan

The forum noted the following.

- *State Bank Group disbursed Rs. 13409 crores*
- *Nationalised Banks disbursed Rs. 8736 crores*
- *RRB achieved disbursed Rs. 1536 crores*
- *Private Sector Banks disbursed Rs. 3699 crores*
- *Co-operatives disbursed Rs. 6349 crores*
- *Total disbursement in the State : Rs. 33728 crores*

The improvement under the sector can be done with the implementation of PMAY. It was suggested that Lead Banks are to conduct municipal level awareness programme in liaison with local bodies, NHB, HUDCO and Kudumbasree for identifying the beneficiaries and targets may be allocated to all bank branches on completion of beneficiary survey by SLNA.

Sri. Hemkumar G, Regional Resident Representative, National Housing Bank informed that pick up of the Prime Ministers Awaas Yojana (PMAY) in Kerala is low. But both SLBC and State Level Nodal Agency (SLNA) have taken steps in this regard. The SLNA has already identified the potential beneficiaries in 14 municipal limits and notified the process for issuing NOC under the scheme. The Secretaries of Municipal authorities would be authority for issuing the NOC. NHB had devised the format and issued circular in this regard which are available in the website and is also shared with SLBC.

Now SLBC has also brought out a very good booklet on the scheme which incorporates the national level scheme along with the local condition which is applicable for the Kerala State. This booklet was launched in the Regional Workshop that NHB conducted on 10.06.2016. The Booklet was well appreciated and this has been circulated among the other SLBCs also asking them to devise similar booklet of each State. He requested all the bankers to use this booklet which is available in the SLBC Kerala website. All the clarifications would be made available in the booklet. With this, he expressed hope that the performance under the scheme would pick up in the State.

He added that they have conducted a two day workshop for Kerala Gramin Bank on PMAY & Rural Housing. NHB has participated in one workshop of SLNA conducted for the Secretaries. He assured the forum that HUDCO or NHB would participate in any type of workshop or meeting conducted to promote the scheme in the state.

4.6. PENDING ISSUES

4.6.1. Land Allotment for construction of RSETI Buildings

The forum noted the present position of the land allotment which was informed by **Sri. P. K. Mohanan**, Joint Development Commissioner during the Group Discussion Session. The Joint Commissioner requested that wherever the land and funds are allotted, the Bank has to proceed with construction of building without further delay.

District	Present position
<i>Kozhikode</i>	<i>50 Cents land allotted in Vadakara Block</i>
<i>Palakkad</i>	<i>Land identified at Parli Grama Panchayath. PD, PAU and RSETI Director sent the report to the Government. Awaiting GO</i>
<i>Kollam</i>	<i>Land earmarked ETC Kottarakkara/KIP site. LDM and RSETI Director to finalise.</i>
<i>Pathanamthitta</i>	<i>Grama Nyayalam & RSETI can share site. BDO to explore the possibilities</i>

LDM, Kozhikode informed that he had attended the Block Panchayat meeting at Vadakara Block wherein he had explained the RSETI scheme and they have consented for giving 50 cents of land in Vadakara Block Panchayat Compound, which was approved by the Block committee .

LDM, Palakkad informed that Parali Panchayat is willing to give land to RSETI. The Project Director, PAU and RSETI Director have sent favourable reports to Government and Government Order is awaited. Once the GO is received the land can be handed over to RSETI.

LDM, Kollam informed that at present RSETI is functioning in Kottiyam, the centre of Kollam area. But site has been identified at Kottarakkara that too 5-6 km outside the town, at the ETC campus owned by the Rural Development Department. Constructing RSETI inside that ETC campus would not help in the smooth functioning of the RSETI.

So the RSETI Director has represented again that the land may be allotted in Kottiyam where KIP land is available.

*Responding to this, **Sri. P. K. Mohanan**, Joint Development Commissioner informed that large formalities have to be faced for allotting the KIP land. But ETC is their own land and Commissioner of Rural Development is the owner. He suggested that it is the better option and that that ETC, training centre is running very long time there. He added that during the RSETI meeting held on 08.06.2016, LDM Kollam was absent. He requested the LDM Kollam to come to the office of Commissionerate of Rural Development as per the convenience of Commissioner so as to sort out the matter together.*

The forum requested LDM, Pathanamthitta to take active involvement in getting land for RSETI at Pathanamthitta.

