

MINUTES OF THE 118th MEETING OF STATE LEVEL BANKERS' COMMITTEE, KERALA

Held on 14.03.2016 (Monday)
at Hotel Residency Tower
Govt. Press Road, Trivandrum

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

Sri. N. Sivasankaran, Convenor, SLBC & General Manager, Canara Bank welcomed the participants to the 118th meeting of SLBC Kerala. In his welcome address he pointed out that the banking sector is passing through a challenging phase with rise in stressed assets. This has put strain on the bottom line and balance sheets of many banks, especially the Public Sector Banks. But then, the banking system in the country is robust and expected this difficult phase will also pass sooner. From the operational level perspective, the need of the hour is scaling up of lending activity and reduction of NPAs.

He requested to put heart and soul in the above aspects in the current quarter, so that the banking industry as a whole retains its good health.

He then briefly touched upon the performance in some major portfolios.

- Percentage achievement under ACP in Priority Sector till December 2015 is 65% of the Annual budget. This is low compared to the 75 % we had achieved in the same period last year .While the performance under primary sector @71% of the target is comparatively better, the performance of both secondary sector @ 63 % and Tertiary Sector @ 60% leaves much to be desired. He requested bankers to make effective use of the remaining days of the quarter to step up lending in all possible segments.
- The silver line in the area of lending is that banks could reach 65 % from a mere 37% at the end of the Quarter 2 of current fiscal. If the same tempo is maintained, the performance would be good by the close of the financial year.
- He observed that wide variation in performance among districts. While districts like Kozhikode @ 84% and Palakkad @ 76 % have achieved above state average. There are 5 districts which have achievements below the state average. They are Kottayam @ 45 %, Pathanamthitta @ 50 %, Alappuzha @ 51%, Trivandrum @ 58 % and Idukki @ 62 %. He requested the LDMS to analyze the reasons for the low performance and take necessary corrective measures to reach the targets.
- Business growth during the financial year till December 2015 has been subdued at 7%, compared to last fiscal. While the total Deposits grew by 9 %, Advances has grown by just 3 %.
- While deposit growth has been spurred by a 17 % growth in NRE deposits, the domestic deposits growth was subdued @ 5 % resulting in a fall in the share of domestic deposits by 2.4 % in total deposits.

- The high Rate of NPA in certain sectors is another matter of great concern for the banks in the state. While the overall NPA of 3.3% is in itself high, NPA in Education loan sector continues to be 11% causing us much concern.
- The NPA rate in MSME sector is also high @ around 6 % due to high slippage in this segment which needs special attention especially in the wake of added thrust being given for the Mudra Scheme.
- Another alarming revelation is that the NPA in Education Loan sector has grown by 44% to reach Rs.1021 crores as on December 2015 from the March 2015 level of Rs.710 crores.
- Taking into account the need to keep the banks in robust health, to carry the developmental initiatives forward, he requested the Government to strengthen their hands by invigorating the Revenue Recovery machinery for the recovery of bank loans.
- Data shows that, the Agricultural advances have fallen by over 5% during this financial year. This can be attributed to the fall in agriculture gold loans. However the non Gold Agri lending has gone up by over Rs. 900 crores during the current year, which is a positive sign. Still, there is a need to increase the investment credit under agriculture to ensure a sustainable growth of the segment.
- SLBC has started collecting attendance of member banks and other organizations in the DCC/DLRC meetings held in all the districts. It has been observed that there are some chronic absentees from the banks as well as other government departments across the state. From next SLBC onwards the data would be published. He requested 100% presence of the members in all the DCC/DLRC meetings for an effective and constructive Lead Bank mechanism.
- Every bank is expected to facilitate online registration of MSE applications. It was the recommendation of the RBI empowered committee on MSME that SLBC should put in place a regular review & monitoring of the online facilities made available by banks. So from next SLBC onwards a review of the same would be introduced.
- Similarly, from next SLBC onwards, a review on the lending by banks under NWR in the state would be introduced.

While concluding his address, Sri. Sivasankaran once again welcomed the dignitaries attending the meeting.

Sri. Rakesh Sharma, Managing Director & CEO, Canara Bank and Chairman of the meeting, in his presidential address informed that there is an emergent need for all stake holders of SLBC Kerala, to introspect and evaluate the achievements vis-à-vis the plans laid down at the beginning of the year. While we have done fairly well under financial inclusion initiatives, the performance under key business parameters needs to be critically analyzed and corrective steps to be initiated.

The last quarter has not been encouraging for bankers. The banking sector is experiencing rough weather with many banks reporting substantial decline in profits and some banks have even reported losses.

The overall outlook for the economy remains positive with many measures proposed in the recent budget announcements that include Macroeconomic stability, boosting of demand, economic reforms etc. IMF has hailed INDIA as a ‘bright spot’ amidst a slowing global economy. The “Transform India” call of the Government needs to be taken with all seriousness, and calls for concerted efforts from the banking sector. With the able support of all stake holders, the initiative can bolster the state in to a booming economy.

During the past two years, the country witnessed various initiatives, channelized through the banking sector, like Financial Inclusion, rapid expansion of banking services to the unbanked areas and population, Social Security Schemes etc. The ultimate success of these initiatives calls for serious efforts from all the stake holders, in the process of implementation.

Coming to the performance of the banking industry in the state, he briefly highlighted the performance of banks, as at December 2015.

- During the last one year, the Branch network in the state improved to 6096 with the addition of 220 branches, compared to the addition of 288 branches during the corresponding previous year.
- Banks have added 1064 ATMs to take the tally to 8946 ATMs. Besides, the banks have established Bank Mitra channels in the form of Akshaya Centres and BCAs in 4368 SSAs.
- Deposits of commercial banks in the state grew by 15%, y-o-y, to reach Rs. 3.50 lakh crores. However, during the first three quarters of the current FY, deposits registered a growth of 9% only.
- Advances of commercial banks have grown by 8.40% during the last one year to reach Rs. 2.25 lakh crores. However there was a meager 3% growth during the current FY.
- Declining trend continues under CD ratio. From 69% during December 2014, 68% as on March 2015 and 66% as on September 2015, the CD ratio is now pegged at 65% for the quarter ended December 2015. The CD ratio is very low compared to other southern states like, Tamil Nadu, Andhra Pradesh and Telangana.
- The achievement under Annual Credit Plan (ACP) for the current FY till the quarter ended December 2015 is not encouraging. Banks have achieved 71% of the target under Primary and Secondary sectors, 63% under Tertiary sector and 65% under Total Priority sector.
- Priority sector advances have grown by 8% y-o-y to reach Rs. 1.31 lakh crores.
- Of the Priority Sector Advances, Rs. 55700 crores is under agriculture, Rs. 39600 crores under MSME and Rs. 36365 crores under Other Priority Sector Advances (OPS).
- The growth rate under Priority Sector Advances in the current FY was just 2%. With Agricultural advances recording only 1% growth.

Overall performance of the banking sector needs improvement during the left over period in the current quarter.

