

**MINUTES OF THE 113th MEETING OF
STATE LEVEL BANKERS' COMMITTEE, KERALA**

Held on 18.09.2014 (Thursday)
at Government Guest House
Thycaud, Trivandrum

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

Sri. K. R. Balachandran, Convenor, SLBC & General Manager, Canara Bank welcomed the participants to the 113th meeting of SLBC Kerala. He solicited the continued co-operation, support and involvement in the smooth conduct of the meeting and for meaningful and vibrant deliberations.

Sri. R. K. Dubey, Chairman & Managing Director, Canara Bank and the co-chairman of the meeting, in his presidential address congratulated all the members of Kerala SLBC for a successful launch of the Pradhan Mantri Jan Dhan Yojana (PMJDY). He extended special thanks to Sri. V Somasundaran IAS, the former State Mission Director of PMJDY for spearheading the mission.

Though the targeted number of accounts could not be achieved, he observed that the near-saturation level is reached which offers a nice opportunity as well as throws a few challenges. Opportunity is to declare the state as fully covered, at an early date. Challenge is in terms of reaching out to the last mile customer who is either unwilling to get included or difficult to be located. Nevertheless, we have to continue the activities planned in the mission document, with all seriousness.

As history reveals, Kerala has many FIRSTS to its credit and the vibrant team of bankers and State administration, have made “Winning” a habit. In this context, he called upon all of them, Kerala, the first state in the country to cover all the families under PMJDY. He was sure that, with a vibrant SLBC and a proactive Government, the goal would be achieved shortly.

Sri. Dubey then highlighted the performance of banking sector in the State as at June 2014:

- During the current quarter, the Branch network in the state improved from 6590 to 6664. Covering all Gram Panchayats with a branch of commercial bank was an ambitious target, as decided by SLBC. Out of the 978 Gram Panchayats, 976 are covered with banking facilities. The remaining 2 Gram Panchayats which were allotted to Union bank of India in Idukki District could not be covered due to infrastructural and operational issues. Canara Bank would open a branch in one of the Gram Panchayats and Union Bank of India should cover the other Gram Panchayat by BC or Kiosk banking, by 30.09.2014. With this, all 978 Gram Panchayats are covered with banking infrastructure. He extended appreciations to all the banking fraternity for this commendable achievement.

- Alternate delivery channels like ATMs have been given due thrust by installing 554 additional ATMs during the current quarter. With this, a total of 7284 ATMs have been deployed in the state.
- A total of 4523 Sub Service Areas have been identified in the state, of which, 4405 SSAs have been mapped in the DFS portal. He noted that 2675 SSAs are covered with branches, 1169 by Akshaya Banking Kiosks and 179 through BCs. He requested the bankers to cover the remaining SSAs and Urban wards also immediately.
- In terms of business, Commercial banks have an outstanding Total business of Rs. 4.73 lac crores. There was an increase of Rs. 4824 crores over the previous quarter. Deposits increased by Rs. 4273 crores to Rs. 2.84 lac crores and advances increased by Rs. 551 crores to Rs. 1.93 lac crores. NRE deposits witnessed a Y-o-Y growth of 26 %.
- Liberating the Farmers and urban poor from the clutches of the money lenders, was one of the agendas of a special SLBC meeting held in May 2014. He informed the august gathering that the SLBC evolved a scheme by name “Rinn Mukthi” for swapping their high cost debts. He requested bankers to cover all eligible persons under the scheme for a meaningful financial inclusion.
- Similarly, a scheme is being formulated for the benefit of the Nurses returning from the strife affected Libya and Iraq, to extend a helping hand to tide over the difficult situation. The requested details of the affected persons may please be furnished to SLBC to speed up the process.
- Under Priority Sector advances, all the Banks have achieved the mandatory levels under Total Priority sector, Agriculture and weaker section advances. However, advances to SME sector as well as Other Priority Sector Advances have shown a negative growth, which is a matter of concern, and needs to be improved by all banks immediately.
- The C D Ratio has come down from 68.66% to 67.82% as at June 2014. The CD ratio continues to be below 70% mark since December 2013. While the growth under deposits is welcome, the credit deployment needs to be in tune with the growth of deposits.

Concluding his address, Sri. Dubey urged upon all the stake holders to concentrate on certain priorities such as:

- Under Pradhan Mantri Jan Dhan Yojna (PMJDY) the accounts are to be opened for all the uncovered households in SSAs and Urban Wards.
- Completion of Survey of SSAs and Wards by 30.09.2014 and opening of accounts for uncovered households, latest by 15.10.2014.
- Clearing the backlog of issuing RuPay Debit Cards for all those who have already opened accounts, and also on a day to day basis for the new accounts being opened.
- Providing banking channels in the remaining 382 SSAs.
- Improved flow of credit under Priority Sector advances, particularly under Agriculture & MSE.

On behalf of all the member banks of SLBC Kerala, he once again assures the State Government, that SLBC forum would always stand by their programme and policies with a socio-economic perspective.

Sri. P. K. Kunhalikutty, Hon'ble Minister for Industries & Information Technology, Kerala in his address pointed out the following points.

- Secretaries of concerned Departments pertaining to the various agenda items have to be attended the SLBC meeting considering its seriousness. Chairman of the meeting has also taken a very key interest in Kerala.
- As Kerala is most literate, IT literate State and proactive in many things, that is why Kerala SLBC is also very active. He suggested that other States can copy that, what happens in Kerala SLBC. Kerala is having bank branches in every village as well as all corners and if we become very active it can be national model. Government is also looking for banks financing in many sectors. He observed that progress under agriculture sector, priority sector have been reviewed in detail in the agenda. The growth under SME sector is very satisfactory in Kerala and compared to national level; Kerala is much ahead in the performance under SME sector. Government is thinking of improving entrepreneurship for which he solicited support from banks. Banks are taking keen interest towards SME sector because of its scope. Likewise, for general economic growth, proposals for airports and so many industries are coming. It is the time when Kerala would require a lot of support from banks.

Concluding his address, he extended all cooperation from Government to the banking sector.

Sri. K. C. Joseph, Hon'ble Minister for Rural Development, Planning, Culture & NORKA in his address pointed out the following for the consideration of the forum.

