

**MINUTES OF THE 108th MEETING OF
STATE LEVEL BANKERS' COMMITTEE, KERALA**

Held on 03.01.2013 (Thursday)
at Hotel Residency Tower,
Government Press Road, Trivandrum

The meeting commenced at 10 a.m. List of participants is annexed.

Sri. G. Sreeram, General Manager, Canara Bank & Convenor, SLBC welcomed the participants to the 108th meeting of SLBC Kerala. He solicited continued co-operation, support and involvement in the smooth conduct of the meeting and for meaningful & vibrant deliberations.

He noted that that State had performed well in almost all business parameters and Financial Inclusion directives of Ministry of Finance, Government of India.

In his address Sri. G. Sreeram reminded the members that the Agenda of “Direct Cash Transfer Scheme” has caught the attention of entire nation and is presently occupying the centre stage of banking activities. The scheme is expected to revolutionize the benefit transfer mechanism. In the recent meeting of the Hon’ble Finance Minister Sri. P. Chidambaram with the Chief Ministers of South Zone States and Chief Executives of Public Sector Banks held on 20.11.2012 at Bangalore, he stressed on the Direct Cash Transfer Scheme and advised the State Governments and Banks to work in tandem to ensure that the efficient system is put in place before 01.01.2013. Accordingly a series of directions have been given to various SLBCs by the Department of Financial Services, Ministry of Finance by way of various communications mostly by E-Mail.

The Pilot Districts in the State have successfully completed the one family one bank account campaign and is all set to roll out the Direct Cash Transfer (DCT) programme. He congratulated the Bankers and State Government officials who have made this possible before the deadline stipulated by Ministry.

On behalf of SLBC Kerala, he placed on record the appreciation for the sincere and untiring efforts put in by both LDMs of Wayanad & Pathanamthitta Districts for successfully co-ordinating and completing the task of one family one account campaign in their respective districts. He expressed hopes that the same level of involvement and dedication would happen in other Districts which are to follow suit and complete the exercise by 31.03.2013.

Though opening of accounts for each household could be completed in the pilot districts, it was observed that Aadhaar seeding was not commensurate with the number of accounts opened. Seeding of existing accounts also assumes a lot of importance and he requested all the Bankers to pay required attention in the matter without which the efforts would not be bearing fruits. He also requested the support of UIDAI to help bankers in this aspect in every possible manner. More handholding is required between

bankers and State Govt Departments especially in the matter of sharing the data base of beneficiaries, conducting account opening campaigns at potential centres and seeding of Aadhaar numbers in bank accounts and the bank account numbers in the beneficiary list of the government departments.

Before welcoming the day's dignitaries, he invited the attention of the forum to some of the grey areas which calls for added thrust and focused attention in the last quarter, so as to ensure that State achieves the targets for the current financial year:

- Targets under all Government sponsored schemes are to be invariable met by the banks.
- Under PMEGP as at December 2012 the State could hardly achieve 10% of the annual target. There are about 2100 PMEGP projects pending with the banks for credit decision involving a Margin Money of Rs. 43.85 crores. This calls for action of very tall order by banks in the remaining days for clearing all the pending proposals.
- Interest subsidy programme of Government of Kerala for the education loanees from BPL families for the period 2004-2009 is a time bound programme. He requested all bankers to strictly adhere to the time stipulations.
- Covering all the blocks in the State by opening FLCs before the deadline of 31.03.2013.
- Opening USBs in the remaining 34 FI villages before 31.03.2013.
- Opening of USBs by Punjab National Bank in 2 villages and Dhanlaxmi bank in one village under the Branch expansion plan of Ministry.
- Disposal of huge number of loan application pending under Weavers Credit card (WCC) and ISHUP scheme.
- 100% linkage of eligible SHGs of M/s Kudumbashree through the campaign that is already launched in the state.

He then requested the Senior Officials representing various Government departments to take early steps to resolve the pending issues which have been discussed at length in many SLBC meetings.

The following highlights on the performance of the Banking sector in the State as at September 2012 was then revealed by the convenor:

- The banking sector in the State has achieved good progress under all fronts during the period September 2011 to September 2012, with a growth rate of nearly 20%.
- Commercial Banks opened 137 new branches in the State which took the total tally of branches to 5048 branches at September 2012.
- The total deposits of banks in the State grew by 21.35 % during the period September 2011 to September 2012. The resources mobilized by banks in Kerala as at September 2012 were at Rs. 213518 crores with a net accretion of Rs. 15961 crores during the first six months of this financial year.
- The domestic deposit growth during the year reveals that the share of Domestic Deposits in the State's total deposits mobilized has declined and is having a share of 72.76 % of total deposits as at September 2012. The domestic deposits reached a

level of Rs. 155368 crores. NRE deposits had shown faster growth momentum during the year ending September 2012. The Non-Resident Deposits of the Commercial banks in Kerala recorded an addition of Rs.16431 crores during the period September 2011 to September 2012. The Non Resident deposits reached a level of Rs. 58150 crores against the September 2011 level of Rs. 41719 crores. It constitutes 27.24 % of the total resources mobilized by banks in the State.

- Total bank credit of Commercial banks in Kerala grew by 17.98 % during the period September 2011 to September 2012 and reached a level of Rs. 158836 crores by the end of September 2012 with an addition of Rs.24201 crores.
- The total outstanding credit under Agriculture in the State has reached Rs 41714 crores as at September 2012, a share of 26.26 % to total credit. The quantum addition made was to the tune of Rs.11774 crores during the period September 2011 to September 2012. The share of agriculture to total advances had shown a sharp increase of 402 basis points from the September 2011 level.
- The Credit Deposit Ratio of Kerala's banking sector had shown a decline during the first six months of the current fiscal and had reached a level of 74.39 % from the level of 75.57 % recorded during March 2012.
- The C: D Ratio of Rural and Urban areas of the State is well above the mandatory norm of 60% and it is highest in Urban area and is at 75.29 %. Again the CD ratio of RRBs is the highest at 108.95 %. In rural areas the public sector Banks have shown a CD ratio of more than 115 % where as for Private Sector Banks the same is only 48.39 % . Since the branch network of Private sector banks and Public sector banks are equal in the state, they should give focused attention to improve from this level in the coming quarters.
- The performance under Annual Credit Plan is reckoned as a direct measure of priority credit deployment. The total amount of priority credit disbursed in the State as at September 2012 was Rs. 34763 crores. This is 51.79 % of annual target of Rs 67124 crores. This has recorded 16 % increase over the disbursement of Rs. 30060 crores made for the same period during last year. The percentage achievement in Agriculture is 59.53 % and tertiary sector is 46.82 % .Only area of concern is the secondary sector where achievement is only 36.50 % of the Target. However quantum wise there is a 57% growth in this sector which has increased from the level of Rs.1095 crores as at September 2011 to Rs.1719 crores as at September 2012.
- The annual growth in terms of outstanding under Priority Sector advances from September 2011 to September 2012 was Rs. 13850 crores, recording a growth rate of 17.89 %.
- The growth in Weaker Section advances was Rs. 9987 crores, Y-o-Y, a phenomenal growth rate of 45 %. Weaker section advances constitute 20.30 % of total advances which is well above the bench mark National norms of 10%.
- The priority sector advances in the State of Kerala has a share of 57.45 % of total advances as at September 2012 which is well above the goal of 40 % fixed by Reserve Bank of India.
- The DRI advances as at September 2012 recorded growth by Rs. 8.21 Crores Y-o-Y. The level of DRI advances is 0.03% of gross credit which is much below the mandatory level of 1 %. The Banks in the State & SLBC to take a very serious

view on this and draw suitable strategies and action plan to improve from the current level.

