

**99th MEETING OF STATE LEVEL BANKERS' COMMITTEE, KERALA
AGENDA AND BACKGROUND NOTES**

Date : 25.06.2009 (Thursday)
Time : 10.30 am
Venue : Hotel Residency Tower,
Govt. Press Road. Trivandrum

1. ADOPTION OF MINUTES

The minutes of the 98th Meeting of SLBC, Kerala held on 24th April, 2009 has already been forwarded to the members vide Convener's letter TLB/35/474/2009/SSK dated 25th May, 2009.

The House may adopt the said minutes.

2. Review of the decisions and compliance thereof of the previous meetings

2.1. Agricultural Debt Waiver and Debt Relief Scheme (ADWDRS) -2008 -Cut-off date for acceptance of grievances from framers covered under the scheme

Department of Financial Services, Ministry of Finance, Government of India, New Delhi has informed that the Government of India, after careful consideration of requests from public sector banks and other lending institutions, have decided that **31st July 2009** will be the **Last date for receiving grievances by all agencies.**

SLBC Convenor vide its letter TLB 124 421 2009 SSK dated 11.04.2009, requested Controlling Offices of all banks in Kerala to issue suitable instructions to all the branches coming within their jurisdiction immediately to comply with the guideline. Also requested to ensure that **wide publicity** is given to the above decision among the farmers so as to enable them to submit their grievances pertaining to ADWDR Scheme – 2008, if any, for redressal before the cut-off date (ie, **31.07.2009**).

Views of the Steering Committee

The Committee decided to place the matter before SLBC for information of the forum.

2.2. 100% Financial Inclusion – Evaluation by external agencies appointed by RBI – Broad Findings

Government of India, Ministry of Finance, Department of Financial Services has called for the attention of bankers to RBI's Circular No.RPCD.CO.MFFI.BC No.85/12.01.015/2008-09 dated 22nd January, 2009 addressed to CEOs of all Scheduled Commercial Banks (SCBs) on the captioned study which was annexed to the Agenda and Background notes provided for the last (98th) meeting.

The said Circular contains the findings of the studies got conducted by RBI in 26 districts on claims of SLBCs having declared several districts as 100% financially

included. It has been observed by the RBI that though these sample districts have been declared as such, yet actual financial inclusion has not been to that extent in all the districts.

Moreover, most of the accounts that have been opened as a part of the financial inclusion drive have remained inoperative due to various reasons cited in the said study. It has also been observed by the RBI that there is a need for SLBCs/DCCs to actively step up the awareness with regard to 'no frills' account as this continues to be poor in many districts.

There is an urgent need for making these no frill accounts fully functional through financial education/banking awareness involving State Governments and banking sector. The State Governments/UTs will have to launch a systematic plan for awareness and education of the illiterate and poor population in rural areas by involving functionaries of DRDA, NGOs, local bodies and local media etc. The Chief Secretaries/Administrators of States/UTs are being separately addressed in this regard.

The study has also found that at places where bank employees have played prominent role in motivating people, the results have proved better. There is also a need for role clarity for the bankers at SLBC/DCC and the State Governments/UTs functionaries as well so that they take more responsibility in educating people about banking services.

In the light of the above, the Ministry of Finance issued directions to the Convenors of SLBCs/DLCCs to go through the findings of the Evaluation Study, discuss the same in their quarterly meetings and spell out in definitive terms the steps being taken by them to plug the loop-holes, as pointed out in the Evaluation Study, in their respective districts/States/UTs.

Note by SLBC

The matter included as information note during the 98th SLBC meeting held on 24.04.2009 in Trivandrum. The forum noted that as the above agenda note was received at the fag end of preparation of the agenda and background notes, the matter could not be deliberated in the Steering Committee to the 98th SLBC meeting. The forum decided to place the same for a detailed discussion in the Steering Committee Meeting of the next SLBC to be held in the first quarter of the current fiscal itself so that the study report could be discussed in detail during the 99th SLBC meeting.

Views of the Steering Committee

The Deputy General Manager, Reserve Bank of India pointed out that most of the No Frill Accounts opened as part of the financial inclusion process have remained inoperative due to various reasons and also affected the process of issuing of General Credit Cards. He requested the banks to conduct awareness camps to the borrowers for educating the banking services. He added that all the details were provided in the website of RBI and credit counselling centres which can also be used to give more awareness among the people.

