

## MINUTES OF THE 114<sup>th</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE, KERALA

Held on 28.11.2014 (Friday)  
at Hotel Residency Tower  
Govt. Press Road, 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 114<sup>th</sup> meeting of SLBC Kerala. He solicited continued co-operation, support and involvement in the smooth conduct of the meeting and for meaningful and vibrant deliberations.

**Sri. P. S. Rawat**, Executive Director, Canara Bank and Chairman of the meeting, in his presidential address welcomed all once again.

At the outset, he congratulated Banks, LDMs, Officials of State Government, UIDAI, Insurance Companies and NGOs for a very successful implementation and declaration of 100% households with bank accounts under flagship programme of Government of India i.e. PMJDY. He found that Kerala is the only State where we have been able to report 100% saturation in terms of opening of number of accounts in all households of the state. The achievement well before the deadline is another feather in the cap of Kerala State. He was sure that with the support of SLBC and proactive Government, the remaining pillars of PMJDY would be implemented in the required time benefitting the financially excluded people. Under PMJDY in Kerala all banks put together open 12.85 lakh accounts.

Coming to review, Sri. Rawat highlighted the following progress for the current half year from March 2012 to 30<sup>th</sup> September, 2014.

- *Branch network of the State increased from 5688 to 5828 with a growth of 2%*
- *Number of ATMs increased from 6730 to 7688 with a growth of 14%*
- *Total Deposits grew from Rs. 279655 crores to Rs. 292709 crores with a growth of 5%*
- *NR Deposits grew from Rs. 93883 crores to Rs. 97465 crores with growth of 4%*
- *Domestic deposits grew from Rs. 185772 crores to Rs. 195244 crores with growth of 5%*
- *Total Advances increased from Rs. 192010 crores to Rs. 204405 crores with growth of 6%*
- *Total Business of Commercial Banks increases from Rs. 471665 crores to Rs. 497114 with a growth of 5%.*
- *Under Priority Sector lending, increased from Rs. 113555 crores to Rs. 119436 crores with a growth of 5%*
- *Agriculture Advances grew from Rs. 48812 crores to Rs. 52330 crores with a growth of 7%*

- *Under Annual Credit Plan for 2014-15, Achievement of Commercial Banks under Primary Sector, Secondary Sector and Tertiary Sector is 54 %, 45% and 25% respectively.*
- *The performance under Secondary Sector and Tertiary Sector is not satisfactory. Banks to give more focus and attention towards this.*
- *The CD Ratio of the State increased from 68.66% to 69.83 %. All Banks to look into the credit aspect of this segment in the State of Kerala and the CD Ratio at the level of minimum 70% would be a contribution for the growth of Kerala.*
- *Bank branches so far covered in 976 out 978 grama panchayats. Banks are requested to open either a branch or put BC point on these grama panchayats so as to able to highlight Kerala is having bank presence in every grama panchayat.*
- *Out of 4406 SSAs have been identified in the State, 4283 SSAs have been provided with banking facilities by way 2843 branches, 1229 Akshaya banking kiosks and 211 BCs and banks has to create banking infrastructure in the remaining 123 SSAs at least by December 2014. He requested all banks to ensure that these SSAs are operational.*
- *As decided by the State Government, during the Special SLBC meeting held on 22<sup>nd</sup> May, 2014, SLBC formulated a Rinn Mukthi Scheme for liberating the people from non institutionallending sources by swapping the debt with banks. The scheme was adopted by SLBC for implementation in the State, however there is only few banks has actively participated in the Scheme. So far 1122 loans have sanctioned by banks with an amount of Rs. 9.86 crores. We need to support this scheme and little more momentum in implementation of the scheme.*
- *Similarly the State Government is desired to formulate a scheme of OTS for dues of nurses returning from the strife hitter Iraq and Libya. The scheme prepared by Canara Bank has been circulated among all banks. He requested all banks to present the scheme before the respective Boards for adoption.*
- *Under Government sponsored scheme, the performance of banks need to be looked in to particularly under PMJDY, out of 2463 applications forwarded to banks, we have been able to sanction 1383 loan applications. He requested all banks and LDMs need to closely monitor the implementation various state and central sponsored schemes.*
- *Government of India is re-launched the modified DBT LPG scheme in 54 districts in the country wherein all the 14 districts of the Kerala State are covered. It could be made possible by the participation of all banks.*

Concluding his address, Sri. Rawat urged upon all stakeholders with the support of State Government to concentrate on certain priorities such as:

- (i) *Under PMJDY, banks may open second account in the family for the woman of the house hold*
- (ii) *Financial Literacy Centres*
- (iii) *Issuing & Activation of Rupay debit Card to all accounts*
- (iv) *Kiosk Banking, BCs*
- (v) *Priority Sector lending particularly under MSME and Tertiary sector*
- (vi) *Increase CD Ratio in the State.*
- (vii) *Term loan in Agriculture has to be increased to improve capital formation in agriculture*
- (viii) *Improve investment credit under agriculture sector*

(ix) *State Government has to extend all support for recovery of NPA. The matter has to be reviewed in DCC meetings.*

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

**Sri. E. K.Bharat Bhushan IAS**, Chief Secretary, Government of Kerala in his address highlighted the following points.

- Pradhan Mantri Jan Dhan Yojana is a very ambitious project which was rolled out by Government of India of ensuring that each household has an account atleast. Kerala is the only State in India which was ensured 100% compliance of the scheme. He extended thanks to banking fraternity for having this achievement.
- Kerala is a unique development model with relatively low production base and highly developed services sector. Kerala is indeed a challenge not only for governance but also for financial institutions. What we have been able to do was with the cooperation of Government and banking community.
- Referring the performance of the banking sector, it is observed that nearly 409 branches have been added during the last year totaling to 5828 numbers. Out of the target of Rs. 93124 crores under Annual Credit Plan, we have been able to achieve only 41% upto September 2014, this has to be stepped up in the coming months.
- It is observed that advances under Agriculture sector accounts only 25% of total advances, this has to be looked into.
- Advances under Minorities and SC communities which needs to be stepped up further because of the declining trend shown in the statistics.
- Number of Education loans stood at 3,88,296 and several new accounts have been added. During the ambitious mass contact programme of Hon'ble Chief Minister received so much petitions on Education loans and forwarded the same to banks for getting as much assistance as possible. It is observed that Idukki district appears lagging behind in disbursement of Education loan.
- Referring waiving of loan liability of Nurses returning from the strife hit Iraq, it is observed that a scheme prepared by Canara Bank has been circulated among banks, but there is no positive response in this regard.
- Referring recovery, it is observed that most of the cash crops in Kerala are facing significant price declining trend and some of the recovery steps are not up to the desired extent that bankers are naturally hesitated when come to disbursement of fresh loans. He suggested that the matter would be discussed in every DCC meetings for which Planning and Economic Affairs Department to give instruction to respective District Collectors.