- Government is very much concern about schemes and programmes of various banks in Kerala.
- Government of Kerala is giving importance towards the developments of the State and for the care of the needy and the sideline population. Referring to the agenda item **3.1.3.2. Request to consider interest relief for loanees affected by Chronic Diseases/ Ailments** – he informed that Government propose a scheme for the interest relief for loanees affected by Chronic Diseases / Ailments. Previous SLBC meeting had discussed the matter and decided that individual banks can take a decision in this regard on a case to case basis. There is not a favourable position in this regard so far. He requested to give a serious concern about this because even all Government programmes, Government is giving more importance for the care of the needy/sideline people for chronic ailments - the patients affected by cancer and kidney problems. Government is allotted a considerable amount of money from the Chief Minister's Distress Relief Fund and Karunya benevolent programme. He wanted SLBC to frame a specific norm so that the member banks can address the genuine issues of that section.
- Referring to agenda item **3.1.3.4. Waiving of loan liability of Nurses returning from the strife hit Iraq and Libya** - he informed that around 450 nurses and 250 nurses returned from Iraq and Libya respectively. It should be seriously considered to extend an interest waiver to these nurses, having Education loans because they were forced to come back to Kerala due to the internal strife in the countries they worked. He added that many of them have completed their studies availing loans from banks and they could work in their jobs only 3 or 4 months.. He expressed hope that banks would consider some interest waiver to those nurses returned from Iraq and Libya.

- NORKA Department has charted out a comprehensive rehabilitation package to the NREs who are returning from various gulf countries. Kerala has a long history of migration and from earlier days onwards, loan proportion of State's development belongs to the hard end money of the Non Resident Keralites. Accordingly, latest reports revealed that total remittances from Kerala by the migrant community was crossed Rs. 1 lakh crore which constitutes slightly more than 40% of the total deposits of all the banks in the State. The remittance made by migrant community is the base of the State economy and banking sector also. The return emigration of Keralites has started due to the recent localization - Nitakat and nationalization policy of gulf countries. Therefore, Government is forced to chart out a comprehensive scheme to help the returned migrants. Government of Kerala has taken steps for initiating policies and programmes for ensuring a sustainable livelihood of returned migrant who have contributed to the economy of the State by way of remittances during their period of emigration. NORKA Department has announced a comprehensive rehabilitation package which has 5 major components including promotion of self employment, ventures by the returnees by arranging loan to them at reduced rate of interest through scheduled nationalized banks. He said that returned Non Resident Keralites are not getting proper consideration and assistance from bank Managers. State Government is providing 10% backend capital subsidy to this proposed project subject to a maximum of Rs. 2 lakh for projects having project cost upto Rs. 20 lakhs. At present only Canara Bank and later Union Bank of India have come forward with a reduction in rate of interest for the gulf returnees who wish to start ventures like taxi services and trading. State Government is in the process of revising the benefits by increasing the capital subsidy and introducing interest subvention. He requested SLBC to introduce separate liberal schemes under MSME to the returned migrants for promoting self employment ventures in the State. Moreover a scheme to be formulated for providing loan to returned emigrants for facilitating re-emigration to those who get jobs abroad. He expressed hope that it is the social responsibility of banks because a major portion of the bank deposits in Kerala belongs to NRKs. He requested the SLBC to cooperate with the comprehensive rehabilitation package of gulf returnees
- Referring to the interest subsidy scheme on Education loan availing before 01.04.2009 announced by Government of India, he informed that the offer made by the Kerala Government has withdrawn. As per the complaints received stating that a person has taken Education loan before 01.04.2009, they might have received one instalment of reduction from their loan and when they approach the bank for the interest subsidy as allotted by Government of India, the banks are not willing to accept their application. He requested all banks to seriously look into the matter.
- Minister for Industries is pioneering a programme for young entrepreneurs in the State at Kochi and Angamali, Government is giving more facilities to young entrepreneurs. He requested banks to come forward to help those young entrepreneurs.

Responding to "Waiving of loan liability of Nurses returning from the strife hit Iraq and Libya" Sri. R. K. Dubey, Chairman & Managing Director, Canara Bank informed that Canara Bank had proactively prepared a scheme presented before the Board of Directors and it would be deliberated in the meeting and circulate the same among bankers.

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

1. ADOPTION OF MINUTES

The forum unanimously adopted the minutes of the State Level Review Meeting (SLRM) of SLBC, Kerala held on 25th & 26th June, 2014, which was forwarded to the members, vide Convener's letter SLBC 35 125 2014 GN dated 17th July, 2014.

2. ISSUES RELATING TO GOVERNMENT DEPARTMENTS

2.1. PENDING ISSUES IN SLBC & ACTION TAKEN REPORT

2.1.1. PRIMARY SECTOR

2.1.1.1. Allocation of Agri. Term Loan (ATL) - Agency-wise target in each financial year to promote investment credit and Capital formation in the sector

Sri. N. Remesh, General Manager, NABARD informed that in order to give a boost to the long term investment credit in agriculture, Hon'ble Finance Minister announced a new fund in NABARD which is called Long Term Rural Credit Fund (LTRCF), for meeting the financial needs of Cooperative banks and RRBs. So this fund is utilized for long term agriculture projects launching, hi-tech agriculture projects especially at concessional refinance rate of 7.85 %. He requested that banks to pass on the benefits of this refinance rate to the beneficiaries also.

(Action: Agriculture Department in co-ordination with Dairy, Animal husbandry and Fisheries Departments / LDMs and DDMs)

2.1.1.2. Issues affecting Credit flow to Animal Husbandry Sector

The forum decided to pursue the matter with Local Self Government Department.

(Action: Local Self Government Department)

2.1.2. SECONDARY SECTOR

2.1.2.1. Issues involved in the implementation of PMEGP Scheme

The forum decided to pursue the matter with Local Self Government Department.

(Action: Local Self Government Department)

2.1.3. TERTIARY SECTOR

2.1.3.1. Land Allotment for construction of RSETI Buildings

Sri. E. K. Bharat Bhushan, IAS, Chief Secretary, Government of Kerala assured that to hold a meeting with concerned Departments and SLBC Convenor to sort out the pending issues at the logical end.

(Action: Commissionerate of Rural Development / Local Self Government Department)

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

Representative from Revenue Department informed that necessary instructions in this regard have been given to the NIC office, Malappuram and progress in the matter is awaited from NIC.

(Action: Revenue Department)

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

The forum decided to pursue the matter with Revenue Department.

(Action: Revenue Department)

2.1.3.4. Automation of Interface of State Government Treasuries with Banks

Sri. R. K. Agarwal, IAS, Secretary, Finance (Resources) Department informed that there is some progress in this regard. With effect from 1st August, 2014, Government have introduced e-treasury and RBI has given a platform where collections of electronic receipts would be possible. At present RBI and Government Treasury integration is going on and at the same time Government is integrating the website of the service delivery departments also. He added that since there was no proper networking of treasury, Government have started the projects through BSNL line.