The Convenor, SLBC requested all the banks to take necessary steps for activating the No Frill Accounts which were opened as part of the Financial Inclusion Campaign and requested them to provide accurate data in this regard to SLBC in time so as to enable to review the same in the SLBC meeting.

The Committee decided to place the matter before SLBC for information of/action by member banks.

2.3. Economic Stimulus Package 2008-2009 on MSME, Housing and Auto Sector – Special Monthly SLBC Meetings

Government of India have decided that “Special Monthly Meetings” of State Level Bankers’ Committee (SLBC) should be held to oversee the resolution of credit related issues of Micro, Small and Medium Enterprises (MSME) by banks. Accordingly, the Ministry of Finance, Department of Financial Services, Government of India has directed SLBC Convenor to hold “Special Monitoring Meetings” of SLBC, Kerala every month focusing primarily on the implementation of the IBA packages on MSME, Housing and Auto sector. Further, SLBC should submit a detailed report on the Special Monthly meetings conducted along with reviewed data in the prescribed format on or before the fifteenth (15th) day of each month to the Ministry of Finance, Department of Financial Services, Government of India, New Delhi. It was also directed that the new items of the economic package as above should be discussed as additional agenda items during the regular (quarterly) SLBC meetings also.

A Special Meeting of SLBC on Economic Stimulus Package for MSME, Housing and Auto sectors chaired by Chief Secretary to Government of Kerala was held on 16.03.2009 in Trivandrum as per the directives from the Cabinet Secretary to Government of India.

Apart from the above, Special Monthly Meetings of SLBC, Kerala to review the progress in implementation of IBA package on MSME, Housing and Auto sectors for the months of January, February, March, April and May were held on 12.02.2009, 06.03.2009, 07.04.2009, 13.05.2009 and 09.06.2009 respectively. The reviewed data and other information are appended as Annexure 10.40.

Views of the Steering Committee

The Committee decided to place the matter before SLBC for review.

2.4. Jansankhya Sthirata Kosh (National Population Stabilization Fund) – JSK

Smt. Shailaja Chandra, Executive Director of Jansankhya Sthirata Kosh (JSK), Ministry of Health and Family Welfare, Government of India had made a detailed presentation on the National Population Stabilisation Fund during the 94th meeting of SLBC, Kerala held on 24.12.2007 in Trivandrum. During the presentation it was proposed to all the banks to become members of the society. Individuals also could become members. The contributions made to the JSK fund would be given tax exemption. Contribution from

banks would be used to promote family planning services in underserved villages where there is lack of health services. It has been requested by the Ministry of Health and Family Welfare, Government of India to deliberate this issue in the SLBCs on regular basis and any important decisions taken may be conveyed to M/s. Jansankhya Sthirata Kosh for doing the needful.

As per the directions from the Ministry of Health and Family Welfare, Government of India the matter was placed before the Steering Committee Meeting to 95th SLBC, Kerala held on 17.03.2008 for review.

The matter was reviewed by the 95th meeting of SLBC, Kerala held on 29.05.2008. The Chairman of the meeting requested all the banks to take a positive view on JSK at the appropriate level and to report the information/ decisions to JSK New Delhi.

The 98th meeting of SLBC, Kerala held on 24.04.2009 in Trivandrum noted that **KSCARD Bank** has become one of the members of the society and requested other banks also to become members of the society.

SLBC Convenor had followed up the matter with the controlling offices of all banks for taking appropriate action.

Other banks may inform the latest developments and action taken in this regard.

Views of the Steering Committee

The Committee decided to place the matter before SLBC for review.

2.5. IT-enabled Financial Inclusion

The meeting on IT-Enabled Financial Inclusion held at RBI Regional Office on 23.07.2008 had decided to constitute a special committee of SLBC for taking necessary action regarding the process of implementing IT-Enabled Financial Inclusion. As per the directions given by RBI, SLBC Convenor had set up a Special Committee of SLBC with Senior Government officials and major banks.

The first Meeting of the Special Committee of SLBC, Kerala on IT-Enabled Financial Inclusion held on 22.08.2008 at 3 p.m. at Canara Bank, Circle Office, Trivandrum and deliberated various tools and services to implement the project in two districts of the State on a pilot basis. The project would be implemented in the State in a befitting way by utilizing the products and services provided by the service providers/vendor firms. During the meeting four service providers/vendor firms have made detailed power point presentations on their products for implementing the project in the State in a befitting manner.

