

STATE LEVEL BANKERS' COMMITTEE, KERALA
(Under Lead Bank Scheme)

Convenors:

केनरा बैंक



Canara Bank

Ref : SLBC 35 261 2013 KRA

Date: 1st October, 2013

(All Members of SLBC)

Dear Sir,

Sub: Minutes of the 110th Meeting of SLBC, Kerala

We are forwarding herewith the minutes of the 110th Meeting of SLBC, Kerala held on 13th September, 2013 at Hotel Residency Tower, Government Press Road, Trivandrum.

Developments on action points initiated/to be initiated at your end may please be intimated to us so as to apprise the next meeting of SLBC, Kerala.

Thanking you,

Yours faithfully,

G. Sreeram
General Manager, Canara Bank,
& Convenor, SLBC, Kerala

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राज्य स्तरीय बैंकर समिति, केरल

(अग्रणी बैंक योजना के तहत)

संयोजक : केनरा बैंक  Canara Bank

संदर्भ : रास्तबैंस 35 261 2013 के आर ए
दि 01 अक्तूबर 2013

(सभी सदस्य)

प्रिय महोदय ,

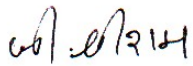
विषय : 110 वीं राज्य स्तरीय बैंकर्स समिति, केरल की बैठक के कार्यवृत्त

राज्य स्तरीय बैंकर समिति , केरल की 13 सितंबर 2013 को होटल रेसिडेन्सी टावर , सरकारी प्रेस रोड, तिरुवनंतपुरम में आयोजित की गई , का कार्यवृत्त इसके साथ भेज रहे हैं ।

कार्य बिन्दुओं पर आपकी ओर से की गई / की जानेवाली कार्रवाई की प्रगति हमें सूचित की जाए ताकि रास्तबैंस की अगली बैठक में उन्हें अवगत करा सकें ।

सधन्यवाद

भवदीय



जी श्रीराम

महाप्रबंधक , केनरा बैंक

एवं संयोजक , रास्तबैंस, केरल

सभी पत्राचार इस पते पर भेजें

महा प्रबंधक, केनरा बैंक एवं संयोजक रास्तबैंस, केरल

केनरा बैंक, रास्तबैंस कक्ष,

अंचल कार्यालय, केनरा बैंक बिल्डिंग पी वी सं 159

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**MINUTES OF THE 110th MEETING OF
STATE LEVEL BANKERS' COMMITTEE, KERALA**

Held on 13.09.2013 (Friday)
at Hotel Residency Tower,
Government Press Road, Trivandrum

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

Sri. G. Sreeram, General Manager, Canara Bank & Convenor, SLBC welcomed the participants to the 110th meeting of SLBC Kerala. He solicited continued co-operation, support and involvement in the smooth conduct of the meeting and for meaningful & vibrant deliberations.

Sri. R. K. Dubey, Chairman & Managing Director, Canara Bank, in his presidential address, expressed happiness in presiding over the 110th meeting of SLBC and welcomed the members of SLBC, Kerala, which is playing a proactive role in the economic development of the State.

He observed that the State's accomplishments in areas like agricultural credit, educational loans, total priority credit, linkage of self-help groups, credit to weaker sections, minority community, and empowerment of women, are all praiseworthy.

He informed the forum that as per CRISIL Inclusive Index as at June 2013, Kerala State is one among the top three States and five districts of Kerala are within the top ten ranks under implementation of financial inclusion initiatives. He congratulated the State Government and Banking fraternity for this excellent performance. 11 out of 14 Districts implementing DBT (General) and all the 14 districts implementing DBT LPG is an indication of the progressive nature of the state and level of Aadhaar enrolment.

He then reviewed the performance of Banking sector of the State and informed that Commercial Banks have opened 52 branches during the 1st quarter of 2013-14 taking the tally to 5331. Deposits of Commercial banks grew by 14% YoY and by 4% over March 2013. The inflow of Non Resident Deposits has witnessed an impressive growth rate of 36 %, YoY, and 14% over March 2013. There is a net addition of Rs.9400 crores under Non Resident deposits during the 1st quarter. However, the growth under domestic deposits was low.

Total Bank credit of Commercial Banks grew by 14.5 % YoY. However there is a negative growth to the extent of Rs.750 crores over March 2013 level. The performance of Commercial Banks of the state under credit to priority sector, agriculture and weaker sections, is well above the mandatory levels of 40%, 18% & 10% with outstanding levels of 57%, 25% and 23% respectively.

He observed that the State has performed reasonably well during the first quarter of the current financial year, by disbursing Rs.19800 crores under Annual Credit Plan to priority sector and recorded 25 % achievement as at June 2013. The percentage of achievement under primary sector is 24%, secondary sector is 32% and tertiary sector is 24%.

He noted that, the CD Ratio of the State has come down from 76.41% as at March 2013 to 72.88 % to June 2013, which needs to be geared up again. Further, the outstanding level under Agriculture has come down by Rs 1000 Crores during the first quarter, so the thrust of the banks is to step up Credit to Agriculture in the current and the following two quarters.

To increase the CD ratio, there is good scope for increasing advances under Agriculture, Micro & Small Enterprises and other priority sector.

Nearly 50% of the state population is depending on agriculture. During the Kharif Season, the state has also received wide spread rains and brisk agricultural operations are going on.

As per Government of India guidelines, Banks are expected to ensure (i) minimum increase of 10% in number of accounts under micro enterprises every year (ii) achieve annual growth rate of 20% under lending to MSEs and (III) outstanding advances to Micro enterprises shall constitute 60% of total MSE advances. He congratulated the bankers for performing well by increasing the number of accounts of Micro Enterprises by 14% against the target of 10% and achieving a growth rate of 22.50% under credit flow to MSE Sector against the target of 20%. He expressed concern over the fact that the share of Micro Enterprises to Total MSE Sector, stands at 46.50% against the target of 60%. He urged upon all bankers to look into this aspect and ensure that the share of credit to Micro Enterprises reaches the targeted level of 60 % in the ensuing quarter. He also noted that Kerala State Self Entrepreneurship Development Mission (KSEDM) is helping entrepreneurs to set up Micro and Small enterprises and this would be an ideal scheme for increasing advance under MSME.

Government of India is giving lot of thrust for education loans and as literacy level in Kerala state is high, banks have good opportunity to extend financial assistance to the needy students. He urged upon the bankers to be supportive to the noble cause. Since the NPA levels in some banks are high, he requested the banks to meet all the student borrowers, their parents guardians and persuade for recovery/upgradation, OTS etc. Coercive action should not be resorted to, except in identified isolated extreme cases.

Sri. Dubey requested all Banker colleagues to respond positively, to meet the credit requirement of the farming community, MSE units, student community and other sectors, so as to improve the CD Ratio.

Referring to Financial Inclusion, he reiterated that this is the vital role and responsibility to be played by all of us as per the Financial Inclusion plan prepared for next three years. He exhorted all Banks and Government departments to work in coordination for providing Banking outlets to all the identified unbanked places, opening of Basic Savings Bank accounts, extending suitable credit facilities like, KCC, GCC, in-built Over Draft, funds transfer facilities and providing micro insurance products to all the families.

Coming to opening of FLCs in all the identified blocks, it was observed that in the last SLBC meeting held on 23.06.2013, 102 FLCs were pending for establishment, out of which 51 FLCs were opened till 31.8.2013 and 51 are in the process of opening by some of the banks. He exhorted Banks to honour their commitments and complete the task, by 30.09.2013, so that State would be the first to achieve the coveted feat of having FLCs in all its blocks.

Government of India has implemented Direct Benefit Transfer scheme in 121 districts under phase-I and phase-II. Out of 14 districts in the state, DBT is being implemented in 11 districts. The district administration in these 11 districts have identified a total of 4.83 lac beneficiaries under different schemes, of which details of 3.96 lac beneficiaries have been received by the LDMs.

Even though the banks have opened accounts in respect of 3.85 lac beneficiaries, Aadhaar seeding was only to the extent of 47% and debit cards have been issued to the extent of 40% of the accounts. Banks are required to ensure 100% Aadhaar seeding for all those beneficiaries whose Aadhaar numbers are made available to the Banks. He requested the banks to ensure seeding of Aadhaar to accounts of all such beneficiaries and issue of Debit Cards to the eligible beneficiaries.

DBT-LPG was implemented from 01.06.2013 in 20 pilot districts of which 2 districts are from Kerala state i.e. Pathanamthitta and Wayanad. The Aadhaar seeding in these districts are 65% and 74 % respectively. This performance has been appreciated by the Finance Ministry. He extended compliments to the District Administration, Oil Marketing Companies and Banks and reminded that the target of 80% in pilot districts is to be achieved by 30.09.2013.

Now Government of India has decided to extend it to another 269 districts from 01.09.2013 to 01.01.2014 in a phased manner. With 12 districts of Kerala, being included from 01.09.2013, Kerala happens to be the first state in the country to have the DBT-LPG in all the 14 districts. Joint Secretary, Department of Financial Services, has set a target of 60% Aadhaar seeding by Banks before 31.10.2013 whereas, the present seeding level is only 9%. He requested banks to take all out efforts to reach this target.