*Responding to the Convenor SLBC, **Sri. P. K. Mohanan**, Joint Development Commissioner assured the forum that LDM, Pathanamthitta, Director, RSETI, Coordinator, RSETI and Officials from Commissionerate of Rural Development would do a combined visit on the site in Pathanamthitta and would take a decision.*

***Sri. Kishore Kumar K**, State Director, RSETI Kerala informed that for moving forward this movement, the banks which have received the land allotment , but have not constructed land have to take a firm decision whether to construct or not. He was sure that this project would move with the active involvement of Commissioner for Rural Development and other officials.*

***Sri. A. Aravind**, General Manager, State Bank of Travancore informed that though the funds have been allotted in Wayanad and Alappuzha, the cost of construction as estimated by CPWD, is Rs.1.07 crores for 3627 sq.feet. As per the RSETI norm it should be 8000 Sq. feet and any amount above Rs. 1 crore has to be contributed by the respective bank. Under the circumstances, he expressed that fund available under CSR activity after apportioning to their various other activities have to be shelved to meet the additional cost. Each RSETI could cost around Rs. 1 crore to Rs. 1.5 crore over and above the allotment given by the Government. Bank had requested to be allowed to limit the construction to 3800 Sq. feet as a covered area or to increase the allotment to them which was neither agreed by the Government of India. It is insisted that it should be around 8000 Sq.feet and no more additional contribution from the Government of India would be available. Because of that construction in respect of Alappuzha and Wayanad is pending.*

***Sri. Kishore Kumar K**, State Director, RSETI Kerala said that the issue is genuine and there is a reason for not constructing. But the fact of the matter is that the land allotted by the Government is idle for the last 5 years. And new ideas are coming to the local people. They are laying foundation stone without knowledge of anybody in the same property.. So Bank has to take a decision whether they would go forward or not otherwise the bank has to withdraw from the project.*

Sri. A. Aravind, General Manager, State Bank of Travancore informed that they have written to Joint Secretary, Ministry of Rural Development, Government of India on 17.12.2015 advising all these factors and now Government vide letter 22nd May, 2015 asked SBT to return the funds or use the funds for any other RSETIs. This is the present position.

Responding to this, Sri. P. K. Mohanan, Joint Development Commissioner informed that the next day the Department is having a discussion with MoRD on RSETIs. This matter would be placed for discussion.

Sri. C. Saravanan, Deputy General Manager, RBI observed that SBT had informed the forum that it is working on the letter received from MoRD in May 2015 and a decision is to be taken. This needs to be expedited so that the issue can be taken forward.

**(Action: Commissionerate of Rural Development /
LDM, Kozhikode, Palakkad, Kollam & Panthanamthtta / State Bank of Travancore)**

4.6.2. Computerization of Land Records & Creation of a Central Registry titled National Mortgage Repository

Representative from Revenue Department informed that 583 out of 1572 villages have completed the computerisation and the process is going on.

The forum requested the Revenue Department to complete the computerisation process as early as possible and decided to pursue the matter.

(Action: Revenue Department)

4.6.3. Denial of E-Tender access facilities to customers of all banks except SBT

The forum felt the same as a glaring disparity and the facility may be extended to all the customers across all the Banks. The forum decided to pursue the matter with Government.

(Action: Planning & Economic Affairs Dept/Information Technology Dept)

4.6.4. Noting of Equitable Mortgage created in favour of the banks in Revenue Records & Noting of lien of the Bank in Thandaper Register of Village Office for the loans granted by the Banks

The forum noted that vide letter No.1848/G1/2015/RD dated 20.05.2016 of Revenue (G) Department, Government of Kerala informed that:

- The suggestions of noting of lien of the Bank in Thandaper Register of the Village Office for the loans granted by the Banks could not be possible.*
- But, noting of the lien may be made only when revenue recovery proceedings are taken.*

The forum felt that all Banks and general public will be benefited if EM transactions are noted in Revenue records and decided to pursue the matter with the Government once again.

(Action: Revenue Department)

4.6.5. Registration Act, 1908 – State amendment of Section 17 (1) (f)

The forum decided to pursue the matter with Taxes Department.

(Action: Taxes Department)

4.6.6. Issues relating to Stamp duty on Branch & ATM lease deeds

The forum decided to pursue the matter with Taxes Department.

(Action: Taxes Department)

4.6.7. Waiving of stamp duty on loan sanctioned against pension to Senior Citizens

The forum decided to pursue the matter with Taxes Department.