**Sri. P. Marapandiyam, IAS**, Principal Secretary, Planning & Economic Affairs Department, Government of Kerala touched upon the following points.

- A meeting of few banks was convened two week ago, in the context of the petitions on Education loans received at the office of the Chief Minister. 20 loan applications were sorted out and sent in advance to Canara Bank, SBT and SBI for which they received positive response from these 3 banks in reducing the interest portion. Every day 300 to 400 applications pertaining to Education loans are received to Planning & Economic Affairs Department. The next meeting would be convened shortly.

- Referring to the delay in getting subsidy under Education loan scheme, it is observed that it may be because of lack of communication or proper kind of information to the student. It is requested banks to have a positive approach in this regard.
- Referring to the avian flu affecting duck farmers in 3-4 districts, it is requested that banks should come forward for the rescue of these affected farmers.

**Sri. Subrata Biswas, IAS**, Agricultural Production Commissioner, Government of Kerala in his address noted that SLBC is doing a phenomenal job for bringing all districts under banking network and under PMJDY we have achieved the target and going for the implementation of second phase. He observed that at micro level we are achieving the targets, but in certain areas we have to achieve our goal in a better manner. He then pointed out the following for consideration:

- CD Ratio has come down by 7.75% compared to previous year which is not acceptable. SLBC, RBI and NABARD should really monitor the matter and find out the banks and banking groups which have not achieved and what is supposed to be achieved. CD Ratio of State Bank Travancore (56.11%) is below the goal of 60% and the CD Ratio of the State Bank Group CD Ratio is 60% only. In this regard SLBC and RBI would sit together and corrective measures to be taken in the financial year itself.
- Private sector banks are also important player in giving advances, in getting deposits and their share in agriculture advances is only 16.18% out of the total advances. The matter has to be really addressed.
- Out of the GSDP of the State, share of primary sector has come down by 9%. Moreover, investment credit in agriculture sector is also coming down.
- SLBC to have investment credit target wise in the agenda itself so as to find out the progress and achievement against the target. Because this is the capital formation where return would be getting in the coming years in a big way. Otherwise long term investment things would not be improved.
- NABARD has given state focus paper wherein target has given in many sectors. But overall agriculture loan, priority sector lending may be achieved because of the bulk in crop loan which is tied up against gold loan. In case of Term loans still it is 20% below that. RBI, NABARD, Banks would really look into the matter and do the direction change in the credit so as to take place asset creation.
- Government is giving more importance towards agriculture sector for the last 3 years. Hi-tech agriculture, poly houses etc. are coming up in a big way. But credit flow in the sector is not up to the desired level. Still there were many applications pending. Huge applications pertaining to animal husbandry sector are pending with banks and banks are not encouraging these applications.
- It is observed that fund flow to tribal areas is negligible. NABARD is helping in a big way in this regard. All banks to ensure the increase fund flow in the tribal sector.

Responding to the above, **Sri. P. S. Rawat**, Executive Director, Canara Bank and Chairman of the meeting referring to:

- Education loan applications pending with banks, it is requested LDMs of respective Districts, are to monitor these applications and this should necessarily be discussed in the district level review committee meetings and state level coordination committee meetings. Referring to applications from nurses returning from Iraq and Libya, it is observed that there was less number of applications received till date. In case, District wise position in this regard is to be conveyed to SLBC so as to enable to take up with respective LDMs.
- Delay in subsidy on Education loans, it is clarified that there are 2 sets of subsidy (i) Education loan sanctioned before 2009 - Canara Bank is the nodal bank for providing subsidy to Education loan of all banks and the same has already closed (ii) Ongoing Education loan scheme - generally for settlement of subsidy would take 2-3 months time and expected to be completed by March 2015.
- As far as Farmers support is concerned, it is informed that SLBC has already instructed all banks that dependency of gold loans has to be replaced by KCC. It is requested that Banks should try to promote KCC.
- Regarding Gap in CD Ratio, it is requested that, those banks which have low CD Ratio have to address the gap. Sub-committee of SLBC would be convened to discuss the gap in CD Ratio, flow of credit to agriculture, flow of credit to investment sector and progress would be reviewed.
- As regards Poly houses and Animal Husbandry sector, it is suggested that there should be mini dairy projects would be more viable. Added that, there is not any hesitation from any banks towards poly house cultivation.

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

## **1. ADOPTION OF MINUTES**

The forum unanimously adopted the minutes of the 113<sup>th</sup> Meeting of SLBC, Kerala held on 18<sup>th</sup> September, 2014, which was forwarded to the members, vide Convener's letter SLBC 35 276 2014 GN dated 17<sup>th</sup> October, 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. Subrata Biswas, IAS, Agricultural Production Commissioner, Government of Kerala informed that more projects are having coming under agri clinics and agri business centres. He assured the forum that Agriculture Department would collect all the pending applications with details and submit the same before the SLBC Sub-committee within 2 weeks.*

**Sri. P. S. Rawat**, Executive Director, Canara Bank said that since this programme has to be emanated basically from the district level, District agriculture officer have to coordinate with the respective LDMs so as to identify the projects in DCC meeting.

**Sri. N. Remesh**, General Manager, NABARD informed that since non availability of district level feedback on term credit under diversified activities, SLBC is not able to evaluate the performance. NABARD is finalising the PLP for 2015-16 and consolidation process is going on. The substantial part would be towards agriculture term loan. SLBC may give instruction to the districts to furnish the feedback on the achievements under diversified sector- term credit.

**(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**

**Dr. Rajan Khobragade**, IAS, Secretary, Agriculture Department informed that as per Kerala Panchayairaj Act, issuance of license to livestock farms rules have been framed in 2012, clearly stating that if the unit of cows -5, pig unit - 5, goat & dairy - 20, rabbit -25, poultry - 100, then clearance from pollution control board is not required. But the number is more than that, then as per the Pollution Control Board guidelines of Government of India, it is mandatory for all the poultry farms and any kind of livestock farms which would require the clearance from Pollution Control Board. He added that there is no such issues noticed that Panchayats are unnecessarily asking pollution control Board certification for small units.