He exhorted that State Government and Banks should work together and address the issues/bottlenecks to ensure smooth implementation of DBT in the state. The SLBC convener is taking all steps to make the DBT implementation in Kerala a model one. With the help of UIDAI and the state Government, regular subcommittee meetings are held at SLBC level with due participation of senior executives from Canara Bank Head Office. The issues addressed during the meetings and the decisions taken are circulated and also incorporated in the agenda and background notes. He requested all the stake holders for the effective implementation of the decision taken.

Sri. Dubey urged Banker colleagues to implement all the guidelines given by the Ministry regarding (i) technologically equipping the branches with facilities of Aadhaar seeding, including bulk seeding. (ii) Providing multiple channels to customers for Aadhaar seeding and (iii) installation of ATMs and provision of inter-operable BC services in all the Sub Service Areas of the State.

Referring to implementation of special focus/Government sponsored scheme, Sri. Dubey observed that under Swarozgar Credit Card (SCC) Scheme, Banks in the state have sanctioned 907 SCCs. Banks have done exceedingly well under GCC, by granting 14670 loans with a credit outlay of Rs.60.45 crores. The outstanding GCC a/cs have crossed one lakh mark (109619 cards).

Micro credit absorption in the state is showing very good progress. As at June 2013, 106935 SHGs have been credit linked with an outstanding of Rs.1440 crores.

Under Swarna Jayanthi Shahari Rozgar Yojana (SJSRY), Banks have sanctioned 234 loans to individuals and 39 loans to groups, amounting to Rs.3.69 crores during the 1st quarter.

On behalf of the convenor Bank, Sri. Dubey thanked the State Government and various developmental agencies for the excellent support and co-operation rendered to the banking sector in the State over the years and expressed hope that the same level of mutual co-operation would continue in future also.

Sri. Dubey then requested Sri. Oommen Chandy, Hon'ble Chief Minister of the State to address the forum.

Sri. Oommen Chandy, Hon'ble Chief Minister of the State who inaugurated the proceedings expressed happiness in attending the SLBC meeting. He informed that in coordination with banking sector, State Government had taken several initiatives for improving the financial situation of the State. He added that the co-ordination of State Government, financial institutions and private sector is absolutely essential for creating good infrastructural facilities and to attract new capital investments to the state. He assured that State Govt would take a practical attitude towards this and already this has started giving good results.

He then highlighted the following:

- He expressed satisfaction over the present Credit Deposit Ratio of the State and informed that CD ratio had significantly improved from the levels during 1990's.
- Bank service in rural areas has improved because of opening up of more rural bank branches.
- He assured all support from State Government for the development of banking sector.
- Referring the agenda **2.1.2.7 - E-Collection of Kerala State Commercial Taxes - Inclusion of major banks in the State in addition to banks handling the same at present**, he informed that State Government will come out with a positive decision on the matter before 31.10.2013.
- Referring to Revenue Recovery, he informed the forum that State Govt is committed to extend maximum support to banks. He suggested that Commercial banks in the State have to ensure that insurance cover is compulsorily provided for all sorts of loans (especially small loans) availed of by customers. He added that direction in this regard is already given to Co-operative banks by state government.
- He requested the forum that if a loanee's family is passing through turbulent times such as a member being afflicted with serious illness, accidents to the loanees, death of the earning member of the family etc, banks may take a lenient view on the interest charged to the loan and may reduce interest rate as well as avoid penal interest .
- Referring to the Education Loan Interest Subsidy Scheme 2004-2009, implemented by Government of Kerala for unemployed BPL category beneficiaries, he requested that an immediate settlement of the claim is to be done with the co-operation of banks. Further State Govt is ready to release the required amount immediately. He also informed that for the APL category with family income up to Rs.3 lakhs a new interest subsidy scheme is announced which is also being implemented. All banks need to take immediate decision in this regard.

- Lot of steps are being initiated by State Government to promote youth for starting self help ventures. Student Entrepreneurship Policy was announced during September 2012 and received good responses from youths during the last one year. 1% (More than Rs. 500 crore) of the State Budget has been provided to different departments for extending support to youth entrepreneurship. The startup village set up at Ernakulam had far exceeded the expectations of State Government. The student entrepreneurship policy of state government had attracted the attention of Planning Commission also. He added that the programme was approved by the Planning Commission and the official announcement is expected any time. He solicited complete co-operation from banks in handholding with State Govt and other Private players for the development of state's economy.

Responding to the points raised by the Hon'ble Chief Minister, **Sri. R. K. Dubey**, Chairman & Managing Director, Canara Bank assured on behalf of SLBC Kerala that the matters raised would be definitely taken care of by all banks and Canara Bank would lead in this regard.

Sri. E. K. Bharat Bhushan, IAS, Chief Secretary, Government of Kerala, in his address expressed happiness in participating in his first SLBC after assuming the chair of Chief Secretary and assured that Government of Kerala would look into the issues related to banking sector. He remarked that in every respect banking communities in Kerala have been partners in the developmental efforts taken by Government.

Kerala has a peculiar set up problems associated with the developmental aspect. The fundamental issues are to be addressed because of the different type of developmental strategies which the State was forced to adopt.

He assured the forum that he would ensure appropriate higher level participation from Government of Kerala in the next SLBC meeting onwards.

Education Loan scheme when introduced in 2001, for a loan amount of Rs. 4 lakhs rate of interest charged was at BPLR and above Rs. 4 lakhs it was at BPLR +1 %. Moreover the interest on the loan was calculated as simple interest. But as per the revised IBA guidelines, the interest rate is linked with base rate of individual banks. Based on this there is anomaly of charging interest and some banks charge as high as 15%, defeating the social objective of the scheme. High level of interest would ultimately affect the educational aspirations of majority livelihoods.

Referring to the agenda **3.1.3.3- Committee approach for sanctioning Education Loan** - as per the scheme, it is proposed to constitute a District Level Committee with one Government official, 3 representatives from major banks and Lead Bank Officer. The applications for eligible applicants have to be forwarded to the banks in each district in proportion to the business of banks. Chief Secretary opined that the committee approach would be suitable only when uniform rate of interest is charged to Education loan by banks.

Kerala Government has announced a new scheme for granting interest subsidy to the unemployed Education Loan beneficiaries during the period 2004-2009, having annual family income up to Rs. 3 lakhs. He reminded the forum that only with the co-operation of Government and banks, the programme would attain its goal. Referring to the settlement of interest subsidy claim of BPL candidates, he informed that some provision has already been made in the budget and since it is inadequate, Government is trying to get necessary additional funds.

He then quoted the reference made by Hon'ble Chief Minister on the need for adopting insurance scheme for loans in order to mitigate the risk involved if the beneficiary dies. In the case of students loans also immediate attention is required to implement the scheme so as to capacitate accidents and severe illnesses. This scheme is urgently required in view of the humanitarian aspect involved.

Referring to the agenda 3.1.3.4. Additional Housing loans to State Government Employees from Commercial Banks by creation of Second Mortgage - he informed that it was brought to the notice of the Government by some of the service organizations that public sector banks are not aware of the scheme. SLBC shall look into the matter and ensure that the scheme is successfully implemented.

Referring to the agenda *3.3.4. Introduction of Challans and loan applications in Malayalam in Banks* – he made a request to all banks to implement the same.

Referring to the Direct Benefit Transfer, he informed that Kerala State is in the forefront of implementing this scheme and entire state is expected to be covered in a few months.

He then referring the agenda *2.1.2.1. Land Allotment for construction of RSETI Buildings*, informed that pending land allotment for RSETIs in 3 districts Palakkad, Kozhikode and Kollam would be look into immediately. He assured that Government would provide the land at the earliest for the RSETIs.

Referring to the agenda *2.1.2.2. Giving Provision to Controlling offices of banks to monitor status of RR* he pointed out that this is an excellent idea and Government would work out a mechanism by which banks would be able to monitor the progress of RR collection in respect of funds advanced by banks.

Referring to the agenda *2.1.2.7 - E-Collection of Kerala State Commercial Taxes - Inclusion of major banks in the State in addition to banks handling the same at present*, he informed that Hon'ble Chief Minister had already mentioned on the same and the work in this regard is in advanced stages and is expected to complete by the end of next month.

In conclusion, he assured the forum that he would work in close coordination with banks in all respects during his tenure.

Responding to the points raised by the Chief Secretary, **Sri. R. K. Dubey**, Chairman & Managing Director, Canara Bank assured the forum that both Government and banks would work together in finding out the ways and means for improving the areas that requires more attention.

Sri. K. R. Jyothilal, IAS, Secretary, Agriculture Department, Government of Kerala in his address, touched upon the following:

- Referring to farmers' registration, he informed that at present 17.43 lakh farmers' data has been received of which 14 lakh data has been entered. He assured the forum to share user name and password with SLBC Convenor so that banks can easily access the same online and by looking at the details of farmers not having bank account, banks would be able to help them in opening accounts at bank branches close to their residence. As such DBT would be also possible. As per available information, Kerala is number one in registration of Aadhaar and the entire state is going to complete the process soon.