(Action: Taxes Department)

4.6.8. Non availability of Govt of India Interest Subsidy on Education loans granted by KSCARD Bank & Non availability of Central & State Govts Interest Subsidy to Education Loans availed from District Co-operative Banks & PACS

The forum decided to pursue the matter with Planning & Economic Affairs Department, Government of Kerala.

(Action: Planning & Economic Affairs Department)

4.6.9. Kiosk banking – Inactive banks – Allotted SSAs transferring to Active Banks

The forum noted that at present sufficient staff has been posted at District Level for identifying the inactive Kiosks to make realistic assessment in this regard.

(Action: Respective Banks / Akshaya)

4.7. FRESH ISSUES

4.7.1. Review of Progress under Financial Inclusion Plan 2016-19 (Suggested by RBI)

The forum noted that the matter has been already discussed in DLRC meetings of all Districts.

The forum decided that the progress would be reviewed in the future DLRC meetings.

(Action: LDMs / Banks)

4.7.2. Financial Education in School Curriculum (Suggested by RBI)

RBI is following up the same with the Education Department

4.7.3. Banking environment for visually challenged people (Suggested by RBI)

The forum requested all banks to submit the data to SLBC in the format given below from the quarter ending 2016 June onwards.

Format for Information on ATMs made accessible to persons with disabilities as on 2016 June 30th			
Name of Bank	Total No of ATMS in Kerala	Of (b), ATMS installed on or after 2014 July 1st	Of (c) , no of talking ATMs with Braille keypads
(a)	(b)	(c)	(d)

(Action: SLBC, Banks)

4.7.4. Review of progress under Road Map for opening Brick & Mortar branches in villages with population more than 5000 without a bank branch (Suggested by RBI)

The forum noted that KGB has already opened the Branch at Kallikkad, and is in process of opening the others at the earliest. SBT informed that the process is being initiated.

(Action: KGB, SBT)

4.7.5. FL Counselling for Education Loan Borrowers (Suggested by RBI)

The forum decided to go ahead the campaign on the lines proposed by RBI and SLBC shall consult RBI and finalise the plan.

(Action: RBI/SLBC)

4.7.6. NORKA Department Project for Return Emigrants [NDPREM] (Suggested by NORKA (A) Dept, Govt of Kerala)

The forum noted that most of the applications under the scheme are for Transport sector. Since overdue is more in the RTO sector, diversification may be suggested to other areas like other services, Manufacturing, Agriculture and Retail Trade.

(Action: NORKA Dept)

4.7.7. Loan Waiver Scheme of Scheduled Tribes Development Dept (Suggested by SC/ST Development (D) Dept)

The forum noted that many Banks are yet to submit the final claim. Controlling office of banks may consolidate the claim and submit at the earliest and LDM has to monitor the same.

Dr. P. Pugazhendi IFS, Director of ST Development Department informed that the matter was discussed in the earlier SLBC meeting and Steering Committee Meeting. Rs. 39.52 crore funds earmarked for the particular scheme by Government. Department has disbursed an amount of Rs. 2.71 crores for the liabilities lying with 8 banks constituting 51 branches in Wayanad District only. If a similar special focus is given in other predominantly tribal inhabited districts like Idukki, Palakkad, Malappuram and parts of Trivandrum, it would benefit a lot of people. He requested SLBC to look into the matter and requested all banks to come up with data pertaining to STs who have availed loans.

He added that the ST Development Department is ready to organise district level officers meeting / mela whatever kind of awareness that would be suggested by banks.

Responding to LDM, Wayanad, Dr. P. Pugazhendi IFS, Director of ST Development Department informed that in Wayanad first instalment of Rs. 2.71 crores disbursed to 806 beneficiaries. A total of 2631 beneficiaries with a cumulative amount of Rs. 9.1 crores is pending. He informed that the second instalment would be disbursed at the earliest. Verification process is completed and the same would be released soon.

LDM, Wayanad made an advice to other districts that, LDMs of each districts have to coordinate along with tribal department in this regard, otherwise the cross verification does not happened.

Sri. K. I. Varghese, Chief General Manager, Federal Bank pointed out that waiver is not applicable to private sector banks because the bank have so many claims eligible under the scheme. He requested the ST Development Department to extend the benefit to the private sector banks also.

Responding to this, Dr. P. Pugazhendi IFS, Director of ST Development Department informed that Department have received claims from two branches pertaining to 4 beneficiaries with an amount of Rs.1.49 lakhs which was under processing.

While referring to the low response from cooperative sector towards the scheme, Sri. V. Prabhakaran Nair, General Manager, Kerala State Cooperative Bank informed that they have already informed the concerned branches to put their claims and the message would be reiterated further.