- Banks in Kerala have an outstanding level of Rs.3871 crores under advances to SC/ST beneficiaries as at September 2012.
- The outstanding loan to women beneficiaries of the state as at September 2012 was Rs 29648 Crores which form 28.67 % of total advances and Rs.48177 Cr to Minority communities which forms 52.79 % of Priority Sector advances.
- Micro credit absorption in the State has been showing very good progress. As at September 2012, 99387 SHG loan accounts are outstanding in the books of accounts of banks with a credit outlay of Rs.1649 crores.

Sri. Sreeram then requested Sri. K. M. Mani, Hon'ble Minister for Finance, Government of Kerala to address the forum.

Sri. K. M. Mani, Hon'ble Minister for Finance, Government of Kerala who inaugurated the proceedings congratulated SLBC forum for taking positive steps to redress many of the issues raised by Government of Kerala during the previous meetings. He then highlighted the following:

- Canara Bank had allocated funding support of Rs. 500 crores for crop loans for paddy cultivators.
- Government of Kerala is proposing a special purpose vehicle – Kochi Metro Project, for which Canara Bank had allocated a funding support of Rs. 300 crores.
- As per the request of Government of Kerala, Canara Bank and State Bank of Travancore had agreed to reduce interest for Education Loans and other banks may also follow suit.
- Sought the support of banks in extending loans under KSEDM scheme at base rate.

He wished the deliberations all success.

Sri. V. S. Senthil, IAS, Principal Secretary, Planning & Economic Affairs Department, Government of Kerala in his address, touched upon the following:

- There were fresh signals for overcoming the financial crisis in Indian economy so that in the coming years, more focus would be given to the financial sector.
- Implementation of Direct Cash Transfer, the operational issues under Aadhaar Enabled Payment System would be taken care of.
- The fall in the Credit Deposit Ratio was a matter of great concern. SLBC forum may deliberate and devise strategies as to how to maintain the Credit Deposit Ratio at the level as of previous year.
- Credit flow under some of the sectors was not up to the expected level. SLBC may devise strategies to overcome the operational issues so as to achieve the credit flow target within the coming months of the current financial year.
- Referring to Education Loan Interest Subsidy Scheme 2004-2009 implemented by Government of Kerala for unemployed BPL category beneficiaries, it was observed that huge number of applications were pending before District

Collector, Trivandrum. Bankers may give more attention for the successful implementation of the scheme.

Sri. Subrata Biswas, IAS, Agricultural Production Commissioner, Government of Kerala highlighted the following points in his address:

- Credit Deposit Ratio of Commercial Banks in the State stood at 74.39 %. The disturbing factor was the low Credit Deposit Ratio of State Bank of Travancore - 62.04% which has to be seriously looked into.
- Referring to agenda item
 - Allocation of Agriculture Term Loan (ATL) - Agency-wise target - 2012-13, he pointed out that no meeting was convened so far. He assured the forum that the meeting would be convened shortly in consultation with NABARD and SLBC.
- NABARD is providing subsidy to many of the Government of India schemes. Co-operative sector is playing the major role. Under PLP, district wise target is given to Animal Husbandry sector also.
- Government of Kerala has taken effective steps for productive cultivation, green house etc. Sanction letter in this regard has been already issued. Banks should come forward in supporting such activity and deficiencies if any may be brought to the notice of APC.
- Referring to transferring subsidy through banks, he informed that in Trivandrum District 2 blocks have been identified. The initial problems would be addressed. NIC is trying to modify the software. Assistant Directors of Agriculture Department in all Districts are in the process of opening account. He solicited wholehearted support from banks for implementing the scheme.

Sri. Salim Gangadharan, Regional Director, Reserve Bank of India in his address summarized the following points.

- Good performance made by banks for the first six months of the financial year 2011-12 under DCP achievement and SME. Also appreciated the efforts that culminated in the meaningful financial inclusion at Ernakulam led by Union Bank of India.
- Referring to CGTMSE coverage, he noted that Kerala slipped to 3rd position compared to 1st position in the previous year. He exhorted that banks should continue to give more publicity so as to disseminate information to the potential beneficiaries thereby ensuring 100% coverage of SME advances of eligible beneficiaries under CGTMSE.
- Referring to the pendency in Aadhaar number seeding in Bank accounts, he suggested that Government and banks together can give maximum publicity for accomplishing this.
- In view of the potential under SME sector, credit flow to this sector should be focussed so that the C D Ratio could also be improved.
- Referring to Micro credit products, he suggested more efforts should be taken to improve the performance under GCC etc.
- As per the target, FLCs would be opened in each block by the end of March 2013. He suggested that banks may ensure compliance.

- Reserve Bank of India had recently clarified that there is no Service Area Approach concept for Education Loan and Kisan Credit Cards. This was one of the demands from Government of Kerala to be made applicable in the State.
- It is revealed from the experience of Ernakulam District that financial exclusion in urban centres is much more than that in rural centres. For eg. in Trivandrum District, more projects are coming from the Corporation area.
- Reserve Bank of India had recently issued a clarification circular on interest subvention scheme and monitoring of end use of crop loans especially under jewel loan portfolio.
- Senior officials from banks are not participating in DCC/DLRC meetings so that District Collectors chairing the meeting are not in a position to take a policy decision. This has to be seriously looked into by controlling offices of banks..
- Reserve Bank of India had recently issued revised guidelines for rehabilitation of sick micro and small enterprises. Banks to follow suit.

Sri. K. R. Rao, General Manager, NABARD, in his address touched upon the following points.

- Flow of credit to Agriculture Term Loan to be stepped up. Performance under Agricultural Term Loan and Agricultural Gold Loan has to be reviewed.
- More opportunities would be created in the State through Hi tech farming.
- JLG financing should be encouraged and supported and credit linking of JLGs should be stepped up.
- Weavers Credit Card – Large level of pendency in issuance of cards. Weavers' societies have been identified for supporting the weavers' package.
- Micro ATMs will be established with the support of NABARD. RRBs and Co-operatives would make use this for the coming years.

The House then proceeded with issues listed in the agenda items.

1. ADOPTION OF MINUTES

The forum unanimously adopted the minutes of the 107th Meeting of SLBC, Kerala held on 18th September, 2012, which was forwarded to the members, vide Convenor's letter SLBC 35 1734 2012 KRA dated 10th October, 2012.

2. ISSUES RELATING TO GOVERNMENT DEPARTMENTS

2.1. FRESH ISSUES

2.1.1. PRIMARY SECTOR

2.1.1.1. Opening of Zero Balance Accounts (Suggested by Food & Civil Supplies (A) Department, Government of Kerala)

The forum advised all banks to open zero balance accounts to ration card holders so that subsidy for ration items could be disbursed to them through banks.