- Referring to Insurance Coverage, he informed that at present in the State 17 crops are brought under Weather based crop insurance scheme, which is being implemented through AICIL. For the first time in the entire country, plantation crops are also brought under weather based crop insurance scheme. Govt. of India and Government of Kerala would bear 50% each. He requested banks to ensure that all the loanee farmers of plantation sector are covered under the weather based crop insurance scheme.
- Investment in Agriculture needs to be promoted in a big way. Government of Kerala is planning to provide interest subsidy to the farmers. He requested that banks may provide credit at lowest rate so that State Government would be able to offer reduced interest rate at 7% to farmers. Whichever banks come forward to offer the lowest interest rate package, Government would tie up with them so as to promote the investment in agriculture. Since Kerala being a horticulture State, more thrust would be given towards long term investment in farming as well as the processing side.
- The policy decision on NEERA has been cleared by the Council of Ministers. This is going to add another Rs. 25,000 crores to the state GDP, provided 10% of the coconut trees in Kerala are tapped. Clearance was given to set up 2 units in 3 districts and 1 unit each in remaining districts. Government has already given sanction for 3 units with an investment outlay of Rs. 1.8 crores per unit of which 25% each would be provided by Coconut Development and State Government respectively. Remaining 50% amount can be considered by banks under term loan/EMI scheme. He also added that land has already been allotted for starting coconut and rice bio parks announced by Government of Kerala.
- Another important policy decision of the Government is that 5% of the land of the estates can be used for agriculture and agri-related activities, Government had issued detailed guidelines on the same. With the permission of the Agriculture Department, they can use the land for agriculture related activities. This would open new vista of opportunity especially for floriculture. As per studies India's best roses can be grown in the Kannan Devan Hills. Already 20 acres of rose cultivation is undertaken in Munnar. This is an opportunity for promoting export oriented cultivation of roses in Munnar.
- Referring to the Hi-tech agriculture in Kerala, he informed that 550 units have been financed so far under Hi-tech agriculture. Another 500 people are in waiting list. This is another area where more and more entrepreneurs can be promoted in a big way. State Horticulture Mission is having the data base in this regard and banks may take it as a long term investment lending opportunity in agriculture and support the entrepreneurs with adequate finance.
- Ministry of Science and technology, Government of India is funding a pilot project using biomass for power generation and desalination. In the previous meeting chaired by the Scientist from Science and Technology, in principle they have given clearance for setting up unit for producing 1 megawatt power and 1 million litre desalinated water in coastal area. This is a great of social service using technology which ensures biomass utilisation, free power and free water supply. Since the initial investment is quite high, State Government is doing pilot project with the assistance of Government of India and if it succeeds, similar projects would be set up in entire coastal area of Kerala. Bankers may have to take up such projects so as to sort out the problems relating to power and water shortage in the coastal areas.

Concluding his remarks, Sri. Jyothilal thanked Canara Bank for setting up ATM at Govt. Secretariat. Further he requested that some special retail schemes may be announced for the State Government employees at concessional rate of interest as a festival season offer.

Responding to the above points, **Sri. R. K. Dubey**, Chairman & Managing Director, Canara Bank informed that as promised, Canara Bank had set up ATM at Government Secretariat on 12.09.2013. Further Canara bank would come out with best possible package for the State Government employees. Referring to the proposed interest subsidy package for agriculture investment ventures, he assured that being the Convenor of SLBC, Kerala, Canara bank would like to take lead in the matter. Regarding financing of units set up for Neera production, a special scheme would be formed this month itself and progress in this regard would be informed in the next SLBC. Regarding floriculture and power production using bio mass, he exhorted all banks to come forward for financing such innovative projects and assured that Canara bank would be in the fore front for supporting such ventures.

Sri. Salim Gangadharan, Regional Director, Reserve Bank of India, in his address pointed out that one thing unique about the State of Kerala is the political and bureaucratic support for the banking system in pushing the common objectives. He then summarised the following points:

- From the Kerala's point of view, this year is a bumper year because of the very good monsoon rains and this would be creating an enabling environment for agriculture, SME, Industry as well as the Services sector. He requested all bankers to exploit the enabling environment.
- Referring to the downward exchange trend of rupee, he informed that Kerala is benefitted as there would be lot of fund inflow to the state. Foreign remittances from NRIs to Kerala are estimated to be at Rs. 75000 crores which is almost Rs.15,000 crores above the previous year's remittances to Kerala. As such money is coming to the banking system of the state in a big way. The new RBI Governor has announced FCNR swap window at 3.5 % rate of interest which is an opportunity for banks to mobilise fresh FCNR deposits. But banks also need to be careful on their CD ratio which may come down on account of this unless you push up the credit.
- He informed banks that about 90% of school children in the state are without bank accounts and banks may tap this potential which may reward them in the long run. Banks can tap business - both assets and liabilities by getting those accounts which would culminate as a lifelong relationship.
- He appreciated Government of Kerala for sharing the data of 14 lakh farmers in the State. He said that this would be the right time for the bankers to issue KCCs and open accounts to all 14 lakh farmers and this shall be completed on 3-6 months time.
- There is an urgent need to expand credit under SME because of the enabling environment in the State. The previous day Government had announced an entrepreneurship scheme for around 50 lakh youths by allocating Rs. 500 crores for developing entrepreneurial skill. Kerala is one state which is lagging under SME financing. Government of Kerala and banking system can join together for pushing the SME credit and at the same time youngsters would be nurtured and developed. He exhorted that banks should have a human face in fixing the interest rate and for developing this younger generation by giving them entrepreneurial credit.
- Referring to the SME and rehabilitation of sick units, he pointed out that many issues are yet to be sorted out appropriately. The new RBI guidelines provides for the early detection of sick units and bankers to identify sick units in advance and if viable initiate appropriate rehabilitation package for bringing them into viability.
- Referring to the financial inclusion initiatives, he informed that still lot of financial exclusion is found at rural and urban level which needs to be taken care.

- Referring to the Financial Literacy Centres (FLCs), he pointed out that Kerala is the only State which is having more than 101 FLCs. As many multilevel marketing agencies and unincorporated bodies are active in the state, the state is in need of FLCs. It is the responsibility of the banking system to set up these FLCs for educating Kerala population on financial aspects of financial products. Referring the allotment of FLCs, he said here and there it was in a lopsided manner and the matter need to be looked into by the SLBC/district level forums to make it rational and distribute optimally in a fair and equitable manner, proportionate to the scale of operation of respective banks.

Speaking on the occasion, **Sri. V K Chopra**, Deputy Secretary, Department of Financial Services, Ministry of Finance, Government of India observed that the difference between the number of DBT beneficiaries reported by District administration and number of beneficiary details available with LDMs is almost 1 lakh. He added that this is excluding the data of DBT-LPG. Lot of things need to be done at the level of State Government, LDMs and Banks to sort out the matter.

Regarding opening of accounts, he informed that pending account opening process needs to be completed as early as possible. LDMs have special role in this regard as they are coordinating with different agencies.

Regarding Aadhaar seeding, he observed that for Kerala State it is 47% which is below the national average of 50%. DBT implemented districts like Pathanamthitta & Wayanad are only having 74% of Aadhaar seeding. So close coordination is required among State Government, LDMs, Banks and UIDAI, to improve from the current levels. He requested the process need to be completed on a priority basis and co-operation from all banks & branches is required at this juncture. He added that LDMs alone would not be able to do the work for which concerted efforts from all banks are also required. In conclusion, he requested all banks, LDMs, SLBC to extend all supports for the implementation of DBT and requested concerned Department to provide the detailed list to LDMs promptly.

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, 2013, which was forwarded to the members, vide Convener's letter SLBC 38 163 2013 KRA dated 5th July, 2013.

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 - 2012-13

The forum concurred with the views of the Sub-Committee that the issue shall be brought to the notice of Agricultural Production Commissioner, Government of Kerala.

The forum then advised the field departments to ensure the finalisation of Activity wise District plans, identification of beneficiaries and forwarding them to bank branches. Agriculture Department to co-ordinate the matter.

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

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

Sri. K. R. Jyothilal, IAS, Secretary, Agriculture Department, Government of Kerala in his address informed that, at present 17.43 lakh farmers' data has been received of which 14 lakh data has been entered. He assured to share user name and password with SLBC Convenor so that SLBC cell can in turn make the list available to all banks for opening of accounts and issuing KCC.

Sri. R. K. Dubey, Chairman & Managing Director, Canara Bank opined that for all the 14 lakh farmers belonging to the command area of various banks, first bank accounts are to be opened so as to complete the financial inclusion part and this is to be followed by granting KCCs.

(Action: Agriculture Department/ SLBC Cell/ Banks)

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

The forum noted that as the share of Commercial banks in financing Primary Sector is substantial, State Government may reconsider the issue at the earliest.

In view of the above, the forum decided to pursue the matter with Finance/Taxes/Agriculture Department.

(Action: Finance/Taxes/Agriculture Department)

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

The forum concurred with the views of the Sub-Committee that since there was no feedback from individual banks so far, a decision on the matter may be taken by individual banks directly in consultation with the Kerala State Fishermen Debt Relief Commission.

*In view of the above, the forum decided to **drop** the agenda from further follow up.*

2.1.2. TERTIARY SECTOR

2.1.2.1. Land Allotment for construction of RSETI Buildings

The forum noted that the proposal for land allotment for Kollam and Palakkad Districts is still pending with Government and formal orders are expected.

In Kozhikode District, land is not yet identified so far. The Project Director of Kozhikode District solicited adequate help from banks for identification of land.

It was noted that SLBC Cell had taken up the matter with LDM Kozhikode and RSETI, Kozhikode for extending adequate support to Government authorities in identifying new land.

LDM, Idukki informed that the land allotted for Idukki District was not suited for building construction, so they had requested the Government for allotting another piece of land. The matter was taken up with concerned department and the Department is in the process of giving alternate land belonging to Muvattupuzha Valley Irrigation Project.