He then touched upon few of the important agendas to be deliberated in the days meeting. The Reserve Bank of India has issued directions to banks for opening of brick and mortar branches in all unbanked villages with a population of over 5000. There are only 6 such villages in the state (viz, Thirunelly, Thrikkaipatta, Vellarimala, Neeleswram, Vadakkethara, & Iravan). He expressed happiness to learn that, Kerala Gramin Bank has already agreed to open a branch in Iravan village. He called upon bankers to voluntarily come forward to open branches in the remaining 5 villages. On a similar occasion earlier, Banks in the state have displayed exemplary performance in opening branches in all the 978 Gram Panchayats, which is a significant achievement, for any state in the country. He called upon bankers to put up a repeat the performance, once again, to prove that the state is second to none. He said that he would be extremely happy in case this feat would be achieved by 30th June of this year, ahead of any other state.

Streamlining the functioning of Akshaya Centres is one of the long standing issues. It is observed that due to various reasons, the performance of Bank Mitra channel in the form of Akshaya Centres is far from satisfactory. The transactions carried out are very low, defeating the purpose of extending banking facilities to the financially excluded population. Banks and CSC e-Governance, have to address technology and monitoring issues to make this channel more vibrant and purposeful. He called upon SLBC to convene a meeting of all the concerned to thrash out the issues.

Financial Literacy centres have been established in all the blocks of the state. However, in a recent VC meeting, Department of Financial Services (DFS), Ministry of Finance, commented that many of the FLCs in Kerala are not functioning well and some are defunct. He called upon all the sponsoring banks to ensure that the FLCs are provided with counselors with banking experience, and other infrastructure besides critically monitoring the activities.

One of the long standing agendas of the SLBC, is the allotment of land for construction of RSETI buildings. Substantial time has elapsed in pursuing the matter with the revenue and other departments in getting the allotment or permission in respect of 4 districts (Kozhikode, Palakkad, Kollam and Pathanamthitta). Skill development is one of the prime agendas of the Government and the current training infrastructure is not at all adequate to cater to the training needs of youth. In this context, he requested the state Government to accord top priority to the issue and arrange for allotment of land and accord the required permission at the earliest.

Coming to the performance of banks under financial inclusion initiatives, it is worth placing on record, the good work done by all banks in the implementation of Pradhan Mantri Jan-Dhan Yojna and many of its offshoots like providing universal banking access, imparting Financial Literacy, enrolments under Social Security Schemes, granting overdraft facilities and loans under PMMY.

Against the self imposed target of 50 lac enrolments under Social Security Schemes, Banks have enrolled 43.11 lac persons so far. Banks also have disbursed Rs 2500 crores under MUDRA loans to about 2.22 lac beneficiaries.

He called upon banks to give focused attention for issuance of RuPay Debit Cards, Aadhaar Seeding of accounts, activation of cards, transactions through RuPay Debit Cards, activation and monitoring of Bank mitras in order to reap the intended benefits of Pradhan Mantri Jan-Dhan Yojna.

With hardly a fortnight left for close of the current Financial Year, maximum thrust to be given for achieving the Annual Credit Plan and clearing the proposals under the Government Sponsored Schemes. He called upon banks to clear the backlog, in a time bound manner and ensure that the sanctions are issued adhering to the time norms.

Before concluding, Sri. Rakesh Sharma, urged upon all the stake holders to concentrate on certain priorities.

- Opening of branches in the remaining 5 unbanked villages.
- Imparting Financial Literacy is a key factor for the PMJDY initiatives to be successful. Hence strengthen the FLCs to make them more efficient.
- Clearing the backlog of issuing and activation of RuPay Cards for all those who have already opened accounts, and also on a day to day basis for the new accounts being opened.
- Efforts to be made to complete coverage of the remaining 17 Sub Service Areas (SSAs) with banking channels by 31.03.2016.
- Banks to focus on achieving the set targets under Annual Credit Plan.
- The pending applications under the State and Central Government schemes are to be sanctioned and the targets to be achieved before the year end.

On behalf of SLBC Kerala, he extended thanks to all the bankers, Government officials, and other agencies for their continued support and cooperation extended through out. He requested active participation in the deliberations to make this SLBC meeting, successful and purposeful.

Dr. A. Alok Sheel, IAS, Additional Chief Secretary, Planning & Economic Affairs Department, Government of Kerala in his address flagged off the following observations and concern.

- Referring the difficult time for banking industry, he pointed out that when there is turbulence time in the economy, banking sector have reflected as well as contributed towards this. Whole regulation of banking system is structured to deal with such turbulence such as, high NPAs, stressed assets etc. which erodes capital which has to be recouped during that time. This is a significant phenomenon which needs to be kept in mind.
- Agenda and background notes of SLBC circulated is a treasure of information. Referring to the performance versus National goals given in the agenda **4.2.1** which shows the performance of the State compared to national picture, he observed that majority of the parameters are well above the goal which shows that banking sector in Kerala is in good shape.
- Credit Deposit Ratio has come down and that is a matter of concern.

- Traditional strength of the banking system in Kerala is the NRI Deposits which has continued to grow in spite of many stress factors like oil price fall, and it is a positive sign.
- NPAs stood at 3.3 %.
- The data given in the background notes are absolute in number and crores and therefore have some analytical disadvantages. We need to see, what the growth rates are and how the ratio is moving which would give a better picture of how things are currently moving compared to past trends.
- Information on stressed assets may also be collected by the SLBC in addition to NPAs. This forum has to discuss which sector is under stress and what action needs to be taken by banks as well as Government to relieve the stress.
- Two big issues which needs to be monitored by the forum are:
 - (i) Credit Deposit Ratio
 - (ii) Stressed Assets.

If credit is growing and stressed assets are not increasing, then the banking system would be in a good shape. But if the stressed assets are also increasing with the CD Ratio, then there is some problem. Ultimately capital has to be recycled for the growth of the economy. We have to keep in mind that India is a poor country and cost of capital is high and much of ownership of banking system is with tax payers. This has a bearing on the monetary policy to the extent that once the cost of capital becomes high, the interest rates gets checked by the central bank.

Sri. Nirmal Chand, Regional Director, Reserve Bank of India in his address touched upon the following points.

- The quarterly SLBC meeting is convened after a gap of 3 months period and during this period, RBI monetary policy and Government budget were announced.
- The 6th bimonthly policy statement of February 2016 expected the growth to strengthen gradually. Yet, the weak domestic private investment demand in a phase of balance sheet adjustments, re-emergence of concerns relating to stalled projects, excess capacity in industry and weak external demand could act as headwinds.
- The Budget 2016-17, has laid significant emphasis on rural infrastructure, agriculture and irrigation. Schemes like Prime Minister Krishi Sinchai Yojana, Long term irrigation fund, Pradhan Mantri Fasal Bima Yojana, Soil Health Card etc. for supporting farmers have received special attention in the budget. Common e-market platform and amendment of State APMC Act are also proposed. Significant growth in agriculture lending would take place once these programmes are rolled out.
- RBI, Trivandrum had organized a conference of the LDMs in the first week of February wherein various issues concerning LBR data flow, FLCs, BCs etc. were discussed and action plan charted out. He expressed hope that All LDMs would ensure the flawless implementation of the action plan. RBI is significantly stepping up financial literacy activities in this context. The funding constraints faced by FLCs received special attention and RBI had already initiated steps to mitigate it. The CBSE has prepared course material on Financial Literacy under the aegis of the Reserve Bank of India and now RBI is going to initiate discussions with the Kerala State Directorate of Public Instruction to integrate this course material with the State Education curriculum also. We need to make the review of the FLCs functioning as a part of discussion in every SLBC meeting and we need to make the FLCs more effective for which we have to give special attention to the discussions on them in the SLBC meetings.