(Action: ST Development Department, LDMs, Banks)

4.7.8. Organizing Special Aadhaar Seeding Camps for the Central Government Pensioners (Suggested by Department of Pension & Pensioners' Welfare, Ministry of Personnel, Public Grievances & Pensions, Government of India)

The forum decided that all banks have to complete the exercise at the earliest and LDM have to monitor the same.

(Action: Banks, LDMs)

4.7.9. Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme (Suggested by DFS)

The forum observed the developments under the scheme.

- *In Kerala, the State Level Nodal Agency is Kudumbasree Mission*
- *They held a conference of the Secretaries of ULBS, SLBC, NHB & HUDCO*
- *A state level work shop was organized by NHB on 10th June, 2016 at Trivandrum*
- *SLBC had prepared a Booklet on PMAY in Malayalam and released on that occasion.*
- *There are 93 statutory towns in Kerala of which 59 are as per 2011 Census and 34 were notified by the Government of Kerala as statutory towns subsequently All the 93 have been covered under CLSS*
- *Town codes are available for the 59 towns. Government of Kerala has written to MoHUPA for allotting town codes to the remaining covering the remaining 34 towns also*
- *SLNA has sourced 47 applications. The statistics of cases directly sourced by bank will be given by NHB*

The forum decided that Lead Banks to conduct municipal level awareness programme in liaison with local bodies, NHB, HUDCO and Kudumbasree for identifying the beneficiaries and targets may be allocated to all bank branches on the basis of survey findings .

(Action: SLBC, Kudumbasree, LDMs, Banks, NHB, HUDCO, LSGD [Urban])

4.7.10. Decisions of the first Meeting of State Level Financial Inclusion Committee on 11.05.2016 (Suggested by SLBC Cell)

The forum advised all banks to note the contents for information and action.

(Action: SLBC, Banks)

Other Points

- *To save the rubber based economy, it was recommended that wherever possible rubberised roads to be promoted and the matter be taken up with appropriate authorities.*
- *Referring brick and mortar branches, **Dr. P. Pugazhendi IFS**, Director of ST Development Department pointed out that opening of bank branches in tribal areas like Parambikulam and Achencoil which was discussed in the previous SLBC meeting need to be taken forward. He observed that the Steering Committee meeting recommended that KGB & SBT to looking into the matter for setting up Akshaya kiosks / BC model in Parambikulam & Achencoil.*

5. Review of Performance under various Segments

6. Review of Performance of the Banking Sector

The forum concurred with the review of the performance under various sectors as at March 2016 quarter provided in the background notes supplied.

The State Level Review Meeting of SLBC, Kerala concluded with the above deliberations.

Dr. T. V. Duraipandi, Deputy General Manager, Canara Bank proposed vote of thanks.

PARTICIPANTS ON 27.06.2016 - OPENING SESSION & GROUP DISCUSSION SESSION

1. Sri. N. Sivasankaran
Convenor, SLBC & General Manager, Canara Bank
2. Dr. K. Prathapan
Director, State Horticulture Mission, Kerala
3. Smt. T. K. Ajitha Kumari
Additional Secretary, Planning & Economic Affairs Dept
4. Smt. Vijayalekshmi
Secretary, Kerala State Fishermen Debt Relief Commission
5. Dr. T. V. Duraipandi
Deputy General Manager, Canara Bank
6. Sri. K. Suresh Kumar
Deputy General Manager, NABARD
7. Sri. V. J. Sabu Abraham
Assistant General Manager, Reserve Bank of India
8. Sri. P. Damodara Rao
Assistant General Manager, Syndicate Bank
9. Smt. Deepa Sivadasan
Divisional Manager, LIC of India
10. Sri. George Mathew
Divisional Manager, Canara Bank
11. Sri. Hemkumar G
Regional Resident Representative, National Housing Bank
12. Sri. G. Nandakumar
Senior Manager, Canara Bank
13. Smt. Shini S. H
Manager, Canara Bank
14. Sri. N. Prasanth
Manager, Canara Bank
15. Smt. Nisha V. L.
Officer, Canara Bank