(Action: Finance Department)

2.1.3.5. 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

Sri. V. M. Unni, Deputy IG of Registration, Registration Department informed that an amendment proposal of State Government is pending with Government of India.

(Action: Registration / Taxes Department)

2.1.3.6. Non availability of Central Government & State Government Interest Subsidy to Education Loans availed from District Co-operative Banks & PACS

The forum decided to pursue the matter with Ministry of Finance, Government of India /Finance & Planning Departments of Government of Kerala Department.

(Action: Ministry of Finance, Govt. of India / Planning/ Finance Dept, Govt. of Kerala)

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

Sri. K. Mohammed Y Safirulla IAS, Director, Kerala State IT Mission informed that they were breaking the dead log of integration E-tender with the support of NTML because of technical issues. He invited all banks which are willing to take part in E-tender activities of State Government to be part in the meeting to be held at 2 p.m. on Monday at IT Mission. In a phased manner IT Mission is looking into bank to bank integration of all banks which would have the standards required for the software.

(Action: Finance & Information Technology Department)

2.1.3.8. Noting of Equitable Mortgage created in favour of the banks in Revenue Records

The forum decided to pursue the matter with Revenue Department.

(Action: Revenue Department)

3. GENERAL ISSUES

3.1. FRESH ISSUES

3.1.1. PRIMARY SECTOR

3.1.1.1. Capturing and updating the bank related details in the portal <http://kisan.gov.in> (Suggested by Directorate of Agriculture)

The forum noted that a special meeting of the representatives of all the participating banks and Department of Agriculture would be scheduled on 07.10.2014.

(Action: Agriculture Department / SLBC)

3.1.1.2. Charging of interest on subsidy amount received under Dairy Entrepreneurship Development Scheme (DEDS) and Poultry Venture Capital Fund (PVCF) (Suggested by NABARD)

The forum noted that as per the guidelines, from the date of receipt of subsidy, interest has to be charged only on effective bank loan position ie. Outlay excluding margin and subsidy. The forum advised all banks to issue suitable instruction to their branches in this regard.

(Action: Banks)

3.1.2. SECONDARY SECTOR

3.1.2.1. Weaver's Credit Card & Lending to Handloom Sector (Suggested by NABARD)

The forum advised all banks to speed up process for clearing pending applications under Weaver's Credit Card.

(Action: Banks)

3.1.3. TERTIARY SECTOR

3.1.3.1. Agenda items suggested by Directorate of SC Development Department

1) ഇ-ഗ്രാന്റ്സ്:

പോസ്റ്റ്മെട്രിക്/പ്രിമെട്രിക് സ്കോളർഷിപ്പ് എന്നിവയ്ക്കായി പട്ടികജാതി വിദ്യാർത്ഥികളുടെ ആധാർ നമ്പർ മാപ്പ് ചെയ്യുന്നതിനുവേണ്ടി നിർദ്ദേശം ബാങ്കുകൾക്ക് നൽകുന്നതിന് എസ്.എൽ.ബി.സി യിൽ ചർച്ച ചെയ്യേ താണ്.

The forum noted that some banks are not issuing passbooks to the beneficiaries for these accounts. The forum advised all banks to issue necessary instruction to their bank branches in this regard.

2) സ്വയം തൊഴിൽ പദ്ധതി പ്രകാരം ലഭ്യമാകുന്ന ബാങ്ക് വായ്പയ്ക്ക് പട്ടികജാതി വികസന വകുപ്പിൽ സബ്സിഡി അനുവദിയ്ക്കുന്ന പദ്ധതി:

The forum concurred with the views of the Steering Committee Meeting of SLBC that the earlier decision may not be reconsidered unless the pending claims are settled and that the Corporation may take up with the Government to amend the rules to credit subsidy in advance to the Banks.

(Action: SC Development Department)

3.1.3.2. Request to consider interest relief for loanees affected by Chronic Diseases/ Ailments (Suggested by Planning & Economic Affairs (F) Department)

Sri. R. K. Dubey, Chairman & Managing Director, Canara Bank assured the forum that Canara Bank would formulate a scheme as per RBI norms and circulate the same among all banks on or before 30.09.2014.

(Action: SLBC)

3.1.3.3. Presentation on National Urban Livelihood Mission (Suggested by Kudumbashree)

Smt. K. B. Valsala Kumari, Executive Director, Kudumbashree informed that National Urban Livelihood Mission is a continuation of earlier scheme and only 3 additional components have been added (i) special projects for the street vendors (ii) shelter for shelterless people (iii) proposing any innovative projects. These are basically to be implemented in urban areas of Kerala and would be circulated to Controlling Offices of all banks. She requested all banks to extend help when proposals come.

The forum decided that Kudumbashree to circulate the details to all banks and the progress of each bank would be submitted to SLBC Cell for reviewing in regular SLBC meetings.

(Action: Kudumbashree/ Banks /SLBC)

3.1.3.4. Waiving of loan liability of Nurses returning from the strife hit Iraq and Libya
(Suggested by Finance [Planning-A] Department, Government of Kerala)

Sri. Sudeep P, CEO, NORKA roots informed that as per the Statistics, loan liability of nurses returning from Iraq and Libya with SBT, SBI, Canara Bank, Indian Overseas Bank, Union Bank of India, Syndicate Bank etc.

The forum requested the NORKA Department to provide the latest bank wise database of the affected nurses returning from Iraq and Libya.

Sri. K. C. Joseph, Hon'ble Minister for Rural Development, Planning, Culture & NORKA assured the forum to provide the details to SLBC within 3 days.

The forum decided that the issue would be resolved by 15th October, 2014.

(Action: NORKA Department / SLBC)

3.1.3.5. Growing NPAs in Education Loans – Immediate corrective measures to be initiated to contain NPAs and start recovery of loans (Suggested by Bank of India)

Referring to the growing NPAs in Education Loans, Sri. R. K. Dubey, Chairman & Managing Director, Canara Bank suggested the following.