He suggested that banks, which are facing these issues, should have to bring the same before the notice of District Collector during the DCC meeting so to sort out the matter easily. Agriculture Department had given suitable instruction to all the grama panchayats in this regard and he assured that once again Department would be oriented all the grama panchayats.

**(Action: Banks/LDMs)**

**Sri. Subrata Biswas**, IAS, Agricultural Production Commissioner, Government of Kerala requested the Agriculture Department to collect the district wise pendency details so as to able to pin point the same for corrective action.

The forum decided that SLBC would issue necessary communication to all LDMs to collect the details and furnish the same to Agriculture Department.

**(Action: SLBC Cell)**

Referring building tax waiver, **Dr. Rajan Khobragade**, IAS, Secretary, Agriculture Department informed that if the cattle shed would be constructed along with the house without a commercial scale, then there is no building tax required. But if it is done on a commercial scale, then there is a small amount of tax to be paid only Rs.10 to Rs. 20 per Square meter which is 50% less than what for the commercial purpose then the limit goes upto Rs. 40. He added that there are no such instances that any farmer would be discouraged due to this small tax.

*Referring to the establishment of dairy park, Sri. Subrata Biswas, IAS, Agricultural Production Commissioner, Government of Kerala clarified that this has to be private venture for which Government would not be able to provide land and if any private venture can organize, Government would provide all technical supports.*

## **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**

*Representative from Commissionerate of Rural Development informed that in the case of Kollam District, land has been identified at Anchalumoodu Block and the proposal in this regard was received at Local Self Government Department and given instruction to Revenue Department to issue final order. The matter would be followed up with Revenue Department and the problem will be sorted out within a month's time.*

*In the case of Palakkad District, land has been identified at Parali Panchayat and a resolution passed by Parali Gram Panchayat still exists. The matter would be sorted out within a month.*

*In the case of Kozhikode District land is not identified. Direction has given by Local Self Department to the Project Director and District Collector to identify a suitable place and report.*

*In Idukki, the land got identified, but there was no water resources and not feasible to construct training centre there. Now the alternate land in Thodupuzha has been identified where the request for tree cutting is pending with Forest Department. This issue would be sorted out with consent of block panchayat.*

*Referring Pandalam in Pathanamthitta district, he informed that Department had filed an affidavit in the court also and a meeting would be convened with Block panchayat so as to able to sort out the issue.*

*The forum observed that the issue is going to be very vital aspect of financial inclusions, Government may take necessary action. District Collector of respective districts has to take necessary action.*

*The forum decided that the matter would be taken up with Local Self Government Department/ Commissioner for Rural Development.*

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

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

*Representative from Revenue Department informed the forum that Malappuram NIC has been entrusted the work and they are in the final stage of implementation.*

*LDM, Malappuram informed that presently NIC is not working on this project at Malappuram manly due to dearth of experts/staff. RR online is not working beyond Taluk offices. Even in Taluk offices it is partly or fully manual.*

*The forum decided that the matter would be discussed in the DCC meeting and the progress would be reported to SLBC.*

***(Action: Revenue Department/LDM, Malappuram)***

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

*Sri. P. Marapandiyam, IAS, Principal Secretary, Planning & Economic Affairs Department, Government of Kerala assured to take up the matter with Land Revenue Commissioner in this regard.*

*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, OSD, Finance (Resources) Department informed that there is substantial progress in this regard. At present the networking work is given to Keltron and the integration of service delivery departments with e-grass system is going on. At present the process is done in 3 banks only ie. SBT, SBI and Canara Bank and Department is in the process of bringing in more banks for which already permission has been given. Department is reviewing the level of networking, integration etc. on a weekly basis.*

***(Action: Finance Department)***

*Besides this he raised another point that in Kerala, Commercial Taxes Department is fully automated and the sale tax is paying through online. At present a minimum time of 48 hours would be required for transferring tax payment into the Government account. He requested to look into the matter. He added that only 2 banks viz. SBI and SBT are handling this payment.*

***(Action: SBI / SBT)***

**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**

*Representative from Registration Department informed that the amendment is made in the Registration Act itself. Overall amendment is under the consideration of the Parliament and as per their requirement Registration Department has given some proposals/remarks for several sections of the act.*

***(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: Planning Dept, Govt. of Kerala)***

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

*The forum decided to pursue the matter with Finance & Information Technology Department.*

***(Action: Finance & Information Technology Department)***

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

*Sri. P. Marapandiyam, IAS, Principal Secretary, Planning & Economic Affairs Department, Government of Kerala assured the forum that he would contact the Revenue Department after the meeting itself and then take up the matter with Land Revenue Commissioner.*

*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. Propagation of buffalo Rs. 110 Lakh (Suggested by the Directorate of Animal Husbandry)**

*The forum noted the scheme detail and adopted for implementation. Further, decided that since the scheme is to be implemented in Palakkad district in one or two Blocks, the Directorate of Animal Husbandry to send the scheme details to LDM, palakkad for implementation.*

*LDM, Palakkad informed that the project reports would be finalizing very shortly and the Directorate is going to implement the scheme in Chittoor and Palakkad Blocks in the district.*

*(Action: Directorate of Animal Husbandry / LDM, Palakkad)*

### **3.1.2. TERTIARY SECTOR**

**3.1.2.1. All the participating banks in Kerala to have a uniform procedure of not charging processing/ inspection charges for the loans to Kudumbasree** (Suggested by LDM, Kozhikode)

*The forum decided that the matter would be discussed in the Sub-Committee of SLBC and after taking a unanimous decision the matter would be taken up with Boards of respective banks for a final decision.*

*(Action: SLBC Cell)*

**3.1.2.2. Inclusion of Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) as a permanent member in SLBC meetings** (Suggested by SLBC Cell, Canara Bank)

*The forum adopted for inclusion of CERSAI as a permanent member in SLBC meetings.*

*Moreover the forum decided to include Pension Fund Regulatory and Development Authority (PFRDA) also a permanent member of SLBC meetings.*