GROUP I

1. Sri. R. R. Kanakambaran
LDM, Canara Bank, Thrissur (Group Leader)
2. Dr. A. H. Shajil
Assistant Director of Animal Husbandry
3. Sri. Raghupathy O
Chief Manager, Bank of Baroda
4. Sri. Adalarasan S.
Senior Manager, Corporation Bank
5. Sri. M. Mathialagan
LDM, Union Bank of India, Idukki
6. Sri. K. Peethambara
Chief Manager, Dhanlaxmi Bank
7. Sri. P. R. Unnikrishna Pillai
LDM, IOB, Trivnadrum
8. Sri. V. Krishnan Nair
AM, United India Insurance
9. Sri. Rajesh D.
Regional Manager, AIC of India Ltd.
10. Sri. Maniramakrishnan
Manager, Canara Bank
11. Sri. N. Thirunavakkarasu
Chief Manager, Tamilnad Mercantile Bank
12. Sri. S. Jayasree
Senior Manager, Syndicate Bank
13. Sri. G. Subbarama Iyer
Assistant General Manager, NABARD
14. Sri. Reji Varghese
Manager, NABARD
15. Dr. Vinayaraj S.
Directorate of Animal Husbandry
16. Sri. Thomas P. Mathew
Chief Manager, Federal Bank
17. Sri. V. Haridasan
General Manager, Kerala Gramin Bank
18. Sri. M. V. Ravindran
LDM, Canara Bank, Wayanad
19. Sri. Sujai Kumar C.
Deputy Director, Dairy Development
20. Sri. M. Subramonian
Deputy Director of Agriculture
21. Sri. Rajeev N.
Assistant Director of Agriculture
22. Sri. Anuroop M.J.
Assistant Manager, South Indian Bank
23. Dr. Rahul
Kudumbashree
24. Smt. Sudha Devi K. C.
Project Leader, SFAC
25. Smt. Hema Prabha D.
Deputy Secretary, Planning & Economic Affairs Dept.
26. Sri. Asha Varghese
Deputy Secretary, Agriculture Department
27. Sri. Unnikrishnan T.
Manager, State Bank of Travancore
28. Smt. Janaki V
Deputy Manager, LBO, SBT, Pathanamthitta
29. Sri. N. S. Subramanian
DCO, Central Bank of India
30. Sri. S. M. Sharabudeen
ADM, KSCARD Bank
31. Sri. Jithesh Janardhanan
AVP, HDFC Bank

GROUP II

1. Sri. K. Abdul Jabbar LDM, Canara Bank, Malappuram (Group Leader)
2. Sri. T. S. Venkata Subramanian Manager, City Union Bank
3. Sri. P. K. Damodaran Chief Manager, South Indian Bank
4. Sri. Tony Thomas Regional Manager, ICICI Bank
5. Sri. Sam Robert Manager, SBH
6. Sri. I. S. Nageswara Rao Chief Manager, SBM
7. Sri. Maneesh C. Manager, Karur Vysya Bank
8. Sri. Anil Kumar P Manager, Punjab National Bank
9. Sri. Sunil P. Deputy Director of Industries & Commerce
10. Sri. B. Sunilkumar Inspector, Coir Board
11. Sri. Krishna Kumar P. G. Chief Manager, UCO Bank
12. Sri. Stephen Joseph Chief Manager, Kerala Gramin Bank
13. Sri. K. Bhuvanadas LDM, Canara Bank, Kozhikode
14. Sri. A. Padmakumar LDM, Indian Bank, Kollam
15. Sri. C. S. Remanan LDM, Syndicate Bank, Kasaragod
16. Sri. Pradeep R. Assistant Director, KVIC
17. Sri. T. Shyam Kumar Deputy Director, KVIB
18. Sri. R. Mathialagan Assistant General Manager, SBI
19. Smt. Jayasree V. R. Chief Manager, Bharatiya Mahila Bank
20. Smt. T. K. Ajitha Kumari Additional Secretary, Planning & Economic Affairs Dept.
21. Sri. Aju K. S. Deputy Manager, LBO, SBT, Alappuzha
22. Sri. M. K. Sreedharan Unni Assistant General Manager, State Bank of Travancore