As per the decision of the first meeting of the Special Committee of SLBC, Kerala on IT-Enabled Financial Inclusion, the second meeting was convened on 02.09.2008 and took a decision that on a pilot basis, the project will be implemented in Kollam, Wayanad and Idukki districts. As decided by the Special Committee, the SLBC

Convenor prepared a Pilot project for implementation in the three select districts and the salient details were placed before the 98th meeting of SLBC for approval of the same by the forum. The project details were initially presented before the "Special Committee of SLBC, Kerala for IT-Enabled Financial Inclusion" for approval. (The details of the Pilot Project presented before the Special Committee of SLBC on the 9th of April 2009 were appended as Annexure to the Agenda and Background Notes provided to the 98th meeting of SLBC).

The Special Committee of SLBC on IT-Enabled Financial Inclusion as well as the 98th meeting of SLBC, Kerala had discussed the project proposals and approved the same for implementation in the State after getting clearance from the Government regarding Cost sharing proposals made in the project.

It was also decided to insist for district-wise pilot projects in detail which should be prepared by the Lead District Managers of each of the three districts viz., Kollam (Lead Bank : Indian Bank), Idukki (Lead Bank : Union Bank of India) and Wayanad (Lead Bank : Canara Bank) identified for implementing the pilot project on similar lines of the project proposals prepared and presented by SLBC, Kerala for the State as a whole. The District-wise pilot projects, with a road map for implementation in the district, should be prepared by the Lead Bank concerned within a timeframe of six (6) weeks and the same should be submitted to SLBC, Kerala after due approval of the District Level Consultative Committee (DLCC).

The Lead District Managers of Kollam, Idukki and Wayanad may apprise the forum about the progress in preparation of the project report pertaining to their districts.

Views of the Steering Committee

The representative from Indian Bank informed that the matter was placed in DLRC for discussion and the project preparation was under progress.

The Committee observed that the project preparation in Kollam, Idukki and Wayanad districts had been under progress and decided to place the matter before SLBC for review.

2.6. District-wise Credit Deposit Ratio in the State

As per the recommendations of the Expert Group, headed by Sri. Y.S.P. Thorat, which studied the nature and magnitude of the problem of low CD Ratio across States/Regions and suggested steps to overcome the problem, the Government of India examined and accepted their recommendations with certain modifications. Accordingly it has been decided that districts having CD Ratio less than **40 %** should be monitored by a special sub-committee of District Level Co-ordination Committee (DLCC).

District-wise C D Ratio in the State

| Sl. No. | District | CD Ratio (%) | Sl. No. | District | CD Ratio (%) |
|---------|----------------|--------------|---------|------------|--------------|
| 1 | Trivandrum | 61.00 | 8 | Thrissur | 54.00 |
| 2 | Kollam | 72.00 | 9 | Palakkad | 70.10 |
| 3 | Pathanamthitta | 40.06 | 10 | Malappuram | 55.37 |
| 4 | Alappuzha | 53.78 | 11 | Kozhikkode | 80.00 |
| 5 | Kottayam | 62.12 | 12 | Wayanad | 89.35 |
| 6 | Idukki | 119.20 | 13 | Kannur | 59.00 |
| 7 | Ernakulam | 91.66 | 14 | Kasaragod | 79.00 |

In Kerala, Pathanamthitta was the only district having poor CD Ratio which has been constantly under follow up. As a result, the CD ratio of the district was improved and it touched a level (**40.06 %**) just above the benchmark of 40% as at March 2009. It has been reported by the LDM, Pathanamthitta that the Special Sub-Committee (SSC) of DLCC was formed and the committee has been monitoring the poor level of CD Ratio in the District. It was assured that the position would be improved further by the end of June 2009 which may be monitored and followed up scrupulously.