*(Action: SLBC Cell)*

**3.1.2.3. Sharing of expenses for PMJDY** (Suggested by SLBC Cell)

*The forum decided that a sub-committee of banks can sit together and pass a resolution regarding the cost, expenditure and publicity etc. on PMJDY and distribute the same among the participating banks. The committee would be formed consisting members from Canara Bank, SBI, SBT, IOB, Indian Bank, Syndicate Bank, Union Bank of India, Kerala Gramin Bank, Federal Bank so as to be able to decide unanimous decision for sharing the expenditure on PMJDY.*

*(Action: SLBC Cell)*

**3.1.2.4. Write off of Education Loan in the event of death of the students (loanee) or the earning member of the family** (Suggested by Planning & Economic Affairs (F) Department, Government of Kerala)

*The forum noted that the matter came up for discussion in the Special SLBC Meeting to discuss on Education Loan issues held on 23.05.2012 at Trivandrum and the meeting took a decision that individual cases can be considered on merits. Insurance cover may be thought of for loans up to Rs. 4 lakhs.*

*The matter again came up for discussion in the Steering Committee Meeting to 113<sup>th</sup> SLBC held on 05.09.2014 and the meeting concurred with the decision of the Special SLBC meeting and decided not to take up the matter in SLBC.*

*As per the special request of the Planning & Economic Affairs (F) Department, the matter was discussed in the Steering Committee meeting to 114<sup>th</sup> SLBC and the Committee decided to place the matter in 114<sup>th</sup> SLBC.*

*The forum concurred with the decision of Special SLBC meeting that the matter would be considered on case to case basis sympathetically as per its merits and special case Government may take up the matter with SLBC.*

*It is informed that a grievance redressal mechanism for Education loans is already set up at District Collectorate level and the mechanism is looked after by LDM of respective districts. So any issues in this regard can be escalated at the LDM level and other wise it can be escalated to SLBC level.*

**(Action: Banks)**

**3.1.2.5. Education Loan – Reduction of Interest rate** (Suggested by Planning & Economic Affairs Department, Government of Kerala)

*The forum decided that since interest rate of Education loan is given as per the base rate of individual banks, a decision for reduction of interest rate can be taken by individual banks.*

*In the light of the above, the forum decided that SLBC could not take a decision in this regard.*

**3.1.2.6. Higher rate of interest charged on Education loan in the State** (Suggested by Planning & Economic Affairs (F) Department)

*The forum decided that the matter would be taken up with RBI.*

**(Action: Reserve Bank of India)**

**3.1.2.7. Disbursal of Commission and remuneration due to Kiosk Operators Since the beginning of Kiosks** (Suggested by Akshaya State Project Office)

*The forum decided that the banks, which have not disbursed the commission and remuneration due to the KIOSK operators, should disburse the same immediately.*

**(Action: Banks concerned)**

**3.1.2.8. DFS decision to provide minimum of Rs 5000/- as monthly remuneration to each kiosk [vide DFS Minutes dated 30/10/2014]** (Suggested by Akshaya State Project Office)

*The forum noted that as per the minutes of the DFS referred to, each KIOSK operator has to be paid Rs. 5000/- per month instead of Rs. 2500/- or Rs. 3500/- irrespective of the business of the KO. The forum decided to adopt the same for implementation by member banks.*

**(Action: Banks)**

**3.1.2.9. Mechanism to transfer 80% of the VLE commission directly into their account** (Suggested by Akshaya State Project Office)

*The forum noted that as per the agreement between banks and CSC, the commission due to the KIOSK operators has to be credited with CSC e-governance and CSC-e governance, in turn disburses the amount to respective KIOSK Operators. This has created a lot of confusion and causes unnecessary and unpardonable delay in disbursing the amount to KIOSK operators. If 80% of the total commission is directly paid to the KO's account, the embarrassing situation can be avoided.*

*The forum decided that hence forth all banks may make the payments through this mode.*

**(Action: Banks)**

**3.1.2.10. Formation of technical support team by the banks concerned** (Suggested by Akshaya State Project Office)

*The forum noted that presently Akshaya KIOSK Operators are not getting prompt and timely support from banks. It is requested to constitute technical team on the basis of number of KIOSK.*

*The forum decided that banks concerned to strengthen the technical support departments on the basis of number of KIOSK.*

**(Action: Banks concerned)**

**3.1.2.11. The use of e-KYC** (Suggested by Akshaya State Project Office)

*The forum noted that since manual KYC is consuming a lot of time and labour, the e-KYC can be introduced. Since more than 85% of the Kerala population has Aadhaar, the present Biometric capturing may be replaced by Aadhaar.*

*The forum decided that all banks to switch over to e- KYC so that the biometric data base of the UIDAI can replace the present system of the banks collecting bio metrics of account holders.*

**(Action: Banks)**

**3.1.2.12. New services like RD, FD** (Suggested by Akshaya State Project Office)

*The forum noted that the present services of KIOSKs are not viable to the KIOSK operators. Hence, the forum decided that more services like RD, FD, receiving applications of advances like vehicle and housing loan may be entrusted with KIOSK Operators to improve their returns.*

**(Action: Banks)**

**3.1.2.13. Statement of expenses of District-wise PMJDY Financial Literacy Camps** (conducted in connection with PMJDY launch as decided in State Level PMJDY implementation committee on 21.08.2014)

*The forum noted the statement of expenses of District wise PMJDY Financial Literacy Camps provided in the background papers. The forum approved the decision of the State Level PMJDY Implementation Committee held on 21.08.2014 that NABARD would be sharing a portion and the remaining amount is to be shared by member banks on pro-rata basis.*

**(Action: NABARD / Banks)**

**3.1.2.14. Note on Kerala Social Security Mission – “We Care”** (Suggested by Local Self Government Department)

*The forum noted the contents for information.*

**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 recently there is circular issued by CGTMSE on (No. 81) August 2014, that circular says that it is modification in existing guidelines for payment of onwards service fee and annual guarantee fee. He then clarified based on aforesaid circular which is given below.*

Ref. No. CGTMSE /44/5135

August 14, 2014

**The SME/Priority Sector Heads of all Member Lending Institutions**

**Circular No. 81/2014-15**

Dear Sir,

**Modifications in existing guidelines for payment of Annual Service Fee/ Annual Guarantee Fee**

In partial modification of existing provision of Credit Guarantee Scheme (CGS) at para 8 (ii), Chapter III with regard to payment of Guarantee Fee (GF) & Annual Service Fee (ASF), it has now been decided that the ASF/ Annual Guarantee Fee (AGF), in lieu of ASF, shall be paid by the lending institutions within 60 days from the date of demand by CGTMSE even if thereby the last date of payment of ASF/AGF goes beyond May 31 of that particular FY. The other provisions of the scheme with regard to accepting the applicable ASF/AGF beyond the stipulated date with applicable penal interest in case of only standard/regular and stress-free accounts and adjustment of unpaid ASF/AGF from out of the claim proceeds remain unchanged.