*The forum noted that **Sri. E. K. Bharat Bhushan, IAS**, Chief Secretary, Government of Kerala in his address assured that pending land allotment for RSETIs in 3 districts Palakkad, Kozhikode and Kollam would be looked into on priority and Government would ensure that the land is allotted at the earliest.*

The forum decided to follow up with Commissionerate of Rural Development for expediting the matter. Further the matter would be also taken up with Chief Secretary separately.

(Action: Commissionerate of Rural Development/ SLBC Cell)

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

*The forum noted that **Sri. E. K. Bharat Bhushan, IAS**, Chief Secretary, Government of Kerala in his address concurred with the agenda and assured that suitable mechanism would be put in place to enable banks to monitor the progress of RR collection.*

***Sri. A. K. Gupta**, General Manager, State Bank of India made a request to SLBC to collect district wise data on RR.*

*Representative from **Revenue Department** informed that District wise data can be provided to SLBC.*

(Action: Revenue Department)

2.1.2.3. Levying of Service Charges under SARFAESI

The forum noted that the matter has been taken up by State Government with Government of India for amending the SARFAESI Act and awaiting reply.

*The forum decided to take up the matter with Indian Banks Association (IBA) with a request to follow up with Central Government as the matter is outside the purview of State Government and SLBC. It was decided to **drop** the item from the follow up of SLBC.*

(Action: SLBC Cell)

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

*Representative from **Revenue Department** informed that the process for computerization of land records is under progress.*

The forum decided to follow up the matter with Revenue Department.

(Action: Revenue Department)

2.1.2.5. Inclusion of HDFC Bank Ltd a Private Sector Scheduled Commercial Bank(s) U/s 71 of KRR Act & Issue of user ID & password for online Revenue Recovery procedures

The representative from Axis Bank informed that the matter is common to all the new generation private sector banks. The matter was taken up with Revenue Department in 2010 and is yet to receive any positive reply from Revenue Department.

The forum decided to pursue the matter with Revenue Department.

(Action: Revenue Department)

2.1.2.6. Land Acquisition Compensation for property mortgaged to Banks

Vide letter No. L.R.C2-31576/13 dated 01.08.2013 of Land Revenue Commissioner informed that copy of certified title deeds cannot be accepted for taking decision on land acquisition proceedings and original title deeds are required.

*Further after passing the compensation award, title deeds can be taken back the very next day by giving written application. The copy of the letter is given in **Annexure - I**.*

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

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

*The forum noted that **Sri. Oommen Chandy**, Hon'ble Chief Minister of Kerala in his inaugural address assured that a positive decision on the matter would be taken before 31.10.2013, after due consultation with Chief Secretary.*

*Further, **Sri. E. K. Bharat Bhushan**, IAS, Chief Secretary, Government of Kerala informed that the work in this regard is in advanced stage and is expected to complete by the end of next month.*

The forum decided to pursue the matter with taxes department until final decision.

(Action: Taxes Department)

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

The forum decided to pursue the matter with Taxes Department.

(Action: Taxes Department)

2.1.2.9. Waiver of Stamp duty on SHG loans

*The forum decided to **drop** the agenda in its present form and decided to pursue the matter with Taxes Department as a new agenda till the anomalies in the recent Government order waiving stamp duty to SHGs is rectified in full.*

(Action: Taxes Department)

2.1.2.10. Automation of Interface of State Government Treasuries with Banks

***Sri. A. R. Ajayakumar**, Additional Secretary, Finance Department, Government of Kerala informed that the main bottleneck in treasury automation is connectivity. Department has now issued supply order for purchase of a server for EBT and for establishing the connectivity. Once the connectivity problem is resolved, soon department would be in a position to provide interface with banks. He assured the forum that within 3 months Government would be able to implement the project in a fruitful way.*

The forum decided to pursue the matter with Finance Department.

(Action: Finance Department)

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

The forum decided to pursue the matter with Registration Department.

(Action: Registration Department)

2.1.2.12. Inclusion of Banks under “Public Utility Service”- u/s 22 A of Legal Services Authorities Act - Establishment of Permanent Lok Adalath u/s 22 B

The forum noted that the matter involves amendment of central act which is outside the purview of State Government and SLBC. Hence it was decided to take up the matter with Indian Banks Association (IBA), with a request to pursue the matter with Ministry of Law & Justice, Government of India.

*In view of the above, the forum decided to **drop** the agenda from SLBC follow up.*

(Action: IBA / Ministry of Law & Justice, Government of India)

2.1.2.13. Weighing instrument of high accuracy class for any bullion transactions including ornaments or other articles made of gold or silver as per Kerala Government Order No. 5/2012/CAD dated 20th July 2012 - Kerala Legal Metrology Enforcement Rules, 2012

The forum noted that in the Sub-Committee Meeting, Controller, Legal Metrology informed that this being a Central Act, Department have no right to give any relaxation. It was suggested that SLBC may take up the matter with Central Government and Indian Banks' Association under copy to Legal Metrology Department.

The forum decided to take up the matter with Indian Banks Association (IBA), requesting them pursue the matter with Government of India and decided to **drop** the agenda from SLBC follow up. It was also decided that at periodic intervals SLBC may place status paper on progress if any.

(Action: IBA)

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

The forum made a bank-wise review on the progress in establishing FLCs and noted the following:

- Bank of Baroda* : One FLC allotted to BoB at Puzhakkal in Thrissur District was surrendered by BoB and was reallocated to Kerala Gramin Bank. However in the meeting BoB agreed to open the FLC before 31.10.2013.
- Bank of India* : All FLCs would be opened before 30.09.2013.
- Canara Bank* : Only one pending. In Attappady, bank is in search of a suitable Counselor. Advertisement in this regard is given in newspaper and expected to appoint the Counselor within 10 days.
- Central Bank of India* : All FLCs would be opened before 30.09.2013.
- Catholic Syrian Bank* : All FLCs would be opened before 30.09.2013
- Corporation Bank* : Matter taken up with Corporation bank Head Office and pending with them. It was decided that SLBC Chairman will write to ED of Corporation bank again on the matter.
- Indian Bank* : Two remaining FLCs would be opened before 30.09.2013
- Indian Overseas Bank* : Pending FLCs would be opened before 30.09.2013.
- Punjab National Bank* : 3 FLCs opened and 4 FLCs allotted were surrendered by PNB. But since PNB has got branches in the allotted blocks they have finally agreed to open the remaining 4 FLCs before 31.10.2013.
- State Bank of India* : Remaining 5 FLCs will be opened before 30.09.2013.
- State Bank of Travancore* : Remaining 1 FLC would be opened before 15.10.2013.
- Syndicate Bank* : All FLCs would be opened before 31.10.2013.

- Union Bank of India* : *Remaining 6 FLCs will be opened before 30.09.2013.*
- Vijaya Bank* : *Pending FLC would be opened before 30.09.2013.*
- Kerala Gramin Bank* : *Out of 9 FLCs allotted, 4 FLCs are opened with the support of Rs. 4 lakh each from NABARD.*
- HDFC Bank* : *FLC would be opened on 10.09.2013*
- ICICI Bank* : *FLC would be opened on 15.10.2013*
- Palakkad District Co-op. Bank* : *Board of Directors of Palakkad District Co-operative Bank to take decision in this regard and would be opened before 31.10.2013*
- Malappuram District Co-op. Bank* : *FLC already opened.*

The forum decided that all banks to initiate steps for establishing FLCs in allotted blocks and complete the process by October 2013.

(Action: Banks/ SLBC Cell/ Canara Bank Head Office)

3. GENERAL ISSUES

3.1. FRESH ISSUES

3.1.1. PRIMARY SECTOR

3.1.1.1. JLG financing to improve investment credit (Suggested by NABARD)

The forum noted that the issue is placed in SLBC for creating awareness among banks. The forum advised all banks to consider JLG financing as per RBI/ NABARD guidelines.

(Action: Banks)

3.1.1.2. SHG-Bank Linkage Programme Assessing SHGs for Bank Finance (Suggested by NABARD)

The forum advised Banks to extend adequate finance based on the revised rating norms of NABARD including the first credit linkage of SHGs.

(Action: Banks)

3.1.2. SECONDARY SECTOR

3.1.2.1. Weavers Credit Card– Note by Directorate of Handloom & Textiles

Sri. Sam C. Ittycheria, *Director of Handloom & Textiles* informed that total number of applications forwarded to banks by the Directorate is 11,375 out of which only 1082 applications were sanctioned and disbursement was made in 1064 accounts. Applications pending with banks are 2709. But more than 7584 applications were rejected.

In most cases the reasons for rejection mentioned by banks are not valid. Sub-Committee of SLBC Kerala discussed the matter in detail. As decided in the sub-committee, Directorate would be arranging branch wise camps at after Onam vacation. The rejected applications and pending applications in banks would be considered in the camp. He solicited full co-operation of banks for the success of the proposed camps.

He then read out the reasons mentioned by banks for rejection of applications:

- *Existing loan granted to the weavers were not repaid and units are reported to be non viable. On inspection it was found that the labourers are engaged as weavers in different weaving units.*
- *Applicants residing at distant area and hailing from service area of other banks.*
- *Applicants unable to produce photo identity card issued by Development Commissioner or State Government.*
- *No due certificate not produced for setting up new looms and the applicant has only one loom.*
- *Current year tax paid receipt has not been produced.*

It was decided that all banks to consider the applications under scheme in a sympathetic manner. Banks' to review the cases again and clear all pending applications as early as possible.