- He informed that he had visited some of RSETIs set up in rented premises. Last 6 years, even where the land has been received, because of the non receipt of some small clearances from one or two departments, the entire activities are stopped. This matter needs to be looked into seriously. He requested the Government authorities to pay necessary attention to expedite the clearance in RSETI land allotment pending cases.
- Deposits are increasing, Advances growth is slightly low against national average and MSME had registered a growth of around 20%.
- During the quarter, there was an increasing trend in the amount outstanding under Agricultural Gold Loans compared to last quarter. Banks to ensure that the RBI guidelines are adhered to, in the matter of Agricultural Gold Loan lending
- NPAs are still on the higher side under Education Loans hovering around 10.6 %. Banks should ensure due diligence in sanctioning loans and reduce NPAs with timely recovery measures. The support from Government agencies is required for these recovery initiatives.
- In Kerala, financial services in remote areas like Attappady and other locations in Kannur, Kasaragod and Trivandrum Districts are to be streamlined. Banks are taking certain initiatives. We need to extend support in this regard. Government also has to extend the necessary support by providing worthwhile infrastructure as well as marketing facilities.

Sri. Ramesh Tenkil, Chief General Manager, NABARD highlighted the following points in his speech.

- During the December quarter, there was 65% achievement under priority sector advances against the target and it is expected to achieve over 100% within March 2016.
- Advances under women beneficiaries have picked up. It is heartening to note that as on 31st December, 2013, 23 lakh women entrepreneurs with a loan amount of Rs. 29000 crores have increased to 35 lakh women entrepreneurs with a loan amount of Rs. 46000 crores in 31st December 2015, registering a growth of 52 % in number and 57% in quantum, which is a good sign.
- There is a declining trend under agriculture gold loans. This has come down from 65% of the total agriculture advances during December 2013 to 57 % of the total agriculture advances in December 2015. Still its share in the total agriculture advances continues to be high.
- Kottayam District Cooperative Bank has got award from DFS regarding higher mobilization of applications under Atal Pension Yojana among cooperative sector.
- Kerala Gramin Bank has done good achievement of 88 % under priority sector advances compared to all other groups.
- Regarding PLPs for 2016-17 he informed that, NABARD, has prepared PLP based on the DCP and Annual Action Plan for 2016-17 for all the districts. The launching of the State Credit Plan 2016-17 was done at Trivandrum on 5th January, 2016 by Hon'ble Chief Minister of Kerala. There is an estimated increase of 11 % over previous years plan of priority sector credit i.e. Rs. 1,19,392 crores. The credit potential parameter of allied activities is estimated at Rs. 55,031 crores of which nearly 30% is potential for long term investment. All the District Credit Plans are expected to launch by the end of March 2016.

The state credit plan for 2016-17 also sector wise ward analysis and suggestions are already been communicated to various stakeholders. According to Nabard's assessment, investments potential in infrastructure is estimated at Rs. 3655 crores for about 780 identified projects across the State covering irrigation, soil conservation, social infrastructure projects, rural roads bridges etc.

- In order to boost capital formation, NABARD has prepared and launched area development schemes in each district of the State. At state level projects covering animal husbandry hi-tech farming amounting to Rs. 140 crores have been formulated.
- Under support to Farmers Producers organizations, last year Government of India provided Rs. 200 crores for 2000 producers' organizations all over India, of which Kerala had a target of 100 producers' organizations. NABARD is actively promoting 100 Producers organizations for the last two years to make these producers organizations sustainable and viable. This is an opportunity for other banks to contribute this.

The CGM observed that some of the items proposed by NABARD was either not presented appropriately or deleted from the agenda. He emphasized that once the agenda items are finalised in the steering committee, no change may be made without approval of the concerned institution.

He then requested the SLBC to make some corrections in the agenda recommendations from SLBC side. He stated that the recommendations made in the steering committee vide the below quoted paragraph of the **agenda 3.2.1**, is not acceptable to NABARD.

“The annual funding requirement for meeting expenses of FLCs may be furnished by LDMs to SLBC convener who would furnish the Budget to NABARD for the approval and release of funds at the beginning of year. The said funds may be reimbursed to LDMs as per their local requirement”.

This procedure suggested for claiming the reimbursement is contrary to the current policy and is not in consonance with the instructions issued by RBI and NABARD.

The release of fund from NABARD for Financial Literacy activity is through a pre sanctioned procedure as indicated in the NABARD circular dated 11th April 2012 addressed to all commercial banks.

Further the instructions contained in the item 3 of annexure I of RBI circular dated 14th January 2015 regarding details of funding on Financial Literacy Activities states without ambiguity that the Banks may follow the guidelines issued by NABARD. Therefore it is clear that funds shall not to be released in advance if instructions of RBI & NABARD are not adhered to i.e. without obtaining prior sanction of NABARD and without matching contribution from banks.

As per the policy, the cost of conducting financial literacy programmes by commercial banks shall be shared with NABARD and the bank in the ratio of 60:40 subject to a maximum of Rs. 15,000 per programme. He requested SLBC to modify the agenda by including the paragraph with these clarifications.

Banks may please refer to the NABARD circular 13th November 2015 for organizing Financial Literacy Camps.

He also requested the SLBC Convenor to include the following two agenda items excluded by the steering committee in the proceedings of the day's discussions.

(1) Subsidy released by NABARD under various Central Sponsored Schemes:

It is observed that certain nodal branches of a few banks have not passed on the subsidy released by NABARD to the respective branches. The subsidy credited to the bank accounts are required to be adjusted in the subsidy reserve fund account of the borrowers within 7 days of the receipt of subsidy and no interest to be charged on this and the same adjusted against the last installment.

If this is not adhered to, the financing bank is liable to compensate the beneficiary to the extent of additional interest charged.

(2) MNRE beneficiary wise data:

Ministry of New and Renewable Energy (MNRE) Government of India has advised banks to furnish beneficiary wise data of the subsidy released for their subsidy linked schemes.

(Note by SLBC Cell: Regarding the subsidy released by NABARD under Various central sponsored schemes, as decided by the Steering committee SLBC will be addressing letters to the banks separately. The subject of MNRE beneficiary data reporting was placed as a table agenda vide item no 3.2.9.)

Sri. Badal Chandra Das, Chief General Manager, SBI pointed out that NPA under Education Loan is above 10 %. The NPA remains at this level due to technical write offs. The amount so adjusted technically is also public money. Therefore may also obtain data from banks including the amounts which we written off as well as the amount kept in parking account. Only when we add these two also with the reported NPA figures, real NPAs in the State would be reflected. As far as SBI is concerned, Education Loan NPA is 17 % in the books of accounts. We may add the amounts which is already been written off, on which the bank has a claim. We write it off but always try to recover that public money. So when banks report the NPAs it should also make a reference to that what actually is the real NPA in that sector. This is the opportunity to seek the help of State Government authorities. So unless we report the real figures of NPAs the gravity of the situation would not be understood.

He noted that in the next year the banks are required to make 20 % more sanctions under Education loan. But this has to match with repayment climate. In State Bank Group both SBI & SBT have come out with some programme that offer up to 100% waiver of principal and interest towards the cases where the student or earning member has expired. And even in other cases such as, where the student has not got job even after 3years from the completion of the course and the family not having any source of income to pay, the bank is offering a compromise settlement with substantial waiver of the principal and interest. Since the banks are coming forward with these sacrifices on their part the State Government should help the banks by supporting recovery measures.

