

**State Level Bankers' Committee (SLBC), Kerala**  
**STATE LEVEL REVIEW MEETING (SLRM) 2011**  
**Minutes of the Meeting held on 20<sup>th</sup> & 21<sup>st</sup> June 2011**  
**at Hotel Residency Tower, Trivandrum**

<b>DELIBERATIONS ON 20<sup>th</sup> JUNE, 2011</b> <b>OPENING SESSION OF SLRM 2011</b>
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The meeting commenced at 10.30 a.m. with **Sri. T. Sreekanthan**, General Manager, Canara Bank and Convenor SLBC in the Chair.

**Sri. C. G. Nair**, Deputy General Manager, Canara Bank welcomed the participants for the Opening Session of the two-day Review Meeting.

**Sri. T. Sreekanthan**, General Manager, Canara Bank and Convenor SLBC, in his presidential address informed that State Level Review Meeting of SLBC, Kerala is expected to do a threadbare review of the progress made by the Banking sector of the State for the previous fiscal, under various vital sub sectors of Priority credit and Government sponsored programmes. Following were the highlights in his address.

- The SLBC forum in the State has been serving as an effective platform for coordinating the functioning of banks and various Government departments. This cooperation had helped the State to achieve unparalleled success in the banking sector and also in the implementation of various poverty alleviation and social welfare schemes. 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. Further the state is a pioneer as far as implementation of financial inclusion road map is concerned.
- The two days meeting that begins today was of utmost importance since the three groups formed on Primary, Secondary and Tertiary sector would be dealing in depth the review of performances under the respective sectors, discusses all the new as well as the pending issues confronting the development process of Banking sector of the State.
- The meeting is convened at a time when the State is facing a challenging task of consolidating the gains of the past and furthering the process of development. It has to exhibit to the world the social developments that the state had achieved, and also that it is sustainable and that it would be a springboard for entering a higher trajectory of economic developments. For this purpose, all need to put their heads together in the days deliberations and come up with proactive suggestions which when implemented in the right spirit would benefit the marginalized and underprivileged in getting the true benefits of quality banking.
- All the 14 districts have launched their credit plans for the current fiscal, ie, 2011-12 well in time. He congratulated all the banks especially the Lead District Managers for this splendid achievement. The State credit plan aims for disbursing Rs. 57270 crores during the current fiscal of which Rs. 25300 crores would be to Agriculture sector.

- He announced that Banks in the State had made appreciable progress in the implementation of their financial inclusion road map in the villages with population above 2000 allotted to them. SLBC has been monitoring the progress very closely and so far had conducted four exclusive sub-committees meetings for thrashing out the pending issues in this.
- He wished that banks in the State see financial inclusion as an opportunity rather than as an obligation. He was of the opinion that if pursued effectively, financial inclusion would provide banks access to sizeable low cost funds and also opportunities for lending in the small volume segment.
- Kerala had shown substantial progress in the implementation of financial inclusion roadmap in villages with more than 2000 population. The State could initiate either ICT based banking services or opening of branches in 108 out of 120 villages. He requested those Banks which have been allotted the remaining 12 villages to plunge into action on a war footing to cover these villages through appropriate banking channels.
- He reminded the forum that the mere opening of accounts and issue of smart cards are not going to result in achievement of financial inclusion objective. These accounts are to be used as the platform to access a range of financial services that meet the various requirements that the household is trying to satisfy. Bankers should pay more attention in credit linking the no frill accounts opened and tagged along with other financial services.
- He exhorted that all the member institutions present in the meeting should approach the group discussions in a spirit of co-ordination and intimate involvement. Many issues like progress in coverage of villages under Financial Inclusion programme, popularization of KCCs in the State, low share of investment credit under agriculture, low credit flow to SME sector, issues pertaining to Education Loans, identification and nursing of sick SME units, poor recovery climate prevailing in some pockets of the state, slow pace in the implementation of ISHUP scheme etc need focussed attention and calls for thread bare discussion.
- With these things in mind, he requested the members of the group to understand the importance of their role play and participate actively in the deliberations and come up with constructive recommendations for solving the issues.
- He reminded the forum that the plenary session in the next day was more important as Hon'ble Chief Minister would be participating and that he would be indicating the deficient areas where bankers need to concentrate. This would give us clear cut directions on the expectations of the State Government.
- Touching on the performance he noted that the growth rates of Deposits, Advances & Priority sector in the State during the last financial year was 12.66%, 25.77% & 22.23% respectively. The growth rate of Deposit in the state was less than the all India growth rate of 15.84% where as in Advances the growth rate was better than the national average by more than 400 bps. (Advances growth rate at National level was 21.38% only). The Growth rate of SME advances was 43.68%. The CD ratio of the State had crossed 75% for the first time ever.
- In Kerala, the banking sector could achieve all the stipulated minimum threshold levels under national priorities except DRI scheme. Banks in the state can justifiably be proud of this record of achievement.

- He thanked the Government for the excellent co-operation and support and reminded the forum the need to better the performance in the current fiscal.

While concluding Sri. T. Sreekanthan once again welcomed all the participants to the opening session of the SLRM and solicited continued co-operation, support and involvement for the smooth conduct of the meeting and for meaningful & vibrant deliberations.

**Sri. S. N. A. Jinnah**, General Manager, NABARD in his address informed that he has been associated with SLBC earlier as DGM, NABARD. He stated that in the annual SLRM, highest functionaries from State Government, banks and other developmental agencies would get an opportunity for discussing the issues related to micro credit, improving agriculture productivity of the State, pending agenda items etc. and the output of the discussions would be placed in the next day's Plenary Session in the presence of Hon'ble Chief Minister of the State. He expected that the Group reports on Primary, Secondary and Tertiary Sectors would contain suggestions which would be of great use for the state. He then shared the following thoughts for consideration in the group discussion:

- (i) Credit outlay proposed by NABARD is more than Rs. 52,000 crores during the year and NABARD had started the exercise of PLP for the next year. The potential credit flow for the State for 2012-2013 is pegged at Rs. 65,000 crores. This would be 5 times the annual plan outlay of the State which means banks would get the leverage for spreading 5 times than that of the Government to bring about socio economic development of the State. Best attention should be given on how judiciously this can be delivered in the interest of the State.
- (ii) He congratulated all the bankers, State Government officials and other developmental agencies for recording good numbers under priority sector advances (58%), lending to agriculture (22%) etc. He emphasized on the need to collectively prepare a plan and try to force the link between the credit flow as well as productivity of the agriculture & farm sector.
- (iii) More focus should be given on Term Loans under Agriculture especially potential sectors like fisheries, horticulture etc.
- (iv) Banks should give more focus to ensure adequate credit to paddy farmers of Kuttanadu and Thrissur etc. as it would give a push to Food Security. He reminded the fact that Kerala is far behind in food security.
- (v) Referring to Financial Inclusion he informed that there were no banking outlets and mobile banking services for the tribals in Attappady. Banks should give more focus on Tribal areas especially Attappady.
- (vi) One more aspect of Financial Inclusion is Joint Liability Groups. More focus should be given on JLG financing. More than 38,000 JLGs are there in Kerala, but the credit flow to JLGs is not up to the expected level. Though SBT and few other banks were taking the lead, much more needs to be done. Banks as well as LDMS to extend help in improving the credit linkage to the activity groups through JLGs.
- (vii) Out of the 66 lakh farmers, 24 lakh Kisan Credit Cards were provided. The target of 40 lakhs under KCC would be easily achievable in a year or two. He complimented those

banks which have linked Bio-metric ATMs with KCC and requested other banks also to follow suit.

- (viii) Advances under SME sector are falling short in almost all the districts in the State. Government of India had announced a handloom package, which would be good for traditional weavers both in Kannur and Balaramapuram. All of them should take the advantage of the package and extend finance to artisans and small & micro enterprises. NABARD had provided lot of supports like REDPs where 50% of cost is born by NABARD for imparting training on entrepreneurship development at RSETIs.

**Sri. G. J. Raju**, Deputy General Manager, Reserve Bank of India, in his address congratulated all banks for achieving the Annual Credit Plan target for the year 2010-2011. He informed that he had participated in the group discussion session during the previous SLRM wherein he saw the seriousness as well as the quality of the deliberations. He was sure that all the issues would be deliberated in right earnest and extended wishes for successful deliberation.

**Sri. S. Balachandran**, Chief General Manager, State Bank of Travancore, in his address joined the bandwagon in congratulating all banks for achieving the Annual Credit Plan target for the previous year. He observed that the CD Ratio of the State had gone up to 75.5 % and was a commendable achievement. Banks in the State had given good contribution towards the socio economic development of the State. Banks were coming forward for extending every financial requirement of the society and that would be continued in the investment opportunities in secondary and tertiary sectors.

He observed that though the target under Agriculture Sector was achieved, Investment Credit under Agriculture had not come up to the expected level. He requested the concerned Group to look in to the matter and find out the investment opportunities in agriculture and in what way banks can probably help in increasing the primary investment in agriculture sector along with sustaining growth in agriculture advances.

He expected that all the member banks would be represented in the Group discussion session so that the review is made by a real cross section of the entire banking industry in the State. He then requested SLBC to follow up the discussions emanated in the Group discussion session with the Government for workable solutions. He suggested that a small committee may be formed consisting of select banks, RBI, NABARD and discuss these issues even before presenting to the Government. He expressed hope that current year 2011-12 would be much better for banks in the State and would sustain more than 100% incremental CD Ratio.

The opening session came to a close by 11.30 a.m.

**Sri. Anil Kumar P.** Assistant General Manager, Canara Bank then made the prelude to Group Discussion.

### **GROUP DISCUSSION SESSION**

The forum was divided into 3 groups for discussions on issues related to Primary Sector, Secondary Sector and Tertiary Sector. The session commenced at 12 noon and extended up to 6 pm. The reports of the groups were prepared and presented in the plenary session on 21<sup>st</sup> June 2011.

## DELIBERATIONS ON 21<sup>st</sup> JUNE, 2011

### PLENARY SESSION

The plenary session of the State Level Review Meeting of SLBC Kerala commenced at 10.30 a.m. with **Sri. Oommen Chandy**, Hon'ble Chief Minister of Kerala in the chair.

**Sri. S. Raman**, Chairman & Managing Director, Canara Bank, welcomed the Hon'ble Chief Minister of Kerala Sri. Oommen Chandy, other dignitaries on the dais and off the dais to the Plenary Session of the State Level Review Meeting (SLRM) of SLBC. He expressed happiness and stated that it was a pleasure and privilege to attend the SLRM. He touched upon the following in his address.

- Kerala State has got a very unique history of growth and development. Kerala is a State of big opportunities, blessed with scenic beauty and abundant natural resources. Its achievements on health care and literacy are at par with developed nations. Kerala's economic growth has been driven by services, which account for over 60% of the state's economy. The state has traditionally enjoyed strong factor advantages in industries such as Rubber, Coir, Spices, Handlooms, Fisheries, Agro Processing, and Tourism. Furthermore, the Healthcare and Education sector has always been of importance in the Kerala's socio-economic culture. Of late, Kerala has also been witness to certain emerging growth areas such as Information Technology, Construction and Retail.
- He opined that ideal business opportunities are thrown up aplenty in the State during this financial year. With commercial bank branch strength of more than 4500, he felt that Bankers are all poised to exploit these opportunities in the days to come.
- He then touched upon the present status of Global as well as National economy for the year ended March 2011. He observed that the banks in the country have performed well during the year both in their top line as well as bottom line growth. This was possible in spite of the pressures from the soaring levels of inflation and high price of crude oil in the global scenario.
- On the global front, recovery is expected to sustain in 2011 even as it is projected to moderate marginally from its 2010 pace due to the phasing out of the fiscal stimulus, and high oil and other commodity prices.
- Though global recovery has advanced, risk to global growth arises from high oil prices, commodity prices, sovereign debt problem in euro area and inflationary pressures in emerging market economies.
- Turning to the domestic macroeconomic situation, the Indian economy is estimated to have grown by 8.6 per cent last year. Agricultural growth was above trend, following a good monsoon. The index of industrial production (IIP), which grew by 10.7 per cent during the first half of last year, moderated subsequently, bringing down the overall growth for April-March 2010-11 to 8.2 per cent. Particularly significant were the slowdown in capital goods production and investment spending. The main contributor to this decline was a deceleration in the capital goods sector. However, other indicators,

such as tax collections, corporate sales and earnings growth, credit off-take by industry (other than infrastructure) and export performance, suggested that economic activity was strong.

- Non food credit had grown by 21.2 per cent as at March 2011, which was marginally higher than the Reserve Bank's indicative projection of 20 per cent. Data on sectoral deployment of bank credit show significant increases in credit flow to industry and services.
- Based on the assumption of a normal monsoon, and crude oil prices averaging US\$110 a barrel over the full year 2011-12, RBI has given the baseline projection of real GDP growth for 2011-12, as around 8 per cent. Keeping in view the domestic demand-supply balance, the global trend in commodity prices, and the likely demand scenario, RBI has kept the baseline projection for WPI inflation for March 2012 as 6 per cent with an upward bias.
- Output growth in 2011-12 is expected to be higher than in 2010-11, assuming a normal monsoon. Support for sustained momentum in growth can be expected from all three major components, viz., agriculture, industry and services. The threats to sustain this growth is mainly from the uncertainty of monsoon, slow pace of industrial activity due to high input prices, progress in private consumption demand, slackness of external demand due to modest pace of Global Recovery etc.
- Coming to the National Goal of inclusive growth, he pointed out that the benefits of economic growth have not been equitably shared. In recent decades, economic and social inequalities have increased alongside high growth rates which have exacerbated regional inequalities. Growth can be called inclusive only when it creates economic opportunities along with ensuring equal access to them. Apart from addressing the issue of inequality, the inclusive growth may also make the poverty reduction efforts more effective by explicitly creating productive economic opportunities for the poor and vulnerable sections of the society.
- Financial inclusion is valuable as it would promote both growth and equity in one stroke. Through the inclusive growth strategy Government/RBI is trying to make the growth faster, broad-based and inclusive by reducing the fragmentation of the society.
- He exhorted bankers to be more pragmatic in the approach in ensuring effective implementation of the Financial Inclusion road map drawn for implementation in the allocated villages in the State. He congratulated the Bankers and other stake holders for making substantial progress in providing ICT based banking services in the villages allotted.
- He informed the forum that as per the latest position, out of 120 villages identified in the State, either branch or ICT based services have commenced in 108, meaning the state is close to repeating its stellar performance made in the first phase of Financial inclusion in 2007. He was sure that with the dedicated efforts put in by all the bankers in the State and with support of Government, the completion of this stupendous task would become a reality soon.
- He reminded the banking fraternity that though creating a framework of sustainable Financial Inclusion in the state is highly appreciated, the real test is in successful

execution and implementation. The process of financial inclusion is going to be incomplete and inadequate if it is measured only in terms of new accounts being opened and smart cards issued. Large numbers of smart cards issued are yet to be operationalised.

- Access to financial products is constrained by several factors which include: lack of awareness about the financial products, high transaction costs, products which are not convenient, inflexible and not customized. Bankers should pay timely and necessary attention to address these lacunae.
- He called upon all the Bankers in the state for meaningful and effective launch of “swabhimann” campaign in the State which would enable public awareness and facilitate easy implementation of the financial inclusion road map.
- He was sanguine that with the concerted efforts of all the stakeholders, State’s planned; sustained and structured Financial Inclusion efforts would bear fruits which would take the state not only towards an even higher growth rate but a growth which is inclusive and all encompassing.

Sri. S. Raman then presented the performance of the Banking sector in the State as at March 2011, as detailed below:

- The banking sector in the State had achieved good progress under all fronts during the last fiscal. During the last fiscal of 2010-11, Commercial Banks opened 268 new branches in the State which took the total tally to 4573 branches in the State as at March 2011. Of the new branches opened Public sector Banks have accounted for 145 branches where as private sector Banks increased their tally by 123 branches.
- The total deposits of banks in the State grew only by 12.66% during the last fiscal. The resources mobilized by banks in Kerala as at March 2011 were at Rs. 1,61,562 crores with a net accretion of Rs. 18158 crores during the year.
- A review of the domestic deposit growth during the year revealed that the share of Domestic Deposits in the State’s total deposits mobilized has been steadily growing and is having a share of 76.67 % of total deposits as at March 2010. The domestic deposits reached a level of Rs. 1,23,872 crores. Domestic deposits have continued to show faster momentum as experienced during the past few years. The Non-Resident Deposits of the Commercial banks in Kerala recorded an addition of Rs. 804 crores during 2010-11. The Non Resident deposits reached a level of Rs. 37690 crores against the March 2010 level of Rs. 36886 crores. It constitutes 23.33 % of the total resources mobilized by banks in the State.
- Total bank credit of Commercial banks in Kerala grew by 25.77% during the year 2010-11 and reached a level of Rs. 1,21,980 crores by the end of March 2011 with an addition of Rs.24993 crores.
- Nearly 50% of the state's population depends on Agriculture. It is encouraging to note that the total outstanding credit under Agriculture in the State has increased to Rs 27,439 crores as at March 2011, a share of 22.49% to total credit. The quantum addition made was to the tune of Rs.5653 crores during the year. But the share of agriculture to total

advances had remained almost stagnant and had shown only a marginal improvement from 22.46% as at March 2010 to 22.49% in March 2011.