The forum observed that in case of wholesale dealers and authorized ration dealers, they being undertaking the trading activity, zero balance accounts cannot be permitted as per the existing provisions. They have to go in for opening of current accounts.

(Action: Banks/ Food & Civil Supplies Department)

2.1.2. SECONDARY SECTOR

2.1.2.1. Issuance of Weavers Credit Card (Suggested by Directorate of Handloom & Textiles)

The forum noted that Industries Department had conducted a review meeting of banks on 19.10.2012 wherein all banks have agreed to clear the pending proposals by 15.11.2012 and furnish the status report to SLBC. Banks are yet to confirm the same and heavy pendency of applications at Bank branches are observed.

As per data available as at 15.11.2012, out of the 11,063 applications forwarded to banks only 410 loans are sanctioned and 9490 applications are pending.

The forum decided that the banks may clear the pending applications before 31.01.2013 and confirm compliance to SLBC.

(Action: Banks)

2.1.3. TERTIARY SECTOR

2.1.3.1. Education Loan Interest Subsidy Scheme – 2004-2009 for unemployed BPL category beneficiaries (Suggested by Finance (Planning-A) Department, Government of Kerala)

The forum noted the modified Government Order released by State Government on the scheme provided in the background papers.

Sri. Subrata Biswas, IAS, Agricultural Production Commissioner, Government of Kerala suggested that the Department concerned provide adequate publicity on the scheme within a week's time. He indicated to the Deputy Secretary, Planning & Economic Affairs Department to contact Public Relation Department again and take necessary steps at the earliest.

LDMs of various districts expressed that the Government Order was issued late and that the cut off date fixed was too inadequate for the beneficiary to make necessary arrangements and submit the applications. Hence there was a request from LDMs side to extend the last date for applications.

The Deputy Secretary, Planning & Economic Affairs Department informed that the Government is seized of the issue and may come out with suitable decision shortly.

(Action: Planning & Economic Affairs Department)

2.1.3.2. One Family One Account Campaign – Issue of coverage certificate by peoples’ representatives (Suggested by Canara Bank)

The forum decided to take up the matter with Local Self Government Department, Government of Kerala requesting them to issue appropriate direction to the Panchayats to arrange for providing the certificates by elected representatives in the model format appended to the agenda & background papers.

(Action: SLBC/Local Self Government Department)

2.1.3.3. UIDAI - AEBA - Aadhaar Enabled Bank Accounts (Suggested by Canara Bank)

The forum noted that in the Sub-Committee meeting, the representative from Local Self Government Department informed that a policy decision is required from Government of India to proceed with the Aadhaar Enabled Bank Account system in the matter of benefit transfer mechanism.

Sri. Subrata Biswas, IAS, Agricultural Production Commissioner, Government of Kerala suggested that SLBC may write to the Chief Secretary of the State and Secretary, Information Technology in this regard so that public awareness could be created.

Sri. Salim Gangadharan, Regional Director, RBI opined that the concerned department involved in benefit transfer shall be persuaded to collect the Aadhaar numbers of the beneficiaries and provided to the banks.

Sri. C. G. Nair, Deputy General Manager, Canara Bank suggested that Government of Kerala may come out with a media release.

(Action: SLBC/ Information Technology Department)

2.1.3.4. Non Receipt of Government Subsidy for Bank Loans sponsored by Scheduled Caste Development Offices (Suggested by LDM, Kollam)

The forum took a decision that henceforth the disbursement of loans shall be done only after getting the subsidy upfront from SC Development Department, Government of Kerala.

The forum requested LDMs to report the same to SLBC.

LDM, Trivandrum reported that such issues are prevalent in Trivandrum since 2008.

Sri. Subrata Biswas, IAS, Agricultural Production Commissioner, Government of Kerala assured the forum to take up the matter with concerned Department.

Sri. P. Ramasamy, Assistant Director, National Commission for SC intervened in the discussions and assured to take up with the department concerned so that the matter could be resolved early. He informed that the sponsoring department is not having any shortage of funds and the delay in providing subsidy may be on account of some other technical aspects which required to be examined closely.

The forum decided to take up the matter with the SC Development Department, Government of Kerala for getting the subsidy settled at the earliest.

(Action: SLBC/ SC Development Department)

2.1.3.5. Request for Interest Subvention for Bank Loans to SHGs [Andhra Pradesh Model] (Suggested by LDM, Kollam)

The forum noted the recommendation of the DCC, Kollam that since SHGs play a vital role in meaningful financial inclusion in the State of Kerala, Government of Kerala may come out with a scheme of Interest Subvention similar to that prevalent in Andhra Pradesh by name “Vaddi lenu Runalu (VLR)” for encouraging prompt repaying SHGs.

The representative from Commissionerate of Rural Development informed that they have submitted a proposal for revamping interest subsidy scheme to Government of Kerala for their consideration. Hence a higher level decision is required in this regard.

The forum suggested taking up the matter with Rural Development Commissionerate, Government of Kerala for a favourable consideration.

(Action: SLBC/ Commissionerate of Rural Development)

2.1.3.6. Issues relating to Education Loans (Suggested by Planning & Economic Affairs (F) Department, Government of Kerala)

The forum noted the following recommendation of the Sub-Committee against points raised by the Planning & Economic Affairs (F) Department.

- (i) *As per IBA guideline, Service Area Approach cannot be insisted for considering Education Loans. Hence, banks are to be guided by IBA guideline.*
- (ii) *For point No. (2) the clarification given (i) above holds good. However, the borrower has the freedom to choose banks.*
- (iii) *As per IBA clarification, in case the parent/ Guardian is a defaulter of a loan availed from the bank where Education loan is applied, the bank may consider Education loan by stipulating suitable alternate person as co-borrower.*
- (iv) *Regarding low level of sanctioning of Education Loan by certain banks, the forum requested all banks to sanction loans depending upon the demand from the public.*

(Action: Banks)

2.2. PENDING ISSUES IN SLBC & ACTION TAKEN REPORT

2.2.1. PRIMARY SECTOR

2.2.1.1. Allocation of Agri. Term Loan (ATL) - Agency-wise target - 2012-13

The forum noted that no meeting was convened by Agriculture Department and there has been no progress in the matter.

Sri. Subrata Biswas, IAS, Agricultural Production Commissioner, Government of Kerala assured in his address that the meeting would be convened shortly in consultation with NABARD and SLBC.

(Action: Agriculture Department)

2.2.1.2. Non payment paddy price to farmers by M/s. Civil Supplies Corporation

The representative from Food & Civil Supplies Department informed that the matter is being dealt by SUPPLYCO and that the forum may request to the Government to release the funds. The forum decided to take up the matter with the concerned Department.

(Action: Food & Civil Supplies Department)

2.2.1.3. Stamp Duty exemption for Agricultural loans availed from Commercial Banks

The representative from Taxes Department informed that the Department is examining the matter in consultation with Finance Department. The forum decided to pursue the matter with Taxes/Finance Department.