Thanking you.

Yours faithfully,  
Sd/-  
(S.S. Bakshee)  
General Manager

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

### **3.2.2.2. PMRY 2006-07 & 2007-08 - Non receipt of Subsidy**

*Sri. K. Santhakumar, Deputy General Manager, RBI informed that the matter was still pending with Government of India and RBI is closely monitoring this.*

*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**

*Sri. N. Remesh, General Manager, NABARD informed that major exposure of NABARD, RO Trivandrum is with KSCARDB and more than Rs. 3400 crores fund is utilising for various purposes of the bank. NABARD would be able to continue the support to KSCARDB according to consider their profitability also. He then made a request to the State Government to consider this matter favourably.*

*Sri. V. Prabhakaran Nair, General Manager, Kerala State Cooperative Bank clarified one point that actually the Kerala State Cooperative Bank was denied the Education Loan subsidy for 2-3 years even if the bank applied to Canara Bank, the nodal bank, they were not permitted to draw the subsidy. Then the bank had taken up the matter with Government of India and finally Government have decided that State Cooperative Banks are also coming under scheduled banks as such subsidy arrears for 3 years have been cleared. Since Government of India is able to give subsidy to scheduled cooperative banks only, District Cooperative Banks are not getting the subsidy. He made a suggestion that all licensed banks should be given subsidy in the case of Education loans, otherwise KSCARDB would not encourage more Education loans.*

*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. Waiving of loan liability of Nurses returning from the strife hit Iraq and Libya**

*The forum noted that scheme put in place by the Convenor Bank (Canara Bank) attached in the background papers was circulated to all member banks for their decision on adoption of similar scheme.*

*Sri. C. V. Venkatesh, General Manager, State Bank of India informed that the scheme prepared by State Bank of India scheme is more attractive than that of the scheme prepared by Canara Bank.*

*The forum decided that the scheme can be modified as per the consensus of all.*

*Sri. Sudeep P, CEO & Director, NORKA Roots extended thanks for immediate action by Canara Bank for preparing a suitable scheme for the benefit of nurses returning from Iraq and Libya. He informed that maximum number of candidates from SBT followed by SBI. The list of candidates has been provided to concerned banks. At present Department is in the process of rehabilitation of returned nurses for which interview of about 500 nurses have been conducted for the appointment in hospitals. He informed that these nurses would require some more time for repayment of loan as well as some interest waiver from banks which would be considered favourably. There was a meeting on rehabilitation of returned emigrants was convened by Hon'ble Chief Minister wherein all the bank representatives were present. In that meeting Canara Bank and Union Bank of India has come forward with attractive proposals wherein Chief Minister requested other banks to come forward with similar proposals. An MoU has been signed between NORKA Roots with Canara Bank as well as Union Bank of India. Punjab National Bank was also responding to that request. He made a request that other banks should also come forward with proposals for the rehabilitation package similar to Canara Bank and Union Bank of India has done.*

**(Action: Banks)**

### **3.2.3.3. Request to consider interest relief for loanees affected by Chronic Diseases/ Ailments**

*The forum noted that Canara Bank, Head Office is working on a scheme for implementation in the bank and once it is approved, it shall be circulated to the other banks also.*

**(Action: SLBC Cell)**

### **3.2.3.4. Formulation of a Reverse Mortgage Scheme for the mentally challenged**

*The forum suggested that a group consisting of Canara Bank, SBI, SBT would be able to formulate a scheme and referred to RBI and the same would be presented in the next SLBC for approval.*

**(Action: SLBC Cell)**

### **3.2.3.5. Including District Co-operative Banks in PMJDY coverage**

*The forum noted that the SSA review meeting held by SLBC on 2014 October 28<sup>th</sup> at Trivandrum had taken the following decisions were taken on the matter.*

- 1. Since, in near future, all the DCBs are expected to comply with the four basis requirements for PMJDY participation ,viz. CBS, RTGS/NEFT, Rupay Card and APBS, (two DCBs already having it , Thrissur & Kannur) , they may also be allowed to take part in the PMJDY campaign.*
- 2. Out of the 377 sub service areas without banking facility reported in the DFS portal, the LDMS may remap them with the DCB branches existing in the SSAs and communicate the same to the respective DCBs.*

*SLBC Cell has conveyed the same to LDMS requesting to convey the above information to all the DCBs. They may consult the LDMS further in the matter. Moreover there is no restriction of Sub service area for opening accounts & issue of rupay cards.*

**(Action: SLBC Cell /LDMS/KSCB)**

### **3.2.3.6. Establishment of Financial Literacy Centres (FLCs) in all blocks of the State**

*Referring the matter of strengthening the stability of FLC, Sri. P. S. Rawat, Executive Director, Canara Bank informed that FLCs should have to play a vital role in disseminating the facilities with regard to account opening, activation of debit cards etc. The duty of FLCs to educate people that once in 45 days either for financial transaction or for non financial transaction Rupey debit card to be used so as to become eligible for 1 lakh accident insurance.*

*Sri. K. Santhakumar, Deputy General Manager, Reserve Bank of India observed that as per the statistics, 26 FLCs are not done any camps till now during the last 6 months of the financial year and 93 FLCs have conducted only one camp each. Out of the 164 FLCs, 70% FLCs has not been found to be functioning up to the expected level. Especially in the context of Financial Inclusion so many new accounts are opened, banks to ensure that the FLC mechanism is to be upscaled. In the context of implementation of PMJDY, newly entered account holders in the banking stream are to be encouraged or given in the strength to ankle more transactions so as to become economically empowered.*

*Dr. Rajan Khobragade, IAS, Secretary, Agriculture Department requested that LDMs of all districts would be evaluated the performance of FLCs and discuss it in DCC meetings chaired by District Collector so as to prepare specific plan and activity chart within the next 6 months then only SLBC to collect the report/output of FLCs.*