- There has been a leap in Credit Deposit Ratio of Kerala's banking sector during the recent years which rose from 45.47 % in 2003 to an all-time high of 75.50 % as at March 2011. It is heartening that the CD ratio has shown good improvement during this financial year and increased by more than 750 basis points to reach a level of 75.50 %.
- The Credit Deposit Ratio of Rural, Semi urban and Urban areas of the State is well above the mandatory norm of 60% and it is highest in Urban area and is at 93.40%. Again the CD ratio of RRBs is the highest at 115.57 %. In rural areas the public sector Banks have shown a CD ratio of more than 75% where as for Private Sector Banks the same is only 54% . Since the branch network of Private sector banks are more in rural areas as compared to public sector banks, they should give focused attention to improve from this level in the coming quarters.
- The performance under Annual Credit Plan was always reckoned as a direct measure of priority credit deployment. The total amount of priority credit disbursed in the State as at March 2011 was Rs. 59,691 crores. This is 123% of annual target of Rs.48,421 crores. The percentage achievement in Agriculture is 140 % and other Priority is 118%. Only area of concern is the secondary sector where achievement is only 73 % of the Target. The share of agriculture advances in this is 47.92 % and that of Tertiary sector is 46.99%. A concerning feature is that disbursement to the Secondary Sector constituted only 5.09%. A reason for this could be that sub segments like Retail trade, Small Business, Professional & Self Employed and SRTO which presently qualify to be classified under SME segment are getting reported under tertiary sector due to continuation of old LBR reporting format. Hence the performance which ought to have come under secondary sector is getting reflected under tertiary sector. He requested RBI and NABARD to do the needful for introducing revised reporting system for Lead Bank Offices which would definitely improve the MIS and ensure other advantages.
- The annual growth in terms of outstanding under Priority Sector advances from March 2010 to March 2011 was Rs. 12,941 crores. The growth in Weaker Section advances was Rs. 6,761 crores. Weaker section advances constitute 18.39% of total advances which is well above the National norms of 10%.
- The priority sector advances in the State of Kerala takes a share of 58.32 % as at March 2011 which is well above the goal of 40 % fixed by Reserve Bank of India.
- The DRI advances as at March 2011 recorded an increase of only Rs.2.15 crores. The level of DRI advances is 0.02% of last year's gross credit which is much below the mandatory level of 1 %. The Banks in the State should take a very serious view on this and draw suitable strategies and action plan to improve from the current level.
- Banks in Kerala have sanctioned Rs.3,564 crores under advances to SC/ST beneficiaries as at March 2011. The outstanding loan to women beneficiaries of the state as at March 2011 was Rs 27,416 crores which form 22.47% of total advances and Rs.41,245 crores to Minority communities which forms 57.97 % of Priority Sector advances.
- Kerala State has got a very good track record of performance under Swarnajayanthi Grama Swarozgar Yojana (SGSY). As at March 2011, the banks in the State have

sanctioned 11,181 loans under the scheme involving an amount of Rs. 126.70 crores. In case of Swarna Jayanthi Shahari Rozgar Yojana (SJSRY), banks in the State have sanctioned Rs. 93.58 crores during 2010-11.

- Under Prime Minister's Employment Generation Programme (PMEGP) the State has done exceedingly well. Against the total Margin Money target of Rs. 26.86 crores, the achievement was Rs.31.32 crores as at March 2011. The achievement level under margin money for the State was 117%.
- Micro credit absorption in the State has been showing very good progress. As per the available information with SLBC as at March 2011, already 3.43 lakh SHGs have been linked to banks. Out of this 60% of SHG linkages have been done directly through banks.

Sri. Raman thanked the State Government and the various developmental agencies for the excellent support and co-operation rendered to the banking sector in the State over the years. He expressed hopes that the same level of mutual co-operation and synergic action would co-exist among the bankers and the various Government Departments in future also. He raised concern over the recent reports on coercive agitations against Banks in some pockets (agitation against Banks on recovery initiatives in Wayanad, Kasargod & on education loan issues in Kannur & Idukki District) of the State. He stated that such actions were highly deplorable and would affect the confidence level of Branch personnel to render complaint free customer service. He requested the top functionaries of Government to have a serious thought over this and ensure a congenial environment for the smooth functioning of Banks in the State.

He expressed the solidarity of SLBC to the officials of State Government and assured that the banking sector would always stand united with them in all their efforts for inclusive growth and enhanced development.

**Sri. Oommen Chandy**, Hon'ble Chief Minister of Kerala in his keynote address expressed happiness in participating in the SLRM and thanked the Banks' for their contributions to the social and economic development of the State. Following were the highlights of his address:

- In earlier 1990's the main issue for deliberation was the low Credit Deposit Ratio of the State that was ranging between 40%-42%. Even though the present level is not comparable with that in neighbouring States, there is good progress in the Credit Deposit Ratio which is presently at 75%.
- Now a days several complaints are received on Education Loans. The main problem in the State is related to Education. There are good opportunities for studying in Engineering/Medical Colleges and the main aim of each and every family would be to send their children to such professional degree courses. Due to this change in the social set up, ordinary as well as salaried people, after sending their children for better education are approaching banks for Education Loans. At this particular juncture, bankers have to take a positive attitude/approach towards them and denial of Education Loan should be avoided. In cases where the borrowers have existing NPA accounts bankers have to take a positive attitude in extending new loans to them, after giving permission

for repaying non performing loan in installments. On behalf of State Government, he appealed to all banks for extending their full co-operation in implementing the policies of Government of India especially with regard to the interest subsidy scheme on Education Loan.

- In Kerala, since majority of the population is still depending on Agriculture Sector, and bankers need to be proactive in extending agriculture loans. Government of India had envisaged Rs. 4, 75,000 crores in the budget for agriculture lending, of which a share of 3.5-4% would be for Kerala. Therefore, he solicited wholehearted support from all banks in extending loans to the farmers in the state.
- He informed that though, farmers in the State are getting some relief due to the better prices of agriculture produces, farmers in cardamom sector are reeling through a difficult period. Previously farmers were extended loan against pledge of their Cardamom stock. But of late complaints were received from Udumbanchola in Idukki that the said facility is not being extended due to which the farmers are forced to sell their produce at a throw away price. He exhorted that bankers may examine the matter with a liberal attitude.
- Though bankers in the State are empowered to use the weapon of SARFAESI Act for recovery, farmers are complaining that they were not getting adequate notice period in this regard. Therefore, he requested banks to give sufficient notice time and provide more opportunities to the farmers to settle their dues.
- He added that he would be very much interested in knowing the ground realities and response of Bankers on the issues raised by him. State Government would extend full support to banks as Banks' are playing a vital role in the state's economy. He solicited adequate support of banks in providing more infrastructure facilities especially in industries & service sectors.
- Concluding the speech he offered wholehearted support and co-operation from the side of Government to the bankers for working in a healthy atmosphere and requested the bankers to extend their co-operation to Government too.

In the interaction session that followed, **Sri. Oommen Chandy**, Hon'ble Chief Minister of Kerala also informed that many complaints were being received regarding banks encouraging Gold Loans under agriculture and at the same time genuine farmers were not extended sufficient credit. He requested the bankers to ensure that genuine farmers requirements are also met rather than focusing more towards security oriented loans. He then enquired the share of Agricultural gold loans to the total agricultural advances in the state and suggested including data on Agricultural Gold Loans also in the background papers circulated.

*Responding to that, Sri. S. Raman, Chairman & Managing Director, Canara Bank informed that the share of gold loans under agriculture advance would be factored in lending to agriculture. He assured to the Chief Minister that so far the approach of banks towards agriculture lending was very sympathetic and they are committed to give their best in the coming days. He added that the information on advances under agriculture and those collateralized by gold would be provided in the next SLBC.*

**(Action: SLBC)**

**Sri. Oommen Chandy**, Hon'ble Chief Minister of Kerala then pointed out that there was a specific complaint received from Udumbanchola in Idukki District against Union Bank of India that cardamom farmers were not getting loans against pledge of their cardamom. He informed that earlier Banks used to extend such loans whenever the prices of cardamom tend to come down. At present banks were reluctant to provide that facility. He requested Union Bank of India to examine this aspect and issue necessary instruction to their branches in this regard.

*Sri. Mayank Mehta, Deputy General Manager, Union Bank of India assured the Chief Minister that necessary steps would be taken to redress the issue.*

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

**Sri. Oommen Chandy**, Hon'ble Chief Minister of Kerala then pointed out that for sanctioning of Education Loans, banks were insisting on Service Area Approach for which he sought clarification.

*Clarifying the matter, Sri. S. Raman, Chairman & Managing Director, Canara Bank informed that as per available information, the Education Loan portfolio is getting doubled once in every 2 years in Kerala. The approaches of banks have been extremely sympathetic towards this noble cause. Out of the 14,000 applications received during the previous year, over 13,000 cases were sanctioned which is in the order of around 90%. Compared to neighbouring States, the proportion of Education Loan to the overall advances portfolio is the highest in Kerala. He explained that though the overall figures under Education Loans have been great, the performances of a few banks have been very low. So there is more pressure on a few banks who have really taken the entire brunt of the business. One of the possible solutions to tackle the problem would be implementing the Service Area Approach and that would be a subject for discussion in the meeting to follow. The general principle for sanctioning Education Loan is that a person is entitled to approach the bank nearest to him. Problems occur when there are 3-4 banks situated in the same building. Now banks are trying to find a solution to ensure equitable distribution. In view of the above, the only possible solution to ease out the issue would be implementing of the Service Area Approach for Education Loans. In that case every bank has got the particular obligation to sanction Education Loans. He expressed hope that once SLBC tackles the situation, automatically Education Loan complaints would be reduced substantially.*

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

Added to this, **Sri. Tom Jose IAS**, Principal Secretary, Higher Education Department, Government of Kerala pointed out that the guidelines on Education Loan for approaching nearest bank branch is creating some confusion among the students. He informed that the matter has been raised in earlier meetings of SLBC also because (i) there was some reluctance

on the part of a few banks in sanctioning Education Loans (ii) some banks were given direction to the applicants to avail the loan from other banks. In accordance with these type of issues, there is certain amount of confusion in the minds of applicants and parents on exactly which bank to choose. Therefore a clear cut policy directive on Education Loan would be required for resolving the problems which should be looked into by banks.

He also made a request the forum to mention the names of banks those have performed as well as non-performed in the area of Education Loans which would give adequate information to whole society.

*Sri. T. Sreekanthan, General Manager, Canara Bank & Convenor, SLBC informed that bank wise performance under Education Loan Scheme has been already provided in the agenda and background papers of the meeting for reference.*

**Sri. Oommen Chandy**, Hon'ble Chief Minister of Kerala pointed out that many banks were denying Education Loans since organizations like Indian Medical Council and AICTE have given recognition to the Educational institutions only for 1 year. He added that as far as Kerala is concerned this is only a technical issue because these colleges were started only after completing all the formalities and the college management has to do something for getting their permanent affiliation. Hence banks may take a considered view to such cases.

*Responding to that, Sri. S. Raman, Chairman & Managing Director, Canara Bank appreciated the point made by the Chief Minister and assured to consider the matter favourably. He added that banks have also been in touch with Government of India through the forum of IBA for starting a Credit Guarantee Scheme for Education Loan like other guarantee schemes provided to export finance, MSME etc. He was of the opinion that if there would be a credit guarantee scheme to Education Loans that would encourage banks. He requested wholehearted support from State Government in getting the proposal considered.*

**Sri. Oommen Chandy**, Hon'ble Chief Minister of Kerala pointed out that earlier there was a decision that District Level Bankers Committee would discuss the Education Loan issues. However in some districts DLRCs were not discussing the issues connected with Education Loans.

*Responding to the remark, Sri. T. Sreekanthan, General Manager, Canara Bank & Convenor, SLBC informed that District Level Monitoring Committee has been constituted in all the districts for redressing the Education Loan issues. The District Collector of the respective Districts is the Chairman of the committee and the committee would be activated through LDM's office. He requested all the LDMs to ensure that the District Level Monitoring Committee is put in place and to give adequate publicity in this regard.*

**(Action: LDMs)**

**Sri. Oommen Chandy**, Hon'ble Chief Minister of Kerala observed that some issues pertaining to revenue, registration, taxes departments etc. are still not resolved. He suggested that the issues could be raised in the meeting and the same could be informed to the Additional Chief Secretary (Local Self Government Department), so that Government can arrange a meeting of the Finance Minister and concerned Ministers with banks wherein all the issues could be discussed. He assured full support in resolving the issues faced by banks.

*(Action: SLBC/Registration/Revenue/Taxes Department)*

**Sri. S. M. Vijayanand IAS**, Additional Chief Secretary, Local Self Government Department, Government of Kerala touched upon the following points.

- National Rural Livelihood Mission (NRLM) has been launched on 03.06.2011 which would be rolled out in Kerala soon. It would bring a new approach towards poverty reduction in rural areas. Thorough exposure training on NRLM would be provided to the senior bankers of the State by the NRLM people from Delhi and that SLBC should take lead in this regard.
- Kerala State was in the forefront in establishing RSETIs. Department had already identified the land for RSETIs in Kollam and Palakkad Districts and also sorted out the problems in Kozhikkode District. He expected that RSETIs in all the 14 districts would be going on stream immediately. He informed that Government of India had identified RSETI, Kollam as model RSETI. Therefore, we have to define what kinds of trainings are to be given to rural youth particularly in the context of placement based training being given importance under NRLM.
- The performance under Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) is very poor. He informed that many other States have waived the legal examination charges under ISHUP. Therefore banks should take a collective decision and come out with conclusions. All eligible persons in Kerala would be able to avail the loans under ISHUP. He reiterated that it is our bounden duty to support them.
- While observing the Group reports, he noted that there was a welcome suggestion made by the Secondary Group that all private sector banks should actively participate in the SGSY scheme.
- There were some operational issues with regard to Bhavanashree loans take over by Government and he assured the forum that all the left over cases would be included after announcing the policy decision from Government.
- Some operational issues are also reported with regard to interest subsidy scheme to Kudumbashree units also.
- DRI to Indira Awas Yojana (IAY) beneficiaries would require more concern because out of the around 50,000 applications, only 462 applications were considered so far. He requested both RBI and Lead Bank that all the operational problems under the scheme need to be sorted out at the earliest. He informed that more than 11 lakh active account holders are there in the state under Mahatma Gandhi NREGA. It is estimated that around Rs. 300 crores is mobilized as savings from Mahatma Gandhi NREGA. So this is nothing

but financial inclusion through regular bank transactions. He suggested that SLBC/any bank/RBI may fund a high quality study on Mahatma Gandhi NREGA and various aspects under Financial Inclusion. He was sure that such a study would be welcomed at national level besides would be of great use for the Ministry of Rural Development.

- 12<sup>th</sup> Plan preparation of local self government would be starting shortly and will be in the order of around Rs. 15,000 crores, of which 20%-30% would go to primary sector. It would be a great challenge for the Department to devise programmes for implementation. He requested SLBC Convenor to set up a small working group consisting of banks and senior officials from State Government through which all the process of the programmes could be done.
- Government had set up Kerala Local Government Development Fund for channelising funds for the development of bigger investment through local government both urban and rural. 51% of the fund would be provided by the State Government and remaining 49% fund would be from banks. He expected that this would be on stream fairly soon.

Sri. S. M. Vijayanand IAS, then mentioned about the offer made by Hon'ble Chief Minister for sorting out the pending issues with Government. He informed that, when he was the Secretary, Institutional Finance, clear cut issues were raised by banks. Since there was a lack of understanding by various Departments about the issues raised by banks, he suggested that bankers need to collect similar issues and its resolution in other States and provide the same to the concerned Secretaries directly and then contact the Principal Secretary, Planning & Economic Affairs Department, so that he would be able to arrange a meeting with the concerned Secretaries for resolving the same.