Sri. K. I. Varghese, Chief General Manager, Federal Bank informed that all Education loans given by Federal Bank were covered under insurance and in the event of any untoward incident occurs; the burden will not fall on the family.

Sri. C. Saravanan, Deputy General Manager, RBI pointed out that capturing right figures of NPAs from the books of the banks for reporting to SLBC as suggested by SBI CGM is a valid one. Present RBI guidelines on computation of gross NPA already cover those two items i.e. written off or technically written off. He requested to move with particular suggestion and ask all the banks to provide gross NPA level.

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

1. ADOPTION OF MINUTES

The forum unanimously adopted the minutes of the 117th Meeting of SLBC, Kerala held on 18th December, 2015, which was forwarded to the members, vide Convener's letter SLBC 35 15 2016 GN dated 22nd January, 2016.

2. PENDING ISSUES

2.1. PRIMARY SECTOR

2.1.1. Introduction of a Credit Guarantee Scheme for Agriculture Term Loans similar to CGTMSE (Pending since July 2012)

The forum decided to pursue the matter.

(Action: SLBC Cell)

2.2. SECONDARY SECTOR

2.2.1. Issues involved in the implementation of PMEGP Scheme (Pending since March 2014)

The forum decided to pursue the matter with Government with a request to support with a speedy decision.

(Action: SLBC Cell / Local Self Government Department)

2.2.2. PMRY 2006–07 & 2007–08 - Non receipt of Subsidy (Pending since August 2009)

The forum 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.

(Action: Banks)

2.3. TERTIARY SECTOR

2.3.1. Land Allotment for construction of RSETI Buildings *(Pending since July 2012)*

Referring the present status at Kozhikode District, the forum requested LDM, Kozhikode to get in touch with District Collector/Village Officer to pursue with the allocation of the currently identified Purambokku land.

Smt. Manju S., Deputy Secretary, Revenue Department informed that no proposal has been received in this regard to Government.

She added that in the case of Kollam District, the Land Revenue Commissioner reported that they cannot agree to the proposal because two agencies have applied for allocation the same building.

Referring Kollam District, Sri. P. K. Mohanan, Joint Development Commissioner for Rural Development informed that Government Order is not yet issued. Another suitable land has to be found out for Kollam RSETI.

In the case of Palakkad District, he informed that the District collector has recommended to the government for allotting the land of the Grama Panchayat, subject to retaining the ownership of land with the Grama Panchayat and if the permission of the Government is accorded, they are ready to transfer the land. The agreement is to be made between Grama Panchayat and RSETI.

In the case of Pathanamthitta, the progress is that, Department has traced the ownership of the building and found that it is vested with the Government only. The Government has filed a counter affidavit in the Court stating this, and it is expected that the final result would be in favour of Government.

The forum requested the Commissioner of Rural Development to seek allotment of alternative land in Kollam and Pathanamthitta Districts.

(Action: Commissionerate of Rural Development / Revenue Dept.)

2.3.2. Computerization of Land Records & Creation of a Central Registry titled National Mortgage Repository *(Pending since June 2006)*

In the meeting, Smt. Manju S., Deputy Secretary, Revenue Department, Government of Kerala informed that computerisation process of land records is going on. At present no time line has been fixed. She also informed that computerization of RR process is nearing completion.

(Action: Revenue Department)

2.3.3. Denial of E-Tender access facilities to customers of all banks except SBT *(Pending since March 2014)*

The forum decided to pursue the matter with Government.

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

2.3.4. 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 (Pending since March 2014)

The forum decided to pursue the matter with Revenue Department.

(Action: Revenue Department)

2.3.5. Registration of UDS [Un Divided Share]

The forum noted the decision of the agenda came up for discussion in the meeting chaired by the Principal Secretary, Taxes Department held on 13.01.2016 given below.

The proviso to Schedule 21 of the Kerala Stamp Act, 1959 is as follows:

“if the conveyance relates to any transfer of undivided share of any land and refers to any agreement relating to the construction on any building or part of building, including flat or apartment or room etc., the value of such building or such part of the building shall also be included in such consideration, and the stamp duty if any paid in respect of such agreement shall be deducted from the stamp duty payable for the conveyance”.

In view of the above provision, there is no need of any amendment or remission of stamp duty, as demanded by SLBC. Thus, this issue raised by the SLBC stands solved. The SLBC Convenor may communicate to everybody about this provision.

The forum concurred with the recommendation of the Steering Committee meeting held on 03.03.2016 and requested IG Registration to circulate the above clarification to all the field level offices of the Registration Department. The forum decided that the clarification received from Government would be circulated to all banks and also be published in SLBC web site.

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

(Action SLBC Cell)

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

The forum noted the decision of the agenda came up for discussion in the meeting chaired by the Principal Secretary, Taxes Department held on 13.01.2016 given below.

“The IGR will furnish a concrete proposal on this item, within a week, and Government shall examine the same and take a decision shortly”.

The forum decided to pursue the matter with Taxes Department.

(Action: Taxes Department)

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

The forum noted the decision of the agenda came up for discussion in the meeting chaired by the Principal Secretary, Taxes Department held on 13.01.2016 given below.

“The secretary noted that apparently the intention of the provision is not to charge twice, once for the lease deed and a second time for ATM. The IGR may examine this issue and submit within a week for a decision by the Government”.

The forum decided to pursue the matter with Taxes Department.

(Action: Taxes Department)

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

The forum noted the decision of the agenda came up for discussion in the meeting chaired by the Principal Secretary, Taxes Department held on 13.01.2016 given below.

“The IGR will furnish a proposal in this regard within a week and Government shall take a suitable decision on the matter in consultation with the Finance Department”.

The forum decided to pursue the matter with Taxes Department.

(Action: Taxes Department)

2.3.9. Non availability of Government of India Interest Subsidy on Education loans granted by KSCARD Bank & Non availability of Central & State Governments Interest Subsidy to Education Loans availed from District Co-operative Banks & PACS (Pending since July 2012)

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

(Action: Planning & Economic Affairs Department)

2.3.10. Loan Waiver Scheme of Scheduled Tribes Development Department

The forum noted that the format for data collection was circulated to all institutions. The Department informs that claims have been received from the following Banks/Institutions.

- 1. Canara Bank*
- 2. State Bank of Travancore*
- 3. State Bank of India*
- 4. Central Bank of India*
- 5. Indian Overseas Bank*
- 6. Kerala Gramin Bank*
- 7. Federal Bank*
- 8. Vellamunda Farmers Service Cooperative Bank*
- 9. SC/ST Corporation*
- 10. Kudumbashree Mission*

Total of number of accounts covered by these claims is 1878, of which 80% pertains to Wayanad District.

The forum concurred with the following recommendations of the steering committee.