*Sri. V. Reveendran, Assistant General Manager, RBI pointed out that in Kerala we have been taking credit in establishing FLCs in all the 152 blocks. But the hard reality is that half of FLCs are not functioning properly and many of the FLCs owned by major banks in Kerala are not having separate Financial Counselors and having just boards only. RBI has clearly given instruction that all the rural branches have to conduct one financial literacy campaign in a month and collecting the report. Many times it is found that the activities are nil. He suggested that unless these banks to take clear decision that whether they wanted to continue the FLC or otherwise other banks would come forward for opening FLCs.*

*The forum decided that the matter would be discussed in the DCC meetings of respective districts and the interim report of FLCs should be submitted by SLBC Cell by LDMs on or before 15.12.2014.*

**(Action: SLBC Cell/LDMs / Banks)**

### **3.2.3.7. Progress in Coverage of Sub Service Area (SSA) by Banks**

*Sri. P. S. Rawat, Executive Director, Canara Bank informed that there were frequent interactions with DFS regarding the progress in coverage of SSA by banks. As per the instruction from DFS, SSA coverage would be completed at the earliest. Member banks, which are not able to do it be discussed with respective LDMs or SLBC Convenor so as to able to find out ways and means in order to put in place certainly before in 15<sup>th</sup> of December 2014.*

*The forum noted that as on date there are 123 pending SSAs. The forum requested all LDMs to comply with the instruction from DFS regarding remapping and all this.*

**(Action: SLBC Cell/ LDMs / Banks)**

### **3.2.3.8. Pradhan Mantri Jan Dhan Yojana (PMJDY)**

*The forum noted that the next immediate task for Kerala in PMJDY given below.*

- *Opening of second account in the family for the woman of the house hold*
- *Issuing & Activation of Rupay debit Card to all accounts*
- *Aadhaar enrolment of the remaining families*
- *Aadhaar seeding in all accounts*

*Sri. G. Surendrababu, ADG, UIDAI informed that recently Minister from Karnataka, he had acknowledged the performance under PMJDY in Kerala and wants Karnataka State also to be followed. He suggested that statistics on Aadhaar seeding bank wise/District wise to be collected and included the same in the agenda and background papers of SLBC. In Kerala social security pension is provided to 90 lakhs people and if banks to give PMJDY rupey cards to these 90 lakhs, then automatically transaction would be done during the 45 days.*

*The forum noted that Aadhaar seeding process would be completed within a timeframe of December 2014.*

**(Action: SLBC Cell/LDMs/Banks /UIDAI /Akshaya)**

### **3.2.3.9. Coverage of unbanked Panchayats in the State with branches of Commercial Banks**

*The forum noted that as on 9<sup>th</sup> September 2014, there are 3 unbanked Grama panchayats. [Santhanpara-UBI, Vattavada-UBI & Edamalakudy (SBT-BC).*

*The representative from **SBT** informed that Edamalakudy is totally isolated remote area does not having connectivity and would reach the area by walk of 15 km. Connectivity issues have been taken up with BSNL and after getting connectivity, SBT would set up BC outlet.*

*The representative from **Union Bank of India** informed that in the case of Vattavada, the Idukki District Cooperative Bank has a quite good presence there. BC outlet is functioning at Vattavada, which is already conveyed to Akshaya project office also. With regard to Santhanpara, the branch is likely to be opened at the end of December 2014.*

**(Action: SBT/Union Bank of India)**

## **3.3. INFORMATION NOTES**

### **3.3.1. Progress under Dairy Entrepreneurship Development Scheme - 2014-15 (Suggested by NABARD)**

*The forum noted the contents for information.*

### **3.3.2. AMI Sub-scheme of ISAM (Suggested by NABARD)**

*The forum noted that the scheme has been reopened for SC/ST beneficiaries. The forum decided that banks to submit claims under the captioned scheme for loans sanctioned after 31.3.2014 in respect of SC/ST beneficiaries to NABARD RO.*

**(Action: Banks)**

### 3.3.3. Financing JLG - Targets (Suggested by NABARD)

*The forum noted the targets for information and compliance by banks.*

### 3.3.4. Monthly progress report in financing of JLGs to be submitted (Suggested by NABARD)

*The forum noted that DFS, GoI is monitoring the progress under the scheme on a monthly basis. Hence, banks submit the progress report on JLG linkage for the year 2014-15 as per the following format, on a monthly basis. The statement should reach SLBC with a copy to NABARD (fax: 0471 2324358, email id - [trivandrum@nabard.org](mailto:trivandrum@nabard.org) ) by 7<sup>th</sup> of the succeeding month.*

#### Monthly progress report in financing of JLGs

**Name of the Bank:**

**Report for the month ending \_\_\_\_\_**

Sl.	Name of the bank	Target assigned in r/o No. of JLGs to be credit linked during 2014-15	Achievement as at the end of the month (No. of groups credit linked)	Amount of loan disbursed to JLGs as at the end of the month			
				Nos.	Of which to Farm sector	To Non-farm sector	Total

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

**(Action: Banks)**

### 3.3.5. NABARD Support for promotion of JLGs (Suggested by NABARD)

*The forum noted that Banks may claim incentive from NABARD in respect of JLGs formed and credit linked. Such proposals may be routed through DDM of the respective districts.*

### 3.3.6. Exploitation in Financial and Banking sectors (Suggested by Home (M) Department, Government of Kerala)

*The forum noted the following for information and compliance.*

- *Every bank has to keep their tariff rates of interest, terms and conditions, closure charges all in local language (Malayalam) in every branch wherever they conduct the business.*
- *Every bank has to exhibit the details of all actual charges in English and Malayalam at every vehicle showroom where they provide the financial assistance.*
- *The institution has to distribute one copy of the 'Terms & Conditions' to the customers.*

- *Strictly give the direction that the Sales Executives has to produce their Identity Cards to the customers and if they are permanent or not, if they act on behalf of the bank, the bank has to take responsibility.*
- *If possible, if any customer needs the application in local language, please make needful arrangements for the same.*

**(Action: Banks)**

### **3.3.7. Prime Minister's Employment Generation Programme (PMEGP) - Information Note by Khadi & Village Industries Commission**

#### **(i) Progress of PMEGP implementation during 2014-15**

*The forum noted the contents for information.*

#### **(ii) E-Tracking of PMEGP projects on e-portal**

*The forum noted that, SLBC vide letter No. Kerala SLBC /135 PMEGP /282 /GN/2014 dated 16.10.2014 has advised the Controlling Offices of all banks in the following manner.*