**Sri. G. Gopalakrishna**, Executive Director, Reserve Bank of India in his address highlighted the following points.

- Overall performance under Annual Credit Plan for 2010-11 is in the order of 123% which is very much heartening.
- Credit Deposit Ratio of the State as at 31.03.2011 registered an appreciable increase at 75.5% from 67.63% at 31.03.2010 which is a credible achievement.
- The performance under Agriculture and other priority sectors stood at 139% and 123% respectively which is a remarkable achievement for which he congratulated all banks and Government agencies.
- The achievement under Non-farm sector which is in the order of 72.5% would require more focus for further improvement.
- Although money had gone towards agriculture, the resources towards infrastructure development under agriculture and other activities need to be improved a lot. This would result in a commensurate increase in agriculture productivity. While agriculture loans were going upwards, most of the agriculture loans were against Gold Loan which has to be very carefully studied by SLBC as directed by Hon'ble Chief Minister.
- The need for ensuring strict end use of fund has become very important, particularly for releasing fund to crop loans which accounted for the largest credit under agriculture

sector during 2010-11. We should also ensure adequate credit not only to the crop loans but also in other sub-sectors under agriculture so as to sustain growth in agriculture sector. He emphasized once again that the loans for industrial development as well as agriculture and allied activities are very important.

- For reaching the Annual credit Plan target, along with the quantitative aspect of credit, bankers have to ensure the qualitative aspect also which needs to be deliberated by the forum. He added that during the Annual Policy meeting of RBI, the Deputy Governor, RBI had advised all banks that while disbursing credit, more thrust should be given to the quality aspect along with the quantity aspect.
- All the eligible farmers should be covered under Kisan Credit Cards. He observed that Sub-Committee of SLBC on KCC which met in Trivandrum had made several recommendations aiming to popularize KCCs. He requested that all these recommendations needs to be acted upon and the same should be ensured by SLBC and Lead Banks.
- Referring to the non-achievement under non-farm sector, he said that collective focus and priority should be given towards this area. District Co-operative Banks and RRBs, which have largest network of branches in rural area, should be fully galvanized for the credit disbursement to agriculture and MSME sectors. He felt that full advantage of Government Sponsored schemes have not been taken for the benefit of SMEs. All stakeholders including Government Department and particularly the DIC should explain in BLBC, DCC and DLRC, the ways to give maximum publicity to these schemes to mobilize sufficient number of bankable proposals for industrial credit.
- As per the recommendation of Prime Minister's Task Force on MSMEs, banks are also required to ensure flow of credit to industrial sector in achieving the target. i.e 20% year on year growth in the credit to MSMEs, 10% annual growth in number of micro enterprises accounts and 60% of the MSME credit to go to micro enterprises.
- The review of the performance of service sector shall be done by all banks. His submission was that secondary sector and MSME may be taken as a plan priority for 2011-12.
- RBI is very much worried regarding the data on sick units and progress in rehabilitation of viable sick units during the last 2 years and the concern in this regard had been expressed in various fora. He expressed happiness regarding the decision taken by the sub-committee of SLBC that the district level SME meetings need to be convened to ensure compliance and maintenance of authentic data on sick units as well as addressing the issues in rehabilitation.
- Kerala State has consistently maintained the record performance under Government Sponsored schemes like. SGSY, PMEGP and credit to minorities. Recovery figure would be an important part of the statistics as any credit programmes particularly for the purpose of review. Therefore he requested SLBC to take up the matter with LDMs so as to collect and consolidate the recovery figures under Government Sponsored schemes.
- SLBC had flagged out the issues on Education Loans. RBI had also received few complaints on Education Loans. Since this is a sensitive issue in Kerala, a clear consensus need to emerge amongst banks on the guidelines to be followed by all

particularly those banks which are not active. He appealed to all the banks to bear in mind in both letter and spirit, the guidelines issued by RBI on Education Loan so as to provide adequate amount of credit on a timely and hassle free manner. All the stakeholders need to raise issues related to Education Loan, if any, to IBA/RBI. He observed that NPA figures under Education Loans were increasing and as mentioned by the Chairman of the meeting, a credit guarantee scheme for Education Loans would be welcomed, if it happens.

- He observed that Kerala is well ahead in implementing Financial Inclusion roadmap before 2012. He congratulated all the stakeholders for having arranged fruitful meetings of SLBC sub-committees to sort out pending issues and progress being reviewed periodically in SLBC. He observed that out of the 120 villages identified, banking facilities were provided in 108 villages. Banks have to speed up their efforts to ensure that transactions are carried out smoothly through smart cards in the villages placed under the BC-ICT model so as to penetrate the banking facilities really in rural/unbanked areas. He requested SLBC and LDMs to report the progress in this regard to RBI periodically. Financial Inclusion through credit to SHGs and NABARD model JLGs needs to be further strengthened and should be ensured that none of the groups becomes dormant or dysfunctional.

Concluding the address, Sri. G. Gopalakrishna assured the forum on the commitment of RBI in extending all support.

**Sri. Subrata Biswas IAS**, Principal Secretary, Planning & Economic Affairs Department, Government of Kerala in his address observed that Government departments are not using the forum properly and exhorted the members to utilize the forum for the benefit of the State. He then touched upon the following points for consideration of the house.

- He observed that while over achieving the target under Agriculture sector as well as in sub sectors like Crop loan, forest and wasteland development performance levels were poor in some areas which are really sustaining growth. He suggested that both Banks as well as Government officials can sit together and find out ways and means for improving the credit flow as well as maintaining sustained growth under these sectors. He noted that the achievement under Minor irrigation was only 40%. This is one sector which would give rise to further fruitful utilization of resources.
- He noted that the approach of banks towards encouraging agriculture gold loans would be because of its collateral security as well as minimizing the NPA level. If assets are not created in certain sectors, Government and Bankers should give added thrust in extending more credit to these sectors to improve assest formation.
- Land development segment had not done well. Government had taken more efforts towards farm mechanization. 11% of the land in the State is basically utilized for agriculture activities and rest for cash crops. He informed that in Kuttanadu area, Government had recently taken more efforts in bringing about farm mechanization.

- Performance under Dairy sector was 42% against the target. Since this sector contributes as a food supplement, adequate credit flow is very vital. Sheep, Goat, Piggery etc also comes under this sector which is very significant in Kerala's economy.
- Animal Husbandry sector is doing extremely well in the State where the scope is huge. In all the distressed districts in north, and in Idukki and Kuttanadu in south, Government had given more focus in providing money for encouraging investment under this sector. 50% subsidy is available. He requested all banks to extend support in implementing the schemes in a time bound manner.
- He observed that the performance under Poultry sector was not satisfactory.
- He expressed happiness for the overall performance of agriculture sector. But, in investment credit under agriculture the situation is even more dismal. Out of the Rs. 28601 crores under agriculture sector, flow to investment credit is hovering around Rs. 4000 crores. He suggested SLBC to set a target under this category. Investment credit is very insignificant in sectors like Minor Irrigation, Land Development, Farm mechanization, dairy etc. Out of the Rs. 4000 crores under investment Credit, Rs. 1464 crores go to plantation sector and Rs. 1547 crores goes to horticulture sector. Basically 85% is taken care of by these 2 segments. He suggested that both SLBC and Government machinery together can find out strategies for furthering the flow in investment credit in the above sectors.
- Out of the 66 lakh farmers, 32 lakhs Kisan Credit Cards were only issued so far. Krishi Bhavan was supposed to give the list of farmers to the local bankers. He noted that during the last financial year target under KCC could not be achieved.

In conclusion, Sri. Subrata Biswas, IAS assured the forum that all the pending issues with Government would be sorted out in a high level meeting with concerned Secretaries.

**Smt. Suma Varma**, Regional Director, Reserve Bank of India in her address pointed out a few specific issues concerning RBI.

- RBI, RO, Trivandrum had conducted outreach activities in villages as part of RBI Platinum Jubilee year celebrations during 2009-10 and banking facilities have been provided in all the 8 identified villages as envisaged by RBI top management. In fact Chellanam and Akathethara villages have been declared as 100% financially included.
- As envisaged by RBI Governor, along with the bankers, visited the identified villages, met the village people, understood their problems, took their suggestions, looked at issues from their perspective and this has helped us to improve on our jobs.
- As these activities proved useful as a two way learning experience, RBI continued its outreach activities during 2010-11 in two select villages in Kerala – Elampazhanoor in Kollam District, Vengoor West in Ernakulam District and in Agatti Island in Lakshadweep which were also provided with banking facilities.
- The outreach programmes conducted by RBI received the full support of the bankers and Government officials and hoped to receive similar support for all initiatives of RBI.

- The outreach programme at Vengoor West village held on 22.03.2011 was attended by RBI Governor, Dr. D. Subbarao amidst a huge turnout of villagers and bankers. Governor also visited Sree Sankaracharya University of Sanskrit, Kalady and addressed the audience comprising the Vice Chancellor, the Deputy Vice Chancellor, Registrar, faculty members and students. He visited a Lower Primary School in the village where he interacted with the children. Thereafter he visited the FLCC and RSETI of Union Bank of India at Perumbavoor also. The efforts of the Top Management of RBI are an indicator of the will of RBI to take additional efforts for the benefit of the common person.
- In the last 12 months that RBI Trivandrum has conducted 12 financial literacy campaigns and visited 10 schools across the State for the empowerment of the common person/school children. RBI had prepared a film on KCC. Similarly, RBI has now prepared a skit on financial literacy based on financial education series comic book Raju and the Money Tree and shall be glad to share it with other stakeholders. RBI had also released a financial literacy post card to spread financial literacy. RBI is observing the efforts for spreading financial literacy by other banks also. But more needs to be done in this direction. It is requested that banks may focus and ensure a further increase in the financial literacy quotient of the State.
- Agriculture insurance is another issue that needs to be focused upon as only a small percentage of the agriculture advances are insured as on date and there a lot of scope for improvement in this regard. Agriculture insurance may be included in our core agenda.
- Creation of backward linkages is essential for the growth of the economy and utilization of available RIDF is imperative from this perspective. That is the reason that RBI had sought that a status report on the utilization of RIDF be tabled in this forum. RBI requested SLBC to make this a part of its core agenda. Slow utilization of the fund and the need for simpler documentation are the two issues which have come to the fore in this context. RBI wishes to bring to the notice of the DCC/DLRC forums that the demand for backward linkages must emerge from the districts and blocks. It is the stakeholders from the districts who need to identify the need of road, storage facility, cold storage, market place etc. These demands are to be forwarded to appropriate authorities for taking steps to ensure optimum utilization of the available RIDF for the benefit of the common person and growth. Discussing this issue in the next DCC/DLRC meeting should be the first step towards this right direction.
- RBI had also sought for the tabling of the level of utilization of two Funds – Financial Inclusion Fund and the Financial Inclusion Technology Fund. In fact many stakeholders are not conversant with the modalities for utilization of FIF and FITF. There is a need to increase the awareness of the bankers in this regard. She requested SLBC to prepare a brochure on this subject so as to make bankers more aware of this utility, leading to its better utilization.
- RBI always stressed the paramount importance of data integrity in statements submitted to RBI/SLBC and other bodies. However, it is observed that this vital requirement is not yet achieved. Data on sick/viable/nursing units, for example, continue to show inconsistencies making it difficult to conduct meaningful reviews based on them. She appealed to all bankers to ensure accuracy in figures reported by them. She added that

based on the feedback from officials of RPCD, Trivandrum, it could be noted that the issue of rehabilitation of viable sick units was of low priority among the field level bankers and a proper monitoring mechanism was not prevalent in Controlling Offices of most banks. She requested that adequate priority be given to ensure accuracy of the MIS associated by both top management and field level bankers alike. The effective implementation of all progressive schemes would depend on the sensitivity of the field level bankers. As the next empowered committee on SMEs is drawing close, she requested SLBC and the Lead Banks of the districts to act quickly in redressing this issue.

- Safety and security of bank officials, especially those in rural and remote areas has a direct bearing on bankers confidence and she request all stakeholders to sustain and ensure improvement in this aspect.
- It is observed that out of 120 villages with population above 2000, banking facilities are already in place in 108 villages. Out of the remaining 12 villages, NMGB (3) and Indian Bank (1) have committed themselves to mobile banking and brick and mortar branch respectively. Punjab National Bank (8 villages) have to explain their plans for implementation of the Financial Inclusion Roadmap.
- There are only 7 villages with a population of less than 2000 which are still unbanked and already allotted to various banks. She expressed hope that they would rise to the occasion and ensure keeping Kerala at the top.
- The National Institute of Rural Development is conducting a three day programme on Formulation and Implementation of Horticulture and Food Processing schemes in Kerala from June 28-30, 2011. Expanding our horizons is necessary and she requested all to make good use of such knowledge imparting initiatives.

**Sri. K. C. Shashidhar**, Chief General Manager, NABARD in his address opined that some more awareness on bank loans and credit dispensation is required at grass root level. At present banks are being viewed not only as credit dispensation agents but also as the engine of development in the State. He then touched upon the following important points:

- The share of agriculture in the GSDP of Kerala is continuously dropping. During 2007-08 the share of agriculture stood at 13.15% which further dropped to 12.58% in 2008-09 and 11.54% during 2009-10. Some sort of co-ordination needs to be established between achievement of the targets at one hand and arresting the declining trend in agriculture on the other hand
- Referring to the response of the farmers at the grass root level towards changing prices in agriculture produces, he observed that the increasing trend in the prices of rubber would have attracted more farmers at grass root level, leading to a shift from paddy to rubber. Some kind of careful attention would be required from the side of Government in this regard because prices can be highly fluctuating.
- The real convergence between Government policies and banking sector has been discussed during the meeting with APC wherein the following decisions were taken.
  - (i) The productivity in banks loans needs further improvement.

- (ii) Certain institutions in the State like ATHMA which is conceived as real agent to impart extension services to the rural folk may be called for further active involvement.
  - (iii) Good quality seeds and proper distribution of seeds among farmers to be ensured. Kerala State is certainly lacking in this area because of lack of seed production units in the State. Specific strategies should be evolved by the State Government for popularizing organic farming in the State.
  - (iv) Concentrate in not only widening and deepening of KCC, but also to ensure that already issued KCCs are kept active since only 50% of KCCs granted are active. Further KCC should also shift to smart KCCs.
- NABARD also shares deep concern regarding gold loans under agriculture advances. We need to find out whether it is contributing to agriculture sector or not. Else Banks should switch over to regular agricultural loans. He quoted a classic example of SMGB which had successfully implemented the mode of shifting from Agriculture Gold Loan to regular Agriculture loans. He alerted Bankers on the phenomenal growth of NBFCs in Kerala, and their bottom lines. Bankers should also watch their impact in rural sector in comparison with the banking sector.
  - He emphasized the need for consolidation and expansion of Farmers Club activities. There are only 1500 farmers clubs in the State. Rural and semi-urban branches in the State have to play an important role in creating new Farmers clubs. NABARD had promoted a new concept of consolidating farmers clubs and making them into federation. This federation of farmers clubs further matured in the State and evolved as what is called Farmers Producers Companies. In the genuine scenario banks needs to look at innovative methods that should reach out at grass root level.
  - Major part of the economy in the State depends on sectors like rubber, cardamom, cashew, pepper, tea, coffee, coco etc. As per recent analysis it is revealed that many of them are in bad shape and needs rejuvenation. These sectors predominantly consisting of small and marginal farmers would require more attention from the banking sector.

**Sri. T. K. Manoj Kumar IAS**, Secretary, NORKA Department, Government of Kerala appreciated SLBC Convenor for the initiatives taken couple of months back in preparing a package for extending loans to gulf returnees which should be both practical as well as useful to the people returning from Gulf. The package could not be finalized due to the declaration of general election as a result of which Government could not announce new policy measure in this regard. He informed that many of the gulf returnees are having money for investment as well as required skills, but in Kerala there is no platform for utilizing their skill. The matter has been taken care of by the Ministry of Overseas India Affairs. He made a request to all banks to give their suggestion for preparing the rehabilitation package. He informed that KFC has got a scheme for NRKs with lesser rate of interest which was not picking up well. He was of the opinion that perhaps it was not a matter of rate of interest but the kind of appropriate services that can be taken up by NRKs that has resulted in low off take. The matter was reviewed by the Cabinet Secretary himself through a video conference with Chief Secretary of the State during the last month. He added that since NORKA Department was looking after the welfare

of the NRKs, all kinds of assistance with regard to the training as well as rehabilitation package would be provided to the banks by the Department. He informed that the matter would be brought to the notice of the Minister concerned. He requested the forum that one more special committee meeting for finalizing the rehabilitation package to NRKs may be convened as early as possible.