The forum may review the position and to suggest measures for improvement

2.7. Review of Multipurpose Service Centres/Job Clubs – Self Employment Scheme for registered unemployed youth

As per the decision of the 98th meeting of SLBC, Kerala held on 24.04.2009 in Trivandrum the Deputy Director of Employment and Training, Kerala forwarded the details of pending applications with financial institutions as on 31.03.2009 in respect of Multipurpose Service Centres/Job Club Scheme implemented through National Employment Service Department for review in the State Level Bankers' Committee. The details are shown as Annexure 10.43. In this context Directorate expressed sincere gratitude to SLBC, all LDMs and all members of banking fraternity to enable to achieve 100% target in both the Self Employment Schemes implemented through the Department, Multipurpose Service Centres/Job clubs and KESRU 99.

Views of the Steering Committee

The Committee requested the respective banks to take note of the above and decided to place the matter before SLBC for review.

2.8. Review of Progress under Reverse Mortgage Loan Scheme of National Housing Bank

On a review of the performance, it was seen that as at March 2009, banks in Kerala sanctioned an amount of **Rs. 7.36 crores** (39 accounts) and the balance outstanding was **Rs. 14.30 crores** (121 accounts). The review of performance under this crucial "Housing sector" has become a regular agenda item of SLBC, Kerala at the behest of National Housing Bank (NHB). Details are shown in Annexure 10.30.

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

Kerala has got a distinction of having the maximum number of units of MSME covered under the guarantee scheme of CGTMSE. It was decided in the previous meeting of the SLBC that the performance of Banks under the scheme would be reviewed at State level on a regular basis. On a review of the performance during the current fiscal, it is seen that as on 31.03.2009, banks in Kerala sanctioned an amount of **Rs. 124.94 crores** (6556 proposals). Bankwise analysis reveals that Canara Bank has sanctioned the highest quantum of loans (**Rs. 37.14 crores**) followed by Bank of India (**Rs. 25.85 crores**). District-wise analysis reveals that Ernakulam has sanctioned the highest quantum of loans (**Rs. 27.56 crores**) followed by Trivandrum District (**Rs. 17.30 crores**). Bank-wise/district-wise details are shown as Annexure 10.44.

Views of the Steering Committee

The Committee decided to place the matter before SLBC for review.

3. Follow up of Residual Issues

3.1. Creation of a position on the lines of “Director of Institutional Finance” in the State

The Reserve Bank of India, Kerala Region proposed the item on the subject issue for discussion in the 94th meeting of SLBC, Kerala held in Trivandrum on the 24th of December, 2007.

The proposal for creation of a position on the lines of “Director of Institutional Finance” (as in other States) for proper and more effective liaison between Government departments and banks was discussed by the SLBC forum on the strength of the following facts;

- (a) Some of the State Governments had already created the post of “Director of Institutional Finance”.
- (b) Appointment of a “Director of Institutional Finance” would make the liaison between the Government Departments and the banks more effective.
- (c) Government of Kerala could think of such a nodal office, which would enable banks to streamline their interaction with the Government
- (d) Reserve Bank of India (RBI), Kerala Region had already requested the Government of Kerala to consider the above proposal for which a reply from the Government is awaited.
- (e) Sri. Pawan Kumar Bansal, Hon’ble Union Minister of State for Finance (EB&I) who chaired the 94th meeting of SLBC, Kerala also opined that appointing a “Director of Institutional Finance” in the State would be very useful for banks and the matter could be taken up with the Government of Kerala.

The SLBC had unanimously passed the subject agenda item for further escalation to the Government of Kerala and its follow up for a favourable action. SLBC Convenor had taken up the matter with the Secretary, Planning & Economic Affairs Department, Government of Kerala requesting to take up the matter with the appropriate authority in the Government of Kerala for a decision on the recommended lines.

During the 95th meeting of SLBC held on 29th May 2008, Secretary (Planning), Government of Kerala assured the forum that the matter would be pursued further at the Government level.

During the 96th meeting of SLBC Kerala held in Trivandrum on 30.07.2008, the Additional Secretary, Planning & Economic Affairs Department, Government of Kerala informed that the matter had been taken up with Finance Department and the file was presently with the Secretary, Finance (Expenditure), Government of Kerala.

SLBC Convenor had again taken up the matter separately with the Secretary, Planning & Economic Affairs Department, Government of Kerala requesting to follow up the matter with the appropriate authority in the Government of Kerala for a decision on the recommended lines.