(Action: Taxes/Finance Department)

2.2.1.4. E-payment Mechanism for Department of Agriculture

On account of certain issues the Directorate had issued instructions to open current account by the Principal Agriculture Officers (PAOs) at district level and Assistant Directors (ADs) at Block level for transfer of benefits to the farmers. PAOs and ADs have opened accounts with banks. The Sub-committee felt that the method adopted by the Agriculture Department is not in tune with the guidelines issued by RBI and requested to review the process. For evolving a common uniform system it was decided that a meeting be held involving the concerned.

Sri. S. Sivaprasad, Additional Director of Agriculture informed that the matter would be examined and meeting will be held to evolve a uniform mechanism.

(Action: Agriculture Department)

2.2.1.5. Financing of tenant farmers/oral lessees and share croppers

As a policy decision may have to be taken by the Government, the forum suggested referring the matter to the Government through Agriculture Department. No progress has been made in the matter as revealed by Additional Director of Agriculture.

(Action: Agriculture Department)

2.2.1.6. Widening and deepening the spread of Kisan Credit Card (KCC)

The Additional Director of Agriculture informed that as on the date of the meeting, 14.69 lakhs farmers have been registered at various districts. He added that the Department had also given a cut off date for registration. However, once the benefits started flowing to the registered farmers, more people are coming forward for enlisting their names as farmers.

The forum noted that the list is yet to be digitized by the Agriculture Department and that as per the available statistics all the farmers are covered with KCC. In the absence of a foolproof confirmation, the forum decided to carry forward the item

The Additional Director of Agriculture, however assured to provide the soft copy of Bank wise/District wise details to SLBC at the earliest.

(Action: Agriculture Department)

2.2.1.7. Pilot project for registration of farmers in Wayanad District

The Additional Director of Agriculture informed that in Wayanad District, 1,04,700 farmers have registered. Department had given wide publicity in all the panchayats through print and electronic media. However, still people are coming forward for the registration process in view of the fact of EBT. The Department is thinking of extending the last date till the enrollment is over.

The forum requested the Agriculture Department to provide the data in soft copy to LDM and SLBC.

(Action: Agriculture Department)

2.2.1.8. Debt Relief scheme for Fishermen - Government proposal for extending relief to loans availed from Nationalized/ Scheduled Banks

The forum took up the draft scheme provided by Kerala Fishermen Debt Relief Commission. Since many of the members expressed concerns over several aspects the forum suggested calling for independent views from banks to be submitted by 15.01.2012 failing which the proposal would be accepted.

(Action: Banks)

2.2.2. SECONDARY SECTOR

2.2.2.1. Review on Rehabilitation of Sick but Viable MSME units

The forum noted that the matter has been repeatedly brought to the notice of Controlling Offices of banks. Industries Department, LDMs and Controlling Offices of banks to ensure prompt and proper reporting and organise awareness camps for branch level functionaries at district level.

(Action: Banks)

*The forum decided **dropping** of the item.*

2.2.3. TERTIARY SECTOR

2.2.3.1. Land Allotment for construction of RSETI Buildings

*The representative from **Commissionerate of Rural Development** informed that land allotment proposal for RSETIs in Kollam and Palakkad Districts had already been submitted to Government of Kerala for approval. In the case of RSETI, Kozhikode new area is to be identified. The land identified earlier stands cancelled and steps are being initiated to locate another area.*

The forum requested the Department to speed up the process as the Ministry of Rural Development Department had allocated a sum of Rs. 1 crore for setting up of RSETI in every district and the work for construction of the building is to be initiated at the earliest.

(Action: Commissionerate of Rural Development)

2.2.3.2. Inclusion of banks under Kerala Land Conservancy Act 1957

In the absence of representative from Revenue Department, the forum decided to pursue the matter further with them.

(Action: Revenue Department)

2.2.3.3. Giving Provision to Controlling offices of banks to monitor status of RR

In the absence of representative from Revenue Department, the forum decided to pursue the matter further with them.

(Action: Revenue Department)

2.2.3.4. Objections raised by sub Registrar's Offices on the sale of properties attached by Banks

In the absence of representative from Revenue Department, the forum decided to pursue the matter further with them.

(Action: Revenue Department)

2.2.3.5. E-Collection of Kerala State Commercial Taxes - Inclusion of major banks in the State in addition to banks handling the same at present

The forum observed that the Department has not come out with any decision and hence decided to pursue the matter with Taxes Department, Government of Kerala

(Action: Taxes Department)

2.2.3.6. Green Initiative - e-payment

The forum concurred with the views of the Sub-Committee meeting that to have a detailed discussion to evolve a common procedure for all the departments to comply with the Government of India requirements.

*In view of the Direct Cash Transfer Mechanism being implemented by the Government of India, the forum decided to **drop** the item.*

2.2.3.7. Inclusion of Banks under “Public Utility Service” - under S 22 A of Legal Services Authorities Act - Establishment of Permanent Lok Adalath under S 22 B

*Responding to the item, the **Joint Secretary, Law Department** informed that steps in this regard are to be initiated by Finance Department. Hence, the forum decided to pursue the matter with Finance Department, Government of Kerala.*

(Action: Finance Department)

2.2.3.8. Automation of Interface of State Government Treasuries with Banks

The Additional Secretary, Finance Department informed that work in this regard is in progress. The forum requested to present the exact position this being a long pending item and requested to provide a status paper.

(Action: Finance Department)

2.2.3.9. Levying of Service Charges under SARFAESI

In the absence of representative from Revenue Department, the forum decided to pursue the matter with them.

(Action: Revenue/Taxes Department)

2.2.3.10. Computerization of Land Records

In the absence of representative from Revenue Department, the forum decided to pursue the matter with them.

(Action: Revenue Department)

2.2.3.11. Creation of a Central Registry titled National Mortgage Repository

In the absence of representative from Revenue Department, the forum decided to pursue the matter with them.

(Action: Revenue Department)

2.2.3.12. Need for Reduction in Stamp Duty and Registration charges for Registered Memorandum

The forum noted that the recommendation of SLBC is under active consideration of the Government of Kerala. However, the representative present could not present the exact position. The forum, hence, decided to pursue the matter with Taxes Department, Government of Kerala.

(Action: Taxes Department)

2.2.3.13. Registration of Equitable Mortgage created in favour of the banks with Sub-Registrar

The forum noted that during the Sub-Committee meeting, the representative from Taxes Department informed that the Central Act need to be amended and hence may not be possible to effect the change suggested by SLBC.

*In view of the above, the forum decided to **drop** the item.*

2.2.3.14. Amendments suggested in the format for issuing Encumbrance Certificate for landed property issued by Sub-Registrar Office (SRO)

*The forum noted the clarification given by Taxes (E) Department vide letter No.5262/E2/2012/TD dated 29.09.2012 provided in the background papers. In view of the above, the forum decided to **drop** the item.*

2.2.3.15. Amendment/ modification in Kerala Registration Rules empowering the SROs to make entry of possession of immovable properties by banks under SARFAESI Act, in Book I

The forum noted that during the Sub-Committee meeting, the representative from Taxes Department informed that the matter is under active consideration of the Government. However, since amendment of Act is involved informed that it may take more time.

The forum decided to pursue the matter with Taxes/ Registration Department, Government of Kerala.

(Action: Taxes/Registration Department)

2.2.3.16. Waiver of Stamp duty on SHG loans

The forum noted that during the Sub-Committee meeting, the representative from Taxes Department informed that the matter had been taken up with Local Self Government Department. It was informed that on receipt of the comments on the matter the same would be recommended to the Government.