*The forum accepted the request.*

**(Action: SLBC)**

**Smt. Sarada Muraleedharan IAS**, Executive Director, Kudumbashree in her address informed that Kudumbashree would be arranging a convention of all the Community Development Societies (CDS) of the State on 23<sup>rd</sup> & 24<sup>th</sup> June, 2011 at Chandrasekharan Nair Stadium, Trivandrum wherein representation from all the Grama panchayats, Municipalities, Corporations would be there. The convention would be inaugurated by the Hon'ble Chief Minister on 23.06.2011 at 4 p.m. She invited representatives from all banks for attending the convention.

She informed that Kudumbashree had got in principal clearance for the following 2 innovative projects under NRLM.

- (i) Mahila Kisan Saktheekaran Pariyojana through which 1.5 lakh women farmers of all the Grama Panchayats of the State would be benefited with the credit component.
- (ii) A project specifically looks at farm mechanism in creating labour banks which would be limited in 3 districts viz. Thrissur, Palakkad, and Malappuram.

She added that after getting formal clearance from Government, the details of the projects would be communicated to all banks for getting adequate support. She then highlighted the following points.

- Interest Subsidy Scheme of Kudumbashree had received great support from NABARD and SLBC Convenor. The scheme aims to cover both NHGs of Kudumbashree and JLGs. Around 40000 groups have been created of which more than 30000 were registered and opened bank accounts, but loans as well as interest subsidy is extended to only a few hundreds. She informed that there were specific cases where denial in releasing subsidy under scheme is there and there possibly could be a communication gap regarding the scheme. She requested SLBC to form a separate sub-committee for resolving the operational issues under the scheme.
- Referring to left over Bhavanashree loans by Government she informed that the same would be done after the verification process is over as was done earlier and that Kudumbashree would consider all the left over cases for settlement along with this years amount. She appreciated SLBC Convenor for the support extended in formulating the scheme in an acceptable manner both to Government and banks. She informed that

specific cases were reported stating that loan documents were not released by some banks. She added that as per the MoU under the scheme, when the loan has been taken over, then the documents needs to be released. Communication gap regarding the MoU entered under the scheme still prevails for which appropriate intervention is required as early as possible.

- As per the feedback received, some RSETIs are availing the services of Kudumbashree Micro Enterprise consultants as faculty members because of their expertise and background knowledge especially in dealing with Micro Enterprises. She requested other RSETIs also to avail the services of Micro Enterprise consultants.
- Referring to MIS, she informed that Kudumbashree MIS is ready now and is having a database on all NHGs including their number, family particulars, thrift, credit, activities, current status as well as banking status. It provides the total picture of the individual CDS. The database is accessible online at Panchayat/District/State levels. The Branch Managers themselves would be able to see specific issues with respect to farmers groups, enterprises, micro finance etc. She requested SLBC to provide a 10 minutes slot in the next SLBC meeting for making a presentation on the MIS package.

**Sri. T. K. Jose IAS.** Chairman, Coconut Development Board (CDB) informed that the Board was established under the Coconut Development Board Act of Parliament 1979 and came in to existence in January 1981. Functions of CDB are under the administrative control of Ministry of Agriculture, Government of India. Government of India notified CDB as Export Promotion Council for coconut and coconut products except coir products since 01.04.2009. He then made a detailed power point presentation which includes the following:

- Vision - Integrated development of coconut cultivation and industry in the country so as to make the coconut economy sustainable and globally competitive
- Mission - To achieve targeted production and productivity in coconut with the help of various State Government, Departments and other agencies by successful implementation of various projects on Integrated development of coconut gardens, Rejuvenation and Replantation, Technology Mission on Coconut, Export Promotion activities etc.
- Production and Distribution of Planting Material
- Expansion of Area Under Coconut
- Integrated Farming In Coconut Holdings For Productivity Improvement
- Technology Demonstration and Training Programmes
- Market Promotional Activities
- Information and Information Technology
- Coconut Palm Insurance Scheme
- Kera Suraksha Insurance Scheme for Coconut Tree Climbers
- Objectives of “Friends of Coconut Trees”
- Bank’s Role for improvement which would pave way to declare Kollam, Thrissur and Thiruvananthapuram, to have 100% Financial Inclusion

- Aim (i) Extend banking services at affordable cost to all (ii) Let us jointly handhold the farmers.
- Opportunities for Banking Sector

(Rupees in Crore)

Sl No.	Schemes	Project outlay	CDB subsidy	Term loan
1	Replanting and Rejuvenation of Coconut Gardens	2275.64	478.50	202.50
2	Technology Mission on Coconut	40.00	10.00	30.00
3	Friend's of Coconut Tree Programme	25.00	13.75	11.25
4	Laying out of Demonstration Plots	97.20	24.30	24.30
	<b>Total Term Loan Support Required</b>			<b>268.05</b>

He solicited wholehearted support from banks and informed that the details in this regard are placed in the website of Coconut Development Board [www.coconutboard.gov.in](http://www.coconutboard.gov.in)

The house then proceeded to consider the agenda items. **Sri. T. Sreekanthan**, General Manager, Canara Bank & Convenor, SLBC Kerala guided the proceedings.

## 1. ADOPTION OF MINUTES OF THE PREVIOUS SLBC MEETING

The forum adopted the minutes of the 103<sup>rd</sup> meeting of SLBC, Kerala held on 16<sup>th</sup> March, 2011, which was forwarded to the members, vide Convener's letter TLB 35 557 2011 KRA dated 31.03.2011 without any amendments.

Thereafter, the leaders of the group were invited to present the reports and recommendations of the three groups for consideration and deliberations of the house.

## 2. ISSUES FOR GROUP DISCUSSION ON PRIMARY SECTOR (GROUP I)

(**Sri. Ajith Kumar Menon**, LDM, Kasaragod, the leader of Group-I presented the report of the group).

### 2.1. Review Of Performance Under Annual Credit Plan 2010-2011

In Group wise analysis on the performance, it was observed that State Bank Group, Nationalized Banks, RRBs and Cooperative Banks have recorded 100% achievement of the target. All Banks should ensure achievement of minimum mandatory level fixed by RBI. The variation in disbursement under agriculture among Banks is due to branch network, location of the branches etc. Hence it may not be possible for bringing out uniformity in achievement of targets by the participating Banks.

### **2.1.1. Bank wise Performance – Primary Sector**

It was observed that in case of some of the major Banks like **Andhra Bank, Dena Bank, Corporation Bank & Axis Bank**, the percentage of achievement under Agriculture Sector was far below 50%. Hence these Banks are advised to ensure improved performance during the current year.

The New Generation Banks should also fall in line with the other Banks in achieving targets set under Annual Credit Plan.

*(Action: Banks)*

It was pointed out that the benefit of interest subvention scheme for short term production credit under Agriculture may be made available to Private Sector Banks also. This anomaly is a long standing issue.

*(Action: SLBC / Banks)*

The Group also observed that in many Districts, Banks are not regular in submission of LBR-2. The submission should be made prompt so that the actual performance gets reflected. There was also a suggestion that since all Banks are under CBS platform, a programme should be developed to download data directly from the CBS network.

*(Action: Banks / RBI / NABARD)*

### **2.1.2. District wise Performance under Primary Sector**

It was observed that there is a substantial gap in achievement in the case of Wayanad District, which the Group felt was due to the following reasons:

- Certain organizations are resorting to unhealthy practices of dissuading the farmers from repaying Banks dues especially under Agricultural loans.

*(Action: SLBC / Govt. of Kerala)*

- There is stiff resistance from borrowers against recovery measures particularly under SARFAESI Act etc. These issues have adversely affected recycling of funds and fresh disbursals.

*(Action: SLBC / Govt. of Kerala)*

- These issues are to be discussed in BLBC and other appropriate forums so as to create awareness among the people regarding prompt repayment of bank dues and Bankers were exhorted not to deny any loan to eligible borrowers. So, in the current year the targets assigned are expected to be achieved.

*(Action: LDMs / Banks)*

## **2.2. Agriculture Advances**

On an analysis of the data, it is observed that the achievement of State Bank Group in the State is slightly below the mandatory level of 18%. The representatives of the Banks have assured that this year they would be achieving the stipulated target of 18%. They had also informed that when compared to previous years' performance, this year their achievement had tremendously improved from the earlier level of 12% to 16.22%.

*(Action: State Bank Group)*

## **2.3. Performance under Kisan Credit Card Scheme**

The Group has suggested the following to improve the lending under KCCS.

- Agriculture Department should give instructions to their field level officers to maintain data base of farmers from electoral rolls as suggested in the last SLRM. This data should be made available to all Bank Branches.

*(Action: Agriculture Department)*

- The Group felt that there should be good liaison between Banks and Line Departments.
- There should be compulsory participation by officials of Line Departments in BLBC/DLRC meetings for closely monitoring the performance under KCC.

*(Action: Agriculture Department / LDMs /Banks)*

## **2.4. Agri-Clinics and Agri Business Centres**

- More publicity and awareness should be created among the public about the scheme.
- Youth should be attracted to take up such ventures.
- The FLCCs in the Districts should take efforts in organizing awareness programme on such Schemes.

*(Action: SLBC / Banks)*

## **2.5. Review of implementation of Package of Relief Measures for the Debt Stressed Farmers of Wayanad, Palakkad and Kasargod districts of the State**

### **2.5.1. Progress achieved in claiming interest waiver under Relief Package**

### **2.5.2. Progress in Rescheduling of loans under Relief Package**

It is noted that the Banks have completed both these exercises in all three Districts.

### **2.5.3. Fresh loans provided against rescheduled accounts under Relief Package**

It is observed that fresh loans are provided in all eligible cases.

*(Action: Banks)*

## 2.6. FRESH ISSUES

### 2.6.1. Providing market intelligence to farmers of Kerala – Setting up of a market intelligence cell with financial assistance from the Banking Sector [NABARD] (Suggested by Special Officer, WTO Cell, Agriculture Department, Govt. of Kerala)

The Group suggested the following:

- The marketing intelligence set up under the Department of Agriculture in each District may be strengthened, so as to take up market intelligence studies in respect of major crops and timely dissemination of information to all stakeholders.
- A strong marketing infrastructure may be put in place in all Districts to ensure that the farmers get fair price for their produce. A tie up arrangement with Banks, marketing agencies and farmers may be introduced so that timely flow of credit and prompt repayment of Bank loans can be ensured. The functioning of VFPC (Vegetable and Fruits Promotion Council, Kerala), HORTICORP etc. may be further strengthened to achieve the desired goals.
- A Marketing Intelligence Wing may be established under Kerala Agricultural University (KAU) in line with the one functioning in Tamil Nadu Agricultural University, which would go a long way in helping the farmers' cause.

*(Action: Agriculture Department/KAU/VFPC/HORTICORP)*

### 2.6.2. Impediments in recovery of loans

There is false propaganda propagated by certain self-styled farmers groups particularly in Wayanad and Kasaragod Districts preventing farmers from repaying bank loans. As such, this has led to mounting NPAs under Agriculture. Banks are also averse to fresh lending. SLBC may take up such cases with State Govt. / RBI to suitably address such issues.

*Sri. N. Narasreddy, General Manager, Canara Bank suggested that banks have to conduct programmes through Farmers Clubs so as to provide proper education on recovery to the farmers.*

*(Action: SLBC / Government / Banks)*

### 2.6.3. Organic Farming

- Consequent to ban on usage of certain chemicals in agriculture, the State Government should find alternate solutions (bio as well as non-hazardous chemicals).
- Indiscriminate use of chemicals should be dissuaded by enactment of proper laws.
- A proper monitoring mechanism for judicious usage of chemicals should be put in place.
- In respect of cash crops, Government may think of introducing Genetically Modified crops (GM Crops).

- Biological control of pests and diseases to be popularized
- Rotation of crops to be practiced in paddy fields (one crop fish, one crop paddy). This is one of the recommendations of Kuttanad Package. Crop Rotation should be practiced elsewhere also with suitable cropping pattern.
- A special package for organic farming with subsidy assistance may be introduced.

*(Action: Agriculture Department/ Government)*

#### **2.6.4. Linking productivity with credit disbursement**

At present there is no mechanism to disseminate knowledge on production and productivity through Banks. In BLBC and other forums, this matter may be discussed with the appropriate line departments so as to create general awareness among Bankers. As per the information from Agriculture Department, VFPC, Rubber Board, Spices Board, the production and productivity of crops have definitely increased over the years.

*(Action: Banks/Agriculture Department/LDMs)*

### **2.7. PENDING ISSUES**

#### **2.7.1. Widening and deepening the spread of Kisan Credit Card (KCC)**

The Group suggested the following:

- Data Base of farmers should be updated by Krishi Bhavans from Electoral Rolls.
- There should be good liaison between Krishi Bhavans and Bank Branches in their respective areas.
- Simplified and uniform documentation.
- Targets should be assigned to each Block and to be reviewed periodically in BLBC meetings.
- Awareness Programmes may be conducted through various media.
- Publicity through posters, banners, pamphlets etc.
- LDMs may be empowered to resolve issues of borrowers relating to KCC.
- The benefit of interest subvention for short term loans may be made applicable to all Banks including Private Sector Banks.
- KCCs to be popularized through JLG / SHG mechanism.
- KCC to be linked to ATM.
- Agricultural Officers may be posted at all Rural Branches to ensure smooth flow of credit to this sector.

**Sri. N. Narasreddy**, General Manager, Canara Bank suggested the following for improving the spread of KCC.

- *One month has to be observed as KCC month so as to enable to do intense campaign.*

- *One of the Gramin Banks in Karnataka State, had taken initiatives, wherein each village is being declared as 100% KCC village. This concept can be tried in the Kerala on a systematic basis so as to reach large number of farmers through KCC.*

*(Action: Banks / LDMs/ Agriculture Department)*

## **2.8. INFORMATION NOTE**

### **2.8.1. Goat rearing schemes of Animal Husbandry Department coming under Idukki and Kuttanad Packages (Suggested by Directorate of Animal Husbandry)**

The Scheme is being revised by Government of India to give assistance to individual beneficiaries for supplying 2 female goats each. Hence the beneficiary's contribution comes to Rs.750/- only. As such there may not be any need for Bank loan.

#### **Other Suggestions emerged during the Group Discussion**

- The Group observed that the term lending under Agriculture is not picking up to the desired level.
- One of the reasons is that since interest subvention is available for short term loans, the Group felt that a part of the credit availed as KCC is diverted for investment purposes. This has also adversely affected timely repayment of these loans.
- Lack of awareness about Departmental Schemes and Projects.
- Lack of infrastructural facilities – forward/backward linkages.
- Banks prefer lending Short Term loans to meet targets under Agriculture. This is due to simplified procedures to be followed.
- In Dairy and Poultry Sector, insurance cover is inadequate. Claim settlement ratio is very poor. Cumbersome procedure is to be followed for settlement of claims. As such, farmers are reluctant to take up such ventures due to high risks involved.

The Group suggested the following remedial measures to overcome the above issues:

- Interest Subvention may be made available for term loans also.

*(Action: SLBC / RBI / NABARD)*

- The Joint Director of State Horticulture Mission, informed that National Horticulture Mission has given approval for 14 schemes for post-harvest management of Horticultural crops, with subsidy assistance ranging from 40 to 55%. All these schemes are loan linked with back ended subsidy arrangement.

*(Action: State Horticulture Mission)*

- SLBC to provide details of all Departmental Schemes in their website. Periodical updation should be made. SLBC to give information about Schemes to all LDMs.

*(Action: SLBC / LDMs)*

- There should be appropriate legislation for lease land farming so that Bank credit – both long term and short term would pick up (contract farming could be encouraged).