Meanwhile, SLBC Convenor had received a copy of the D.O. letter No.6648/F2/2009/Plg dated 11.05.2009 of the Additional Secretary to Government, Planning & Economic Affairs Department, Secretariat, Trivandrum addressed to Smt. Ishita Roy, Secretary to Government, Finance (Expenditure) Department, Government of Kerala requesting to inform the progress of action on the matter.

The representative of the Planning Department may inform the progress in this regard.

Views of the Steering Committee

The Deputy Secretary, Planning & Economic Affairs Department, Government of Kerala informed that the file was pending with the Finance Department. It was informed that the Planning Department had followed up with the Department of Finance and got a promise from them that the post of Director of Institutional Finance would be created, soon.

The committee decided to entrust SLBC Convenor, the follow up of the matter with the concerned authority for a favourable action.

3.2. ADWDRS – Waiver of RR collection charges

In the process of implementing ADWDRS, the banks could get so many sticky accounts partly closed and the rest of the amount has to be written off by the banks only. The sacrificed amount by the banks include unapplied interest on NPA accounts, interest from 01.03.2008 till credits of Debt Waiver or Debt Relief assistance, inspection charges, legal charges etc. The loans covered under the scheme include only agricultural advances with overdues, many cases out of the above accounts might have already been referred for Revenue Recovery actions.

The ADWDRS does not actually envisage any recovery from the borrowers except in the case of OTS for other farmers. Therefore, the banks may be exempted from payment of RR collection charges wherever actual recovery is not effected from the beneficiaries of the loan waiver scheme as applicable to Small and Marginal farmers. However, the banks have to pay RR collection charges, in cases wherever OTS is effected, on collection of 75% of the amount outstanding from the beneficiary defaulters.

It was requested that waiver of collection of RR charges may be permitted in respect of loan waiver for small and marginal farmers and 25 % relief amount in the case of other farmers wherever OTS is contemplated, as per the ADWDR Scheme-2008 guidelines in vogue.

During the 96th meeting held in Trivandrum on 30.07.2008, the forum of SLBC Kerala pointed out that ADWDRS was a Government of India scheme and it was decided in the meeting to take up the matter with the concerned department of the Government.

The Additional Secretary, Revenue Department, Government of Kerala assured the forum that the above issue would be brought to the notice of the Ministry concerned.

SLBC Convenor had taken up the matter separately with the Secretary, Revenue Department, Government of Kerala requesting to take necessary action in this regard.

The representative of the Revenue Department may inform the progress in this regard.

Views of the Steering Committee

The Deputy Secretary, Revenue Department, Government of Kerala informed that there was already a circular from the Registration Department in this regard and as per another Government Order in force, 1% service charge was charged for cases initiated under RR Act.

As the request for waiver of collection of RR charges in the case of beneficiaries of ADWDR Scheme-2008, Deputy General Manager, Reserve Bank of India suggested to take up the matter with the Reserve Bank of India so as to enable them to raise the same, at the appropriate level.

SLBC Convenor said that after analysing the Government Orders, SLBC Convenor would put up a note to Reserve Bank of India.

3.3. Non acceptance of RR requisitions

In some districts like Kottayam and Alappuzha, the Revenue Department officials from Government of Kerala have not been accepting and registering the Revenue Recovery requisitions for the overdue Agricultural loans from Banks. The non-acceptance of RR requisitions was creating a lot of problems at branches particularly in connection with Section 13 of Limitation Act, 1963. Since adequate relief has been extended to the farmers' community under ADWDRS-2008, the Government stay order, if any, in existence in this connection may be removed.

It was informed by the representative of SBT that whatever applications filed under RR by banks were returned without any valid reasons. It was further informed that RR requisitions given by banks were not accepted by the RR authorities in Pathanamthitta, Kottayam, Alappuzha and Kollam districts and no such problems were reported from other districts.

During the 96th meeting of SLBC Kerala held on 30.07.2008 in Trivandrum, the Additional Secretary, Revenue Department, Government of Kerala assured to take a decision in this regard and to escalate the matter to the notice of the Ministry, concerned.

The SLBC forum observed this as a serious problem faced by banks from the angle of limitation and requested the Department to take a favourable decision in this regard.

Later, SLBC Convenor had taken up the matter separately with the Secretary, Revenue Department, Government of Kerala requesting to take necessary follow up action in this regard.

The representative of the Revenue Department may inform the progress in this regard.