GROUP III

1. Sri. P. Santhosh LDM, Syndicate Bank, Kannur (Group Leader)
2. Sri. Ajith G. Lal Deputy Manager, LBO, SBT, Kottayam
3. Sri. P. Joseph Sam. LDM, Canara Bank, Palakkad
4. Sri. P. K. Mohanan Joint Development Commissioner for Rural Development
5. Sri. V. J. Sabu Abraham Assistant General Manager, Reserve Bank of India
6. Sri. K. Kishore Kumar State Director, RSETI, Kerala
7. Sri. Royson Francis Regional Sales Manager, Indus Ind Bank
8. Sri. Chandrakant Kamath Manager, Axis Bank
9. Sri. V. Varghese Zonal Manager, Catholic Syrian Bank
10. Sri. Anupam Bhadra Assistant General Manager, Dena Bank
11. Sri. Lalit Kumar Assistant General Manager, Vijaya Bank
12. Sri. Frony John P Senior Manager, Syndicate Bank
13. Sri. Shibu Thomas Chief Manager, Federal Bank
14. Sri. Biju Kumar D. S. Senior Manager, Indian Bank
15. Sri. Suraj Thomas Zachariah Assistant General Manager, IDBI Bank
16. Sri. Rakesh V. G. Officer, Karnataka Bank
17. Sri. C. Satish. LDM, Union Bank of India, Ernakulam
18. Sri. Reju Tom Lal Manager, Akshaya
19. Sri. Jayakumar State Level Coordinator, Akshaya
20. Smt. Gayathri G. BDM, Akshaya
21. Smt. Manju S. Deputy Secretary, Revenue Department
22. Sri. G. Gopakumar Deputy General Manager, Kerala State Co-operative Bank
23. Sri. R. Giridharan Chief Manager, Indian Overseas Bank
24. Smt. Veena Rani L. Deputy Manager, State Bank of Travancore
25. Smt. Roshni Pillai Manager, PMAY, Kudumbashree
26. Sri. Harikrishnan Senior Manager, HUDCO
27. Smt. Yamini S. Kumar Branch Manager, Bank of Maharashtra

28. Sri. Manish Pillay	Chief Manager, Allahabad Bank
29. Sri. Sundaran P.	Senior Manager, Kerala Gramin Bank
30. Smt. Jiji R. S.	Programme Manager, Kudumbashree
31. Smt. Priya Paul	State Mission Manager, FI, Kudumbashree
32. Sri. R. Ganesan	Chief Manager, SBBJ
33. George John	Chief Manager, State Bank of Travancore
34. Smt. Deepa Sivadasan	Divisional Manager, LIC of India
35. Sri. V. L. Kesavadas	Branch Manager, LIC of India
36. Sri. E. V. Sudhakaran	Senior Manager, United Bank of India
37. Sri. Hemkumar G.	Regional Resident Representative, National Housing Bank

PARTICIPANTS ON 28.06.2016 - PLENARY SESSION

CHAIRMAN OF THE MEETING

Sri. Rakesh Sharma

Managing Director & CEO, Canara Bank

GOVERNMENT OF KERALA / GOVT. OF INDIA / DEVELOPMENTAL AGENCIES

1. Sri. S. M. Vijayanand, IAS	Chief Secretary, Government of Kerala
2. Sri. Ashok Kumar Singh, IAS	Mission Director, DFS, Ministry of Finance, GoI
3. Sri. Minhaj Alam, IAS	Secretary, Finance (Resources)
4. Dr. P. Pugazhendi, IFS	Director, ST Development Department
5. Smt. T. K. Ajitha Kumari	Additional Secretary, Planning & Economic Affairs Dept.
6. Smt. Geetha L	Additional Secretary, Taxes Department
7. Smt. Valsa	Additional Secretary, Cooperation Department
8. Sri. P. A. Shyla	Joint Secretary, Finance Department
9. Sri. Asha Varghese	Deputy Secretary, Agriculture Department
10. Smt. Manju S.	Deputy Secretary, Revenue Department
11. Sri. P. K. Mohanan	Joint Development Commissioner for Rural Development
12. Sri. Sunil P	Deputy Director of Industries & Commerce
13. Dr. S. Sunil Kumar	Deputy Director of Animal Husbandry
14. Sri. M. Subramonian	Deputy Director of Agriculture
15. Smt. Mary Kusumam	Deputy Director of Handloom & Textiles
16. Sri. Rajeev N.	Assistant Director of Agriculture
17. Sri. Murali M. Nair	Assistant Director, ST Department
18. Sri. I. Jawahar	Director, KVIC
19. Sri. T. Shyam Kumar	Deputy Director, KVIB
20. Sri. Pradeep R	Assistant Director, KVIC
21. Smt. Rudminidevi K. C.	Managing Director, SFAC
22. Sri. P. K. Sajankumar	Joint I. G of Registration
23. Sri. B. Sagarlal	Deputy Registrar, Co-operative Department
24. Sri. M. Mushtaq Ahamed	Deputy General Manager, KFC
25. Smt. Deepa Sivadasan	Divisional Manager, LIC of India
26. Sri. K. Kishore Kumar	State Director, RSETI, Kerala
27. Smt. N. K. Jaya	Director, Kudumbashree
28. Sri. Reju Tom Lal	Manager, Akshaya
29. Sri. V. Krishnan Nair	AM, United India Insurance
30. Smt. K. V. Sumana	Regional Officer, Coir Board
31. Smt. Sooraya S.S.	Assistant Manager, Indian Oil Corporation Ltd.
32. Sri. B. Sunilkumar	Inspector, Coir Board