*(Action: Department of Agriculture / Govt. of Kerala / SLBC)*

**Sri. N. Narasareddy**, General Manager, Canara Bank suggested the following:

- *For increasing term loans under agriculture, the subsidized schemes under National Horticulture Mission have to be utilized.*
- *NABARD has been operating about 13 centralized sponsored schemes where subsidy is being given by NABARD on behalf of Government of India. These schemes have to be popularized.*
- *Since capital formation in Agriculture is declining, all banks to give publicity for various schemes to the farmers.*

Referring to the slow rate in capital formation as well as term loans under Agriculture sector, **Sri. T. K. Jose IAS**, Chairman, Coconut Development Board suggested that interest subvention for term loans especially agriculture investment has to be thought of by the State and Central Government. He informed that budget of the new Government is going to be announced on 08.07.2011 so that interest subvention to farm credit especially long term/investment credit should be strongly recommended by the SLBC through the State Government mechanism. He added that so many things were waived and written off for helping the defaulters. Generally the people, those who are working hard and sincerely repay should be honoured. He requested the State Government that some sort of funds to be earmarked for interest subvention for the promptly repaying farmers. Interest subvention should be a recommendation of SLBC so as to cultivate a healthy banking relationship as well as investment in agriculture sector.

*The forum wholeheartedly accepted the suggestion.*

*(Action: SLBC/Government of India/Kerala)*

**Sri. T. K. Jose IAS**, Chairman, Coconut Development Board then requested SLBC to make a sample study in selected villages in Kerala where the loan waiver and write off schemes were made operational and find out how many genuine farmers are benefited and how many middlemen or private money lenders gained the benefit out of this.

*Sri. S. Raman, Chairman & Managing Director, Canara Bank informed that though this is a great suggestion, SLBC may not be really equipped for conducting such a study.*

*On the suggestion regarding the study for agriculture credit and productivity, Sri. S. Raman, Chairman & Managing Director, Canara Bank informed that the study would be commissioned by one of the Lead Districts of Canara Bank and hopefully this would attract good amount of national attention also.*

**Sri. N. Narasareddy**, General Manager, Canara Bank informed the following:

*CAG audit on ADWDR scheme is going on and also looking into some of these aspects. Since the scheme has been formulated by Government of India, it is better to do it at their level. After getting the findings/observations the matter has to be considered.*

**LDM, Trivandrum** informed that for the poultry sector, there is no insurance available from any agency.

*Responding to that, Sri. N. Narasareddy, General Manager, Canara Bank informed that poultry insurance is not viable for the poultry farmers since the benefits are not much.*

### **3. ISSUES FOR GROUP DISCUSSION ON SECONDARY SECTOR & GOVT. SPONSORED SCHEMES (GROUP II)**

(**Sri. P. Unnikrishnan**, LDM, Malappuram, the leader of Group-II presented the report of the group).

#### **3.1. Performance of Secondary Sector Under Annual Credit Plan (ACP)**

#### **3.2. Review of Disbursements to Secondary Sector under ACP**

Compared to 2009-10, performance during 2010-11 showed an increase of Rs. 571 crores, but percentagewise, there was a slippage of 2.07%. The group suggested the following:

- One of the reasons for the poor performance is improper/inadequate reporting of LBR II. The controlling offices should strictly ensure submission of Lead Bank Returns in time.

*(Action: Controlling Office of Banks)*

- Immediate steps are to be initiated by RBI/NABARD to revamp the SAMIS codes and programme to be made available at the earliest.

*(Action: RBI / NABARD)*

- The term lending institutions like KFC, KSIDC should report the disbursements made to SME sector. They should also participate in the District level meetings conducted by Lead Bank.

*(Action: KFC / KSIDC / LDMs)*

- All Banks should inform / publicise their specific schemes relating to SME as a part of awareness. The concerned agencies can assist the prospective borrowers.

*(Action: Banks / Department of Industries)*

- The Government policies are to be simplified.

*(Action: Department of Industries/ Govt. of Kerala)*

- District Industrial Development Committee functioning under DIC to be revamped and reactivated wherein grievances can be solved. The concerned Banks and departments should invariably attend the committee meetings.

*(Action: Banks / Department of Industries)*

- Single Window system to be introduced for speedy clearance of various approvals (including electricity connection).

*(Action: Department of Industries/ Govt. of Kerala)*

- There should be an umbrella under government for marketing the SME products.

*(Action: Department of Industries/ Govt. of Kerala)*

- Awareness level to be enhanced to the branch functionaries in respect of CGTSME.

*(Action: Department of Industries/Banks)*

- The possibility of introduction of interest subvention to MSME sector similar to farm sector to be explored.

*(Action: Department of Industries/ Govt. of India / RBI)*

- The lock in period for invoking claims with CGTMSE to be brought down to 12 months.

*(Action: CGTMSE / Govt. of India / RBI)*

- Wide publicity of the various schemes of the Government to be popularised among the public.

*(Action: Department of Industries)*

### **3.3. Performance under Outstanding Advances in SME sector**

#### **3.3.1. Performance under SME Advances under priority sector**

The group appreciated the performance under SME sector by the active participation of the banks and departments. Controlling offices have to report correct figures to SLBC / Lead Bank concerned for further improvement.

#### **3.3.2. Small and Medium Enterprises (SME) Advances**

The group noted the Bank-wise details for information.

### **3.4. Performance under Government Sponsored Schemes**

#### **3.4.1. Swarna Jayanthi Shahari Rozgar Yojana (SJSRY) as at March 2011**

The Group suggested that all private sector banks should actively participate in the scheme. The department should forward applications to all Private Sector Banks.

*(Action: Sponsoring Agency / Banks)*

#### **3.4.2. Swarnajayanthi Gram Swarozgar Yojana (SGSY) - Performance as at March 2011**

The group expressed happiness over the good performance of Banks under the scheme, which is implemented for the eradication of poverty. The agency should forward more applications to Private Sector Banks for achieving 100% of the target.

For speedy disbursement of applications, the Branch Manager should be delegated with sufficient power to sanction, instead of sending to loan processing centres.

Divergent activities should not be put up in one proposal.

*(Action: Sponsoring Agency / Banks)*

#### **3.4.3. Performance under PMEGP as at March 2011**

The group appreciated the performance of the scheme during the last financial year. KVIC representative informed that 2011-12 being the terminal year of implementation of the scheme, Banks should restrict the lending to the extent of margin money available.

*(Action: Banks)*

The suggestion of National Commission for SC that all Banks should provide separate scheme-wise data on lending to SC/ST especially under Government sponsored scheme, to review the position and to improve lending to this vulnerable section of the society, to be complied with.

*(Action: SLBC / Banks)*

### **3.5. Performance under Micro-credit**

All eligible groups should be credit linked by rating the group.

### **3.6. Review of Performance under Special Focus Programmes**

#### **3.6.1. Swarozgar Credit Card Scheme**

#### **3.6.2. Artisans Credit Card Scheme**

#### **3.6.3. Laghu Udhyami Credit Cards**

There is a recommendation for issue of common cards.

*(Action: SLBC)*

#### **3.6.4. Performance under General Credit Card Scheme**

The Group noted that the performance under GCC given in the annexure reveals that some banks are not associated with the scheme. For successful implementation of the financial inclusion, issue of GCC helps in greater penetration.

### **3.7. Advances to Weaker Section**

The group commended the achievement under Advances to Weaker section which is well above the mandatory level of 10%.

*(Action: Banks)*

### **3.8. Advances to SC/STs**

The group expressed concern over the negative growth of advance to SC. While reporting, the controlling offices should ensure that correct data are given so as to reflect true status of affairs under lending to SC/ST. Some Banks have not made any lending to SC/ST as per the information provided.

*(Action: Controlling Offices of Banks)*

The group suggested the following to increase lending.

- Conduct of awareness programme
- The sponsoring agency should conduct special credit camp for SC/ST.
- The implementing agencies of Government sponsored schemes to continuously ensure/monitor the inclusion of SC/ST beneficiaries.

*(Action: CRD / KVIC/KVIB/ DIC / Banks)*

### **3.9. DRI Advances**

The forum noted with concern the slender percentage of outstanding under the scheme and suggested the following measures to improve the percentage.

- The quantum of finance to be enhanced to Rs 50,000/-.
- A sub committee has to be formed to suggest ways and measures to improve the flow of credit under the scheme with major participation of Banks, RBI and Government representatives.
- Popularize the scheme among the people.
- Group financing to be promoted under the scheme.
- The restriction on recurring lending to be removed.
- The procedures for lending by way of top up loan under IAY beneficiaries to be simplified (creation of EM).
- The scheme should be extended to the beneficiaries of poverty alleviation programmes of Government.

*(Action: SLBC / Banks)*

*Sri. P. Ramasamy, Assistant Director, National Commission for SC informed that every time the achievement under DRI advances stood at 0.02%. He informed that the while discussing the performance, the Group suggested to form a sub-committee consisting of major banks, representatives from RBI and Government so as to enable to find the out the ways and measures to improve the flow of credit under the DRI scheme in achieving at least 0.5 %.*

The forum accepted the suggestion.

*(Action: SLBC)*

### **3.10. Credit Flow to Minority Communities**

The forum expressed satisfaction over the performance of banks in extending finance to minority communities.

### **3.11. FRESH ISSUES**

#### **3.11.1. Data on Sick MSME units** (Suggested by RBI)

The group concurred with the view that all Banks should adhere to the mandatory norms of submitting error free data on Sick MSME units.

*(Action: Banks)*

**3.11.2. Payment of one time guarantee fee by MSME units** (Suggested by Directorate of Industries & Commerce)

The group appreciated the novel initiative taken by the Government and suggested speedy implementation of the scheme. The nodal office of concerned Banks to submit consolidated claim to Director of Industries and the amount of the guarantee fee reimbursed shall be passed on to the customers on a quarterly basis.

*(Action: Director of Industries & Commerce / Banks)*

**3.12. PENDING ISSUES**

**3.12.1. Ground Level Credit Flow to SME Sector – Trend Analysis**

All the points suggested by the sub committee have to be strictly implemented and wherever necessary, adequate publicity should be given by the State Government in respect of credit to SME Sector.

*(Action: Banks/DIC/SLBC)*

**3.12.2. Review on Rehabilitation of Sick but Viable MSME units**

The group shared the concern expressed by Sri. G. J. Raju, Deputy General Manger, RBI regarding the inaccuracy of the data furnished by Banks and agencies as the same is being forwarded to RBI Central Office and eventually to Government of India. He requested the members that proper care should be taken while identifying the sick units. Once it is found potentially viable, there should not be any delay in nursing the unit.

Block-wise/District-wise awareness camp / workshop for bank officials and entrepreneurs to be conducted. Banks have to identify all eligible units for nursing. There should be coordination and cooperation between the Banks and DIC for identifying incipient sickness.

The sub committee recommendations to be taken care.

*Sri. G. J. Raju, Deputy General Manager, Reserve Bank of India stated that since this was a serious issue, Controlling Offices of all banks have to exercise extreme caution and due seriousness in reporting the data on sick, but viable MSME units to SLBC and RBI. He added that the data has to be sent to RBI, Central Office and Government of India and on that basis all the policies would be decided.*

*(Action: Controlling Offices of Banks/LDMs/SLBC/ DIC)*

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

The group concurs with the views and decided to pursue the matter with CGTMSE.

*(Action: SLBC)*

#### **3.12.4. Non- Receipt of subsidy for PMEGP loan**

The issue has to be pursued till its logical conclusion.

*(Action: SLBC/KVIC)*

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

This long pending issue has to be pursued vigorously for an early settlement by obtaining an updated list from the stake holders.

*(Action: SLBC/RBI)*

#### **3.12.6. Introduction of a common Credit card in lieu of Swarozgar Credit Card, Artisans Credit Card, Laghu Udhyami Credit Card**

The issue has to be pursued till its logical conclusion. SLBC to follow up with IBA. Group also suggested that the cards issued should be linked to ATM.

*(Action: SLBC/Banks)*

#### **3.12.7. REMOT Scheme**

The group recommended having a joint meeting of the concerned Banks with Coir Board representative to sort out the issue at the earliest.

*(Action: Coir Board/ Participating banks)*

### **3.13. INFORMATION NOTE**

#### **3.13.1. Women Industries Scheme – Continuation for 2011-2012** (Suggested by Directorate of Industries & Commerce)

The Group noted the contents for information and adoption

#### **3.13.2. Debt relief Scheme** (Suggested by Directorate of Coir Development)

The scheme details should be made available to all Banks for implementation.

*(Action: Directorate of Coir Development/ Banks)*

#### **3.13.3. Engaging M/S APITCO Ltd., Trichur for the physical verification of PMEGP Units – Note by KVIC**

The physical verification of the units to be completed within one year of setting up of the unit.

*(Action: KVIC / APITCO)*

#### **3.13.4. Verification of EDP (PMEGP) Training Centres – Note by KVIC**

Wherever RSETIs are functioning, they should be given priority.

*(Action: KVIC)*

#### **3.13.5. Assessing the Performance of Nodal Banks in the PMEGP implementation during 2010-11 – Note by KVIC**

The nodal banks have to submit the information immediately.

*(Action: Banks)*

#### **3.13.6. Engaging an outside agency for the “E-tracking” of PMEGP projects – Note by KVIC**

The Group noted the contents.

#### **3.13.7. Economic Stimulus Package 2008-2009 on MSME, Housing and Auto Sector – Review of the performance of PSU Banks under the Special Package implemented in Kerala State as at March 2011**

The forum noted the contents for review.

#### **3.13.8. Review of Coverage under CGMSE scheme from Credit Guarantee Fund Trust for Micro And Small Enterprises (CGTMSE)**

The Group suggested the following:

- Banks should cover all eligible loans under the scheme.
- SHG should also be covered under the scheme.

*(Action: SLBC/Banks)*

### **4. ISSUES FOR GROUP DISCUSSION ON TERTIARY SECTOR (GROUP III)**

(Sri. Anil Kumar V, Chief Manager, SBT, the leader of Group-III presented the report of the group).

#### **4.1. Performance under Tertiary Sector of ACP**

The Group noted that overall achievement of percentage 118% is commendable. Private sector and Nationalized banks have to improve.

*(Action: Banks)*

## **4.2. Review of Disbursements to Tertiary Sector under ACP**

The Group noted that SBT, SBI, Federal Bank and Canara Bank are the toppers. RBI to follow up with non-performers.

Accuracy of data can be ensured only when the LBR formats are reworked by RBI. The RBI representative has clarified that the process is going on and fresh formats would be circulated shortly.

*(Action: RBI/SLBC)*

## **4.3. FRESH ISSUES**

### **4.3.1. Operational Issues in respect of Business Correspondents (BCs) under Financial Inclusion Programme** (Suggested by RBI)

The Group noted that at the review meeting on Financial Inclusion held in Kochi on 07.06.2011, RBI has expressed satisfaction regarding coverage under Financial Inclusion roadmap of the banks.

### **4.3.2. Issues relating to low transactions through Smart Cards** (Suggested by RBI)

There are problems existing with some of the Technology Providers and the forum has asked the banks to resolve the issue at the earliest and to speed up number of transactions through Smart Cards.

*(Action: Banks)*

### **4.3.3. Levying of Service Charges under SARFAESI** (Suggested by State Bank of Travancore)

The Group has recommended waiving Service Charges being levied by the Government for SARFAESI related cases.

*Sri. N. Narasareddy, General Manager, Canara Bank opined that levying of services charges is not permissible under SARFAESI Act. He informed that Canara Bank, Head Office had already taken up the matter with IBA and represented with State Government and observed that levying of Service charges under SARFAESI is not permissible under the present law. He suggested that SLBC to pursue the matter again with the Government.*

*(Action: SLBC)*

### **4.3.4. Requisition for inclusion of Axis Bank in the Section 71 of RR Act & Issue of User ID & password for online revenue recovery procedures** (Suggested by Axis Bank)

The Representative from Revenue Department clarified that necessary instructions have been given to the District Collectors for including all scheduled Commercial Banks under RR Act.

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

**4.3.5. Self Employment Scheme for SC - Implemented by SC Development Department, Government of Kerala** (Suggested by DLRC, Thrissur)

The Representative from SC Development Department, Government of Kerala stated all pending cases would be resolved before 31<sup>st</sup> July, 2011.

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

**4.3.6. Controlling Offices of Banks to have Permanent Email IDs instead of Personal Email IDs** (Suggested by LDM, Malappuram)

The forum decided to advice Banks on the agenda item for uniform implementation

*(Action: Banks)*

**4.3.7. Non-issue of Income certificates for production in Banks, by the Revenue Authorities, other than for Educational Loan purposes** (Suggested by LDM, Kasaragod)

The LDM of Kasaragod clarified that the matter has been settled with District Authorities. The Group suggested that further follow up is not necessary.

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

**4.3.8. Claiming of Educational Loan Interest Subsidy by the Banks** (Suggested by LDM, Kasaragod)

The Group suggested recommending the issue for the consideration of the Government of India. SLBC to follow up.