- (i) Banks can withdraw all coercive action only in genuine cases*
- (ii) Banks to talk to the loanees and extend rescheduling by way of giving more repayment period*
- (iii) Banks can go to their Board of Directors and have a special OTS scheme for such people*

Chief General Manager SBI pointed out that in majority of the education loans for nursing courses, the students are not able to repay loans due to

- The loan amount being high on account of the Colleges charging high fees*
- These nurses are now getting paltry sum as salaries*
- As a result NPA has mounted in SBI to 17% in Kerala*

Sri. E. K. Bharat Bhushan IAS, Chief Secretary opined that non repayment in Educations loans have become a financial issue and a social issue .The Government of Kerala would be taking a call on the issue.

The forum concurred with the views of the Steering Committee Meeting of SLBC that:

- Moratorium on repayment of Education Loan should not be extended further by Government of Kerala*
- Sufficient publicity in this regard would be given though print and media by Government of Kerala*

(Action: Government of Kerala)

Sri. K. C. Joseph, Hon'ble Minister for Rural Development, Planning, Culture and NORKA, Kerala raised an issue regarding the loan availed prior to 01.04.2009, where the Government of India had announced an interest subsidy but bankers were reportedly denying this facility to the beneficiaries.

Sri. C. G. Nair, Deputy General Manager, Canara Bank clarified that under the new scheme for the loans sanctioned prior to 31.03.2009, only that amount of interest which is outstanding as on 31st of December 2013 is eligible for subsidy. It means that if a person has paying regularly and there is no outstanding interest as on 31.12.2013, he does not get any interest subsidy.

The forum decided to refer the matter to IBA for clarification.

(Action: IBA / SLBC)

3.1.3.6. Request from Kannada Linguistic Minorities (Suggested by NABARD)

The forum concurred with the views of the Steering Committee Meeting of SLBC that translation cannot be avoided as it is a legal requirement.

The forum decided that individual banks can take a decision in this regard.

(Action: Banks)

3.1.3.7. Changes in Kerala Stamp Act & Registration fees – Kerala (Suggested by Canara Bank)

The forum noted the recent changes in the stamp duty and registration charges in Kerala, which are of interest to the commercial banks.

For Agriculture and Education loan, the forum adopted to go for a simple mortgage.

(Action: Banks)

3.1.3.8. Rajiv Rinn Yojana (RRY)

The forum concurred with the views of the Steering Committee Meeting of SLBC that the Rajiv Rinn Yojana (RRY) scheme of the Ministry of Housing & Urban Poverty Alleviation is a suitable scheme caters to the EWS and LIG of Urban areas. The scheme started in October 2013 extends upto 2017 March.

The Government of India provides interest subsidy of 5% for loan upto Rs. 5 lakhs. The State Government is allowed to dovetail up State Government scheme with RRY. It is recommended that:

- RRY scheme may be adopted for the EWS and LIG of Urban Areas.
- In other than urban areas, the Government of Kerala may adopt a scheme in the same pattern with an interest subsidy component.

Smt. K. B. Valsala Kumari, Executive Director, Kudumbashree informed that Chief Secretary had also conducted a meeting in this regard. There are 13636 pending applications and payment for 8900 houses for 2014-15. In this context, the Chief Secretary has requested the members to attend the meeting and treat that itself as application form. She requested all banks to treat already existing applications forms so as to avoid duplication of process.

Sri. K. R. Balchandran, Convenor, SLBC said that the applications now pending in the banks pertain to the old scheme. To reconsider them under RRY, fresh income proof, revised estimates and other documents re required.

Sri. E. K. Bhart Busuan IAS, Chief Secretary, advised the Kudumbashree Mission that the only available option is to get back the pending applications and submit them afresh after complying the requirements of the RRY scheme.

(Action: Kudumbashree Mission)

3.1.3.9. Survey procedure for Pradhan Mantri Jan Dhan Yojana (PMJDY)

The forum concurred with the views of the Steering Committee Meeting of SLBC that Service Area Ward allocated by the LDMs shall be basis for survey in all areas (urban as well as rural) and in areas where the services of Akshaya Banking kiosks are available, survey and account opening shall be done by Akshaya entrepreneur and remuneration payable shall be Rs. 5 per household surveyed in addition to the existing Rs. 20 per account opening. The Committee decided to recommend that individual banks may take appropriate decision on survey.

The forum concurred with the decisions of the Special Meeting on Comprehensive financial inclusion of 18.08.2014 & the State Level Implementation Committee on PMJDY of 21.08.2014, that:

- *Service Area Ward allocated by the LDMs shall be basis for survey in all areas (urban & rural)*
- *In areas serviced by Akshaya Banking kiosks, the survey & account opening shall be done by Akshaya entrepreneur & remuneration payable shall be Rs. 5 per household surveyed plus the existing Rs. 20 per account opening.*
- *For other areas, the Kudumbashree Mission has given an offer which is provided in the background papers.*

The forum noted the following procedure suggested by SLBC Convenor.

- *In branches where the survey records of the earlier One family one account campaign/DBT campaign are preserved ,the following procedure may be adopted*
- *The Survey was based on the Panchayat election voters list of 2011. The left over Households as per that list may be identified.*
- *For new households added subsequent to the publication of the list can be obtained from the Assessment register of the panchayat*
- *This way the Survey can be focused and fast.*

- *In branches where the earlier survey report is not preserved , a full survey may be entrusted to any agency as decided by each bank*

The forum decided that individual banks can take their own decision with regards to the mode and agency for conduct of survey and account opening in areas not serviced by akshaya banking kiosks.

(Action: Banks)

3.1.3.10. Formulation of a Reverse Mortgage Scheme for the mentally challenged (Suggested by SLBC Convenor)

Sri. C. G. Nair, Deputy General Manager, Canara Bank explained that this was a follow up of public interest litigation filed by certain people on behalf of mentally challenged people. The High Court felt that there is a case for providing bank loans to mentally challenged people. As of now no bank is giving any loan to mentally challenged persons. High Court desires that a scheme something similar to Reverse Mortgage Scheme for senior citizen is formulated. There are many mentally challenged people who are having substantial assets in their name without being aware of this and use these assets as security to provide a annuity kind of assistance to the mentally challenged people. High court was assured that necessary legal provisions would be incorporated in the final order protecting the interest of the financing institutions. High Court wanted that SLBC may look in to the matter and come out with a scheme if possible.

The forum decided that since this is a pan India issue, SLBC may take up the matter with IBA for formulating a suitable scheme in consultation with amicus curiae.