- (i) Banks may provide list of NPA accounts (including accounts under collection and or such of those accounts removed from balance sheet owing to technical reasons. i.e. off balance sheet accounts) which belongs to the targeted group in their perception to the Directorate with copy to Tribal Extension Officers of respective Panchayat latest by March 20, 2016.
- (ii) The department may circulate the list of the Tribal Extension Officers with contact details for better co ordination at field level

In the meeting, **Dr. P. Pugazhendi IFS**, Director of ST Development Department informed that department has identified around 12,000 beneficiaries who can be included under the scheme. But so far Department has disbursed the benefits to just 806 beneficiaries amounting to Rs. 2.71 crores for the liabilities lying with 8 banks constituting 51 branches. Recently Department have received another list from 97 branches belonging to 13 banking institutions pertaining to 2605 beneficiaries with a claim of Rs. 9.05 crores. These are being processed by the Department. Out of the total of Rs. 39.52 crores funds earmarked for the particular scheme by the Government, hardly 30% has been utilized so far. He requested SLBC to look into the matter and requested all banks to come up with data pertaining to STs who have availed loans. Detailed guidelines have already been circulated to all banks. If they submit the data to ST Department, Department shall take care of the rest of the process including the ground level verification. The job of distribution of money is entrusted to the SCs Development Corporation where the money is parked. Distribution will be done by that agency based on proceedings/orders of ST Development Department. He informed that within two weeks orders will be issued for disbursement of money.

He added that Wayanad District had done a wonderful job in this regard and the Department has already disbursed Rs. 2.71 crores in the district. If a similar special focus is given in other predominantly tribal inhabited districts like Idukki, Palakkad and parts of Trivandrum, it would benefit a lot of people.

He then pointed out that opening of bank branches in tribal areas like Parambikulam in Palakkad district having population of 1300 and having a lot of income generating activities need to be considered by the SLBC. Nearest bank branch for Parambikulam is in Tamil Nadu, 27 km away.

Sri. K. V. Shaji, Chairman, Kerala Gramin Bank informed that the bank had provided solar powered V-sat connectivity there with the help of NABARD. If SLBC would allot this area to KGB, the bank would try to put up a solar powered V-sat connectivity and would open a branch. He sought the support from the Forest department in this regard by way of necessary clearances.

Dr. P. Pugazhendi IFS, Director of ST Development Department promised to get support from both the Tribal Department as well as the Forest department. He then pointed out that Department is operating several beneficiary oriented schemes in the tribal areas But a problem faced is that the Banking habit is so poor among tribes and not all people are having bank accounts. He requested SLBC to help in this regard. Financial assistance under Housing, scholarship programmes, health treatment related financial assistance and plenty of other programmes are to be operated through bank accounts. He added that the Tribal population in the state is 4.85 lakhs.

Sri. K. V. Shaji, Chairman, Kerala Gramin Bank informed that KGB would do a survey in the last week of March or first week of April 2016. Based on this survey, the bank would see what best it can do and it would be communicated to the department also.

Sri. C. Saravanan, Deputy General Manager, RBI pointed out that LDMS have been engaging in supporting the tribal population by way of holding camps and other measures. Wayanad LDMS have done number of camps in the interior tribal areas. Awareness programmes have to be conducted through FLCs. He requested the ST Development Department to give direction to tribal extension officers to get in touch with LDMS of the respective districts so that we can have account opening campaign on a pilot basis.

It was also suggested that account opening camps should be linked with medical camps and such other camps conducted in tribal settlements.

The forum requested all the member financial institutions to ensure 100% submission of debt relief claims at the earliest.

(Action: Banks/ST Development Department/ Kerala Gramin Bank/ SLBC Cell)

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

In the meeting, **Sri. Murugan G**, Nodal Officer, Akshaya informed that the last SLBC Meeting discussed the inactivity of these akshayas and taken some decisions. Based on the decisions, on 15.01.2016 all the kiosks of banks which have been referred to would be made active for which steps were to be taken by the concerned banks as well as Akshaya. Subsequently Central Bank of India and Federal Bank has taken some measures to activate the kiosks and Akshaya have given support to those banks and their efforts succeeded to certain extent. But Union Bank of India and Catholic Syrian Bank did not take any efforts as agreed upon. In the case of Union Bank of India, their kiosks in remote areas like Mankulam in Idukki are not functional and people are facing difficulty.

Sri. C. Satish, Deputy Regional Head, Union Bank of India informed that they have entrusted the Business Correspondents work to an agency called Bartronics and they have started the work in right earnest and would be completed before 31st March 2016.

Sri. Murugan G, Nodal Officer, Akshaya responded to this, stating that Akshaya received no official communication from Union Bank of India on terminating its services with Akshaya and the handing over of the BC business to a new agency.

But the Union Bank of India has withdrawn the services unilaterally. Akshaya Centre at Mankulam which is 32 km away from mainstream has opened more than 2000 accounts and lot of them are tribal people. Unfortunately these people are not able to transact in their account due to the withdrawal of services. He requested that without any delay they should be allowed to transfer the Kiosk or SSAs allocated to these banks to willing banks. He stated that certain banks like SBT, SBI, Punjab National Bank, Vijaya Bank, KGB have done well in activating kiosk banking. SBT is having more than 1048 Kiosks of which 80% are active. SBI, has about 334 kiosks, of which 62 % are active. In PNB, 61 % are active, In Vijaya Bank 68% are active and in KGB, 65 % are active while the all other banks stood below 50%. He added that credibility of Akshaya gets questioned when banks services to akshaya are poor and he requested SLBC to take immediate action in this regard.

***Sri. C. Saravanan**, Deputy General Manager, RBI informed that RBI has conducted a survey of BCs working in the State of Kerala and informed in the SLBC that the working of BCs/CSCs leaves lot to be desired and as per data, the number of transactions done through this BC model is abysmally low. He requested banks to review BC activities and if warranted, the banks have to take alternative efforts. He informed that appreciation is required to Union Bank of India for taking a very pro-active stand in this regard. Many of the centres are very dormant. That can be for a number of reasons from both banks and Askshaya. Banks are well within their rights to enlist as well as to delist any of the BCs because they are governed by the bilateral agreement. Akshaya also has to sort out their issues and come out with action plan to re-energize their operations.*

***Sri. Murugan G**, Nodal Officer, Akshaya informed that in the Union Bank Kiosk of Mankulam, the tribal customers are not able to transact business, especially the withdrawal of MNREGA money and they blame it on Akshaya. It creates a reputation loss to the organisation. He requested the bank to make alternate arrangements immediately*

***LDM, Idukki** informed that, Federal Bank has opened a branch at Mankulam and therefore there is no need for askhaya kiosks. The accounts already opened in the Kiosk would be serviced by the Adimaly branch of Union Bank of India*

The forum decided to constitute a sub-committee and sort out the matter.

(Action: SLBC Cell / Akshaya/Union Bank of India /Catholic Syrian Bank)

3. FRESH ISSUES

3.1. PRIMARY SECTOR

3.1.1. Hi-tech Agriculture Scheme & Vegetable Development Programme (Suggested by Directorate of Agriculture)

***Dr. K. Prathapan**, Director, State Horticulture Mission informed that State Horticulture Mission is the implementing institution for hi-tech agriculture on vegetable development programme. The Government could over the last few years, do a commendable improvement in the cultivable areas as well as production and productivity of vegetables whereby Department could reduce the import of fruits and vegetables from outside the State by 34 %.*

Another is the hi-tech agriculture scheme which is being implemented by the State Horticulture Mission with 50% subsidy for construction of green houses up to a maximum of Rs.325 per square metre. He requested SLBC to provide credit support for sourcing the remaining 50% and requested all banking institutions to be liberal in giving loans to the hi-tech farmers. Because of issues like those related to lease land and mortgage of land, the farmers are finding it difficult to get credit support. He made a request to consider it as an upcoming area in the agriculture sector because land holding size is very small. Similarly for vegetable development programme, rain shelters scheme is another upcoming project under Department of agriculture. Kerala is blessed with both monsoons (South-West and North-East Monsoon) and there are rains for around 6 to 9 months. If properly sheltered, vegetable cultivation can be supported throughout the year in the State. For the rain shelter scheme the Government offers support of 34 % subsidy with a maximum of Rs. 50000 per shelter. The remaining funds can be provided by banks through credit support.