Views of the Steering Committee

The Deputy Secretary, Revenue Department, Government of Kerala informed that specific withdrawal of requisitions were not entertained by the concerned authority, as the procedure followed was wrong. She added that there was a Government Order covering Agricultural loans.

The Committee observed that in districts like Kottayam, Alappuzha, Pathanamthitta and Kollam, the Revenue Department officials had not been accepting and registering the revenue recovery requisitions for the overdue agricultural loans from banks.

The committee decided that SLBC Convenor would follow up the matter with the concerned authority for a favourable decision.

3.4. Computerisation of Land Records

The SLBC had during its various meetings observed that some States like Karnataka and AP had already initiated steps for computerization of land records. This has enabled financing banks to make notings, online, regarding their lien and has brought down the transaction cost for getting various certificates from village office.

The SLBC recommended to the state government that similar steps should be initiated in Kerala and decided to take up the matter with the State Government.

SLBC Convenor had taken up the matter with the Secretary (Revenue), Government of Kerala, requesting to take necessary action and inform the developments in this regard.

While discussing the matter in the annual review meetings of SLBC, Kerala held in 2006, 2007 and 2008, the representative from the Revenue Department informed the forum that instructions had been issued to District Collectors to complete the process at their earliest.

SLBC, Kerala observed that the matter had been pending with the concerned department for a long time, which may be vigorously followed up with the Government and the Convenor had followed up the matter with the Secretary (Revenue), Government of Kerala, requesting to inform the developments to the SLBC forum.

The representative of the Department of Revenue//Taxes may inform the Government decision in this regard.

Views of the Steering Committee

The Deputy Secretary, Revenue Department, Government of Kerala informed about the current stage of computerisation process which had been under progress and assured to inform the developments in this regard during the SLBC meeting.

The committee decided that SLBC Convenor would follow up the matter with the concerned authority for favourable decision.

3.5. Waiver of Stamp duty on SHG loans

NABARD has informed in the earlier meetings of SLBC, Kerala that the State Governments of Andhra Pradesh, Chattisgarh, Karnataka and Maharashtra had issued notifications waiving stamp duty on loans availed by SHGs so as to augment credit flow to SHGs in these States. It was requested that concerted efforts should be taken by SLBC for waiver of stamp duty on SHG loans in Kerala state also.

The earlier meetings of SLBC had recommended to the state government, waiver of stamp duty on the agreements entered into between banks and SHGs/NGOs for financing SHGs. The government had not so far informed any favourable decision on the matter.

SLBC Convenor had followed up the matter with the Secretary (Taxes), Government of Kerala, requesting to take necessary steps to waive stamp duty on SHG loans on the lines of that extended by other State Governments.

The representative of the department of Taxes may inform the forum the opinion of the State Government in this regard.

Views of the Steering Committee

The Under Secretary, Taxes Department, Government of Kerala informed that the matter was pending for a decision.

4. FRESH ISSUES

4.1. AGRICULTURE/SGSY/SHG

4.1.1. Agenda items suggested by NABARD

4.1.1.1. Rural Infrastructure – Accelerating the flow of Ground Level Credit

Total sanctions under RIDF (I to XIV) aggregated to Rs.2,574.22 crore covering various sectors like Irrigation, Watershed Development, Roads, Bridges, Mini Hydel Plant, Livestock Village, Rural Health Care centres, etc. As against the above sanction, the State Government had utilized Rs.1,530.79 crore. Out of the 3006 projects sanctioned, 1939 projects have been completed and the remaining projects are on various stages of implementation. The details of sanctioned and completed projects are as under:

| Sl. No. | Sector | No. of Projects sanctioned (RIDF I to XIV) | No. of Projects completed |
|---------|-----------------------------|--|---------------------------|
| i) | Irrigation | 1178 | 826 |
| ii) | Watershed Development | 271 | 174 |
| iii) | Drainage & Flood protection | 71 | 14 |
| iv) | Roads | 854 | 574 |
| v) | Bridges | 336 | 257 |
| vi) | Schools | 116 | 1 |
| vii) | Health sector | 6 | 0 |
| viii) | Others | 174 | 93 |
| | | 3006 | 1939 |

The district-wise details of projects sanctioned for Minor irrigation and Check dams in the four distress districts, is given below:

(Rs. crore)

| District | Minor Irrigation (excl. check dams) | | | Check dams | | |
|--------------|-------------------------------------|--------------|--------------|------------|--------------|--------------|
| | No. | Sanction | Disbursement | No. | Sanction | Disbursement |
| Kasargod | 17 | 4.26 | 1.24 | 1 | 0.83 | 0.17 |
| Palakkad | 6 | 2.43 | 1.14 | 10 | 4.57 | 0.91 |
| Wayanad | 32 | 4.06 | 1.56 | 13 | 6.35 | 1.90 |
| Idukki | 77 | 7.92 | 2.71 | 0 | 0.00 | 0.00 |
| Total | 132 | 18.67 | 6.65 | 24 | 11.75 | 2.98 |

NABARD, while preparing Potential Linked Credit Plans (PLPs), takes into account the sanction of projects under RIDF for estimation of potential for further credit flow. The details of sanction of new RIDF projects are provided to the District Collector as also LDMs and Line Departments concerned operating in the district to facilitate exploitation of the potential created thereof.

Views of the Steering Committee

The Deputy General Manager, NABARD pointed out that under RIDF Rs. 2574.22 crores was sanctioned to various sectors, of which Rs. 1530.79 crores was utilised by the State Government and out of the 3006 projects sanctioned, 1939 projects have been completed. The sector wise projects sanctioned/completed details and the district wise details of projects sanctioned for minor irrigation and checkdams in Kasaragod, Palakkad, Wayanad and Idukki districts are shown as above. He further informed that all the details have been given to the 14 DDMs of NABARD and they will provide the same to banks which may be used properly. He informed that they had a meeting with the Managing Director of State Bank of Travancore and the discussion was especially focussing on improving investment credit under agriculture. He requested the other banks also to come forward to improve lending to investment credit.

He added that they have received a communication through FAX from Ministry of Finance, Government of India indicating the problems faced by coffee growers and NABARD has to take necessary steps to sort out their problems including restructuring of loans. He informed the forum that NABARD would provide detailed agenda note in this regard to SLBC Convenor before the SLBC meeting. (Agenda Item 4.1.1.3 shown below)

The Committee decided to place the matter before SLBC for information of the forum.

4.1.1.2. Ground Level disbursements: Focus to term loan lending

The ground level credit flow by agencies in Kerala state over the last three years is indicated in the table:

| | Rs in Lakh | | |
|------------------------------------|----------------|----------------|----------------|
| | 2005-06 | 2006-07 | 2007-08 |
| Crop Loan (GLC) | 749314 | 966283 | 1320346 |
| Term Loan (GLC) | 165886 | 224266 | 275702 |
| Total Agri. Credit (GLC) | 915200 | 1190548 | 1596049 |
| % of crop loan to total GLC | 32.15% | 34.85% | 40.42% |
| % of term loan to total GLC | 18.12% | 18.83% | 17.27% |

It may be seen from the table that the bulk of Ground level credit from the banking system of the state has been for short term purposes like crop loans and the involvement of banks in term lending in general is unsustainably low. An agriculture term loan base having a share of 17-18% cannot support agricultural crop loan lending to the extent of 32-40% and credit flow to any sector should be term wise complementing. Banks/Developmental/ promotional Departments of Government are requested to suitably focus and prioritise their bank/branch credit plans for 2009-10 so as to ensure maximum credit flow to agriculture term loans.

Views of the Steering Committee

The Committee decided to place the matter before SLBC for information of the forum.

4.1.1.3. Relief to Coffee Growers are under distress

The gist of the DO letter received from Sri. Amitabh Verma, Joint Secretary, Ministry of Finance states as under:

“Commerce Secretary has informed this Department that the Coffee Growers are under great distress. Unreasonable rains have adversely affected the current year crop, the global meltdown has depressed the prices and exports have also declined. Therefore, the Coffee Growers are not in a position to service their past loans. Further, Commerce Secretary has also intimated that any harsh and coercive measures by the Banks may spoil the prospects of the next year crop.

In this backdrop, you are requested to sensitise the field level functionaries, especially the Branch Managers for taking suitable steps including restructuring of the loan amounts, wherever feasible and pragmatic.”

This is for the information of SLBC and for deliberations, keeping in view the instructions issued by RBI Master Circular No.RPCD.PLFS/BC-1/05.04.02/2008-09 dated 1st July 2008, conveying the guidelines for relief measures by banks in areas affected by natural calamities to take further necessary action in this regard.