The forum decided to pursue the matter with Taxes Department, Government of Kerala.

(Action: Taxes Department)

3. GENERAL ISSUES

3.1. FRESH ISSUES

3.1.1. SECONDARY SECTOR

3.1.1.1. Implementation of loan waiver under financial package in the Handloom sector (Suggested by Directorate of Handloom & Textiles)

Representative from NABARD informed in the meeting that the last date for submitting pending claims under the package was over (30.11.2012). However, many are yet to submit the proper claims and hence the settlement is getting delayed. All banks are requested to submit the claims without further loss of time. Settlement of claims shall be done thereafter.

(Action: Banks)

3.1.1.2. Weavers Credit Card Scheme (Suggested by Federal Bank)

*With regard to the scheme, **Sri. Sam C. Ittycheria**, Director, Handloom & Textiles informed that Private Sector banks are not eligible for margin money, interest subvention and other benefits under the package. He informed that substantial number of applications under the scheme are pending with banks.*

*Responding to this, the representative from **Federal Bank** enquired as to why these applications are then sponsored to private sector banks knowing that these cases are not eligible for any support by way of interest subvention, margin money etc. He revealed that most of the cases are ineligible and hence bank is not in a position to consider most of the cases.*

*Clarifying the position once again, **Sri. Sam C. Ittycheria**, Director, Handloom & Textiles requested all banks to dispose all cases held with them before 31.01.2013. Ineligible cases wherever found may be rejected stating the specific reasons.*

The forum noted that banks may take a decision on the applications and ensure that all cases are disposed by 31.01.2013 and ineligible cases may be returned to the sponsoring Department.

(Action: Banks)

3.1.1.3. **Issues relating to MSME segment** (Suggested by MSME Development Institute)

The forum noted that majority of banks in the State have not implemented online tracking system. It was suggested that each bank shall have a corporate system and confirmation may be obtained from individual banks to this effect.

Banks were requested to confirm compliance of the matter to SLBC.

(Action: Banks / SLBC)

3.1.2. **TERTIARY SECTOR**

3.1.2.1. **Implementation of Aadhaar enabled payments in the pilot districts of Pathnamthitta and Wayanad** (Suggested by Reserve Bank of India)

The forum requested Controlling Offices of respective banks in Pathanamthitta and Wayanad districts to take adequate steps for implementation of Aadhaar Enabled Payment System in these districts and ensure completion of the process within stipulated date as envisaged by Government of India.

(Action: Banks)

3.1.2.2. **Strengthening Bank Linkage for Farming JLGs** (Suggested by Kudumbashree)

The forum noted that during the Sub-Committee Meeting of SLBC, Kerala on Tertiary Sector Issues held on 27.11.2012, it was informed by NABARD that:

- *15 point rating tool has been evolved for rating the JLGs so formed for bank linkage.*
- *A district level committee is constituted with DDM, LDM and DMC Kudumbashree as members for monitoring and supporting JLG bank linkage activity (Convenor : DMC Kudumbashree)*
- *Data flow to be streamlined by banks.*

Adverting the above recommendation, the forum requested both NABARD and Kudumbashree to evolve a process which would help banks in proper linkage of farming JLGs.

Smt. K. B. Valsala Kumari, Executive Director, Kudumbashree informed that Kudumbashree is going to convene a meeting of its District Offices and Field Officers to deliberate on the issues in JLG farming, before finalizing the policy decisions of corporate office. Hence it was decided that Kudumbashree would give feedback on the suggestions on rating tool evolved by NABARD and if any modifications in the rating tool is found required, the same would be referred to a subcommittee which would finalise the same.

(Action: NABARD/Kudumbashree/SLBC)

3.1.2.3. Interest Subsidy Incentive to NHGs for Bank Linkage - Revamped of Kudumbashree (Suggested by Kudumbashree)

Smt. K. B. Valsala Kumari, Executive Director, Kudumbashree made a detailed presentation on the proposal provided in the Annexure of background papers.

The forum adopted the proposal submitted by Kudumbashree.

(Action: Kudumbashree/Banks)

3.2. PENDING ISSUES IN SLBC & ACTION TAKEN REPORT

3.2.1. PRIMARY SECTOR

3.2.1.1. Mobile enabled KCC project

*The forum noted that SMGB after a study done at Pallavan Gramin Bank has concluded that the proposed system will be superfluous since KCC Rupay card which is ATM and POS enabled have been introduced. Hence, they are not evincing interest in implementing the project. SBT has not done any study. In view of the feedback given by SMGB, the forum decided **drop** the item.*

3.2.1.2. Non availability of Interest subvention incentive to farmers availing Short Term Crop Loans (KCC) from KSCARDB

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

(Action: SLBC / Government of India)

3.2.1.3. Initiatives to compile development schemes implemented through various developmental agencies

The representative from NABARD informed that till date they have not received any information from any organization. He added that NABARD had contacted various departments in this regard and is yet to get a positive response.

The forum requested NABARD to make one more attempt in this regard and inform the progress.

(Action: NABARD)

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

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

(Action: SLBC / Government of India)

3.2.2. SECONDARY SECTOR

3.2.2.1. Proposal to introduce penalty for delayed payment of premium for coverage under CGTMSE

The forum decided to pursue the matter with MSME Development Centre, Mumbai.

(Action: SLBC / MSME Development Centre, Mumbai)

3.2.2.2. Providing loans under KSEDM at base rate by Banks

The forum requested the member Banks to inform the decision on charging base rate of interest for the loans sponsored under the flagship programme of the State Government – KSEDM.

(Action: Banks)

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

The forum decided to pursue the matter with Reserve Bank of India till logical conclusion.

(Action: Reserve Bank of India)

3.2.3. TERTIARY SECTOR

3.2.3.1. Non availability of Government of India Interest Subsidy on Education loans granted by KSCARD Bank

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

(Action: SLBC / Ministry of Finance, Government of India)

3.2.3.2. Contact details of Nodal Officers of Revenue department identified for Revenue Recovery

*The forum noted the Contact details of Nodal Officers of Revenue Department identified for RR is provided in annexure of background papers. This is also updated in the website of SLBC. In the light of the above, the forum decided to **drop** the item.*

3.2.3.3. Sanctioning OD in no frills accounts

*The forum noted that SLBC had written to Controlling Offices of all banks and LDMS for submitting the status of providing inbuilt OD in no frill account. The forum decided to **drop** the item after obtaining a confirmation from banks.*

3.2.3.4. Number of BCs and BF's operating in the State (separately)

The forum noted that SLBC had taken up the matter with controlling offices of banks. The forum requested Controlling Offices of banks to provide the details by 31.01.2013 so that the compilation could be done at SLBC and place in the ensuing meeting of SLBC, Kerala.

(Action: Banks/SLBC)

3.2.3.5. Action Taken Report on the implementation of Directives of Finance Ministry

The forum noted that SLBC had conducted three exclusive special sub-committee meetings (on 15.10.2012, 08.11.2012 & 11.12.2012) for reviewing the performance of banks under the financial inclusion roadmap and implementation of Finance Ministry directives. The developments in this regard and the Action Taken Report (ATR) by SLBC on the directives of Ministry furnished in annexure of the background papers were taken note of.