The forum requested the Agriculture Department to ensure that their functionaries at District and Block levels attend the DCC & BLBC meetings

Responding to this, **Dr. K. Prathapan**, Director, State Horticulture Mission informed the Agriculture Department had already given instructions to district level and block level officers to attend District level and block level meetings convened by the banking institutions.

(Action: Agriculture Department / Banks)

3.2. TERTIARY SECTOR

3.2.1. Revised Guidelines - Financial Literacy Centres (Suggested by RBI)

The forum noted the revised guidelines issued by RBI regarding FLC Architecture, training modules/process & reporting mechanism and the list of FLCs with codes provided in annexure of the agenda & background papers.

Sri. C. Saravanan, DGM, RBI pointed out that Financial Inclusion Fund is set up essentially for meeting the cost of setting up of FLCs and meeting the operation cost of FLCs. During the LDM conference at Palakkad, many of the LDMs expressed difficulty in running various programmes due to non availability of funds.

Sri. Venu S. Menon, DGM, NABARD informed that Controlling Offices of all banks are required to submit any proposals in this regard to NABARD for getting assistance under Financial Inclusion Fund.

The steering committee recommended that:

The annual funding requirement for meeting expenses of FLCs may be furnished by LDMs to SLBC convener who would furnish the Budget to NABARD for the approval and release of funds at the beginning of year. The said funds may be reimbursed to LDMs as per their local requirement. This plan shall include all the FLCs of all, the banks in the District. The said budget/ may include special FLC campaigns that may be launched by SLBC and or programmes/campaign to be launched by SLBC based on evolving needs.

Sri. C. Saravanan, Deputy General Manager, RBI informed that RBI Central Office has instructed NABARD to come out with board approved plan of funding policy on the FLCs and once the plan is made, the RBI would take a final call on funding policy of FLCs. Till such time, it is only a recommendation rather than decision from Steering Committee. It involves the element of approval of programmes that is what it reads very clearly. The thought was that there should be an annual budget for all the districts and this budget be known to the SLBC at the beginning of the year itself, so that we know the quantum of funding requirement. Thereby the process of roll out can be much smoother. Hence, there would be direction from RBI as how to utilize these funding proceeds and all. Till such time the status quo would be carried on.

The forum decided that, Regarding the funding of FLCs, the extant guidelines from RBI and NABARD should be followed. It is advisable to have a district level financial literacy plan drawn in advance. If the SLBC or the Lead banks is to launch any special financial literacy campaign in their jurisdiction, such proposals may be drawn and submitted to NABARD in advance for prior funding approval.

(Action: Banks)

3.2.2. Progress of NURM/NRLM (Suggested by RBI)

Smt. Priya Paul, State Mission Manager, Kudumbashree informed that with regard to the status of NULM, there was a mismatch in the figures submitted. Actually 24 applications have been submitted to bank instead of 27 mentioned. Good support is received from banks and we do not anticipate any problem with regard to NULM. We will not be able to achieve the target this year due to late start. Lot of applications are being received but they are forwarded to the task force only after assessing the viability

The forum observed that, since interest subvention is available under both NRLM and NULM, the Kudumbasree Mission may devise suitable mechanism to ensure that all eligible groups (Kudumbasree sponsored as well as others) get the interest subvention.

The Kudumbasree may also examine whether the eligible Urban SHGs already credit linked in the state, during this fiscal, can be covered with the benefits of NULM so that the state does not miss its annual target.

(Action: NULM State Mission)

3.2.3. Non compliance of guidelines by banks in issuance of bank loans to JLGs [Joint Liability Groups] promoted by Kudumbasree (Suggested by Kudumbashree)

With regard to JLG & Micro enterprise, Smt. Priya Paul, State Mission Manager, Kudumbashree informed that Kudumbashree would provide the format and also the list of checking parameters to be observed by the lending banks to the SLBC.

The forum observed that JLG is a scheme prone to misutilisation through duplicity of memberships and fly by night NGOs. Mushrooming groups with no activity or under activity is a matter to be cautious of.

The forum requested all banks to follow the guidelines issued by Kudumbasree regarding issuance of bank loans to JLGs promoted by Kudumbasree.

Kudumbasree is a responsible Self Help Promoting Institution, which has many, checks to nurture and monitor JLGs. Bye passing the SHPI will lead to the dilution of such control mechanisms.

So the forum decided that in respect of the JLGs formed under the Kudumbasree mission, the banks shall lend or renew loans only if the applications are properly recommended by the CDS of Kudumbasree.

(Action: Banks)

3.2.4. Recommendations on formulating uniform guidelines for granting Education Loans [Management Quota Admissions]

The forum noted that the recommendations made vide agenda item No 3.2.3.2 of the 116th meeting of SLBC was forwarded to the Indian Banks Association and IBA vide its letter No.RB/EL-SLBC/213 dated 2016 February 23rd has conveyed its decisions on the same which was provided in the annexure of the background papers.

The forum concurred with the recommendation of the Steering Committee meeting held on 03.03.2016, that subject to legal and regulatory compliance process, the boards of individual banks may take a decision on management quota admissions.

(Action: Banks)

3.2.5. Special Housing Loan Scheme for Housing for All Programme of Government of Kerala (Suggested by Housing Commissioner, Govt. of Kerala)

The forum noted the minutes of bankers meeting held on 05.02.2016, draft MoU and draft tripartite agreement are provided in annexure.

The forum decided that subject to legal and regulatory compliance process, the scheme may be placed before the Boards of participating Banks and the Government may be updated of the developments by the respective banks.

(Action: Banks)

3.2.6. Swatch Bharat Mission (Suggested by SLBC Cell)

The forum observed that the Hon'ble Governor of Kerala has requested the Banks to support the Government's initiatives in the Swatch Bharat Mission and noted the letter from the Kerala Raj Bhavan provided in annexure.

Dr. K. Vasuki, IAS, Executive Director, Suchitwa Mission explained activities under Swatch Bharat and that Kerala is leading in terms of sanitation aspect. In Toilet coverage state already achieved 97-98% in rural and urban areas. Government has just had the last mile alone to cover. She also briefed the support expected from banks.

She made a specific request, that in cases of Individual Household Latrine (IHHL) construction, if any beneficiary is approaching for loan, banks may provide loan at the interest rate of DRI i.e. 4%.