*Responding the queries made by banks in the meeting, **Sri. Sam C. Ittycheria**, Director of Handloom & Textiles clarified that Private Sector banks are not eligible for margin money and interest subsidy under the package. Government of India had given clear cut guidelines during the previous year itself in this regard. Directorate has given instruction last year that private sector banks to return the applications received to GM, DIC.*

The forum decided that all eligible applications under the scheme are to be considered by banks and disposed off immediately. Controlling offices of the Banks are requested to follow up with the branches. Further participation of local branches should be ensured by controlling offices in the camps to be arranged by the Handloom Directorate.

(Action: Banks / Directorate of Handloom & Textiles)

3.1.2.2. Weaver's Credit Card (Suggested by LDM, Ernakulam)

***LDM, Ernakulam** informed that in the case of Ernakulum District, large numbers of rejections are due to the non interest from the side of applicants. Out of more than 6000 applications rejected, majority are with reason parties have not turned up. Moreover, they want revolving credit of Rs. 20000 to Rs. 25000 sanctioned. He suggested that similar to LUCC, a card has to be provided to the beneficiaries under the scheme also.*

Responding to this Director, Handloom informed that Govt will soon come out with a card for the scheme. He informed that for the current year also the target for the state under Weavers Credit Card is 10000. He requested banks to entertain all eligible applications within the time limit prescribed by RBI for Priority Sector loans and enable state to achieve the target.

(Action: Banks / Directorate of Handloom & Textiles)

3.1.3. TERTIARY SECTOR

3.1.3.1. Progress and Implementation of Direct Benefit Transfer (DBT) in Kerala

The forum noted the proceedings of the earlier DBT subcommittee meetings given in the agenda and background notes. The forum also noted that a separate meeting on DBT would be held after the SLBC meeting for reviewing the progress in which oil companies are also invited.

The forum advised Government Departments / Banks to conduct camps for opening of accounts and improve Aadhaar seeding by giving adequate publicity.

The forum requested Controlling Offices of banks having Lead Bank responsibility to provide Aadhaar look up facility to their LDMs.

(Action: Banks/ Govt Departments/ LDMs)

3.1.3.2. Issues related to Education Loans (Suggested by LDM, Ernakulam)

The forum requested all banks to consider Education loans without linking to service area and nearness to residence concepts duly conforming to the IBA / RBI guidelines.

Regarding the pending settlement of the subsidy claim of BPL loanees by the State Government, the forum noted that the Chief Secretary in his address had assured to settle the matter as early as possible.

(Action: Banks / Government of Kerala- Planning & Finance Department)

3.1.3.3. Education Loans- Committee Approach (Suggested by State Bank of Travancore)

*The forum noted that, **Sri. E. K. Bharat Bhushan, IAS**, Chief Secretary, in his address opined that the committee approach would be suitable only when uniform interest is charged by banks for Education loans.*

*Responding to the above, **Sri. R. K. Dubey**, Chairman & Managing Director, Canara Bank clarified that even if the committee is formed it can function only within the purview of RBI and IBA guidelines.*

The forum decided that committee approach cannot be accepted. As per IBA guidelines Education loan applicants have the choice to approach any Bank branch and hence, Banks to consider all eligible applications as per scheme guidelines. Banks were advised not to direct the applicants to other Banks. Controlling offices were requested to ensure that applications if rejected are only with their concurrence as per IBA guidelines.

(Action: Banks)

3.1.3.4. Additional Housing loans to State Government Employees from Commercial Banks by creation of Second Mortgage (Suggested by Planning & Economic Affairs (F) Department, Government of Kerala)

The forum noted that Sri. E. K. Bharat Bhushan, IAS, Chief Secretary, Government of Kerala informed that it was brought to the notice of the Government by some of the service organizations that public sector banks are not aware of the scheme. He requested SLBC to look into the matter and ensure that the scheme is successfully implemented.

The forum requested all Banks to consider the proposals on merits.

(Action: Banks)

3.1.3.5. Improving the Management Information System (MIS) and Data Flow to SLBC & Data integrity issues (Suggested by SLBC Cell)

*The forum noted that there is delay in data submission by Banks and LDMs to SLBC Cell. Further General Manager, State Bank of India enquired whether the disbursement of **Rs.5417 crores** reported for SBT under total credit in the first quarter is correct. Responding to this, the representative of SLBC Cell clarified that this is a data aberration on account of incorrect DCP data submitted by LDM, Pathanamthitta which has distorted the entire state data under Annual Credit Plan. It was further clarified that based on the revised data submitted by Pathanamthitta, the State's achievement under Annual Credit Plan for the first quarter is only **18.81%** against **24.61 %** reported in the agenda and background notes. Revised District wise Bank wise data is given in the **Annexure- II**.*

The forum advised Banks, LDMs and SLBC Cell to take utmost care while compiling and submitting data.

The forum advised Controlling Offices of banks/LDMs to note the following suggestions given by the forum for compliance.

- Controlling offices should strictly adhere to the time limits and ensure prompt and accurate data submission both to SLBC Cell and LDMs.
- Banks on priority shall evolve system generated LBR returns from CBS which could be easily submitted by bank branches to LDMs.
- Controlling offices to strictly advise the branches under their command to submit the LBR returns promptly to LDMs.
- Banks with Lead bank responsibilities to thoroughly review the existing data compilation outsourcing arrangements and ensure that proper systems are in place to ensure timely and accurate data compilation in Lead Districts.
- Prompt submission of data by Banks, LDMs and issues involved shall be reviewed in quarterly SLBC meetings.

(Action: Controlling Offices of banks/LDMs)

3.1.3.6. Delay in circulation of District Credit Plan booklet by Lead Districts (Suggested by SLBC Cell)

*The forum advised the LDMs who have not circulated the DCP Booklet, to print and circulate the same **before 25.09.2013** and confirm to SLBC Cell*

(Action: LDMs)

3.1.3.7. Revamping of SAMIS code in LBR Returns (Suggested by SLBC Cell)

*The representative from **Reserve Bank of India** informed that the matter was referred to RBI, Central Office, Mumbai and it is clarified that there is no change in SAMIS code in LBR returns.*

(Action: Banks /LDMs)

3.2. PENDING ISSUES IN SLBC & ACTION TAKEN REPORT – (GENERAL)

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, Department of Financial Services, Government of India.

(Action: Government of India)

3.2.2. SECONDARY SECTOR

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

The forum decided to pursue the matter with CGTMSE, Mumbai. However, Banks have to ensure payment of premium before 31st May every year.

(Action: CGTMSE, Mumbai)

3.2.2.2. Providing loans under KSEDM at base rate by Banks

The forum noted that the scheme is having good lending opportunity under MSE sector and in the deregulated scenario individual banks can take a decision on rate of interest.

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

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

Representative from SLBC Cell clarified that it was the direction from RBI to take up the matter with Government of India along with statutory auditor's certificate and it does not mean that SLBC Cell would consolidate the auditor's certificate from banks and submit to RBI / Ministry. Banks need to co-ordinate with their Corporate Office and ensure that with statutory auditor's certificate pending claims are submitted to Ministry through RBI.

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, Department of Financial Services, Government of India. The forum suggested that State Government may also recommend the matter to Government of India.

(Action: Government of India)

3.3. INFORMATION NOTES

3.3.1. Venture Capital Assistance Scheme (Suggested by SFAC)

The forum noted the contents of the new scheme and advised all banks to encourage the entrepreneurs seeking the financial assistance under the scheme.

(Action: Banks)

3.3.2. Electronic sharing of Loan data, both new loan and repayment, by Kudumbashree groups (Suggested by Kudumbashree)

The forum decided that the practice is already in vogue in Andhra Pradesh, hence Banks to implement the same in the State of Kerala.

(Action: Banks)

3.3.3. Micro Insurance (Suggested by LIC of India)

Representative from LIC of India informed that Micro Insurance was started about 5 years back. LIC of India is working in close association with various SHGs as well as MFI for promoting the micro insurance schemes. Now LIC has introduced an insurance scheme called Jeevan Mangal, a pur term assurance plan in which premium involved is very low. LIC had already submitted a proposal to Government of Kerala for introducing this micro insurance in Co-operative banks viz. State Co-operative Bank, District Co-operative bank and other primary cooperative societies. IRDA has also given permission to banks for taking up micro insurance agency on exclusive basis even though they are doing insurance business otherwise.

LIC had submitted the proposal to various bank headquarters and awaiting a positive reply from them.

The forum noted the contents for information and advised that individual Banks as per the decision of their corporate office shall popularise the schemes.

(Action: Banks)

3.3.4. Introduction of Challans and loan applications in Malayalam in Banks (Suggested by SLBC Cell & Planning & Economic Affairs (F) Department)

*The forum noted that **Sri. E. K. Bharat Bhushan, IAS**, Chief Secretary, Government of Kerala in his address had already requested banks implement the same in an intensive manner. Further it was noted that some banks have already introduced Malayalam challans and application forms.*

The forum advised all banks to note the same and implement the bi-lingual challans/loan applications i.e. in Malayalam and English.

(Action: Banks)

3.3.5. PMEGP Implementation in Kerala State - Information Note by KVIC

*The representative from **KVIC** explained in detail the agenda notes.*

The forum noted the contents for information and compliance.