(Action: Banks)

3.3. INFORMATION NOTES

The forum had taken note of the information notes provided vide annexure 3.3.1 to 3.3.10 and had approved the contents therein.

3.3.1. Scheme suggested by Directorate of Animal Husbandry

3.3.1.1. Entrepreneur Development Programme

The forum adopted the scheme for implementation.

(Action: Banks)

3.3.1.2. Skill development

The forum adopted the scheme for implementation. Banks to sponsor applications for the scheme.

(Action: Banks)

3.3.1.3. Cattle Rearing Under 13th Finance Commission for Kuttanad Package

The forum adopted the scheme for implementation in the respective districts. .

(Action: Banks)

3.3.1.4. Buffalo Rearing under 13th Finance Commission for Kuttanad Package

The forum adopted the scheme for implementation in the respective districts. .

(Action: Banks)

3.3.1.5. Cattle Rearing under Idukki Package

The forum adopted the scheme for implementation in the respective districts. .

(Action: Banks)

3.3.2. Hi-Tech Farming (Suggested by State Horticulture Mission, Kerala)

Dr. K. Prathapan, Director, State Horticulture Mission explained the salient features of the scheme pertaining to Hi-tech activities which are credit linked and made a power point presentation on the scheme. Gist of the presentation is provided in Annexure-I.

(Action: Banks)

3.3.3. Ente Gramam – Special Employment Programme (Suggested by KVIB)

The forum adopted the programme for implementation.

(Action: Banks)

3.3.4. Revised guidelines on rehabilitation on sick units (Suggested by RBI)

The forum noted the recent circular issued by RBI, the definition of sick units has undergone change provided in the annexure of background papers and implementation by banks. It requested Controlling Offices of banks to take note of the revised guidelines and issue necessary instructions to its branches for compliance.

(Action: Banks)

3.3.5. Disaggregation of Board Approved Financial Inclusion Plans (Suggested by Reserve Bank of India)

The forum noted the contents for information and compliance by banks.

(Action: Banks)

3.3.6. Non registration of lease agreements executed by banks (Suggested by Taxes (C) Department, Government of Kerala)

The forum noted the contents for compliance by banks.

(Action: Banks)

3.3.7. Gist of the discussion that took place in the Conference of Members of Parliament with select banks on issues in education Loan (Held at Government Guest House, Thycaud, Trivandrum on 15.11.2012 at 9 a.m.)

The forum noted the contents for information.

3.3.8. Bank Linkage Campaign – First phase - 17th December 2012 – 5th January 2013 & Second Phase – 15th -30th January 2013 (Suggested by Kudumbashree)

The forum noted the contents for information and adoption by banks. SLBC Cell had already issued a detailed circular to controlling offices of Banks in this regard.

(Action: Banks)

3.3.9. Financial Literacy Campaign proposed by Kudumbashree Mission – Support from Banks (Suggested by Kudumbashree)

The forum requested Kudumbashree to contact FLCs of respective districts for supporting financial literacy campaign. Kudumbashree had suggested banks to go through the material circulated and to propose modifications, if any, in the contents of the material provided by them.

(Action: Banks/Kudumbashree/FLCs)

3.3.10. Gist of Decisions of the FM Meeting with South Zone State' Chief Ministers & CEOs of Public Sector Banks held on 20.11.2012

The forum noted the contents for information of banks.

- 4. Review of Performance under Priority Sector Advances**
- 5. Review of Performance under Special Focus Programmes**
- 6. Review of Performance under Government Sponsored Schemes**
- 7. Review of Performance of the Banking Sector**

The forum concurred with the review of the performance under various sectors as at September 2012 Quarter provided in the background notes supplied.

TABLE ITEMS

- 1. Stay Granted by Government Authorities in Revenue Recovery Proceedings (Suggested by State Bank of Travancore)**

The forum decided to take up the matter with Government of Kerala for consideration.

(Action: SLBC / Revenue Department)

2. State Government Notification declaring Kerala as Drought affected - Relief Measures to be initiated by Banks

The forum noted the contents for information and requested banks to initiate action as per the provision in the RBI guidelines.

(Action: Banks)

3. Direct Cash Transfer - Sub Service Area approach- Suggested Action Points

The forum noted the contents for information. It requested all LDMS to initiate appropriate action for compliance of the guidelines suggested by the Government of India.

(Action: LDMS)

4. Information Note – KVIC

The forum noted the contents for information.

After the deliberation of agenda items pertaining to issues pending with Government of Kerala, **Sri. A. K. Ralhan**, Chief Operating Officer, CERSAI made a detailed power point presentation on Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI). Gist of the presentation is provided in **Annexure-II**.

The 108th meeting of SLBC, Kerala concluded with the above deliberations.

Sri. C. G. Nair, Deputy General Manager, Canara Bank proposed vote of thanks.

Annexure - I

HI-TECH FARMING

In the state budget for 2012-13, Government of Kerala has allocated Rs. 12 crore for Hi-Tech Farming.

State Horticulture Mission-Kerala is the implementing agency of Hi-Tech Farming programme in the state.

Implementation of the programme :

- District level - Deputy Directors of Agriculture (H)
- Grass root level - Agricultural Officers at Krishi Bhavan.

Hi-Tech Farming Programme envisages:

- Establishment of poly houses
- Establishment of green house demonstration units
- Establishment of Precision farming units

Under the component Establishment of poly houses under Hi-Tech Farming, three naturally ventilated green house units of size 400 sq.m. will be established in each panchayat of the state. Thus, a total of 2934 green house units are proposed to be established in the 978 panchayats of Kerala.

- As per norms of National Horticulture Mission, the total cost for construction of naturally ventilated green house structure is Rs. 935/- per sq.m.
- Assistance provided under Hi-tech farming project is 75 % of the total cost.
- For a 400 sq.m. unit, total cost is Rs. 3.74 lakh and assistance is Rs. 2.805 lakh
- 50% (Rs. 1.87 lakh) assistance is from the provision of AAAP 2012-13 of SHM-Kerala and 25 % (Rs. 0.935 lakh) from the provision of state plan scheme 2012-13.

Selection of beneficiaries

- Eligible beneficiaries are selected by a committee constituted at district level based on selection criteria like area of land, lie of land etc
- The applicant should have land area equivalent to double the area of the proposed poly house i.e. minimum 20 cents of land
- The land area should have access to road, electricity and water source
- Should be shade free
- Should have good drainage
- Should not be water logged
- Should have wind breaks at a distance of 30 m.

The scheme is not compulsorily credit linked.

For beneficiaries not availing credit facility, the assistance will be released to the bank account of the beneficiary in two installments

- 75 % on completion of the erection of the structure
- 25 % after the establishment of the crop

For beneficiaries availing credit facility, the assistance will be released in a single installment as back ended subsidy to the loan account.

Suggestions regarding credit linkage

- Assistance will be provided to farmers who has own land and not to farmers cultivating on lease land.
- The loan for establishment of polyhouses should be considered as agricultural purpose loan and the rate of interest should be as per the norms of NABARD i.e. 7 %
- Minimum loan amount should be more than the subsidy permissible.
- Subsidy will be released as back ended
- A lock in period of three years may be provided for repayment of loan since returns from the project starts only after one cropping season.