Besides the above , CSR contribution from the banks is also expected especially for IHHL construction in some specific areas like Attappady and Kuttanad having unique terrain and also certain categories like SC/ST colonies, fishermen colonies where specific challenges exist In these areas the individual unit cost will be high and therefore extra amounts are required and if the CSR funds can be given that gap funding that would be great. If any bank is interested in providing the extra cost towards this particular focus area, that bank can adopt that focus area. Once we cover that last mile, we can declare Kerala as the first Open Defecation Free (ODF) State. Solid waste management is another major pressing problem here. For this the Government has certain projects that are going on. A lot of campaigning which would require targeting attitudinal behaviour changes is required. This requires teamwork. Government is really aiming at a people's movement. Banks have to set good example by taking the responsibility of processing the waste, created by them. She informed that activities which are planned are listed in the website of Suchitwa Mission.. The Government is working with lot of NGOs, and gap funding would be required for providing support to these NGOs. Government is going through a process of empanelment of NGOs and the list would be published soon. Banks can collaborate with these NGOs so that the ground mobilization work can be done easily. She requested all banks to get in touch with them so as to work out some meaningful partnership. She added that the details would be shared with banks where they need CSR funding.

***Sri. Badal Chandra Das**, Chief General Manager, SBI informed that his bank has allotted Rs. 1.5 crores to 50 Government schools in Palakkad for constructing toilets which would be completed within a month. State Bank of India is going for a CSR foundation for which a company has already been formed. He assured that the bank would extend support, if department concerned would provide concrete proposals. He added that NGOs working with the Department should have strategic approvals.*

The forum requested individual banks to associate with these projects wherever possible.

(Action: Banks)

3.2.7. Unbanked villages with population above 5000 (Suggested by SLBC Cell)

The forum noted that during the Steering Committee Meeting held on 03.03.2016, the representative from Kerala Gramin Bank informed that they were going to open a branch in Iravan (Pathanamthitta District) shortly.

*In the SLBC meeting, **Sri. K. V. Shaji**, Chairman, Kerala Gramin Bank offered to open branches in the villages viz. Vellarimala (Wayanad), Neeleswaram (Kozhikode) and Vadakkethara (Thrissur) and informed that the Iravon branch has been opened*

There were no immediate offers from any bank for the remaining two villages mentioned below.

District	Sub-Dist Name	Village Name	Population	Bank branch	On site ATM	off site ATM
Wayanad	Mananthavady	Thirunelly	12,878	No	No	No
Wayanad	Vythiri	Thrikkaipatta (Part)	8,551	No	No	No

The forum decided that:

- *If any of the commercial banks is willing to open brick and mortar branch in any of the two villages, it may convey the same to SLBC within 15 days.*
- *If there are no takers, the LDM may be instructed to allot the village to the service area bank of the village.*
- *If there is more than one service area bank, the commercial bank having the maximum wards of the village as its service area may be chosen to open the brick and mortar branch.*

(Action: Controlling Offices of all Scheduled Commercial Banks)

3.2.8. Pradhan Mantri Awas Yojana - Credit Linked Subsidy Scheme (Suggested by National Housing Bank [NHB])

The representative from National Housing Bank informed that, apart from proactively implementing of the scheme with PLIs, they were also in the process of developing a software portal wherein PLIs would be able to login and submit claims. So far, the National Housing Bank has disbursed Rs. 56 crores as subsidy for 19 PLIs. He requested SLBC forum and banks to submit the claims in the format manually on or before March 31, 2016 to meet the financial year target. As suggested by MHUPA, the SLBC is requested to review the progress of the scheme. Regarding data, he informed that User ID and Password will be provided to PLIs within two months.

Representative from Urban Housing Mission, PMAY, Kudumbashree informed that in Kerala in the first phase 14 district headquarters have been selected for the implementation of this project. Demand survey is going on in all these Urban local bodies of which survey is completed in 7 ULBs. About 5600 applications were received from these 7 ULBs under credit linked subsidy. Government of Kerala has approved the project and it has been forwarded to the Government of India for the CLCC clearance.

The forum requested National Housing Bank and Urban Housing Mission under Kudumbashree to discuss the matter and to have a coordinated working for the implementation of the scheme and also for monitoring and data collection.

(Action: National Housing Bank / Urban Housing Mission, Kudumbashree)

3.2.9. Ministry of New & Renewable Energy (MNRE), GoI Schemes for Solar Lighting and Pumping Systems - Details of Beneficiaries (Suggested by NABARD)

The forum requested Controlling offices of all the banks to submit the consolidated data as requested by NABARD.

Note by SLBC cell

NABARD Regional Office, vide its email dated 2016 March 23 has clarified that the reporting is to be done to NABARD instead of MoNRE and the destination email id is <icd.kerala@gmail.com>

The format for reporting is also provided as under:

SPV SYSTEM (LIGHTING) INSTALLED UNDER CAPITAL SUBSIDY PROGRAMME PROMOTED THROUGH NABARD- LIST OF BENEFICIARIES									
Sl. No.	District	Block	Panchayat	Beneficiary Name	Beneficiary Mobile no	Capacity of SPV system installed (WP)	Name of Empanelled Manufacturer	Financing Bank	Branch

(Action: Controlling Offices of all Banks)

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

The forum concurred with the review of the performance under various sectors as at December 2015 Quarter provided in the background notes supplied.

The 118th meeting of SLBC, Kerala concluded with the above deliberations.

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

LIST OF PARTICIPANTS

CHAIRMAN OF THE MEETING

Sri. Rakesh Sharma

Managing Director & CEO, Canara Bank

GOVERNMENT OF KERALA / GOVT. OF INDIA / DEVELOPMENTAL AGENCIES

- | | |
|---------------------------------|--|
| 1. Dr. A. Alok Sheel, IAS | Additional Chief Secretary (Planning), Govt. of Kerala |
| 2. Dr. K. Vasuki, IAS | Executive Director, Schitwa Mission |
| 3. Dr. P. Pugazhendi, IFS | Director, ST Development Department |
| 4. Sri. Mohamed Sakeer I | Additional Secretary, Planning & Economic Affairs Dept. |
| 5. Sri. P. K. Mohanan | Joint Development Commissioner for Rural Development |
| 6. Sri. Johny K. | Deputy Secretary, Agriculture Department |
| 7. Smt. Manju S. | Deputy Secretary, Revenue Department |
| 8. Sri. Sajikumar J. | Under Secretary, Planning & Economic Affairs Dept. |
| 9. Dr. K. Prathapan | Director, State Horticulture Mission |
| 10. Sri. Sunil P | Deputy Director of Industries & Commerce |
| 11. Smt. Smitha R. Nair | Deputy Director, Fisheries Department |
| 12. Smt. Sailaja Devi S. | Deputy Registrar, Directorate of Coir Board' |
| 13. Sri. Rajeev N. | Assistant Director of Agriculture |
| 14. Smt. K. S. Padmakumari Amma | Assistant Commissioner, Land Revenue Commissionerate |
| 15. Sri. M. Chinna Thambi | Assistant Director, KVIC |
| 16. Sri. Pradeep R | Development Officer, KVIC |
| 17. Sri. K. Satheesh Kumar | Deputy Director, KVIB |
| 18. Smt. Rudminidevi K. C. | Managing Director, SFAC |
| 19. Sri. B. Sagarlal | Deputy Registrar, Co-operative Department |
| 20. Sri. Premnath Ravindranath | General Manager, KFC |
| 21. Smt. Deepa Sivadasan | Divisional Manager, LIC of India |
| 22. Sri. Mathew Abraham | Divisional Manager, Oriental Insurance Co. |
| 23. Sri. Murugan G. | Nodal Officer, Akshaya |
| 24. Smt. Priya Paul | State Mission Manager, Kudumbashree |
| 25. Smt. Roshni Pillai | Manager, PMAY, Urban Housing Mission |
| 26. Sri. Ramesh S. K. Goudar | Senior Horticulture Officer, National Horticulture Board |
| 27. Sri. Henry Thomas | Extension Service Officer, Coir Board |
| 28. Sri. T. V. Sabu | Inspector, Coir Board |
| 29. Sri. Sivalal M. | Research Officer, Planning & Economic Affairs Dept. |