- (1) *Though the banks in our state had done exceedingly well last year in the PMGEP scheme, the level of updating of the loan details in the E portal is very poor.*
- (2) *As a result, out of the 1469 applications forwarded by the implementing agencies, 1408 are seen as pending in the banks (95 %) as per the portal.*
- (3) *Government of India has taken a serious note of the same and has declined to release pending subsidy.*
- (4) *In view of the same, we reiterate the following instructions*
  - *Hence forth, Nodal branches should not approve the subsidy claim unless the branch submits the proof for updating the loan account in the E portal. Kindly instruct the Nodal branches accordingly*
  - *If any loan application is rejected by the branch, the same fact also must be entered in the portal by the branch*
  - *Please also instruct all branches under your jurisdiction to update the pending records within the 31<sup>st</sup> of October, 2014.*

*The forum noted the contents for information.*

**(Action: Banks)**

### **3.3.8. Grievance Redressal Mechanism of AIC – Request for Publicity (Suggested by Agriculture Insurance Company of India Ltd)**

*The forum noted the following for information of banks.*

*Name of the Grievance Redressal Officer: **Syam Kumar BG***

*Contact Number: **0471-2334493***

*E-Mail ID : **[ro.thiruvananthapuram@aicofindia.com](mailto:ro.thiruvananthapuram@aicofindia.com)***

*Website : **[www.aicofindia.com](http://www.aicofindia.com)***

**3.3.9. Re-launch of Modified Direct Benefit Transfer for LPG Consumers (DBTL)**  
– Note by SLBC Cell

*The forum noted the contents for information.*

**3.3.10. Insurance Companies (Life & non life) to be invitees for the SLBC, DLCC and BLBC meetings** (Suggested by SLBC Cell as directed by the DFS, Ministry of Finance, Government of India)

*The forum noted the contents for information and compliance.*

**3.3.11. Targets to be fixed for the State for NPS Swavalamban** (Suggested by SLBC Cell as directed by the DFS, Ministry of Finance, Government of India)

*The forum noted that in the SLBC Convenors' meeting held by Department of Financial Services at New Delhi on 2014 November 11<sup>th</sup>, all SLBC convenors' were asked to fix targets for NPS Swavalamban.*

*The guidelines received from PFRDA is that, all Public sector banks are aggregators of Swavalamban under PMJDY and they have to do a target of 70 per branch.*

*Accordingly bank wise target fixed (based on the branch strength as on 2014 September 30<sup>th</sup>) is placed in the background notes.*

*The forum adopted bank wise targets fixed for implementation by banks.*

**(Action: Banks)**

**3.3.12. Issue of Rupay Cards in all type new accounts opened and activation of these cards** (Suggested by SLBC Cell as directed by the DFS, Ministry of Finance, Government of India)

*The forum noted the contents for information and compliance.*

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

The forum concurred with the review of the performance under various sectors as at September 2014 Quarter provided in the background notes supplied.

The 114<sup>th</sup> meeting of SLBC, Kerala concluded with the above deliberations.

**Sri. U. Rameshkumar**, General Manager, Canara Bank proposed vote of thanks.

## LIST OF PARTICIPANTS

### CHAIRMAN OF THE MEETING

**Sri. P. S. Rawat**

Executive 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. Subrata Biswas, IAS       | Agricultural Production Commissioner                     |
| 3. Sri. P. Marapandiyam, IAS      | Principal Secretary, Planning & Economic Affairs Dept    |
| 4. Sri. R. K. Agarwal, IAS        | Secretary, Finance (Resources) Department                |
| 5. Sri. K. S. Srinivas, IAS       | Secretary, Co-operation Department                       |
| 6. Dr. Rajan Khobragade, IAS      | Secretary, Agriculture Department                        |
| 7. Smt. K. P. Ramadevi            | Additional Secretary, SC/ST Department                   |
| 8. Sri. T. J. Varkey              | Deputy Secretary, Higher Education Department            |
| 9. Smt. Padmavally A.             | Deputy Secretary, Taxes Department                       |
| 10. Sri. T. Vijayan               | Under Secretary, Revenue Department                      |
| 11. Sri. Sajikumar J.             | Under Secretary, Planning & Economic Affairs Dept.       |
| 12. Sri. Sudeep P.                | CEO, Norka Roots, NORKA Department                       |
| 13. Sri. U. S. Sajeev             | Additional Director of Fisheries                         |
| 14. Sri. Sudhir K.                | Additional Director of Industries & Commerce             |
| 15. Sri. P. K. Mohanan            | Joint Development Commissioner, Rural Development        |
| 16. Smt. Sheela P.                | Adtl Director of Agriculture, State Horticulture Mission |
| 17. Sri. G. Surendrababu          | ADG, UIDAI   |
| 18. Sri. K. N. Jayachandran       | Joint Director, Dairy Development Department             |
| 19. Smt. D. V. Chitra             | Assistant Director of Agriculture                        |
| 20. Sri. V. M. Unni               | Deputy I.G. of Registration, Registration Department     |
| 21. Dr. S. Sunil Kumar            | Deputy Director, Animal Husbandry Department             |
| 22. Sri. K. Satheesh Kumar        | Deputy Director, KVIB                                    |
| 23. Sri. M. Ismail Salam          | Deputy Manager, PFRDA                                    |
| 24. Sri. Pramod M. V.             | Section Officer, Taxes Officer                           |
| 25. Sri. K. Ananda Babu           | Joint Director, Coir Board                               |
| 26. Sri. S. Reghunathan           | Deputy Registrar of Cooperative Societies                |
| 27. Sri. Pradeep R                | Development Officer, KVIC                                |
| 28. Smt. K. V. Sumana             | Regional Officer, Coir Board                             |
| 29. Sri. Henry Thomas             | Extension Service Officer, Coir Board                    |
| 30. Sri. K. C. Johnson            | Assistant Director, MSMEDI                               |
| 31. Sri. Sreenivasa Sarma         | Assistant General Manager, KFC                           |
| 32. Sri. Murugan G.               | Zonal Coordinator, Akshaya                               |
| 33. Sri. Bibind Vasu              | Programme Manager, Kudumbashree                          |
| 34. Sri. R. Sreenath              | A.O. National Insurance Co.                              |
| 35. Sri. Vimal C. V.              | Administrative Officer, Agriculture Insurance Co.        |
| 36. Sri. K. Shaji                 | Deputy Manager, LIC of India                             |
| 37. Sri. B. Arun                  | District Labour Officer, Labour Department               |
| 38. Sri. Noushad P.               | SRP, UIDAI   |
| 39. Smt. Asha Krishnan            | Manager, UIDAI   |
| 40. Sri. C. Arun Kumar            | Junior Superintendent, Directorate of Scheduled Tribes   |