The above points may be intimated to all banks through SLBC for compliance at grass root level.

Precision Farming Units

- Cultivation is proposed to be undertaken in an area of 1000 ha under open area precision farming.
- The entire programme is to be implemented both on individual and cluster basis, the unit proposed for single beneficiary will be 50 cents and for a cluster it will be 2ha.
- Assistance for the establishment of precision farming unit will be borne by Government of Kerala. An amount of Rs.400.00 lakh will be required for the programme.

Open precision farming units will be established only in the districts of Palakkad and Kasaragod. The district wise target is as follows.

District	Project Cost (Rs.)	Physical Target (Ha)	Financial Target (Rs.)
Palakkad	5,00,00,000	500	2,00,00,000
Kasaragod	5,00,00,000	500	2,00,00,000
Total	10,00,00,000	1000	4,00,00,000

Annexure – II

Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI)

Need for Central Registry

- Mortgage by deposit of title deeds (equitable mortgage) provided under Section 58 (f) of the Transfer of Property Act 1882 is not required to be registered and there was no requirement of recording any written document for creation of such mortgage.
- A number of frauds have taken place in which multiple documents of title relating to the same property were deposited with different lenders.
- The Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) was set up on 31st March 2011 by the Government of India under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act to make available the data of all equitable mortgages in the country at one place so that the frauds due to multiple financing against the same property may be prevented.
- The Registry provides a facility of registration to the Securitization and Asset Reconstruction Companies also for registration of their transactions.
- The facility of online filing of their charges is available to the Banks/ FIs, HFCs and ARCs on 24 x 7 basis.
- As from the 01st April, 2012 all transactions relating to assignment of debt (i.e. factoring transactions) are also compulsorily registrable with CERSAI. This will help growth of factoring business in India by preventing multiple financing against the same invoice.

Who is required to File Charges on CERSAI

The Central Registry has been set up under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002. As such all Banks and financial institution which are covered under SARFAESI Act are statutorily required to file their charges with CERSAI. This will include:

- Public Sector Banks
- Private Banks
- Foreign Banks
- Regional Rural Banks
- Urban Co-operative Banks
- Local Area Banks
- Housing Finance Companies
- Financial Institutions
- Asset Reconstruction Companies

All Public and Private Sector Banks and Regional Rural Banks in the country have already registered with CERSAI. However, institutions not covered under CERSAI are also permitted to register with CERSAI so that the data base is complete.

Which Type of Charges are Filed with CERSAI

- The SARFAESI Act permits filing of all types of charges whether mortgage, pledge, hypothecation or even patent and intellectual property rights and design etc. on the Central Registry.
- However, Government of India have so far notified filing of charges only in respect of mortgage by deposit of title deeds (i.e. equitable mortgages) and that of assignment of debt (i.e. factoring transactions) with CERSAI.

- In due course of time the area of operation of CERSAI may extend to the charges on moveable assets also.

Status of Registration on CERSAI as on 25.12.2012

Institution Registered	Count
Public Sector Banks	26
Private Banks	20
Foreign Banks	26
Regional Rural Banks	74
Co-operative Banks	71
Local Area Banks	01
Housing Finance Companies/ FIs	79
Factoring Companies	05
Total	302

Total number of registrations done	:	76,84,531
Number of subsisting mortgages registered	:	56,52,605
Number of Registration of Current mortgages	:	20,31,926
Total number of Users	:	1,09,447
Total number of Registrations done by Banks in Kerala	:	6,04,254

Requirement from banks

- CERSAI plan to make available a search facility to the public by end of January, 2013
- It is essential that the CERSAI data base contains the records of all equitable mortgages in the country before the Public Search facility is made available.
- It is, therefore, required that
 - (a) All Banks FIs which have still not become member of CERSAI should immediately apply for the membership of CERSAI and start registering the equitable mortgages accepted by them from the borrowers
 - (b) All banks & branches should review the position of the registration of their records on CERSAI website and complete filing of all their records at the earliest.
 - (c) SLBC may arrange to review the performance of the banks in their quarterly meetings.

Developments Expected on CERSAI

- CERSAI are in talks with some State Registries for creating a link whereby it would be possible for the banks/FIs/ public to access the records of State Registry also. It will then become possible for them to check for encumbrance status of property in all respects (registered mortgage / court order etc.)
- CERSAI has signed a Memorandum of Understanding with CIBIL to create a linkage between their website whereby a person will be able to check his credit score also; besides the encumbrance status of the property.
- CERSAI has entered into a co-operation agreement with International Finance Corporation to explore the possibility of registration of identifiable moveable assets such as motor vehicles, construction and other equipments, computer systems, plant and machinery etc.
- CERSAI have been given the mandate by the Government of India to establish and operate a Central KYC Registry for the entire financial sector. In due course this registry may cater to the KYC requirements of other sectors like telecom also.

LIST OF PARTICIPANTS

CHIEF GUEST

Sri. K. M. Mani

Finance Minister, Government of Kerala

GOVERNMENT OF KERALA/INDIA/DEVELOPMENTAL AGENCIES/INSTITUTIONS

1. Sri. V. S. Senthil, IAS Principal Secretary, Planning & Economic Affairs Dept.
2. Sri. Subrata Biswas, IAS Agricultural Production Commissioner
3. Smt. K. B. Valsala Kumari Executive Director, Kudumbashree
4. Sri. M. Chandra Dhas Additional Secretary, Finance Department
5. Sri. N. K. Sivadasan Joint Inspector General, Registration Department
6. Sri. Asokakumar N. Addl. Development Commissioner, Rural Development
7. Sri. Sam C. Ittycheria Director, Handloom & Textiles
8. Dr. K. Prathapan Director, State Horticulture Mission
9. Sri. Rajagopal K. S Joint Secretary, Industries Department
10. Smt. Yamuna Rani V. G Joint Secretary, Law Department
11. Sri. G. Anil Kumar Deputy Secretary, SC/ ST Development Department
12. Sri. S. Varghese Deputy Secretary, Higher Education Department
13. Sri. Joykutty M Under Secretary, Planning & Economic Affairs Dept.
14. Smt. Tessy P. Jose Under Secretary, Taxes Department
15. Sri. Ramakrishnan K. K Managing Director, SFAC
16. Sri. A. K. Ralhan Chief Operating Officer, CERSAI
17. Sri. S. Sivaprasad Additional Director, Agriculture Department
18. Sri. S. Sumesh Joint Director, Industries & Commerce Department
19. Dr. V. Gopakumar Deputy Director, Animal Husbandry Department
20. Smt. K. P. Lalithamaney State Director, KVIC
21. Smt. P. Jameela Deputy Director, KVIB
22. Sri. P. Ramasamy Assistant Director, National Commission for SC
23. Sri. V. R. Vinod Assistant Director, MSME Development Institute
24. Sri. R. Salim Kumar Deputy Registrar, Co-operative Department
25. Sri. V. Vijayakumar Deputy Registrar, Directorate of Coir Development
26. Sri. Rajesh D Regional Manager, Agricultural Insurance Co. of India
27. Sri. Premnath Ravindranath General Manager, Kerala Financial Corporation
28. Sri. Muzhtaq Ahamed M. Deputy General Manager, Kerala Financial Corporation
29. Sri. Anish Kumar M. S. MF Consultant, Kudumbashree
30. Sri. George Francis Divisional Employment Officer, Directorate of Employment
31. Sri. Sunil Christopher Assistant Manager, LIC of India