(Action: IBA /SLBC)

3.1.3.11. Making Akshaya Banking Kiosks Profitable (Suggested by Kerala State IT Mission)

The forum noted that the banking business at present levels is not remunerative to majority of the Kiosks. To make them viable, more business opportunities may be channelized through them. The forum noted the following suggestions:

- *Sub agency for Swavalamban Pension scheme*
- *Sub agency for Public Provident Fund*
- *Sub agency for RD accounts*
- *Loan Recovery agents*
- *Routing MNREGS cash withdrawal through kiosks*

Sri. K. Mohammed Y Safirulla IAS, Director, Kerala State IT Mission informed that Kiosk banking is not go in the way as expected by IT Mission. Akshaya is working as a common service centre and working on the PPP model not a full-fledged department. At present we have worked out on 26000 accounts of which 5500 transactions done ie. less than one financial transaction per account. He once again requested banks to do the meaningful kiosk banking. Transactions in the context of Kerala, can be meaningful inclusion in terms of new pension scheme or term deposit and the like, otherwise there is no practical utility in Kiosk banking at all.

(Action: Banks)

3.1.3.12. Including District Co-operative Banks in PMJDY coverage (Suggested by Cooperation Department)

The forum observed that the following four criteria are to be satisfied for inclusion under PMJDY.

- (i) Core Banking Facility*
- (ii) RTGS/NEFT facility*
- (iii) Rupay Card issue enabled*
- (iv) Member to Aadhaar payment Bridge System (APBS)*

The forum noted that Thrissur & Kannur District Cooperative Banks are satisfying all the above on date and the Thrissur DCB has already SSA responsibilities.

Sri. K. S. Srinivas, IAS, Secretary, Co-operation Department, Government of Kerala informed that cooperative sector is having 909 bank branches throughout Kerala which is contributing to the banking and financial inclusion schemes. As per the statistics, share of the Cooperative Branches - 909 (13.64%), Total Deposits -Rs. 41,511 crores (12.76%), Total Advances- Rs. 28,572 crores (12.92%) and CD Ratio is 68% are on par with other banks. But unfortunately in terms of involvement in other schemes, cooperatives are not getting the right contribution. Cooperatives Sector is not getting the recognition and chance to participate schemes viz. (i) PMJDY implementation - cooperative banks are totally left out of PMJDY and LDMs have ignored the cooperative banks in the campaigns of PMJDY, saying that Cooperative banks do not have Core Banking Solution (CBS) and RTGS/NEFT transactions facilities. He informed that all the 14 District Cooperative Banks are working under CBS.

Referring to the Interest subsidy on Education loan announced by Government of India, he pointed out that Cooperative banks are also giving Education Loans and as per the scheme they are also eligible interest subsidy. But unfortunately Cooperative Banks are completely ignored by Ministry of Finance, Government of India and other banks.

Sri. N. Remesh, General Manager, NABARD pointed out that Thrissur District Cooperative Bank has given the benefit of DBT for LPG purpose. He suggested that Government of Kerala would also initiate necessary action in this regard. He added that it is high time for involving Cooperative Banks also under DBT.

Sri. Nirmal Chand, Regional Director, RBI also suggested that since this is an all over India issue, the matter has to be taken up with Government of India.

The forum decided that the matter would be taken up with Joint Secretary, Ministry of Finance, Government of India.

(Action: SLBC / Government of Kerala Co operative Dept)

3.1.3.13. Issues with Bhavanashree Loan take over (Suggested by Kudumbashree)

Smt. K. B. Valsala Kumari, Executive Director, Kudumbashree informed that Corporation Bank of Ummannur, they have earlier claimed 69 accounts under Bhavanashree waiver which was already taken up with Government as additional account. Now there is a delayed claim of 37 accounts made by Corporation bank Ummannur amounting to Rs. 17,81,475/- to be treated as special case. She informed that SLBC meeting held on 2011 have given a cutoff date of 30.11.2011 for submitting claims under Bhavanashree take over. Additional claim received from SLBC after the cutoff date has recommended to Government. Even after that Corporation bank has given 37 more accounts, Kudumbashree would not be able to take up the matter again and it is quite embarrassing for Kudumbashree.

Referring the 13 cases of Federal Bank, Mararikulam, she informed that these cases are under active consideration of the Government. Finance Department can take a decision in this regard.

She added that Government has taken over the waiver under Bhavanashree, some banks are not releasing the documents of Bhavanashree loans, which is in violation of the tripartite agreement. She quoted that CDS Kasaragod Badiadukka and Karalka complained that title deeds are being not return to the beneficiaries State Bank of India.

The forum appealed Kudumbashree to consider the cases of Corporation Bank sympathetically. The forum then advised Controlling Offices of all Banks to issue necessary instruction to their bank branches to release the title deeds to the beneficiaries in the Bhavanashree take over cases.

(Action: Kudumbashree, Federal Bank, SBI)

3.2. PENDING ISSUES IN SLBC & ACTION TAKEN REPORT

3.2.1. PRIMARY SECTOR

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

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

(Action: Government of India/SLBC)

3.2.2. SECONDARY SECTOR

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

Sri. A. C. Sahu, Deputy General Manager, SIDBI informed that they have discussed the matter with CGTMSE official and apprised that at present they are accepting feasible penalty with the approval of board and if the account becomes NPA it is not possible to pay the premium with penalty.

Referring to uniform guidelines on penalty for delayed payment of premium for coverage under CGTMSE, he clarified that CGTMSE has already issued a circular in this regard and ensured the forum to provide the aforesaid circular to SLBC for circulation among banks.

The forum decided to pursue the matter with CGTMSE, Mumbai.

(Action: SIDBI/ CGTMSE, Mumbai / SLBC)

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

Sri. K. Santhakumar, Deputy General Manager, RBI informed that the matter was followed up with Government of India and reply is awaited.

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

(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: Ministry of Finance, Government of India)

3.2.3.2. Establishment of Financial Literacy Centres (FLCs) in all blocks of the State

The forum observed that 100% FLCs are established in the all the 152 blocks in the State and at the same time FLCs established need to be stabilized, supported with proper man power and control of the function.

Referring strengthening of FLCs, Sri. K. Santhakumar, Deputy General Manager, RBI informed that RBI is ready to form a Task Force committee which would go into assessing the quality of FLC functioning especially in connection with the implementation of PMJDY.

The forum adopted that the Task Force Committee comprising of AGM RBI, DM SLBC and AGM, NABARD and at District level the Task Force should comprise of LDM and DDM.

(Action: RBI, NABARD, SLBC, LDMs, DDMs, Banks)

3.2.3.3. Progress in Coverage of Sub Service Area (SSA) by Banks

The forum noted that SSA allocation was completed for all 14 Districts of the State and 4523 SSAs were allotted to 18 banks for commencement of banking Services. Of these 4405 SSAs have been mapped in the SSA portal. 118 SSAs remained to be mapped/reconciled.