### RESERVE BANK OF INDIA

- |                        |                           |
|------------------------|---------------------------|
| 1. Sri. K. Santhakumar | Deputy General Manager    |
| 2. Sri. V. Reveendran  | Assistant General Manager |

### **NABARD/SIDBI/National Housing Bank**

- |                           |                                |
|---------------------------|--------------------------------|
| 1. Sri. N. Remesh         | General Manager, NABARD        |
| 2. Smt. Usha Ramesh       | Deputy General Manager, NABARD |
| 3. Sri. A. C. Sahu        | Deputy General Manager, SIDBI  |
| 4. Sri. Reji Varghese     | 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. M. Vijaya Kumar     | Deputy General Manager, SBI           |
| 4. Sri. B. Ramakrishna      | Deputy General Manager, SBT           |
| 5. Sri. B. Bhaskara Sastry  | Deputy General Manager, SBT           |
| 6. Sri. V. K. Mohanan       | Manager, State Bank of Mysore         |
| 7. Sri. Naseem P.           | Deputy Manager, State Bank of Patiala |

### **PUBLIC SECTOR BANKS**

- |                               |   |
|-------------------------------|---|
| 1. Smt. A. Yeshwanthi         | Deputy General Manager, Indian Overseas Bank    |
| 2. Sri. K. A. Ravishankar     | Deputy General Manager, Punjab National Bank    |
| 3. Sri. U. Dinesh Pai         | Deputy General Manager, Syndicate Bank          |
| 4. Sri. Rajshekar Bhaskaran   | Regional Manager, Central Bank of India         |
| 5. Sri. V. Anand              | Deputy General Manager, Bank of India           |
| 6. Sri. S. Mohanty            | Assistant General Manager, Punjab National Bank |
| 7. Sri. T. Alben Jesudasan    | Assistant General Manager, Indian Bank          |
| 8. Sri. N. Manivannan         | Assistant General Manager, Union Bank of India  |
| 9. Sri. R. K. Ranjit          | Assistant General Manager, IDBI Bank            |
| 10. Sri. C. V. Guruvayurappan | Zonal Manager, UCO Bank                         |
| 11. Sri. Kishore K. Rai       | Regional Manager, Vijaya Bank                   |
| 12. Sri. S. Lakshmanan        | Chief Manager, Corporation Bank                 |
| 13. Sri. Amresh Kumar         | Chief Manager, Bank of Baroda                   |
| 14. Sri. Anil Kumar Mattoo    | Chief Manager, Punjab National Bank             |
| 15. Sri. Manish Pillay        | Chief Manager, Allahabad Bank                   |
| 16. Sri. K. V. S. S. Prasad   | Chief Manager, Andhra Bank                      |
| 17. Smt. Jayasree V. R.       | Chief Manager, Bharatiya Mahila Bank            |
| 18. Sri. K. Ramesh            | Chief Manager, Oriental Bank of Commerce        |
| 19. Sri. Raghunath N. Sarma   | Chief Manager, Dena Bank                        |
| 20. Sri. Biju Kumar D. S.     | Senior Manager, Indian Bank                     |
| 21. Sri. M. K. Jayarajan      | Senior Manager, Syndicate Bank                  |
| 22. Sri. E. V. Sudhakaran     | Senior Manager, United Bank of India            |
| 23. Sri. Basavaraj M. Bellad  | Senior Manager, Vijaya Bank                     |
| 24. Sri. Rajesh M.            | Manager, Central Bank of India                  |
| 25. Smt. Yamini S. Kumar      | Manager, Bank of Maharashtra                    |
| 26. Smt. Sreekumari Amma A    | Assistant Manager, Punjab & Sind Bank           |

### **CONVENOR BANK (CANARA BANK)**

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

7. Dr. T. V. Duraipandi	Deputy General Manager
8. Sri. Tomy Sebastian	Assistant General Manager
9. Sri. H. Harikumar	Divisional Manager
10. Sri. George Mathew	Divisional Manager
11. Sri. G. Nandakumar	Senior Manager
12. Sri. K. R. Sooraj	Officer
13. Smt. Shini S. H	Programmer
14. Smt. Anila J. Andrews	Officer

### **REGIONAL RURAL BANK**

1. Sri. V. Haridasan	General Manager, Kerala Gramin Bank
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### **PRIVATE SECTOR BANKS**

1. Sri. K. I. Varghese	General Manager, Federal Bank
2. Sri. K. S. Satheesh Kumar	Deputy General Manager, South Indian Bank
3. Sri. Rajish Kalapurayil	Assistant General Manager, ICICI Bank
4. Sri. Rajesh P.	Assistant General Manager, Dhanlaxmi Bank
5. Sri. Prathapan K. D.	Deputy Zonal Manager, Catholic Syrian Bank
6. Sri. Korah Abraham	AVP, AXIS Bank
7. Sri. Jitheesh Janardhanan	AVP, HDFC Bank
8. Sri. Shibu Thomas	Chief Manager, Federal Bank
9. Sri. Joseph C. V.	Chief Manager, South Indian Bank
10. Sri. K. K. Balachandran	Senior Manager, Karur Vysya Bank
11. Sri. Dinesh K. V.	SBM, Karnataka Bank
12. Smt. Sobha Manoj	Manager, ICICI Bank
13. Sri. Ramji Sharma	Manager, J & K Bank
14. Sri. James V.	Manager, ING Vysya Bank
15. Sri. Rama Krishnan	Assistant Manager, City Union Bank

### **CO-OPERATIVE BANKS**

1. Sri. V. Prabhakaran Nair	General Manager, Kerala State Co-operative Bank
2. Sri. S. Kalyana Krishnan	ADM, KSCARD Bank

### **LEAD BANK OFFICES**

1. Sri. K. N. Balakumaran	LDM, Indian Overseas Bank, 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. K. Aravindakshan	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. Hemanth Raman	LDM, Syndicate Bank, Kannur
13. Sri. N. K. Aravindakshan	LDM, Syndicate Bank, Kasaragod
14. Sri. M. P. Sureshababu	Lead Bank Manger, Indian Bank, Kollam