*Sri. N. Narasareddy, General Manager, Canara Bank informed that Government of India had given permission to all banks for claiming the pending/left out cases for 2009-2010. Bankers have to submit separate claims for 2009-2010 and 2010-11 for getting the interest subsidy for Education loan. He added that IBA would be soon issuing guidelines in this regard to member banks.*

*(Action: Banks/SLBC)*

**4.3.9. Educational Loan Scheme**

**4.3.9.1. Quantum of Bank Loan** (Suggested by LDM, Kollam)

The Group felt that setting up of any fixed quantum of loan for each course is not feasible and hence decided to **drop** the item.

#### **4.3.9.2. Student Eligibility/Merit Based Selection Process** (Suggested by LDM, Kollam)

The Group felt that individual banks have to decide on sanctioning loans to applicants who have not been selected either under merit based selection process/through entrance test. SLBC concurred with these views and hence decided to drop the item.

#### **4.3.9.3. Clarification regarding eligible courses under the scheme of Interest Subsidy on Education Loan** (Suggested by LDM, Kannur)

The Group was of the opinion that all higher education loans given either for degree/diploma courses after Plus 2 under IBA Education Loan scheme is eligible for interest scheme subsidy. SLBC concurred with these views. However it was decided to take up the matter with IBA requesting to furnish the list of eligible courses under the scheme.

*(Action: SLBC)*

#### **4.3.10. Educational Loan - Reverting back to Service Area Approach** (Suggested by State Bank of Travancore)

The Group recommended that SLBC may take up the issue with IBA and implement the same only with their concurrence.

*Sri. S. Raman, Chairman & Managing Director, Canara Bank was of the opinion that there is no need for making any reference to IBA in this regard. The matter was discussed with Government officials earlier and they also felt that the idea of allocating the Service Area would be feasible as per the Service Area norms of respective banks. The decision in this regard has to be taken at SLBC itself. This would be a system revolution on this issue.*

*Responding to LDM, Thrissur on the matter that the Education Loan sanctioning authority of some banks situated at outside Kerala, Sri. Raman clarified that sanctioning authority within the bank is an internal matter. Other matters are to be resolved at BLBC level.*

*Added to this, Sri. N. Narasareddy, General Manager, Canara Bank informed that 90% of the complaints under Education Loans may not be a serious one and the rest of the cases could be resolved at BLBC level.*

*After the deliberations the forum decided to adopt the service area approach for Education loans to ensure equitable participation of Banks in the scheme and to give clarity to the customers on the branch to be approached for Education loans. LDMs were advised to allocate the service areas to all Bank branches, including urban centres.*

*(Action: Banks/LDMs)*

**4.3.11. Difficulties faced by the Banks in the District in recovery of Bank dues : False propaganda and organized resistance by Indian Farmers Union (INFU) against legitimate recovery measures adopted by the Banks** (Suggested by LDM, Kasaragod)

The Group recommended that such activities by the above groups or similar groups should be resented by all concerned and the District Administration should take strong action against such activities. The Group recommends a resolution to this effect may be passed by the forum.

*Sri. S. Raman, Chairman & Managing Director, Canara Bank was of the opinion that it is not necessary to pass a resolution to convey the resentment. The right approach would be to take up the matter with the Government authorities concerned. He informed that SLBC has constantly followed up the matter with the Government authorities.*

*Accordingly it was decided to take up the matter with the Government of Kerala.*

**(Action: SLBC)**

**4.3.12. Bhavanashree Loans Takeover by Government - Left over cases** (Suggested by LDM, Kannur)

The representative of Kudumbashree informed that all such pending cases would be considered after thorough scrutiny within the overall amount set apart by the Government. He also informed that the pending cases pertaining to Syndicate Bank has already been cleared.

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

**4.3.13. Agenda item suggested by State Horticulture Mission, Kerala**

The forum adopted the scheme for uniform implementation.

**(Action: SLBC / Banks)**

**4.3.14. Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) of Ministry of Housing and Urban Poverty Alleviation (HUPA)** (Suggested by HUDCO & Kudumbashree)

The item was discussed in detail by the Tertiary Group. The representatives from HUDCO and National Housing Bank clarified that in the case of EMS Housing loan scheme, the money is given as a grant and not as a subsidy. Hence SBT may reconsider their stand and grant loans under ISHUP to EMS Housing scheme beneficiaries too. In view of this clarification, the Group decided to suggest advising SBT to reconsider their stand.

*Referring to the reluctance showed by SBT in accepting applications from the beneficiaries who have availed grant under EMS Housing Scheme, Sri. S. Raman, Chairman & Managing Director, Canara Bank informed that since SBT is also aware of the situation, the bank has to take necessary action. SLBC can only follow up the matter with SBT rather than giving instruction.*

The Group also recommended that No Due Certificate may be provided by the Task Force Committee or CDS.

*Responding to that, Smt. Sarada Muraleedharan IAS, Executive Director, Kudumbashree informed that it would be extremely difficult either for the Municipal Committee headed by Mayor or the Municipal Chairman to go around asking for No Due Certificate in respect of individual applications under the scheme.*

*Sri. T. Sreekanthan, General Manager, Canara Bank and Convenor SLBC clarified that the Sub-committee meeting on ISHUP took a decision that for obtaining “No dues Certificate” from the applicants, the guidelines as applicable for SJSRY may be followed to avoid hardships to the applicants.*

After the deliberations, the following decisions were taken.

- *In the light of the clarifications given by HUDCO/NHB on considering ISHUP loans to beneficiaries under EMS Housing Scheme, SBT may have a re-look on their decision and inform the outcome to SLBC.*
- *Processing charges for ISHUP scheme may be restricted to 50% of the normal charges.*
- *The valuation of the property may be done through branch official/sanctioning authority instead of Banks panel valuer.*
- *EMI may be capped at 50% of the net monthly income.*
- *Maximum cap on Advocate fee for legal scrutiny of title deed may be fixed as Rs. 500 in consultation with panel advocates of respective banks.*
- *Instead of demanding for motorable access to the property offered as security, clear/direct access to the property may be considered.*
- *Encumbrance Certificate may be taken for 13 years instead of 30 years.*
- *Equitable Mortgage/Inspection charges may be waived fully.*
- *For obtaining “No dues Certificate”, the guidelines as applicable for SJSRY may be followed.*
- *Banks to entertain only viable proposals under the Scheme. The Screening Committee should ensure that only viable proposals are forwarded to banks in order to avoid bunching of applications.*
- *In the case of ISHUP loans granted to the beneficiaries under EMS Housing Scheme the loan may be released in stages only on prorata basis after releasing the Government grant. Hence Kudumbashree should incorporate the details of grant released under EMS Housing scheme, terms of sanction etc. in the application itself at the time of forwarding.*
- *Banks to take expeditious steps to claim subsidy wherever disbursements have been made.*

- *Controlling offices of banks to circulate the ISHUP Scheme guidelines once again reiterating the decisions taken at state level.*
- *Uniform loan application for the scheme prepared and approved by State Level Monitoring committee would be circulated by SLBC for implementation.*
- *Respective Lead banks to play a proactive role in the implementation of the scheme by convening periodic meetings of subcommittee on ISHUP and monitoring disposal of pending loan applications.*
- *SLBC to take up with HUDCO on the matter of release of full interest subsidy after the first disbursement of the loan since claiming of interest subsidy in stages along with each disbursement is cumbersome process.*
- *Controlling Offices of banks to follow up with their branches for early disposal of all the pending loan applications.*

*(Action: SLBC/ Banks/LDMs/SBT/HUDCO/Kudumbashree)*

#### **4.4. PENDING ISSUES**

##### **4.4.1. Government proposal of declaring moratorium on recovery of loans availed by the people in Endosulphan affected areas**

The Group requested the ICDS to speed up the collection of required bank wise details including addresses. LDM, Kasargod to follow up the matter.

*(Action: LDM, Kasargod)*

##### **4.4.2. Establishing one more DRT for the State of Kerala and Union Territory of Lakshadweep**

The representative of SLBC informed that the matter has been taken up with the Finance Department of Government of India. The Group recommended SLBC to follow up the same.

*(Action: SLBC)*

##### **4.4.3. Computerization of Land Records**

The Group requested the SLBC to pursue the matter with the Government of Kerala.

*(Action: SLBC/Revenue Department)*

##### **4.4.4. Creation of a Central Registry titled National Mortgage Repository**

The Group requested the SLBC to pursue the matter with the Government of Kerala as the CERSAI takes care of only SARFAESI applicable mortgages.

*(Action: SLBC/Revenue Department)*

#### **4.4.5. Introduction of Computerization in Revenue Recovery**

The Group recommended to drop the item as computerisation of Revenue Recovery has been completed in all the 14 districts of the State.

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

#### **4.4.6. Providing access to banks to verify online RR details**

The Group recommended that the item may also be dropped as necessary instructions has been given to NIC for providing access by Controlling Offices of banks also. LDMs to follow it up with respective District NICs.

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

*(Action: LDMs)*

#### **4.4.7. Revenue Recovery Online – Providing facility for banks to view RR cases pending against a customer on Government Dues**

The Group recommended that the item may also be dropped as necessary instructions has been given to NIC for providing access by Controlling Offices of banks also. LDMs to follow it up with respective District NICs.

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

*(Action: LDMs)*

#### **4.4.8. ADWDRS – Waiver of RR collection charges**

The Group has recommended SLBC to further follow up the same with RR authorities.

*(Action: SLBC/Revenue Department)*

#### **4.4.9. Settlement of Guarantees issued by the State Government**

The Group recommended that the item may be dropped and individual banks may take up the matter with Government for necessary action like OTS, restructuring etc.

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

- 4.4.10. Need for Reduction in Stamp Duty and Registration charges for Registered Memorandum**
- 4.4.11. Registration of Equitable Mortgage created in favour of the banks with Sub-Registrar**
- 4.4.12. Amendments suggested in the format for issuing Encumbrance Certificate for landed property issued by Sub-Registrar Office (SRO)**
- 4.4.13. Amendment in the Registration Act – Notification of SRO No:336/2010**
- 4.4.14. 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**
- 4.4.15. Exemption from appearance before the Sub-Registrar as per Sec.88(1) of the Registration Act to be made applicable to the Authorised Officer appointed by Bank under SARFAESI Act**
- 4.4.16. Waiver of Stamp duty on SHG loans**

For Agenda item 4.4.10 to 4.4.16, the Group recommended formation of a Sub-Committee which includes the Taxes and Registration Departments of the Government for speedy resolution of the items.

*(Action: SLBC / Revenue/Registration/Taxes Department)*

#### **4.4.17. Extending loan facilities for Rehabilitation of Gulf returnees**

The Group felt that the existing scheme of banks would adequately cover the requirements of the Gulf returnees and that any new scheme without any Government subsidy is not a feasible option. For e.g. Schemes of SBT and KFC has not had the expected response from Gulf returnees.

However Secretary NORKA requested for one more sitting of the subcommittee so that he can take up with the Government on the possibility of extending subsidy if any to the returnees, if a suitable scheme is formulated. The forum decided to have another subcommittee meeting to finalize the matter.

*(Action: SLBC/NORKA)*

#### **4.4.18. Education Loan – Uniform Rate of Interest**

The Group opined that for Education Loans upto Rs. 4 lakhs may be taken up by SLBC with the Central Government/RBI for implementation of uniform rate of interest & the forum concurred with the same.

*(Action: SLBC)*

#### **4.4.19. Education Loan - Extending 2 years moratorium period for Nursing courses**

The Representative of SLBC informed that the matter had already taken up with IBA. The forum decided to pursue the matter further.

*(Action: SLBC)*

#### **4.4.20. Difficulties faced by Banks before DRT/Ernakulam - Undue delay for passing orders by the present Presiding Officer**

The Group felt that the matter regarding setting up of additional DRT is already pending and SLBC may follow up the same. This has been already mentioned under agenda item 4.4.2 above. Therefore, the Group recommending dropping this issue.

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

#### **4.4.21. Revamping of SAMIS under Lead Bank Scheme**

The Representative of RBI informed the Group that revision of SAMIS under LBS is being finalised by RBI and would be made available to all banks shortly.

*(Action: RBI)*

#### **4.4.22. Financial Inclusion - Progress in implementation of Roadmap in the identified Villages**

The Group observed/suggested the following:

- Punjab National Bank has to take immediate steps to implement financial inclusion in the allocated villages
- The representative of NMGB informed that in all the 3 villages mobile banking would be provided.
- The representative of Indian Bank informed that they are opening a bank branch by 15.07.2011.
- The Group recommended that SLBC to form a sub-committee to monitor the activities under Swabhimann campaign.
- The Group recommended resolution of problems relating Technology provider on a war-footing.
- Indian Bank has opened its FLCC in Kollam District on 09.06.2011. The Group has recommended Syndicate bank to open its FLCCs in Kannur and Kasaragod at the earliest.

After the deliberations the following was decided by the SLBC.

- (i) Chairman of Canara Bank would take up the matter with PNB for speedy implementation of financial inclusion roadmap in the villages allotted to them.

- (ii) Forum has requested Indian bank & NMGB to enable the Banking channels in the villages allotted to them before 30.06.2011.
- (iii) Syndicate Bank to take expeditious steps to start FLCCs in Kannur & Kasargod.
- (iv) The progress of Banks under Swabhimann campaign to be closely monitored by SLBC.
- (v) Individual Banks to resolve the pending issues with their technology providers.

*(Action: SLBC/ Indian bank/NMGB/PNB/Syndicate Bank)*

#### **4.4.23. Activity Group loans issues**

The Group recommended accepting the scheme proposed by Kudumbashree with the following amendments.

- (i) A No objection Certificate to be obtained from the bankers to the parent group
- (ii) A cap to be put on the per capita loan and also on the maximum project cost viz. Rs. 1 lakh and Rs. 5 lakhs respectively.
- (iii) To remove the clause No.II under security norms.

With these amendments the forum adopted the scheme for uniform implementation.

*Smt. Sarada Muraleedharan IAS, Executive Director, Kudumbashree expressed happiness for accepting the Activity Group Loan scheme.*

*(Action: Banks/LDMs)*

#### **4.5. INFORMATION NOTE**

##### **4.5.1. Executive Summary of the Study Report on Verification of Borrowers and End Use of Funds under Government Sponsored Schemes (Suggested by RBI)**

The Group noted the contents for information.

##### **4.5.2. Status paper on Utilization of RIDF for creation of infrastructure in the State (Suggested by RBI)**

The Group noted the contents for information. The Group also recommended NABARD to put up periodic information to SLBC in this regard. The forum concurred with these recommendations

*(Action: NABARD)*

#### **4.5.3. Status Paper on utilization of Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund (FITF) in the State (Suggested by RBI)**

The Group noted the contents for information. The Group also recommended NABARD to put up periodic information to SLBC in this regard. The forum concurred with these recommendations

*(Action: NABARD)*

#### **4.5.4. Meaningful Financial Inclusion in Ernakulam District (Suggested by RBI)**

The Group noted the contents for information. The Group recommended that Banks in the District should provide the following to the financially excluded population.

- Basic No Frills Savings Banks Account
- A Recurring Deposit Account
- Micro Credit to needy customers
- Micro insurance

The Group appreciated Federal Bank in opening exclusive branch in Vengoor village & also Union Bank of India for co-ordinating the efforts to achieve meaningful financial inclusion.

*(Action: Banks in Ernakulam District & LDM, Ernakulam)*

#### **4.5.5. Need for providing Quality data through SLBC for various purposes of MIS (Suggested by RBI)**

The Group noted the contents for information and compliance by all the stakeholders.

#### **4.5.6. Information Note by SC & ST Development (A) Department, Govt. of Kerala**

The Group noted the contents for information.

#### **4.5.7. Akshaya Project (Suggested by Information Technology (C) Department, Govt. of Kerala)**

##### **4.5.7.1. Akshaya as BCs**

The representative of Akshaya explained the network of Akshaya and informed the group that Akshaya is willing to take up work as BCs in the State. The forum noted this for information.

##### **4.5.7.2. UID Enrollment through Akshaya**

The representative of Akshaya explained the network of Akshaya and informed the group that Akshaya is willing to take up work as UID Enrollment agency in the State. The forum noted this for information.

**4.5.8. Revenue Recovery of Bank loans – Non co-operation by some banks in remitting of collection charges to Revenue Authorities (Suggested by LDM, Idukki)**

The Group strongly recommended that LDMs to oversee any such complaint on a districtwise basis and SLBC may issue reiteration Circular to Controlling Offices of banks.