Of the 4405 mapped SSAs, 4023 are having existing banking facilities. The remaining 382 SSAs and the 118 unmapped SSAs are to be provided with new banking facilities. Kerala

The forum noted that certain gaps are there because of overlapping of these SSAs. So if that is also taken into account 100% would be achieved. The forum expressed thanks for the initiatives taken by all the bankers in this regard and requested the banks to cover the remaining SSAs immediately

(Action: Banks & LDMs)

3.2.3.4. Coverage of unbanked Panchayats in the State with branches of Commercial Banks

The forum noted that as on 9th September 2014, there are 3 unbanked Grama Panchayat viz. Kottathara, Santhanpara & Vattavada. The forum observed the following.

- *In Kottathara, the SBI would be relocating its branch*
- *Santhanpara and Vattavada are allotted to Union Bank of India. They have expressed their inability to go for B & M branch due to financial non viability and other reasons.*
- *In Vattavada, Union Bank of India has sought permission to go for an Akshaya banking Kiosk.*

*Representative from **State Bank of India** informed that existing branch would be relocated to this Kottathara Panchayat and premises identified. He assured the forum that in Kottathara Panchayat, SBI would open branch within the timeframe of 30.11.2014.*

***LDM, Idukki** informed that in Santhanpara Panchayat, Union Bank of India would open branch within the timeframe of 15.10.2014 which was agreed in the District Committee.*

The forum decided to take up with Union Bank of India requesting to open a bank branch at Santhanpara Panchayat at the earliest and if it not possible, Canara Bank or Kerala Gramin Bank would open a branch there. In Vattavada, the forum requested Union Bank of India to open a BC if B&M branch was not feasible.

The forum decided that before the next SLBC meeting, bank branches would be opened in all the 3 remaining unbanked panchayats.

(Action: SBI, UBI, SLBC)

*Referring Union Bank of India asking for Vattavada go for Akshaya Kiosk Banking, **Sri. K. Mohammed Y Safirulla IAS**, Director, Kerala State IT Mission informed that, 2 months back he written a letter to Union Bank of India Head that Akshaya could not go head with the relation with Union Bank of India if the technical issues were not resolved. He added that previous day IT Mission got an issue with Mankulam Panchayat that even a cheque given by DBT or normal cheques Union Bank of India is not enable their Kiosk Banking account and out of 100 places, only one place they activated. The Bank has not given passwords; bank accounts are not created, non cooperation of bank Managers, no commission payments initiated.*

Moreover, Catholic Syrian Bank has not even started kiosk banking so far.

Representative from **Catholic Syrian Bank** informed that previous day they have signed the agreement and model Kiosk would be implemented within a fortnight.

The forum decided to take up the matter with concerned banks and if not get a reply within 15 days the matter would be escalated to RBI.

Sri. Nirmal Chand, Regional Director, RBI informed that the matter has come to the notice of RBI first time, RBI would have a separate meeting with Union Bank of India and Catholic Syrian Bank so as to resolve the issue.

(Action: Reserve Bank of India / Union Bank of Indi, Catholic Syrian Bank)

3.2.3.5. Pradhan Mantri Jan Dhan Yojana (PMJDY)

The forum noted that the Pradhan Mantri Jan Dhan Yojana (PMJDY) was formally launched on 2014 August 28th. The account opening progress is monitored by DFS on a daily basis. More than 6000 account opening camps were also conducted during till the Official launch. All the commercial banks together have opened 8.42 lakh accounts till date. One FLC camp was conducted in each Panchayat with the cooperation of Kudumbasree.

- All member banks may ensure 100 % coverage of their respective service areas. All the eligible accounts may be issued Rupay card
- GOI has clarified on the following points:
 - (i) Expenditure incurred by companies on promotion of financial literacy will qualify as CRS spent under activity “promoting education mentioned at item (ii) of section VII of Companies Act , 2013
 - (ii) DFS clarifies that, all the advantages of PMJDY can be granted in the existing accounts- Accident Insurance by getting RuPay card issued; Micro credit facility can be given after satisfactory operation of existing account. We have systems in place to ensure that a person will not be able to take double benefit. Therefore there is no advantage in opening a new account - just apply to get a card in the old account.

The forum decided that the roadmap to declare Kerala State as 100% covered regarding one account per family by 1st November, 2014 - the “Kerala Piravi” day in the following phased manner.

- (i) Survey to be completed by 2014 September 30th
- (ii) Completing the account opening by 2014 October 15th
- (iii) Period for complaints and corrective measures - 2014 October 16th to 25th
- (iv) Certification by respective LDMs – 2014 October 25th to October 31st
- (v) Formal Declaration – 2014 November 1st

Sri. K. Mohammed Y Safirulla IAS, Director, Kerala State IT Mission assured full co cooperation in survey and account opening in SSAs where Akshaya banking kiosks were present..

(Action: Banks/ LDMs / SLBC / Akshaya / Kudumbashree)

3.3. INFORMATION NOTES

3.3.1. Last date for submission of subsidy claims under GBY and AMIGS (Suggested by NABARD)

The forum noted the contents for information that all advance subsidy claims for the erstwhile GBY and AMIGS schemes (sanctioned upto 31 Mar 2014) have to be submitted to NABARD by 30 September, 2014.

(Action: Banks)

3.3.2. Scheme of Ministry of New and Renewable Energy, GoI for installation of 10000 Solar Photovoltaic Water Pumping Systems for Irrigation purpose, implemented through NABARD - revision in guidelines (Suggested by NABARD)

The forum noted the contents for information.

3.3.3. Progress under Dairy Entrepreneurship Development Scheme - 2014-15 (Suggested by NABARD)

The forum noted the contents for information.

3.3.4. SHG - JLGs (Suggested by NABARD)

The forum noted the contents for information.

(Action: Banks / SLBC)

3.3.5. Grant assistance for strengthening / setting up of Farmers Technology & Rural Development Centre of Commercial Banks / other agencies (Suggested by NABARD)

The forum noted the contents for information.

3.3.6. Training for Counselors of Financial Literacy Centre (Suggested by NABARD)

The forum noted the contents for information.

3.3.7. Support for conduct of one day Financial Inclusion / Financial Literacy Awareness Camps (Suggested by NABARD)

The forum noted the initiative of the State Level Implementation Committee on PMJDY in conducting FLC Camps in each panchayat. SLBC Cell would submit the details in this regard to NABARD.