RESERVE BANK OF INDIA

- | | |
|------------------------------|---------------------------|
| 1. Sri. S. M. N. Swamy | Regional Director |
| 2. Sri. C. Saravanan | Deputy General Manager |
| 3. Sri. V. J. Sabu Abraham | Assistant General Manager |
| 4. Sri. Mohammed Sajid P. K. | Assistant General Manager |
| 5. Sri. Sooraj S. | Manager |
| 6. Sri. Padmaraj E | Manager |

NABARD / SIDBI / NATIONAL HOUSING BANK

- | | |
|---------------------------|---|
| 1. Sri. Ramesh Tenkil | Chief General Manager, NABARD |
| 2. Sri. B. Swaminathan | Deputy General Manager, NABARD |
| 3. Sr. K. Vatsakumar | Deputy General Manager, SIDBI |
| 4. Sri. G. Subbarama Iyer | Assistant General Manager, NABARD |
| 5. Sri. Hemkumar G. | Regional Resident Representative, National Housing Bank |

STATE BANK GROUP

- | | |
|-----------------------------|--------------------------------|
| 1. Sri. K. N. Nayak | General Manager, SBI |
| 2. Sri. A. Aravind | General Manager, SBT |
| 3. Sri. M. Vijayakumar | Deputy General Manager, SBI |
| 4. Sri. Rajeev G. | Deputy General Manager, SBT |
| 5. Sri. R. Mathialagan | Assistant General Manager, SBI |
| 6. Sri. George John | Chief Manager, SBT |
| 7. Sri. Manohar K. Nair | Chief Manager, SBT |
| 8. Sri. R. Ganesan | Chief Manager, SBBJ |
| 9. Sri. I. S. Nageswara Rao | Chief Manager, SBM |
| 10. Sri. Sam Robert | Manager, SBH |

PUBLIC SECTOR BANKS

- | | |
|----------------------------------|---|
| 1. Sri. Rajesh Kumar Mathur | Deputy General Manager, Indian Overseas Bank |
| 2. Sri. S. Sundararaj | Deputy General Manager, Indian Bank |
| 3. Sri. P. Karuppiah | Deputy General Manager, Syndicate Bank |
| 4. Sri. Ramesh M. Kamath | Deputy General Manager, Corporation Bank |
| 5. Sri. D. N. Rajendra Kumar | Deputy General Manager, Central Bank of India |
| 6. Sri. A. B. Vijayakumar | Deputy General Manager, Bank of India |
| 7. Sri. R. Elango | Deputy General Manager, United Bank of India |
| 8. Sri. Vinodan PTK | Assistant General Manager, Bank of India |
| 9. Sri. Anupam Bhadra | Assistant General Manager, Dena Bank |
| 10. Sri. Suraj Thomas Zachariah | Assistant General Manager, IDBI Bank |
| 11. Sri. Lalit Kumar | Assistant General Manager, Vijaya Bank |
| 12. Sri. U. V. Rajani Kantha Rao | Deputy Regional Head, Union Bank of India |
| 13. Sri. Raghupathy O | Chief Manager, Bank of Baroda |
| 14. Sri. K. V. V. S. Prasad | Chief Manager, Andhra Bank |
| 15. Sri. John Abraham | Chief Manager, Punjab National Bank |
| 16. Sri. Manish Pillay | Chief Manager, Allahabad Bank |
| 17. Sri. K. Ramesh | Chief Manager, Oriental Bank of Commerce |
| 18. Smt. Jayasree V. R. | Chief Manager, Bharatiya Mahila Bank |
| 19. Sri. Krishna Kumar P. G. | Chief Manager, UCO Bank |
| 20. Sri. Biju Kumar D. S. | Senior Manager, Indian Bank |

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|----------------------------|--------------------------------------|
| 21. Sri. S. Jayasree | Senior Manager, Syndicate Bank |
| 22. Sri. E. V. Sudhakaran | Senior Manager, United Bank of India |
| 23. Smt. Yamini S. Kumar | Branch Manager, Bank of Maharashtra |
| 24. Sri. N. S. Subramanian | DCO, Central Bank of India |