*(Action: LDMs/Banks/ SLBC)*

**4.5.9. Review of Progress under Reverse Mortgage Loan Scheme of National Housing Bank – for information**

The Group noted the contents for information.

**4.5.10. District-wise Credit Deposit Ratio in the State - Review**

The Group noted the contents for information.

**5. Review of Performance under various Segments**

**6. Review of Performance of the Banking Sector**

The forum reviewed the performance under various sectors as at March 2011 Quarter.

**LDM, Alappuzha** informed that there was a campaign against banks by All Kerala Education Loan Defaulters' Association against which SLBC may bring out necessary pamphlets, publicity materials for sensitization and giving adequate publicity against such moves.

The plenary session concluded by 2.45 p.m with **Sri. C. G. Nair**, Deputy General Manager, Canara Bank proposing vote of thanks.

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## **PARTICIPANTS ON 20.06.2011 – OPENING SESSION**

### **GOVERNMENT OF KERALA/DEVELOPMENTAL AGENCIES**

- |                                |                                                           |
|--------------------------------|-----------------------------------------------------------|
| 1. Sri. M. Girees Kumar, IAS   | Officer on Special Duty, Finance (Resources)              |
| 2. Sri. S. Giri Prem Anand     | Joint Secretary, Housing Department                       |
| 3. Dr. K. Madanan              | Director, Coir Development Department                     |
| 4. Sri. V. R. Joshi            | Director, SC Development Department                       |
| 5. Sri. R. Rajagopala Varma    | Under Secretary, Revenue Department                       |
| 6. Dr. L. Ravikumar            | Deputy Director, Animal Husbandry Department              |
| 7. Sri. P. Mathew              | Deputy Director, Industries & Commerce                    |
| 8. Sri. M. Rajendran Pillai    | Assistant Development Commissioner, CRD                   |
| 9. Sri. K. Babu                | Joint Director of Agriculture, State Horticulture Mission |
| 10. Smt. Mumthaz Beegum        | Joint Registrar, Agriculture (PPM Cell) Department        |
| 11. Sri. P. Ramasamy           | Assistant Director, National Commission for SC            |
| 12. Sri. Venugopalan Nair      | Assistant Registrar of Co-operative Societies             |
| 13. Sri. M. Suresh Babu        | Director, KVIB                                            |
| 14. Sri. H. T. Suresh          | Regional Chief, HUDCO                                     |
| 15. Smt. Beena Philopose       | Assistant General Manager, HUDCO                          |
| 16. Smt. Anita Jacob           | Deputy Director, Coir Board                               |
| 17. Sri. V. Babu               | Deputy Director, Coir Board                               |
| 18. Sri. Mukesh Kumar          | Assistant General Manager, CGTMSE                         |
| 19. Sri. Janendra Kumar        | Regional Manager, KSDC for SC/ST                          |
| 20. Sri. Premnath Ravindranath | General Manager, KFC                                      |
| 21. Sri. Mathew Abraham        | Divisional Manager, Oriental Insurance Co.Ltd.            |
| 22. Sri. V. R. Vinod           | Assistant Director, MSME Development Institute            |
| 23. Sri. V. J. John            | Assistant Manager, New India Assurance Co.                |
| 24. Smt. Rejeetha R.           | Manager-e Governance, Akshaya State Project Office        |
| 25. Sri. Henry Thomas          | Extension Service Officer, Coir Board                     |
| 26. Sri. Liby T. Johnson       | Programme Officer, Kudumbashree                           |
| 27. Smt. Indu C. Nair          | Research & Training Officer, Kudumbashree                 |
| 28. Sri. Mohanan C             | Development Officer, Rubber Board                         |
| 29. Sri. M. Krishnadhas        | D. O (PMEGP), KVIC                                        |
| 30. Smt. Sabitha Narayan       | Project Leader, SFAC                                      |
| 31. Sri. K. Raveendran Nair    | State Vocational Guidance Officer, Employment Directorate |
| 32. Smt. G. Dhanya             | Investigator, National Commission for SCs                 |
| 33. Sri. B. S. Premjith        | Directorate of Employment                                 |

### **RESERVE BANK OF INDIA**

- |                            |                           |
|----------------------------|---------------------------|
| 1. Sri. G. J. Raju         | Deputy General Manager    |
| 2. Sri. K. D. Joseph       | Assistant General Manager |
| 3. Sri. P. Thomas          | Assistant General Manager |
| 4. Sri. A. R. Balachandran | Manager                   |

### **NABARD/SIDBI/NHB**

- |                              |                                             |
|------------------------------|---------------------------------------------|
| 1. Sri. S. N. A. Jinnah      | General Manager, NABARD                     |
| 2. Sri. Raghunath B          | Assistant General Manager, NABARD           |
| 3. Sri. W. Christopher Robin | Relationship Manager, National Housing Bank |
| 4. Sri. James P. George      | Manager, NABARD                             |
| 5. Smt. Deepthy Sunil        | Manager, NABARD                             |
| 6. Smt. Daisy Xavier         | Manager, SIDBI                              |

## **STATE BANK GROUP**

- |                            |                                |
|----------------------------|--------------------------------|
| 1. Sri. S. Balachandran    | Chief General Manager, SBT     |
| 2. Sri. N. S. Ramakrishnan | Assistant General Manager, SBI |
| 3. Sri. P. B. Sundararaj   | Chief Manager, SBI             |
| 4. Sri. Suresh K. P        | Chief Manager, SBI             |
| 5. Sri. Anil Kumar V       | Chief Manager, SBT             |
| 6. Sri. Sivanandan M.      | Chief Manager, SBT             |
| 7. Sri. P. K. George       | Chief Manager, SBT             |
| 8. Sri. M. Joseph          | Deputy Manager, SBBJ           |

## **PUBLIC SECTOR BANKS**

- |                             |                                              |
|-----------------------------|----------------------------------------------|
| 1. Smt. Indira Padmini      | Deputy General Manager, Indian Overseas Bank |
| 2. Sri. Mayank Mehta        | Deputy General Manager, Union Bank of India  |
| 3. Sri. R. Viswanath        | Deputy Zonal Manager, Bank of India          |
| 4. Sri. Vidyod Narayanan    | Assistant General Manager, IDBI Bank         |
| 5. Sri. M. Surendran Pillai | Chief Manager, Indian Bank                   |
| 6. Sri. K. Joykutty         | Chief Manager, Punjab National Bank          |
| 7. Sri. S. Mohan Kumar      | Chief Manager, Indian Overseas Bank          |
| 8. Sri. S. Ganesan          | Chief Manager, Oriental Bank of Commerce     |
| 9. Sri. Sanjay Agrawal      | Chief Manager, Allahabad Bank                |
| 10. Smt. S. Jayasree        | Senior Manager, Syndicate Bank               |
| 11. Sri. M. Babu Venkatesan | Senior Manager, Dena Bank                    |
| 12. Sri. E. V. Sudhakaran   | Manager, United Bank of India                |
| 13. Sri. B. Viswanathan     | Manager, Vijaya Bank                         |
| 14. Sri. N. Arumugam        | Manager, Bank of Maharashtra                 |
| 15. Sri. Rajshekharan       | Branch Head, Andhra Bank                     |
| 16. Sri. Sreekumar Menon    | BDM, Bank of India                           |
| 17. Sri. N. S. Subramanian  | Deputy Chief Officer, Central Bank of India  |
| 18. Sri. Adalarasan S       | AFO, Corporation Bank                        |

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

- |                          |                                          |
|--------------------------|------------------------------------------|
| 1. Sri. T. Sreekanthan   | General Manager (Convener, SLBC, Kerala) |
| 2. Sri. C. G. Nair       | Deputy General Manager                   |
| 3. Sri. Anil Kumar P     | Assistant General Manager                |
| 4. Sri. R. Suresh Babu   | Senior Manager                           |
| 5. Sri. Sunil P.L        | Senior Manager                           |
| 6. Sri. Vijayakumar U    | Senior Manager, Canara Bank              |
| 7. Sri. K. R. Arun Kumar | Senior Manager                           |
| 8. Sri. Babu Venkitesh K | Officer                                  |

## **REGIONAL RURAL BANKS**

- |                      |                        |
|----------------------|------------------------|
| 1. Sri. V. K. Saigal | Chairman, NMGB         |
| 2. Sri. Mukundan T   | Chief Manager, NMGB    |
| 3. Sri. S.Rajeev     | Regional Manager, SMGB |

## **PRIVATE SECTOR BANKS**

- |                            |                                                 |
|----------------------------|-------------------------------------------------|
| 1. Sri. Manikandan P       | Deputy General Manager, Dhanlaxmi Bank          |
| 2. Sri. Kuriakose Conil    | Assistant General Manager, Federal Bank         |
| 3. Sri. A. J. Joseph       | Assistant General Manager, Catholic Syrian Bank |
| 4. Sri. Rajish Kalapuramil | Assistant General Manager, ICICI Bank           |
| 5. Sri. James Vadakkan     | Regional Head, ING Vysya Bank                   |
| 6. Sri. Vinod Kumar        | Vice President, HDFC Bank                       |
| 7. Smt. G. Maria Francis   | Chief Manager, South Indian Bank                |
| 8. Sri. T. T. Thomas       | Chief Manager, HDFC Bank                        |
| 9. Sri. Thomas P. Mathew   | Senior Manager, Federal Bank                    |
| 10. Sri. N. Sekar          | Senior Manager, Tamilnad Mercantile Bank        |
| 11. Sri. N. Kandasamy      | Senior Manager, City Union Bank                 |
| 12. Sri. Praveen Kumar     | Senior Branch Manager, Karnataka Bank           |
| 13. Sri. E. T. Rajesh      | Manager, Karur Vysya Bank                       |
| 14. Smt. Deepthi R         | Manager, South Indian Bank                      |
| 15. Sri. K. Varadharajan   | Manager, ICICI Bank                             |
| 16. Smt. Supriya Shreedhar | Manager, Lakshmi Vilas Bank                     |
| 17. Smt. Sobha Manoj       | Credit Relationship Manager, ICICI Bank         |
| 18. Sri. Rajesh K. Jha     | Assistant Manger, Dhanlaxmi Bank                |

## **CO-OPERATIVE BANKS**

- |                            |                                                  |
|----------------------------|--------------------------------------------------|
| 1. Smt. J. Saraswathy Amma | Deputy General Manager, Kerala State Co-op. Bank |
| 2. Sri. Reghunathan V      | Regional Manager, KSCARD Bank                    |
| 3. Smt. Brinda R.          | Agricultural Officer, KSCARD Bank                |

## **LEAD BANK OFFICES**

- |                                      |                                       |
|--------------------------------------|---------------------------------------|
| 1. Sri. V. R. Muralidhar             | LDM, Indian Overseas Bank, Trivandrum |
| 2. Sri. C. R. Gopi Krishnan          | LDM, Indian Bank, Kollam              |
| 3. Sri. Radhakrishnan Nampoothiri P. | LDM, SBT, Pathanamthitta              |
| 4. Sri. K. R. Vaidyanathan           | LDM, SBT, Alappuzha                   |
| 5. Sri. K. Jayasankar                | LDM, SBT, Kottayam                    |
| 6. Sri. K. Babu Ganesh               | LDM, Union Bank of India, Idukki      |
| 7. Sri. K. R. Jayaprakash            | LDM, Union Bank of India, Ernakulam   |
| 8. Sri. R. Rajagopalan               | LDM, Canara Bank, Thrissur            |
| 9. Sri. P. Unnikrishnan              | LDM, Canara Bank, Malappuram          |
| 10. Sri. P. V. Surendran             | LDM, Canara Bank, Kozhikode           |
| 11. Sri. K. T. George                | LDM, Canara Bank, Wayanad             |
| 12. Sri. V. S. Jayaram               | LDM, Syndicate Bank, Kannur           |
| 13. Sri. M. Ajithkumar Menon         | LDM, Syndicate Bank, Kasaragod        |

## **PARTICIPANTS FOR GROUP DISCUSSION SESSION**

### **GROUP I**

1. Sri. M. Ajithkumar Menon LDM, Syndicate Bank, Kasaragod (Group Leader)
2. Smt. Mumthaz Beegum Joint Registrar, Agriculture (PPM Cell) Department
3. Dr. L. Ravikumar Deputy Director, Animal Husbandry Department
4. Sri. K. Babu Joint Director of Agriculture, State Horticulture Mission
5. Sri. Venugopalan Nair Assistant Registrar of Co-operative Societies
6. Sri. K. D. Joseph Assistant General Manager, RBI
7. Sri. Manikandan P Deputy General Manager, Dhanlaxmi Bank
8. Sri. R. Viswanath Deputy Zonal Manager, Bank of India
9. Sri. P. B. Sundararaj Chief Manager, SBI
10. Sri. Sivanandan M. Chief Manager, SBT
11. Sri. S. Mohan Kumar Chief Manager, Indian Overseas Bank
12. Smt. G. Maria Francis Chief Manager, South Indian Bank
13. Sri. Mukundan T Chief Manager, NMGB
14. Sri. Reghunathan V Regional Manager, KSCARD Bank
15. Sri. K. Babu Ganesh LDM, Union Bank of India, Idukki
16. Sri. Radhakrishnan Nampoothiri P. LDM, SBT, Pathanamthitta
17. Sri. K. T. George LDM, Canara Bank, Wayanad
18. Sri. Thomas P. Mathew Senior Manager, Federal Bank
19. Sri. Sunil P.L Senior Manager, Canara Bank
20. Sri. James P. George Manager, NABARD
21. Smt. Supriya Shreedhar Manager, Lakshmi Vilas Bank
22. Smt. Deepthi R Manager, South Indian Bank
23. Sri. Sreekumar Menon BDM, Bank of India
24. Smt. Sabitha Narayan Project Leader, SFAC
25. Sri. Mohanan C Development Officer, Rubber Board
26. Sri. Rajesh K. Jha Assistant Manger, Dhanlaxmi Bank
27. Smt. Brinda R. Agricultural Officer, KSCARD Bank

### **GROUP II**

1. Sri. P. Unnikrishnan LDM, Canara Bank, Malappuram (Group Leader)
2. Dr. K. Madanan Director, Coir Development Department
3. Sri. P. Mathew Deputy Director, Industries & Commerce
4. Sri. M. Rajendran Pillai Assistant Development Commissioner, CRD
5. Sri. M. Suresh Babu Director, KVIB
6. Sri. Janendra Kumar Regional Manager, KSDC for SC/ST
7. Sri. P. Ramasamy Assistant Director, National Commission for SC
8. Smt. Anita Jacob Deputy Director, Coir Board
9. Sri. V. Babu Deputy Director, Coir Board
10. Sri. Premnath Ravindranath General Manager, KFC
11. Sri. V. R. Vinod Assistant Director, MSME Development Institute
12. Sri. Mathew Abraham Divisional Manager, Oriental Insurance Co.Ltd.
13. Sri. Raghunath B Assistant General Manager, NABARD
14. Sri. Mukesh Kumar Assistant General Manager, CGTMSE
15. Sri. Rajish Kalapuramil Assistant General Manager, ICICI Bank
16. Sri. Suresh K. P Chief Manager, SBI
17. Sri. P. K. George Chief Manager, SBT
18. Sri. S. Ganesan Chief Manager, Oriental Bank of Commerce
19. Sri. K. R. Vaidyanathan LDM, SBT, Alappuzha
20. Sri. K. R. Jayaprakash LDM, Union Bank of India, Ernakulam
21. Sri. V. S. Jayaram LDM, Syndicate Bank, Kannur
22. Sri. N. Sekar Senior Manager, Tamilnad Mercantile Bank
23. Sri. N. Kandasamy Senior Manager, City Union Bank
24. Sri. M. Babu Venkatesan Senior Manager, Dena Bank

- |                             |                                                           |
|-----------------------------|-----------------------------------------------------------|
| 25. Sri. Vijayakumar U      | Senior Manager, Canara Bank                               |
| 26. Sri. S.Rajeev           | Regional Manager, SMGB                                    |
| 27. Sri. N. Arumugam        | Manager, Bank of Maharashtra                              |
| 28. Sri. E. T. Rajesh       | Manager, Karur Vysya Bank                                 |
| 29. Smt. Daisy Xavier       | Manager, SIDBI                                            |
| 30. Sri. K. Varadharajan    | Manager, ICICI Bank                                       |
| 31. Smt. Sobha Manoj        | Credit Relationship Manager, ICICI Bank                   |
| 32. Sri. Henry Thomas       | Extension Service Officer, Coir Board                     |
| 33. Sri. M. Krishnadhas     | D. O (PMEGP), KVIC                                        |
| 34. Sri. V. J. John         | Assistant Manager, New India Assurance Co.                |
| 35. Smt. G. Dhanya          | Investigator, National Commission for SCs                 |
| 36. Sri. M. Joseph          | Deputy Manager, SBBJ                                      |
| 37. Sri. B. S. Premjith     | Directorate of Employment                                 |
| 38. Sri. K. Raveendran Nair | State Vocational Guidance Officer, Employment Directorate |