(Action: Banks/ KVIC/KVIB/DIC)

- 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 June 2013 Quarter provided in the background notes supplied.

The 110th meeting of SLBC, Kerala concluded with the above deliberations.

Sri. Kishore Kumar K, Deputy General Manager, Canara Bank proposed vote of thanks.

Annexure -I

എൽ.ആർ.സി2-31576/13.

ലാൻറ് റവന്യൂ കമ്മീഷണറുടെ ഓഫീസ്
പബ്ലിക് ഓഫീസ് ബിൽഡിംഗ്
തിരുവനന്തപുരം,
തീയതി:1-8-2013.

പ്രേക്ഷിതൻ,
കമ്മീഷണർ,
ലാൻറ് റവന്യൂ.

സ്വീകർത്താവ്,
ജനറൽ മാനേജർ,
കാനറബാങ്ക്, എസ്.എൽ.ബി.സി. സെൽ
സർക്കിൾ ഓഫീസ്, കാനറബാങ്ക് ബിൽഡിംഗ്,
പി.ബി.നം.159, എം.ജി. റോഡ്,
തിരുവനന്തപുരം 695 001.

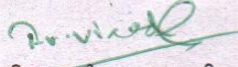
സർ,
വിഷയം:- ലാൻറ് അക്വിസിഷൻ - ബാങ്കിൽ പണയപ്പെടുത്തിയിട്ടുള്ള ഭൂമി
പൊന്നുംവിലയ്ക്കെടുക്കുമ്പോൾ രേഖ ഹാജരാക്കുന്നത് -
സംബന്ധിച്ച്.

സൂചന:- താങ്കളുടെ 26-7-13 ലെ SLBC 38 203 2013 KRA നം. കത്ത്.

സൂചന കത്തിലേയ്ക്ക് ശ്രദ്ധ ക്ഷണിക്കുന്നു. ബാങ്കിൽ പണയപ്പെടുത്തിയിട്ടുള്ള ഭൂമി പൊന്നുംവിലയ്ക്കെടുക്കേണ്ടി വരുമ്പോൾ, ഒറിജിനൽ ആധാരം ഹാജരാക്കുന്നതിന് ബുദ്ധിമുട്ടുള്ളതിനാൽ, സാക്ഷ്യപ്പെടുത്തിയ ആധാരം ഹാജരാക്കുവാൻ അനുവദിയ്ക്കണമെന്നാവശ്യപ്പെട്ട് താങ്കൾ കത്ത് നൽകിയിരുന്നു.

ഇക്കാര്യം പരിശോധിച്ചതിൽ പൊന്നുംവില നടപടികളിൽ രേഖകൾ ഹാജരാക്കേണ്ടി വരുന്ന സാഹചര്യത്തിൽ, അസ്സൽ ആധാരങ്ങൾ തന്നെയായിരിക്കണം ഹാജരാക്കേണ്ടത്. സാക്ഷ്യപ്പെടുത്തിയ ആധാരങ്ങൾ പൊന്നുംവില നടപടികളിൽ സ്വീകാര്യമല്ല. അവാർഡ് പാസാക്കി നഷ്ട പരിഹാരം നൽകുന്നതിന്റെ അടുത്ത ദിവസം തന്നെ രേഖാമൂലം അപേക്ഷ നൽകി അസ്സൽ ആധാരങ്ങൾ മടക്കി വാങ്ങാവുന്നതുമാണ്.

വിശ്വാസപൂർവ്വം,


കമ്മീഷണർക്കുവേണ്ടി
2

Annexure – II

DISTRICT WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2013-14 AS AT JUNE 2013

(Amount in thousands)

NAME OF DISTRICT	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE STATE		
	Target	Achvmt	% Ach	Target	Achvmt	% Ach	Target	Achvmt	% Ach	Target	Achvmt	% Ach	Target	Achvmt	% Ach	Target	Achvmt	% Ach
TRIVANDRUM	31775576	6876687	21.64	5138655	716392	13.94	34524573	4218947	12.22	71438804	11812026	16.53	22406708	9734563	43.44	93845512	21546589	22.96
KOLLAM	26087620	5360104	20.55	19463824	7177919	36.88	32144332	2740109	8.52	77695776	15278132	19.66	8724100	2323946	26.64	86419876	17602078	20.37
PATHANAMTHITTA	24558009	1689989	6.88	1605545	889601	55.41	17195154	2153671	12.52	43358708	4733261	10.92	18156654	3081170	16.97	61515362	7814431	12.70
ALAPPUZHA	20050040	2327530	11.61	5560340	252980	4.55	29264038	4933939	16.86	54874418	7514449	13.69	10877355	1934931	17.79	65751773	9449380	14.37
KOTTAYAM	28271956	3966977	14.03	3662119	253103	6.91	35571825	16717144	47.00	67505900	20937224	31.02	25225713	1651826	6.55	92731613	22589050	24.36
IDUKKI	15675740	2785723	17.77	1551725	141703	9.13	16243319	3103279	19.10	33470784	6030705	18.02	3698192	992184	26.83	37168976	7022889	18.89
ERNAKULAM	31453469	6124733	19.47	13673317	1582215	11.57	40737571	9155936	22.48	85864357	16862884	19.64	43578264	10135565	23.26	129442621	26998449	20.86
THRISSUR	33850000	8117577	23.98	6780000	903945	13.33	56920000	9375181	16.47	97550000	18396703	18.86	24950000	4126959	16.54	122500000	22523662	18.39
PALAKKAD	35580000	8229030	23.13	4310000	516177	11.98	28090000	6709775	23.89	67980000	15454982	22.73	17630000	2075224	11.77	85610000	17530206	20.48
MALAPPURAM	28037462	4694239	16.74	2600718	112582	4.33	17702274	1782431	10.07	48340454	6589252	13.63	25253500	2381523	9.43	73593954	8970775	12.19
KOZHIKODE	24216000	8763846	36.19	2898500	232129	8.01	25724500	2440037	9.49	52839000	11436012	21.64	16820400	11341625	67.43	69659400	22777637	32.70
WAYANAD	16600000	4172100	25.13	400000	63300	15.83	5000000	1270500	25.41	22000000	5505900	25.03	2000000	357900	17.90	24000000	5863800	24.43
KANNUR	18201443	2912027	16.00	2773812	115514	4.16	37284795	4840812	12.98	58260050	7868353	13.51	41775658	8338270	19.96	100035708	16206623	16.20
KASARGODE	12999820	1640662	12.62	849596	59360	6.99	9603154	1201866	12.52	23452570	2901888	12.37	13863057	4633717	33.42	37315627	7535605	20.19
TOTAL	347357135	67661224	19.48	71268151	13016920	18.26	386005535	70643627	18.30	804630821	151321771	18.81	274959601	63109403	22.95	1079590422	214431174	19.86

BANK WISE ACHIEVEMENT UNDER ANNUAL CREDIT PLAN 2012-13 AS AT JUNE 2013

(Amount in thousands)