CONVENOR BANK (CANARA BANK)

- | | |
|--------------------------|----------------------------------|
| 1. Sri. N. Sivasankaran | Convenor, SLBC & General Manager |
| 2. Sri. K. Virupaksha | General Manager |
| 3. Sri. K. Hariharan | Deputy General Manager |
| 4. Dr. T. V. Duraipandi | Deputy General Manager |
| 5. Sri. H. Harikumar | Divisional Manager |
| 6. Sri. George Mathew | Divisional Manager |
| 7. Sri. G. Nandakumar | Senior Manager |
| 8. Sri. Maniramakrishnan | Manager |
| 9. Smt. Shini S. H | Manager |
| 10. Sri. N. Prasanth | Manager |
| 11. Smt. Nisha V. L | Officer |

REGIONAL RURAL BANK

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|---------------------|------------------------------|
| 1. Sri. K. V. Shaji | Chairman, Kerala Gramin Bank |
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PRIVATE SECTOR BANKS

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|------------------------------------|--|
| 1. Sri. K. I. Varghese | Chief General Manager, Federal Bank |
| 2. Sri. John Thomas | General Manager, South Indian Bank |
| 3. Sri. Nagaraja R. Hebbar | Assistant General Manager, Karnataka Bank |
| 4. Sri. Rajan Sreeba | Regional Head, Dhanlaxmi Bank |
| 5. Sri. Jayakumar R.Nair | Zonal Head, ICICI Bank |
| 6. Sri. V. Varghese | Zonal Manager, Catholic Syrian Bank |
| 7. Sri. Thomas P.Mathew | Chief Manager, Federal Bank |
| 8. Sri. Jithesh Janardhanan | AVP, HDFC Bank |
| 9. Sri. Tony Thomas | Regional Manager, ICICI Bank |
| 10. Smt. Jyothi Prabhu | Chief Manager, Indus Ind Bank |
| 11. Sri. N. Thirunavakkarasu | Chief Manager, Tamilnad Mercantile Bank |
| 12. Sri. Rohit Sharma | Relationship Executive, Jammu & Kashmir Bank |
| 13. Sri. Balu G. | Senior Manager, Karur Vysya Bank |
| 14. Sri. Jayakrishnan P. | Senior Manager, Karur Vysya Bank |
| 15. Sri. Rajesh G. | Senior Manager, Karnataka Bank |
| 16. Sri. Madhusoodana Sarma | Branch Head, Lakshmi Vilas Bank |
| 17. Sri. Chandrakant Kamath | Manager, Axis Bank |
| 18. Sri. T. S. Venkata Subramanian | Manager, City Union Bank |

CO-OPERATIVE BANKS

- | | |
|-----------------------------|--|
| 1. Sri. V. Prabhakaran Nair | General Manager, Kerala State Co-operative Bank |
| 2. Smt. Aparna Prathap | General Manager, KSCARD Bank |
| 3. Sri. G. Gopakumar | Deputy General Manager, Kerala State Co-operative Bank |
| 4. Sri. S. M. Sharabudeen | ADM, KSCARD Bank |
| 5. Sri. Saju Peter | Chief Inspecting Officer, KSCARD Bank |

LEAD BANK OFFICES

1. Sri. P. R. Unnikrishna Pillai LDM, IOB, Trivnadrum
2. Sri. A. Padmakumar LDM, Indian Bank, Kollam
3. Sri. M. Mathialagan LDM, Union Bank of India, Idukki
4. Sri. C. Satish. LDM, Union Bank of India, Ernakulam
5. Sri. R. R. Kanakambaran LDM, Canara Bank, Thrissur
6. Sri. P. Joseph Sam. LDM, Canara Bank, Palakkad
7. Sri. K. Abdul Jabbar LDM, Canara Bank, Malappuram
8. Sri. K. Bhuvanadas LDM, Canara Bank, Kozhikode
9. Sri. M. V. Ravindran LDM, Canara Bank, Wayanad
10. Sri. P. Santhosh LDM, Syndicate Bank, Kannur
11. Sri. C. S. Remanan LDM, Syndicate Bank, Kasaragod
12. Smt. Janaki V Deputy Manager, LBO, SBT, Pathanamthitta
13. Sri. Aju K. S. Deputy Manager, LBO, SBT, Alappuzha
14. Sri. Ajith G. Lal. Deputy Manager, LBO, SBT, Kottayam