(Action: SLBC Cell)

3.3.8. Financial Inclusion - Support extended to Kudumbashree (Suggested by NABARD)

The forum noted the contents for information.

3.3.9. Ongoing projects of Housing Board (Suggested by Housing (C) Department, Government of Kerala)

The forum noted the contents for information and decided that SLBC Cell to inform the details to Controlling Offices of all Banks and Housing Department to follow up the matter.

(Action: Banks / SLBC Cell)

3.3.10. Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women in 12th Plan launched by the Office of Development Commissioner (MSME), Government of India – Information Note by MSME Development Institute, Thrissur

The forum noted the contents for information.

3.3.11. PMJDY Call Centre

The forum noted for information that SLBC Convenor has made operational a call centre for informational services on PMJDY and the toll free number is 1800 425 11222, services are available round the clock on all days.

4. Review of Performance under Priority Sector Advances

Referring 4.2.3. Agriculture Advances, representative from Federal Bank informed that among private sector banks, apart from Yes Bank and HDFC Bank, Federal Bank is also having agriculture advances more than 18% of their total credit.

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 June 2014 Quarter provided in the background notes supplied.

8. Any other matter with the permission of the chair

Smt. K. B. Valsala Kumari, Executive Director, Kudumbashree pointed out that Ksheerasagaram is a project of Kudumbashree, unit cost exceeds Rs. 7 lakh per group, they said that the matter was taken up with the BLBC. In Pazhayannur Block in Thrissur District, they brought the matter in BLBC. BLBC meeting decided that the matter would be brought to the notice of SLBC.

The forum decided that concerned LDM to escalate the matter to SLBC and SLBC would look in to the matter. Specific issues would be escalated to SLBC for resolving.

(Action: LDM / SLBC)

Smt. K. B. Valsala Kumari, Executive Director, Kudumbashree informed that Kudumbashree is arranging some training programmes for Bank Managers. In Trivandrum out of 653 branches 490 branches were requested to send a representative, SBT gave a list and then cancelled stating that they cannot spare that many number of officers. SLBC can give a direction to SBT. She added that 5 person per day is required for training programmes.

(Action: Banks)

She informed that there is an Ethiopian team of bank representatives coming on 2014 October 13, 14, 15 & 16. A presentation would be arranged on 15th October, 2014, invitation in this regard would be given individually and seek cooperation from all.

She informed that Kudumbashree is popularizing terrace farming in urban areas. She requested that NABARD can kindly treat the loan as at par with agriculture crop loan of 9% rate of interest.

Sri. Nirmal Chand, Regional Director, RBI in his address pointed out that Banks in Kerala have excelled their performance under various sectors. There is a growth of 29% under MSME, which is far ahead comparing with other states. Focus should be given to micro and small. In Agriculture also there is a growth rate of 13% growth where also focus should be given to small and marginal farmers. There has been much improvement under priority sector also. There is a year to year growth of 39% under DRI which is a great achievement. He requested that banks have to take it seriously because the requirement of the poorest of the poor is very minimal. He requested to continue the efforts of banks in those areas. KCC there has been year to year growth is 2%. So bankers need to get the list of farmers from website of Government. He appreciated that last one year there has been lot of initiatives done primarily due to the interest taken by the SLBC Chairman Sri. R. K. Dubey.

The 113th 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

CHIEF GUEST

Sri. P. K. Kunhalikutty
Sri. K. C. Joseph

Minister for Industries & Information Technology
Minister for Rural Development, Planning, Culture & NORKA

CHAIRMAN OF THE MEETING

Sri. R. K. Dubey

Chairman & Managing Director, Canara Bank

GOVERNMENT OF KERALA / GOVT. OF INDIA / DEVELOPMENTAL AGENCIES

1. Sri. E. K. Bharat Bhushan, IAS Chief Secretary, Government of Kerala
2. Sri. R. K. Agarwal, IAS Secretary, Finance (Resources) Department
3. Sri. K. S. Srinivas, IAS Secretary, Co-operation Department
4. Sri. P. M. Francis, IAS Director of Industries & Commerce
5. Sri. K. Mohammed Y Safirulla IAS Director, Kerala State IT Mission
6. Smt. K. B. Valsalakumari Executive Director, Kudumbashree
7. Sri. R. Kumar Special Secretary, General Education Department
8. Dr. K. Prathapan Director, State Horticulture Mission - Kerala
9. Sri. P. Regi Varghese Additional Secretary, Planning & Economic Affairs Dept.
10. Sri. Suresh Kumar V. S. Additional Secretary, Taxes Department
11. Sri. T. J. Varkey Deputy Secretary, Higher Education Department
12. Sri. T. Vijayan Under Secretary, Revenue Department
13. Smt. K. P. Lalithamaneey State Director, KVIC
14. Sri. Arif Lohani Regional P F Commissioner, Kerala
15. Sri. Sudeep P. CEO, Norka Roots, NORKA Department
16. Sri. K. V. Padmakumar State Anchor, CSC e-governance Service India Ltd.
17. Sri. Simon Christle Joint Director, Dairy Development Department
18. Smt. Sandhia K Joint Director, Fisheries Department
19. Sri. V. M. Unni Deputy I.G. of Registration, Registration Department
20. Sri. Jayakumar M. Deputy Director (IT) of Agriculture
21. Dr. M. S. Shanavas Deputy Director, Animal Husbandry Department
22. Sri. T. Jacob Assistant Commissioner, Revenue Department
23. Sri. K. Satheesh Kumar Deputy Director, KVIB
24. Sri. C. Francis Regional Officer, Coir Board
25. Smt. Rajasree J. Assistant Director, State Horticulture Mission
26. Sri. Mohandas K. AO, IT Cell, Agriculture Department
27. Smt. R. Shyni State Coordinator, Rural Development
28. Sri. V. Sanil Kumar Additional Registrar of Cooperative Societies
29. Sri. Pradeep R Development Officer, KVIC
30. Sri. K. S. S. Lingam Assistant Director, MSMEDI
31. Sri. John Joseph Vadassery Deputy General Manager, HUDCO
32. Sri. Murugan G. Zonal Coordinator, Akshaya
33. Smt. Usha A. P. Divisional Manager, United India Insurance Co.Ltd.
34. Mathew Abraham Divisional Manager, Oriental Insurance Co. Ltd.
35. Sri. M. Chackochan FO, Akshaya
36. Sri. Reju Tom Lal ADC, Akshaya