RESERVE BANK OF INDIA

1. Sri. Salim Gangadharan Regional Director
2. Sri. R. Sudeep Deputy General Manager
3. Sri. K. D. Joseph Assistant General Manager
4. Sri. V. Reveendran Assistant General Manager
5. Sri. K. R. Radhakrishnan Manager

NABARD/SIDBI/National Housing Bank

1. Sri. K. R. Rao General Manager, NABARD
2. Sri. Vinod C Assistant General Manager, NABARD
3. Smt. Daisy Xavier Manager, SIDBI
4. Sri. Hemkumar G Regional Resident Rep, National Housing Bank

STATE BANK GROUP

1. Sri. A. K. Agarwal General Manager, SBI
2. Sri. S. Vasudevan General Manager, SBT
3. Sri. S. Jayaram Moorthy Deputy General Manager, SBI
4. Sri. Anil R. Assistant General Manager, SBI
5. Sri. P. K. George Chief Manager, SBT
6. Sri. M. S. Giri Manager, SBBJ
7. Sri. Lloyd George Assistant Manager, SBM

PUBLIC SECTOR BANKS

1. Sri. D. Bapanna General Manager, Central Bank of India
2. Sri. S. Jayamohan Nayar Deputy General Manager, Union Bank of India
3. Sri. M. S. M. Varma Deputy General Manager, Syndicate Bank
4. Sri. C. Haridas Deputy General Manager, Indian Overseas Bank
5. Sri. M. T. Premanand Kamath Deputy General Manager, Corporation Bank
6. Sri. D. Raju Deputy General Manager, Dena Bank
7. Smt. Minnu Thomas Deputy General Manager, IDBI Bank
8. Sri. Shyamasundaran Chittada Assistant General Manager, Vijaya Bank
9. Sri. Rajshekar Bhaskaran Regional Manager, Central Bank of India
10. Sri. S. Balasubramanian Chief Manager, Punjab National Bank
11. Sri. J. Prasad Chief Manager, Indian Bank
12. Sri. M. Veeramani Chief Manager, Bank of Baroda
13. Sri. Sreekumar Menon Chief Manager, Bank of India
14. Sri. K. Edwin Paul Chief Manager, UCO Bank
15. Sri. Anith Thomas Zacharia Chief Manager, Andhra Bank
16. Sri. D. Mohandas Chief Manager, Allahabad Bank
17. Sri. Joy Varghese Senior Manager, Indian Overseas Bank
18. Smt. S. Jayasree Senior Manager, Syndicate Bank
19. Sri. C. V. Rajan Senior Manager, Dena Bank
20. Sri. Alexander Thomas Senior Manager, United Bank of India
21. Sri. Adalarasan S Assistant Manager, Corporation Bank
22. Sri. Athul Anilkumar Assistant Manager, IDBI Bank
23. Sri. N. S. Subramanian Deputy Chief Officer, Central Bank of India

CONVENOR BANK (CANARA BANK)

1. Sri. G. Sreeram General Manager (Convener, SLBC, Kerala)
2. Sri. C. G. Nair Deputy General Manager
3. Sri. Anil Kumar P Assistant General Manager
4. Smt. M. Sarala Devi Assistant General Manager
5. Sri. M. K. Ravikrishnan Assistant General Manager
6. Sri. K. R. Arun Kumar Senior Manager
7. Sri. Shiraj R. Chandra Manager
8. Sri. Babu Venkitesh K Officer
9. Smt. Amritha Kumari S AEO

REGIONAL RURAL BANKS

1. Sri. K. V. Shaji Chairman, SMGB
2. Sri. P. Madhu Chairman, NMGB
3. Sri. Mukundan T Chief Manager, NMGB

PRIVATE SECTOR BANKS

- | | |
|-------------------------------|--|
| 1. Sri. N. J. Reddy | Deputy General Manager, South Indian Bank |
| 2. Sri. M. Muraleedharan | Deputy General Manager, Dhanlaxmi Bank |
| 3. Sri. Jayakumar R. Nair | Deputy General Manager, ICICI Bank |
| 4. Sri. Vinod Kumar B | Vice President, HDFC Bank |
| 5. Sri. Madhu Mathews | Regional Head, Indus Ind bank |
| 6. Sri. Prathapan K. D | Deputy Zonal Manager, Catholic Syrian Bank |
| 7. Sri. Roy Varghese | Deputy Vice President, AXIS Bank |
| 8. Sri. Raju S. Nair | Chief Manager, Federal Bank |
| 9. Sri. Damodaran P. K. | Chief Manager, South Indian Bank |
| 10. Sri. T. T. Thomas | Chief Manager, HDFC Bank |
| 11. Sri. N. Kandasamy | Chief Manager, City Union Bank |
| 12. Sri. Dinesh K. V | Senior Manager, Karnataka Bank |
| 13. Sri. K. K. Balachandran | Senior Manager, Karur Vysya Bank |
| 14. Sri. Sharath P. S. | Relationship Manager, ING Vysya Bank |
| 15. Smt. Supriya Shreedhar | Manager, Lakshmi Vilas Bank |
| 16. Smt. Sobha Manoj | Manager, ICICI Bank |
| 17. Sri. Sanjeev Singh Manhas | Manager, Jammu & Kashmir Bank |
| 18. Sri. Jithesh P. S | Manager, Kotak Mahindra Bank |
| 19. Sri. Jayaram R | Deputy Manager, Kotak Mahindra Bank |

CO-OPERATIVE BANKS

- | | |
|------------------------------|--|
| 1. Sri. K. Pankajakshan Nair | Deputy General Manager, Kerala State Co-operative Bank |
| 2. Sri. S. Perumal | Agricultural Development Manager, KSCARD Bank |

LEAD BANK OFFICES

- | | |
|--------------------------------------|---------------------------------------|
| 1. Sri. V. R. Muralidhar | LDM, Indian Overseas Bank, Trivandrum |
| 2. Sri. D. Sukumar | LDM, Indian Bank, Kollam |
| 3. Sri. Radhakrishnan Nampoothiri P. | LDM, SBT, Pathanamthitta |
| 4. Sri. K. R. Vaidyanathan | LDM, SBT, Alappuzha |
| 5. Sri. A. N. Rajendran | LDM, Union Bank of India, Idukki |
| 6. Sri. K. R. Jayaprakash | LDM, Union Bank of India, Ernakulam |
| 7. Smt. Annamma Simon | LDM, Canara Bank, Thrissur |
| 8. Sri. R. Rajagopalan | LDM, Canara Bank, Palakkad |
| 9. Sri. T. A. Sajikumar | LDM, Canara Bank, Malappuram |
| 10. Sri. V. S. Jayaram | LDM, Syndicate Bank, Kannur |
| 11. Sri. M. Ajithkumar Menon | LDM, Syndicate Bank, Kasaragod |