### **GROUP III**

- |                               |                                                    |
|-------------------------------|----------------------------------------------------|
| 1. Sri. Anil Kumar V          | Chief Manager, SBT (Group Leader)                  |
| 2. Sri. S. Giri Prem Anand    | Joint Secretary, Housing Department                |
| 3. Sri. R. Rajagopala Varma   | Under Secretary, Revenue Department                |
| 4. Sri. V. R. Joshi           | Director, SC Development Department                |
| 5. Sri. H. T. Suresh          | Regional Chief, HUDCO                              |
| 6. Smt. Beena Philopose       | Assistant General Manager, HUDCO                   |
| 7. Smt. Indu C. Nair          | Research & Training Officer, Kudumbashree          |
| 8. Smt. Rejeetha R.           | Manager-e Governance, Akshaya State Project Office |
| 9. Sri. Liby T. Johnson       | Programme Officer, Kudumbashree                    |
| 10. Sri. Mayank Mehta         | Deputy General Manager, Union Bank of India        |
| 11. Smt. J. Saraswathy Amma   | Deputy General Manager, Kerala State Co-op. Bank   |
| 12. Sri. P. Thomas            | Assistant General Manager, RBI                     |
| 13. Sri. N. S. Ramakrishnan   | Assistant General Manager, SBI                     |
| 14. Sri. Vidyod Narayanan     | Assistant General Manager, IDBI Bank               |
| 15. Sri. Kuriakose Conil      | Assistant General Manager, Federal Bank            |
| 16. Sri. A. J. Joseph         | Assistant General Manager, Catholic Syrian Bank    |
| 17. Sri. K. Joykutty          | Chief Manager, Punjab National Bank                |
| 18. Sri. Sanjay Agrawal       | Chief Manager, Allahabad Bank                      |
| 19. Sri. M. Surendran Pillai  | Chief Manager, Indian Bank                         |
| 20. Sri. T. T. Thomas         | Chief Manager, HDFC Bank                           |
| 21. Sri. James Vadakkan       | Regional Head, ING Vysya Bank                      |
| 22. Sri. K. Jayasankar        | LDM, SBT, Kottayam                                 |
| 23. Sri. V. R. Muralidhar     | LDM, Indian Overseas Bank, Trivandrum              |
| 24. Sri. C. R. Gopi Krishnan  | LDM, Indian Bank, Kollam                           |
| 25. Sri. P. V. Surendran      | LDM, Canara Bank, Kozhikode                        |
| 26. Sri. R. Rajagopalan       | LDM, Canara Bank, Thrissur                         |
| 27. Sri. Vinod Kumar          | Vice President, HDFC Bank                          |
| 28. Sri. C. K. Sudhakaran     | Senior Manager, Canara Bank                        |
| 29. Sri. R. Suresh Babu       | Senior Manager, Canara Bank                        |
| 30. Smt. S. Jayasree          | Senior Manager, Syndicate Bank                     |
| 31. Sri. Praveen Kumar        | Senior Branch Manager, Karnataka Bank              |
| 32. Sri. W. Christopher Robin | Relationship Manager, National Housing Bank        |
| 33. Sri. A. R. Balachandran   | Manager, RBI                                       |
| 34. Smt. Deepthy Sunil        | Manager, NABARD                                    |
| 35. Sri. B. Viswanathan       | Manager, Vijaya Bank                               |
| 36. Sri. E. V. Sudhakaran     | Manager, United Bank of India                      |
| 37. Sri. Rajshekharan         | Branch Head, Andhra Bank                           |
| 38. Sri. N. S. Subramanian    | Deputy Chief Officer, Central Bank of India        |
| 39. Sri. Adalarasan S         | AFO, Corporation Bank                              |

## **PARTICIPANTS ON 21.06.2011 – PLENARY SESSION**

### **CHIEF GUEST**

Sri. Oommen Chandy

Chief Minister of Kerala

### **CHAIRMAN OF THE MEETING**

Sri. S. Raman

Chairman & Managing Director, Canara Bank

### **GOVERNMENT OF KERALA/DEVELOPMENTAL AGENCIES**

1. Sri. S. M. Vijayanand, IAS Additional Chief Secretary, Local Self Govt. Dept.
2. Sri. Subrata Biswas, IAS Principal Secretary, Planning & Economic Affairs Dept.
3. Sri. Tom Jose, IAS Principal Secretary, Higher Education Department.
4. Sri. T. K. Manoj Kumar, IAS Secretary, NORKA Department
5. Sri. T. K. Jose, IAS Chairman, Coconut Development Board
6. Sri. T. O. Sooraj, IAS Director of Industries & Commerce
7. Smt. Sarada Muraleedharan, IAS Executive Director, Kudumbashree
8. Sri. A. Shajahan, IAS Commissioner for Rural Development
9. Sri. M. Girees Kumar, IAS Officer on Special Duty, Finance (Resources)
10. Smt. S. Sushama Additional Secretary, Agriculture Department
11. Sri. S. Dinesh Addl. Development Commissioner, Rural Development
12. Sri. K. Rajendra Prasad Joint Secretary, SC/ST Development Department
13. Sri. C. R. Ramesh Additional Director, Agriculture Department
14. Sri. M. Abdul Majeed Additional Director, Industries & Commerce Department
15. Smt. Sushama Kumari S. Under Secretary, Revenue Department
16. Sri. K. Babu Joint Director of Agriculture, State Horticulture Mission
17. Sri. Sunil Kumar A. M. Joint Director, Agriculture Department
18. Smt. Mumthaz Beegum Joint Registrar, Agriculture (PPM Cell) Department
19. Sri. P. Ramasamy Assistant Director, National Commission for SC
20. Sri. Venugopalan Nair Assistant Registrar of Co-operative Societies
21. Sri. Ramakrishnan K. K. Managing Director, SFAC
22. Sri. K. Mohanraju Director, KVIC
23. Sri. M. Suresh Babu Director, KVIB
24. Dr. K. Muralidharan Director, Coconut Development Board
25. Dr. Remany Gopalakrishnan Deputy Director, Coconut Development Board
26. Sri. H. T. Suresh Regional Chief, HUDCO
27. Smt. Beena Philopose Assistant General Manager, HUDCO
28. Sri. Mukesh Kumar Assistant General Manager, CGTMSE
29. Sri. Janendra Kumar Regional Manager, KSDC for SC/ST
30. Sri. Premnath Ravindranath General Manager, KFC
31. Sri. V. R. Vinod Assistant Director, MSME Development Institute
32. Sri. Liby T. Johnson Programme Officer, Kudumbashree
33. Sri. Karthikeyan S Programme Officer, Kudumbashree
34. Smt. Indu C. Nair Research & Training Officer, Kudumbashree
35. Sri. Jayakumar S Senior Superintendent, Directorate of Coir Development
36. Sri. T. V. Sabu Inspector, Coir Board
37. Sri. Mohanan C Development Officer, Rubber Board
38. Sri. M. Krishnadas D. O (PMEGP), KVIC
39. Sri. Babu N. Joseph Superintendent Hydrogeologist, Ground Water Dept.
40. Sri. K. Raveendran Nair State Vocational Guidance Officer, Employment Directorate
41. Sri. R. Madhu Audit Officer, Coconut Development Board
42. Smt. G. Dhanya Investigator, National Commission for SCs

## **RESERVE BANK OF INDIA**

- |                            |                           |
|----------------------------|---------------------------|
| 1. Sri. G. Gopalakrishna   | Executive Director        |
| 2. Smt. Suma Varma         | Regional Director         |
| 3. Sri. G. J. Raju         | Deputy General Manager    |
| 4. Sri. K. D. Joseph       | Assistant General Manager |
| 5. Sri. P. Thomas          | Assistant General Manager |
| 6. Sri. V. Raveendran      | Assistant General Manager |
| 7. Sri. A. R. Balachandran | Manager                   |

## **NABARD/NHB**

- |                              |                                             |
|------------------------------|---------------------------------------------|
| 1. Sri. K. C. Shashidhar     | Chief General Manager, NABARD               |
| 2. Sri. S. N. A. Jinnah      | General Manager, NABARD                     |
| 3. Sri. V. S. Balachandran   | Deputy General Manager, NABARD              |
| 4. Dr. Maya Devi             | Assistant General Manager, NABARD           |
| 5. Sri. W. Christopher Robin | Relationship Manager, National Housing Bank |

## **STATE BANK GROUP**

- |                            |                             |
|----------------------------|-----------------------------|
| 1. Sri. B. S. Bhasin       | Chief General Manager, SBI  |
| 2. Sri. S. Balachandran    | Chief General Manager, SBT  |
| 3. Sri. Surendra Kumar     | Deputy General Manager, SBI |
| 4. Sri. Shivaswamy         | Deputy General Manager, SBT |
| 5. Sri. Anil Kumar V       | Chief Manager, SBT          |
| 6. Sri. Sivanandan M.      | Chief Manager, SBT          |
| 7. Sri. P. K. George       | Chief Manager, SBT          |
| 8. Sri. J. B. Subrahmanyam | Chief Manager, SBH          |
| 9. Sri. M. Joseph          | Deputy Manager, SBBJ        |

## **PUBLIC SECTOR BANKS**

- |                              |                                                   |
|------------------------------|---------------------------------------------------|
| 1. Smt. Indira Padmini       | Deputy General Manager, Indian Overseas Bank      |
| 2. Sri. K. Padmakumar        | Deputy General Manager, Indian Bank               |
| 3. Sri. Mayank Mehta         | Deputy General Manager, Union Bank of India       |
| 4. Sri. H. S. Sheshadri      | Deputy General Manager, Vijaya Bank               |
| 5. Sri. A. M. M. G. Nair     | Deputy General Manager, Corporation Bank          |
| 6. Sri. Gautam Sinha Ray     | Deputy General Manager, Oriental Bank of Commerce |
| 7. Sri. Rajshekar Bhaskaran  | Regional Manager, Central Bank of India           |
| 8. Sri. R. Viswanath         | Deputy Zonal Manager, Bank of India               |
| 9. Sri. Itty Thomas          | Assistant General Manager, Syndicate Bank         |
| 10. Sri. Vidyod Narayanan    | Assistant General Manager, IDBI Bank              |
| 11. Sri. M. Surendran Pillai | Chief Manager, Indian Bank                        |
| 12. Sri. K. Joykutty         | Chief Manager, Punjab National Bank               |
| 13. Sri. M. Raghavan         | Chief Manager, Syndicate Bank                     |
| 14. Sri. S. Mohan Kumar      | Chief Manager, Indian Overseas Bank               |
| 15. Sri. S. Ganesan          | Chief Manager, Oriental Bank of Commerce          |
| 16. Sri. M. Babu Venkatesan  | Senior Manager, Dena Bank                         |
| 17. Sri. R. Rajasekharan     | Senior Manager, Allahabad Bank                    |
| 18. Sri. K. R. Mohanchand    | Senior Branch Manager, Bank of Baroda             |
| 19. Sri. E. V. Sudhakaran    | Manager, United Bank of India                     |
| 20. Sri. B. Viswanathan      | Manager, Vijaya Bank                              |
| 21. Sri. N. Arumugam         | Manager, Bank of Maharashtra                      |
| 22. Sri. Sreekumar Menon     | BDM, Bank of India                                |
| 23. Sri. N. S. Subramanian   | Deputy Chief Officer, Central Bank of India       |
| 24. Sri. Adalarasan S        | AFO, Corporation Bank                             |

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

- |                           |                                          |
|---------------------------|------------------------------------------|
| 1. Sri. T. Sreekanthan    | General Manager (Convener, SLBC, Kerala) |
| 2. Sri. N. Narasa Reddy   | General Manager, Canara Bank             |
| 3. Sri. C. G. Nair        | Deputy General Manager                   |
| 4. Sri. N. S. Subramanian | Deputy General Manager                   |
| 5. Sri. Anil Kumar P      | Assistant General Manager                |
| 6. Sri. R. Suresh Babu    | Senior Manager                           |
| 7. Sri. K. R. Arun Kumar  | Senior Manager                           |
| 8. Sri. Babu Venkitesh K  | Officer                                  |

## **REGIONAL RURAL BANKS**

- |                        |                     |
|------------------------|---------------------|
| 1. Sri. G. Pandurangan | Chairman, SMGB      |
| 2. Sri. V. K. Saigal   | Chairman, NMGB      |
| 3. Sri. Mukundan T     | Chief Manager, NMGB |

## **PRIVATE SECTOR BANKS**

- |                           |                                                 |
|---------------------------|-------------------------------------------------|
| 1. Sri. Jayakumar Nair    | Deputy General Manager, ICICI Bank              |
| 2. Sri. A. J. Joseph      | Assistant General Manager, Catholic Syrian Bank |
| 3. Sri. James Vadakkan    | Regional Head, ING Vysya Bank                   |
| 4. Sri. M. Muraleedharan  | Executive Vice President, Dhanlaxmi Bank        |
| 5. Sri. Jacob Ninan       | Circle Head, AXIS Bank                          |
| 6. Sri. Roy Varghese      | DVP, AXIS Bank                                  |
| 7. Sri. Vinod Kumar B     | Vice President, HDFC Bank                       |
| 8. Smt. G. Maria Francis  | Chief Manager, South Indian Bank                |
| 9. Sri. T. T. Thomas      | Chief Manager, HDFC Bank                        |
| 10. Sri. Thomas P. Mathew | Senior Manager, Federal Bank                    |
| 11. Sri. N. Sekar         | Senior Manager, Tamilnad Mercantile Bank        |
| 12. Sri. N. Kandasamy     | Senior Manager, City Union Bank                 |
| 13. Sri. Thomas Mathew    | Senior Manager, Lakshmi Vilas Bank              |
| 14. Sri. Praveen Kumar    | Senior Branch Manager, Karnataka Bank           |
| 15. Sri. E. T. Rajesh     | Manager, Karur Vysya Bank                       |
| 16. Sri. K. Varadharajan  | Manager, ICICI Bank                             |
| 17. Smt. Sobha Manoj      | Credit Relationship Manager, ICICI Bank         |
| 18. Sri. Rajesh K. Jha    | Assistant Manger, Dhanlaxmi Bank                |

## **CO-OPERATIVE BANKS**

- |                            |                                                  |
|----------------------------|--------------------------------------------------|
| 1. Smt. J. Saraswathy Amma | Deputy General Manager, Kerala State Co-op. Bank |
| 2. Sri. Reghunathan V      | Regional Manager, KSCARD Bank                    |
| 3. Smt. Brinda R.          | Agricultural Officer, KSCARD Bank                |

## **LEAD BANK OFFICES**

- |                                      |                                       |
|--------------------------------------|---------------------------------------|
| 1. Sri. V. R. Muralidhar             | LDM, Indian Overseas Bank, Trivandrum |
| 2. Sri. C. R. Gopi Krishnan          | LDM, Indian Bank, Kollam              |
| 3. Sri. Radhakrishnan Nampoothiri P. | LDM, SBT, Pathanamthitta              |
| 4. Sri. K. R. Vaidyanathan           | LDM, SBT, Alappuzha                   |
| 5. Sri. K. Jayasankar                | LDM, SBT, Kottayam                    |
| 6. Sri. K. Babu Ganesh               | LDM, Union Bank of India, Idukki      |
| 7. Sri. K. R. Jayaprakash            | LDM, Union Bank of India, Ernakulam   |
| 8. Sri. R. Rajagopalan               | LDM, Canara Bank, Thrissur            |
| 9. Sri. P. Unnikrishnan              | LDM, Canara Bank, Malappuram          |
| 10. Sri. P. V. Surendran             | LDM, Canara Bank, Kozhikode           |
| 11. Sri. K. T. George                | LDM, Canara Bank, Wayanad             |
| 12. Sri. V. S. Jayaram               | LDM, Syndicate Bank, Kannur           |
| 13. Sri. M. Ajithkumar Menon         | LDM, Syndicate Bank, Kasaragod        |