Sl. No.	NAME OF BANK	PRIMARY			SECONDARY			TERTIARY			TOTAL PRIORITY SECTOR			NON PRIORITY SECTOR			TOTAL CREDIT FOR THE		
		Target	Achmnt	% Ach.	Target	Achmnt	% Ach.	Target	Achmnt	% Ach.	Target	Achmnt	% Ach.	Target	Achmnt	% Ach.	Target	Achmnt	% Ach.
A	State Bank Group																		
1	STATE BANK OF INDIA	18831863	4091785	21.73	5262341	1429157	27.16	25644180	2066884	8.06	49738384	7587826	15.26	9070511	962912	10.62	58808895	8550738	14.54
2	STATE BANK OF BIK&JA	16000	0	0.00	16000	0	0.00	10000	600	6.00	42000	600	1.43	40000	0	0.00	82000	600	0.73
3	STATE BANK OF MYSORE	132312	6335	4.79	101375	3755	3.70	458140	81725	17.84	691827	91815	13.27	153474	90806	59.17	845301	182621	21.60
4	STATE BANK OF HYDBD	22332	1427	6.39	22258	431	1.94	170491	23383	13.72	215081	25241	11.74	134567	151766	112.78	349648	177007	50.62
5	STATE BANK OF TRVCRE	41072839	8996987	21.90	7024702	1266163	18.02	44072629	9950658	22.58	92170170	20213808	21.93	23415642	3405905	14.55	115585812	23619713	20.43
6	STATE BANK OF PATIALA	6000	0	0.00	6000	0	0.00	10000	0	0.00	22000	0	0.00	4000	0	0.00	26000	0	0.00
	Total - State Bank Group	60081346	13096534	21.80	12432676	2699506	21.71	70365440	12123250	17.23	142879462	27919290	19.54	32818194	4611389	14.05	175697656	32530679	18.52
B	Nationalised Banks																		
1	ALLAHABAD BANK	163766	13752	8.40	86449	1830	2.12	504030	55411	10.99	754245	70993	9.41	290398	31461	10.83	1044643	102454	9.81
2	ANDHRA BANK	239377	43242	18.06	931171	205506	22.07	608124	68693	11.30	1778672	317441	17.85	312536	68451	21.90	2091208	385892	18.45
3	BANK OF BARODA	2877500	640557	22.26	890941	44314	4.97	4088459	274643	6.72	7856900	959514	12.21	1867212	265697	14.23	9724112	1225211	12.60
4	BANK OF INDIA	3752487	499669	13.32	1366617	29930	2.19	4367085	232685	5.33	9486189	762284	8.04	1707435	79085	4.63	11193624	841369	7.52
5	BANK OF MAHARASHTRA	60628	2885	4.76	53823	7292	13.55	279549	25341	9.06	394000	35518	9.01	195233	8671	4.44	589233	44189	7.50
6	CANARA BANK	31527969	8735299	27.71	5033031	603481	11.99	18308200	1882780	10.28	54869200	11221560	20.45	8724223	500712	5.74	63593423	11722272	18.43
7	CENTRAL BANK OF INDIA	3970001	1065776	26.85	1110782	158397	14.26	3582616	454037	12.67	8663399	1678210	19.37	2391969	389966	16.30	11055368	2068176	18.71
8	CORPORATION BANK	2616296	831202	31.77	1062480	112293	10.57	3684590	863647	23.44	7363366	1807142	24.54	2400550	225731	9.40	9763916	2032873	20.82
9	DENA BANK	59828	161005	269.11	123574	196	0.16	335804	42372	12.62	519206	203573	39.21	329402	40350	12.25	848608	243923	28.74
10	INDIAN BANK	5016305	437607	8.72	7126620	2520358	35.37	3838809	552226	14.39	15981734	3510191	21.96	2040872	289669	14.19	18022606	3799860	21.08
11	INDIAN OVERSEAS BANK	13393392	1867625	13.94	1995116	437169	21.91	6060480	559639	9.23	21448988	2864433	13.35	4948985	1506292	30.44	26397973	4370725	16.56
12	ORNTL BANK OF COMM	218705	20741	9.48	357002	22800	6.39	832568	142313	17.09	1408275	185854	13.20	720269	103540	14.38	2128544	289394	13.60
13	PUNJAB NATIONAL BANK	3929587	662373	16.86	1863679	88397	4.74	5994467	325878	5.44	11787733	1076648	9.13	4012626	238480	5.94	15800359	1315128	8.32
14	PUNJAB & SIND BANK	22645	10545	46.57	28133	25	0.09	80782	132864	164.47	131560	143434	109.03	173000	5287	3.06	304560	148721	48.83
15	SYNDICATE BANK	7182945	1256848	17.50	1314161	68960	5.25	8272865	626478	7.57	16769971	1952286	11.64	4512866	898615	19.91	21282837	2850901	13.40
16	UNION BANK OF INDIA	8679739	1987301	22.90	1774196	350054	19.73	7522949	650051	8.64	17976884	2987406	16.62	2290904	238419	10.41	20267788	3225825	15.92
17	UNITED BANK OF INDIA	393000	13092	3.33	137200	2900	2.11	743800	51557	6.93	1274000	67549	5.30	165000	10767	6.53	1439000	78316	5.44
18	UCO BANK	906338	211199	23.30	259389	27884	10.75	1093567	66299	6.06	2259294	305382	13.52	648146	26005	4.01	2907440	331387	11.40
19	VIJAYA BANK	2557886	468774	18.33	591873	64828	10.95	2889263	255363	8.84	6039022	788965	13.06	1277575	128054	10.02	7316597	917019	12.53
20	IDBI BANK	1013342	144396	14.25	184384	9830	5.33	826906	732996	88.64	2024632	887222	43.82	578429	1244843	215.21	2603061	2132065	81.91
	Total - Nationalised Banks	88581736	19073888	21.53	26290621	4756444	18.09	73914913	7995273	10.82	188787270	31825605	16.86	39587630	6300095	15.91	228374900	38125700	16.69
C	RRBs																		
1	N.M.G.B	15455942	2576794	16.67	942622	62369	6.62	11808290	2580354	21.85	28206854	5219517	18.50	4799865	461652	9.62	33006719	5681169	17.21
2	S.M.G.B	18181949	4892924	26.91	1549758	132534	8.55	10435354	1388632	13.31	30167061	6414090	21.26	4938535	1644711	33.30	35105596	8058801	22.96
	Total - RRBs	33637891	7469718	22.21	2492380	194903	7.82	22243644	3968986	17.84	58373915	11633607	19.93	9738400	2106363	21.63	68112315	13739970	20.17
	Total Public Sector Banks	182300973	39640140	21.74	41215677	7650853	18.56	166523997	24087509	14.46	390040647	71378502	18.30	82144224	13017847	15.85	472184871	84396349	17.87

D Private Sector Banks																			
1	CATHOLIC SYRIAN BANK	7274627	610468	8.39	3093433	1347281	43.55	7770129	764586	9.84	18138189	2722335	15.01	7855904	2180169	27.75	25994093	4902504	18.86
2	DHANLAXMI BANK	5506782	851371	15.46	784884	30536	3.89	5039599	290031	5.76	11331265	1171938	10.34	4582007	736781	16.08	15913272	1908719	11.99
3	FEDERAL BANK	22304879	3958837	17.75	5923909	954531	16.11	24098322	2526155	10.48	52327110	7439523	14.22	24472548	5144874	21.02	76799658	12584397	16.39
4	KARNATAKA BANK	92992	73943	79.52	83071	3442	4.14	332474	123934	37.28	508537	201319	39.59	344865	535243	155.20	853402	736562	86.31
5	KARUR VYSYA BANK	121985	85300	69.93	158256	10161	6.42	310054	77224	24.91	590295	172685	29.25	327305	77810	23.77	917600	250495	27.30
6	LAKSHMI VILAS BANK	37300	3242	8.69	53923	0	0.00	169310	46015	27.18	260533	49257	18.91	115150	40554	35.22	375683	89811	23.91
7	SOUTH INDIAN BANK	11000948	1622995	14.75	3247769	249467	7.68	12521472	2005426	16.02	26770189	3877888	14.49	12171799	2125292	17.46	38941988	6003180	15.42
8	T.N.MERCANTILE BANK	255725	126256	49.37	66933	10650	15.91	467327	34107	7.30	789985	171013	21.65	638431	91271	14.30	1428416	262284	18.36
9	ING VYSYA BANK	403679	21314	5.28	210249	0	0.00	636084	11248	1.77	1250012	32562	2.60	732027	50084	6.84	1982039	82646	4.17
10	CITY UNION BANK	190170	390196	205.18	347287	3287	0.95	553901	27021	4.88	1091358	420504	38.53	317846	564085	177.47	1409204	984589	69.87
11	INDUS IND BANK	108109	10552	9.76	170982	19381	11.34	801330	13778	1.72	1080421	43711	4.05	566505	24414	4.31	1646926	68125	4.14
12	HDFC BANK	3041489	2240339	73.66	942142	875448	92.92	3965337	304472	7.68	7948968	3420259	43.03	4692496	5362676	114.28	12641464	8782935	69.48
13	ICICI BANK	1588159	133102	8.38	963195	157012	16.30	3639737	78384	2.15	6191091	368498	5.95	3883343	223580	5.76	10074434	592078	5.88
14	JAMMU & KASHMIR BANK	14000	0	0.00	36400	0	0.00	127700	2162	1.69	178100	2162	1.21	14000	12400	88.57	192100	14562	7.58
15	AXIS BANK	1168451	326208	27.92	369420	39250	10.62	1988424	620955	31.23	3526295	986413	27.97	1385948	133890	9.66	4912243	1120303	22.81
16	YES BANK	100000	3805	3.80	100000	0	0.00	100000	5497	5.50	300000	9302	3.10	100000	30093	30.09	400000	39395	9.85
17	KOTAK MAHINDRA BANK	26000	0	0.00	45000	0	0.00	36000	0	0.00	107000	0	0.00	40000	0	0.00	147000	0	0.00
	Total-Private Sector Banks	53235295	10457928	19.64	16596853	3700446	22.30	62557200	6930995	11.08	132389348	21089369	15.93	62240174	17333216	27.85	194629522	38422585	19.74
	Total Commercial Banks	235536268	50098068	21.27	57812530	11351299	19.63	229081197	31018504	13.54	522429995	92467871	17.70	144384398	30351063	21.02	666814393	122818934	18.42
E Co-operative Sector																			
1	KERALA STATE COOP BK	100749773	4094696	4.06	7749926	589394	7.61	143512628	9206641	6.42	252012327	13890731	5.51	120393992	5917058	4.91	372406319	19807789	5.32
3	KSC ARDB	10854750	12940075	119.21	2864299	521177	18.20	12280209	20576399	167.56	25999258	34037651	130.92	9100909	26770886	294.16	35100167	60808537	173.24
	Total - Co-operative Sector	111604523	17034771	15.26	10614225	1110571	10.46	155792837	29783040	19.12	278011585	47928382	17.24	129494901	32687944	25.24	407506486	80616326	19.78
F Others																			
1	KFC	216344	528385	244.23	2841396	555050	19.53	1131501	9842083	869.83	4189241	10925518	260.80	1080302	70396	6.52	5269543	10995914	208.67
	Total - Others	216344	528385	244.23	2841396	555050	19.53	1131501	9842083	869.83	4189241	10925518	260.80	1080302	70396	6.52	5269543	10995914	208.67
	GRAND TOTAL	347357135	67661224	19.48	71268151	13016920	18.26	386005535	70643627	18.30	804630821	151321771	18.81	274959601	63109403	22.95	1079590422	214431174	19.86