RESERVE BANK OF INDIA

1. Sri. Nirmal Chand Regional Director
2. Sri. K. Santhakumar Deputy General Manager
3. Sri. K. R. Radhakrishnan Assistant General Manager

NABARD/SIDBI/National Housing Bank

- | | |
|---------------------------|-----------------------------------|
| 1. Sri. N. Remesh | General Manager, NABARD |
| 2. Sri. B. Swaminathan | Deputy General Manager, NABARD |
| 3. Sri. A. C. Sahu | Deputy General Manager, SIDBI |
| 4. Sri. Vinod C | Assistant General Manager, NABARD |
| 5. Sri. R. N. Karthikeyan | Manager, National Housing Bank |

STATE BANK GROUP

- | | |
|-----------------------------|-----------------------------|
| 1. Sri. C. V. Venkatesh | General Manager, SBI |
| 2. Sri. G. Madana Mohan Rao | General Manager, SBT |
| 3. Sri. S. Jeyaram Moorthy | Deputy General Manager, SBI |
| 4. Sri. B. Ramakrishna | Deputy General Manager, SBT |
| 5. Sri. R. S. Mohanan | Chief Manager, SBT |
| 6. Sri. Rinov P. S. | Officer, SBM |

PUBLIC SECTOR BANKS

- | | |
|------------------------------|---|
| 1. Sri. S. Ravindran | Deputy General Manager, Syndicate Bank |
| 2. Sri. Rajshekar Bhaskaran | Regional Manager, Central Bank of India |
| 3. Smt. A. Yeshwanthi | Deputy General Manager, Indian Overseas Bank |
| 4. Sri. V.A. Prasanth | Deputy General Manager, Indian Bank |
| 5. Sri. S. Mohanty | Assistant General Manager, Punjab National Bank |
| 6. Sri. R. Alagarsamy | Assistant General Manager, Bank of India |
| 7. Sri. N. Manivannan | Assistant General Manager, Union Bank of India |
| 8. Sri. Sanjay U. Manohar | Assistant General Manager, IDBI Bank |
| 9. Sri. S. Lakshmanan | Chief Manager, Corporation Bank |
| 10. Sri. Amresh Kumar | Chief Manager, Bank of Baroda |
| 11. Sri. N. Subramanyam | Chief Manager, Vijaya Bank |
| 12. Sri. Edwin Paul K. | Chief Manager, UCO Bank |
| 13. Sri. K. Ramesh | Chief Manager, Oriental Bank of Commerce |
| 14. Sri. Manish Pillay | Chief Manager, Allahabad Bank |
| 15. Sri. Raghunath N. Sarma | Chief Manager, Dena Bank |
| 16. Smt. Jayasree V. R. | Chief Manager, Bharatiya Mahila Bank |
| 17. Sri. Biju Kumar D. S. | Senior Manager, Indian Bank |
| 18. Sri. M. K. Jayarajan | Senior Manager, Syndicate Bank |
| 19. Sri. E. V. Sudhakaran | Senior Manager, United Bank of India |
| 20. Sri. Basavaraj M. Bellad | Senior Manager, Vijaya Bank |
| 21. Smt. Binu Jones | Senior Manager, Punjab & Sind Bank |
| 22. Sri. Rajesh M. | Manager, Central Bank of India |
| 23. Sri. Nikhil Raj M | Officer, Allahabad Bank |
| 24. Sri. N. S. Subramanian | DCO, Central Bank of India |

CONVENOR BANK (CANARA BANK)

- | | |
|----------------------------|----------------------------------|
| 1. Sri. S. Ramesh | General Manager |
| 2. Sri. K. R. Balachandran | Convenor, SLBC & General Manager |
| 3. Sri. C. G. Nair | Deputy General Manager |
| 4. Sri. K. Kishore Kumar | Deputy General Manager |
| 5. Sri. K. Hariharan | Deputy General Manager |
| 6. Dr. T. V. Duraipandi | Deputy General Manager |

7. Sri. Tomy Sebastian	Assistant General Manager
8. Sri. H. Harikumar	Divisional Manager
9. Sri. G. Nandakumar	Senior Manager
10. Sri. K. R. Sooraj	Officer
11. Smt. Anila J. Andrews	Officer

REGIONAL RURAL BANK

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

1. Sri. K. I. Varghese	General Manager, Federal Bank
2. Sri. Manjiyil S. K.	Deputy General Manager, South Indian Bank
3. Sri. M. Muraleedharan	Deputy General Manager, Dhanlaxmi Bank
4. Sri. S. Prabhakaran	Deputy General Manager, Lakshmi Vilas Bank
5. Sri. James	Regional Head, ING Vysya bank
6. Sri. Madhu Mathews	Regional Head, Indus Ind Bank
7. Sri. Rajish Kalapurayil	Regional Manager, ICICI Bank
8. Sri. Prathapan K. D.	Deputy Zonal Manager, Catholic Syrian Bank
9. Sri. Shibu Thomas	Chief Manager, Federal Bank
10. Sri. Ramji Sharma	Assistant Executive, Jammu & Kashmir Bank
11. Sri. Anil Kumar G	Senior Manager, HDFC Bank Ltd
12. Sri. K. K. Balachandran	Senior Manager, Karur Vysya Bank
13. Smt. Sobha Manoj	Manager, ICICI Bank
14. Sri. Chandrakant Kamath	Manager, AXIS Bank
15. Sri. D. Deva Singh	Senior Officer, YES Bank
16. Sri. Rakesh V. G	Officer, Karnataka Bank
17. Sri. Ramu K.	Officer, City Union Bank
18. Sri. Sunil K. H	Relationship Partner, YES Bank

CO-OPERATIVE BANKS

1. Sri. V. Prabhakaran Nair	General Manager, Kerala State Co-operative Bank
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LEAD BANK OFFICES

1. Sri. K. N. Balakumaran	LDM, Indian Overseas Bank, Trivandrum
2. Sri. D. Sukumar	LDM, Indian Bank, Kollam
3. Sri. Vasudevan K. S	LDM, SBT, Pathanamthitta
4. Sri. G. Ravikumar	LDM, SBT, Alappuzha
5. Sri. T. P. Narayanan	LDM, SBT, Kottayam
6. Sri. K. Aravindakshan	LDM, Union Bank of India, Idukki
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. Hemanth Raman	LDM, Syndicate Bank, Kannur
13. Sri. N. K. Aravindakshan	LDM, Syndicate Bank, Kasaragod