RESERVE BANK OF INDIA

- | | |
|----------------------------|---------------------------|
| 1. Sri. Nirmal Chand | Regional Director |
| 2. Sri. C. Saravanan | Deputy General Manager |
| 3. Sri. V. J. Sabu Abraham | Assistant General Manager |
| 4. Sri. Padmaraj E | Manager |

NABARD / SIDBI / NATIONAL HOUSING BANK

- | | |
|---------------------------|---|
| 1. Sri. Ramesh Tenkil | Chief General Manager, NABARD |
| 2. Sri. Venu S. Menon | Deputy General Manager, NABARD |
| 3. Sri. R. N. Karthiyeyan | Regional Resident Representative, National Housing Bank |
| 4. Smt. DaisyXavier | Manager, SIDBI |

STATE BANK GROUP

- | | |
|---------------------------|--------------------------------|
| 1. Sri. Badal Chandra Das | Chief General Manager, SBI |
| 2. Sri. M. Vijayakumar | Deputy General Manager, SBI |
| 3. Smt. K.P. A.Sita Devi | Deputy General Manager, SBT |
| 4. Sri. R. Mathialagan | Assistant General Manager, SBI |
| 5. Sri. R. Ganesan | Chief Manager, SBBJ |
| 6. Sri. Sam Robert | Branch Manager, SBH |
| 7. Smt. Devi M. | Assistant Manager, SBM |

PUBLIC SECTOR BANKS

- | | |
|------------------------------|---|
| 1. Sri. N. Sai Prasad | Chief Regional Manager, Indian Overseas Bank |
| 2. Sri. S. Sundararaj | Deputy General Manager, Indian Bank |
| 3. Sri. Ramesh M. Kamath | Deputy General Manager, Corporation Bank |
| 4. Sri. C. Satish | Deputy Regional Head, Union Bank of India |
| 5. Sri. S. Mohanty | Assistant General Manager, Punjab National Bank |
| 6. Sri. P. Karupiah | Regional Manager, Syndicate Bank |
| 7. Sri. S. Venkataraman | Chief Manager, Bank of Baroda |
| 8. Sri. P. K. Bhaskaran | Chief Manager, Central Bank of India |
| 9. Sri. K. V. V. S. Prasad | Chief Manager, Andhra Bank |
| 10. Sri. Manish Pillay | Chief Manager, Allahabad Bank |
| 11. Sri. K. Ramesh | Chief Manager, Oriental Bank of Commerce |
| 12. Sri. Ajay Kumar K. G. | Chief Manager, Bank of India |
| 13. Smt. Jayasree V. R. | Chief Manager, Bharatiya Mahila Bank |
| 14. Smt. G. Srividya | Chief Manager, Dena Bank |
| 15. Sri. Biju Kumar D. S. | Senior Manager, Indian Bank |
| 16. Sri. S. Jayasree | Senior Manager, Syndicate Bank |
| 17. Sri. E. V. Sudhakaran | Senior Manager, United Bank of India |
| 18. Sri. Muraleedharan K. S. | SBM, Vijaya Bank |
| 19. Smt. Yamini S. Kumar | Branch Manager, Bank of Maharashtra |
| 20. Sri. N. S. Subramanian | DCO, Central Bank of India |

CONVENOR BANK (CANARA BANK)

- | | |
|---------------------------|----------------------------------|
| 1. Sri. N. Sivasankaran | Convenor, SLBC & General Manager |
| 2. Sri. M. G. Bhat | General Manager |
| 3. Smt. G. K. Maya | Deputy General Manager |
| 4. Sri. K. Hariharan | Deputy General Manager |
| 5. Dr. T. V. Duraipandi | Deputy General Manager |
| 6. Sri. H. Harikumar | Divisional Manager |
| 7. Sri. George Mathew | Divisional Manager |
| 8. Sri. G. Nandakumar | Senior Manager |
| 9. Sri. Maniramakrishnan | Manager |
| 10. Sri. N. Prasanth | AEO |
| 11. Smt. Anila J. Andrews | Officer |
| 12. Smt. Nisha V. L | Officer |

REGIONAL RURAL BANK

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

PRIVATE SECTOR BANKS

- | | |
|------------------------------------|--|
| 1. Sri. K. I. Varghese | Chief General Manager, Federal Bank |
| 2. Sri. P. B. Krishnadas | Deputy General Manager, South Indian Bank |
| 3. Sri. M. Muraleedharan | Deputy General Manager, Dhanlaxmi Bank |
| 4. Sri. Joseph Alapatt | Deputy General Manager, Catholic Syrian Bank |
| 5. Sri. Jayakumar R.Nair | Zonal Head, ICICI Bank |
| 6. Sri. G. Chandra | Regional Manager, Tamilnad Mercantile Bank |
| 7. Sri. Shibu Thomas | Chief Manager, Federal Bank |
| 8. Sri. Jithesh Janardhanan | AVP, HDFC Bank |
| 9. Sri. Arunkumar M. G. | AVP, Axis Bank |
| 10. Sri. Royson Francis | AVP, Indus Ind Bank |
| 11. Sri. Rohit Sharma | Relationship Executive, Jammu & Kashmir Bank |
| 12. Smt. Sobha Manoj | Manager, ICICI Bank |
| 13. Sri. Chandrakant Kamath | Manager, Axis Bank |
| 14. Sri. T. S. Venkata Subramanian | Manager, City Union Bank |
| 15. Smt. Sharby Pappachan | Assistant Manager, Karur Vysya Bank |

CO-OPERATIVE BANKS

- | | |
|---------------------------|--|
| 1. Sri. K. C. Sahadevan | Chief 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 |

LEAD BANK OFFICES

- | | |
|----------------------------------|-------------------------------------|
| 1. Sri. P. R. Unnikrishna Pillai | LDM, IOB, Trivandrum |
| 2. Sri. Vasudevan K. S | LDM, SBT, Pathanamthitta |
| 3. Sri. G. Ravikumar | LDM, SBT, Alappuzha |
| 4. Sri. Raju V. K. | LDM, SBT, Kottayam |
| 5. Sri. M. Mathialagan | LDM, Union Bank of India, Idukki |
| 6. Sri. Anilkumar V. | LDM, Union Bank of India, Ernakulam |
| 7. Smt. Annamma Simon | LDM, Canara Bank, Thrissur |
| 8. Sri. Pradeep K. S. | LDM, Canara Bank, Palakkad |
| 9. Sri. K. Abdul Jabbar | LDM, Canara Bank, Malappuram |
| 10. Sri. K. Bhuvanadas | LDM, Canara Bank, Kozhikode |
| 11. Sri. M. V. Ravindran | LDM, Canara Bank, Wayanad |
| 12. Sri. P. Santhosh | LDM, Syndicate Bank, Kannur |
| 13. Sri. N. K. Aravindakshan | LDM, Syndicate Bank, Kasaragod |