LIST OF PARTICIPANTS

CHIEF GUEST

Sri. Oommen Chandy

Chief Minister of Kerala

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. K. R. Jyothilal IAS | Secretary, Agriculture Department |
| 3. Sri. Rajesh Kumar Sinha, IAS | Secretary, Finance (Expenditure) Department |
| 4. Sri. V. K. Chopra | Dy. Secretary, Dept. of Financial Services, MoF, GoI |
| 5. Sri. P. Regi Varghese | Additional Secretary, Planning & Economic Affairs Dept |
| 6. Sri. A. R. Ajayakumar | Additional Secretary, Finance Department |
| 7. Smt. V. G. Yamuna Rani | Joint Secretary, Law Department |
| 8. Sri. S. U. Rajeev | Joint Secretary, SC/ST Development Department |
| 9. Sri. P. S. Suresh | Joint Secretary, Revenue Department |
| 10. Sri. Joseph Mathew | Deputy Secretary, Planning & Economic Affairs Dept. |
| 11. Sri. S. Varghese | Deputy Secretary, Higher Education Department |
| 12. Smt. Sherin Francis | Deputy Secretary, Revenue Department |
| 13. Sri. Sam C. Ittycheria | Director, Handloom & Textiles |
| 14. Smt. Minimol T | Under Secretary, Taxes Department |
| 15. Sri. Sam C. Ittycheria | Director, Handloom & Textiles |
| 16. Smt. K. P. Lalithamaney | Director, KVIC |
| 17. Sri. V. V. Ajayakumar | Director, KVIB |
| 18. Sri. Sudhir K | Additional Director, Industries & Commerce |
| 19. Smt. D. V. Chitra | Assistant Director, Directorate of Agriculture |
| 20. Dr. Jossit Kurian | Additional Director, Directorate of Coir Development |
| 21. Sri. K. N. Jayachandran | Joint Director, Dairy Development Department |
| 22. Sri. Ajayan Thomas | Deputy Director, ST Development Department |
| 23. Dr. B. V. Sathyanarayana Bhat | Secretary, KSFDR Commission |
| 24. Sri. Vinod Kumar S | Assistant Registrar, Coir Development Department |
| 25. Smt. Kasthuri Bai | Project Director, SFAC |
| 26. Sri. Joyce Sathish | Divisional Manager, New India Assurance Co. Ltd. |
| 27. Sri. C. Francis | Extension Service Officer, Coir Board |
| 28. Smt. Rajasree J | Technical Assistant, State Horticulture Mission |
| 29. Sri. V. R. Vinod | Assistant Director, MSME-DI |
| 30. Sri. Premnath Ravindranath | General Manager, KFC |
| 31. Sri. T. V. Sabu | Inspector, Coir Board of India |
| 32. Sri. Hemkumar G | Regional Resident Rep, National Horticulture Board |
| 33. Sri. Roy Markose | Branch Manager, LIC of India |

RESERVE BANK OF INDIA

- | | |
|---------------------------|---------------------------|
| 1. Sri. Salim Gangadharan | Regional Director |
| 2. Sri. K. Santhakumar | Deputy General Manager |
| 3. Sri. V. Reveendran | Assistant General Manager |
| 4. Sri. K. Ravindran | Manager |

NABARD

- | | |
|-------------------------|------------------------|
| 1. Sri. K. Suresh Kumar | Deputy General Manager |
| 2. Smt. Jisha V | Assistant Manager |

STATE BANK GROUP

- | | |
|----------------------------|-----------------------------|
| 1. Sri. A. K. Gupta | General Manager, SBI |
| 2. S. Jayaram Moorthy | Deputy General Manager, SBI |
| 3. Sri. B. Bhaskara Sastry | Deputy General Manager, SBT |
| 4. Sri. Jerald Bright C | Chief Manager, SBT |
| 5. Smt. Devi M | Assistant Manager, SBM |

PUBLIC SECTOR BANKS

- | | |
|--------------------------------|-------------------------------------------------|
| 1. Sri. T. C. John | Deputy General Manager, Union Bank of India |
| 2. Sri. C. Haridas | Chief Regional Manager, Indian Overseas Bank |
| 3. Sri. P. P. Suresh | Assistant General Manager, Punjab National Bank |
| 4. Sri. K. Muruganandan | Assistant General Manager, Bank of India |
| 5. Sri. T. Alben Jesudasan | Assistant General Manager, Indian Bank |
| 6. Smt. Maya M. C. | Assistant General Manager, Vijaya Bank |
| 7. Sri. M. A. Khan | Assistant General Manager, Allahabad Bank |
| 8. Sri. Sanjay U. Manohar | Assistant General Manager, IDBI Bank |
| 9. Sri. S. Ravindran | Regional Manager, Syndicate Bank |
| 10. Dr. D. Samanta | Deputy Zonal Manager, UCO Bank |
| 11. Sri. K. V. K. Kannan | Deputy Regional Manager, Central Bank of India |
| 12. Sri. S. Lakshmanan | Chief Manager, Corporation Bank |
| 13. Sri. K. R. Mohanchand | Chief Manager, Bank of Baroda |
| 14. Sri. S. Ganesan | Chief Manager, Oriental Bank of Commerce |
| 15. Sri. Anith Thomas Zacharia | Chief Manager, Andhra Bank |
| 16. Sri. C. V. Rajan | Senior Manager, Dena Bank |
| 17. Sri. M. K. Jayarajan | Senior Manager, Syndicate Bank |
| 18. Sri. Alex Thomas | Senior Manager, United Bank of India |
| 19. Smt. Harsha T. G | Senior Manager, Vijaya Bank |
| 20. Sri. Harisankar P | Manager, Indian Overseas Bank |
| 21. Sri. Rajesh M | Manager, Central Bank of India |
| 22. Sri. Adalarasan S | Assistant Manager, Corporation Bank |

CONVENOR BANK (CANARA BANK)

- | | |
|----------------------------|------------------------------------------|
| 1. Sri. G. Sreeram | General Manager (Convener, SLBC, Kerala) |
| 2. Sri. S. Ramesh | General Manager |
| 3. Sri. C. G. Nair | Deputy General Manager |
| 4. Sri. Kishore Kumar K. | Deputy General Manager |
| 5. Sri. M. K. Ravikrishnan | Assistant General Manager |
| 6. Sri. K. Ramachandran | Assistant General Manager |
| 7. Sri. B. Chandrasekhara | Divisional Manager |
| 8. Sri. K. R. Arun Kumar | Senior Manager |
| 9. Sri. Shiraj R. Chandra | Senior Manager |
| 10. Sri. K. R. Sooraj | Officer |

REGIONAL RURAL BANK

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

PRIVATE SECTOR BANKS

1. Sri. K. I. Varghese General Manager, Federal Bank
2. Sri. Reddy N. J Deputy General Manager, South Indian Bank
3. Sri. Joseph Alappat Assistant General Manager, Catholic Syrian Bank
4. Sri. M. P. Sreekumar Assistant General Manager, Dhanlaxmi Bank
5. Sri. Rajish Kalapurayil Assistant General Manager, ICICI Bank
6. Sri. Vinod Kumar B Vice President, HDFC Bank
7. Sri. Roy Varghese Deputy Vice President, AXIS Bank
8. Sri. Jayamohan I. S. Chief Manager, Federal Bank
9. Sri. Damodaran P. K Chief Manager, South Indian Bank
10. Sri. Joseph Bastian Chief Manager, South Indian Bank
11. Sri. T. T. Thomas Chief Manager, HDFC Bank
12. Sri. E. T. Rajesh Chief Manager, Karur Vysya Bank
13. Sri. T. L. Dhamodaran Chief Manager, City Union Bank
14. Sri. Dinesh K. V Senior Branch Manager, Karnataka Bank
15. Sri. Rajendran K Manager, Lakshmi Vilas Bank
16. Sri. Rejy Parappuram Manager, ING Vysya Bank
17. Smt. Sobha Manoj Manager, ICICI Bank
18. Sri. Prem P. Prasad Manager, YES Bank
19. Sri. Ramji Sharma Manager, Jammu & Kashmir Bank

CO-OPERATIVE BANKS

1. Sri. V. Prabhakaran Nair General Manager, Kerala State Co-operative Bank
2. Sri. S. Perumal Agricultural Development Manager, KSCARD Bank
3. Smt. Brinda R Agricultural Officer, KSCARD Bank

LEAD BANK OFFICES

1. Sri. Balakumaran K. N. LDM, Indian Overseas Bank, Trivandrum
2. Sri. D. Sukumar LDM, Indian Bank, Kollam
3. Sri. G. Ravikumar LDM, SBT, Alappuzha
4. Sri. T. P. Narayanan LDM, SBT, Kottayam
5. Sri. K. Babu Ganesh LDM, Union Bank of India, Idukki
6. Sri. K. R. Jayaprakash LDM, Union Bank of India, Ernakulam
7. Smt. Annamma Simon LDM, Canara Bank, Thrissur
8. Sri. M. P. Sathyanarayanan LDM, Canara Bank, Malappuram
9. Sri. Bhuvanadas K LDM, Canara Bank, Kozhikode
10. Sri. M. V. Ravindran LDM, Canara Bank, Wayanad
11. Sri. V. S. Jayaram LDM, Syndicate Bank, Kannur
12. Sri. M. Ajithkumar Menon LDM, Syndicate Bank, Kasaragod
13. Sri. R. Rajagopalan Senior Manager, LBO, Canara Bank, Palakkad
14. Smt. Janaki V Deputy Manager, LBO, SBT, Pathanamthitta