4.1.2. Exclusion of Farmer-borrowers of Private Sector Banks in Government of India’s scheme for Short Term Credit up to Rs. 3 lakhs to Farmers at 7% [Interest subvention for crop loans up to Rs. 3 lakhs] (Suggested by Federal Bank)

Actually it is the farmers who are deprived of the benefit and not the private sector banks, with whom such farmers deal. This amounts to discrimination of these farmers and therefore amounts to violation of their fundamental right. We had taken up this issue with GOI, RBI & IBA. The matter was also discussed in the previous SLBC meetings. But so far no favorable decision has come from the Central Government. Hence the issue has to be raised again, as it is adversely affecting the farmers dealing with Private Sector Banks. So also it denies a level playing field for Private Sector Banks. On the other hand the Government hiked the interest subvention from 2% to 3% under this category in the Financial Year 2008-09.

The implications of the issue has to be discussed in detail and should be taken up with the Central and State Governments for further appropriate action.

Views of the Steering Committee

The committee noted that the matter was discussed in earlier SLBCs and SLBC Convenor had followed up the matter with Reserve Bank of India for doing the needful.

The Deputy General Manager, Reserve Bank of India informed they had taken up the matter again with their Central Office, Mumbai for referring the matter to Government of India for a favourable decision. He added that Government of India has to take a decision in this regard.

The Committee decided to place the matter again before the SLBC for discussion.

4.2. SME/PMEGP

4.2.1. Rehabilitation of Sick Micro and Small Enterprises (MSEs) (Suggested by Reserve Bank of India)

Delay in rehabilitation/nursing of the potentially viable sick Micro and Small Enterprises has been a matter of serious concern. In this connection, RBI appointed a Working Group on Rehabilitation of sick SMEs under the chairmanship of Dr. K.C. Chakravarthy, CMD of Punjab National Bank, to examine this issue and recommend remedial measures so that inter-alia potentially viable sick units can be rehabilitated expeditiously. The Working Group examined the above issue in detail and made a number of suggestions relating to creation of rehabilitation fund to be used for providing soft loan towards promoter's contribution, fund for technology up gradation, marketing development fund etc. The Working Group also made several recommendations where action is required to be initiated by GOI, State Governments and SIDBI. The action to be initiated by the State Government is shown as Annexure 10.45 may be taken up by SLBC for discussion at the proposed SLBC meeting.

Views of the Steering Committee

The Committee decided to place the matter before SLBC for information of the forum.

4.2.2. CGFMSE Coverage for loans granted to SHGs (Suggested by DLRC, Thrissur)

Financing Self Help Groups, be it direct lending or through any Government Department is gaining more and more importance.

Apart from their internal lending, the groups run projects under agriculture as well as SME sector. The coverage of CGMSE is a comfort to the lender while extending collateral free SME credit to the beneficiaries. But, the CGMSE cover is not available for loans granted to SHGs at present.

As more coverage and thrust is given to the group financing under SGSY and SJSRY schemes, the cover of CGFMSE will go a long way in the successful implementation of the scheme.

Therefore SLBC may deliberate upon this aspect as an agenda item and take up with the authorities concerned for extension of CGFMSE coverage for SME lending to Self Help Group.

Views of the Steering Committee

While making observation on the matter, the Deputy General Manager, Reserve Bank of India requested SLBC Convenor to refer the matter to SIDBI for extension of CGFMSE coverage for SME lending to SHGs.

The Committee decided to place the matter before the SLBC for deliberation.

4.2.3. Agenda items suggested by the Director of Coir Development

4.2.3.1. Setting up of defibering mills under Co-operative Sector and Private Sector

Coir Department proposes to set up 50 defibering mills in the State during the current financial year. 25 units under Co-operative Sector and 25 units under private sector. For units in the Co-operative sector Government will provide 75% of the project cost as grant in advance. The balance amount to be raised by the beneficiary Co-operative Societies for which they require finance from bank. For units to be set up under private sector, the department will give 50% subsidy against the investment towards fixed assets, subject to the maximum ceiling of Rs. 10 lakhs per unit. SLBC may request all banks to finance these projects when the beneficiaries approach them.

Views of the Steering Committee

The Committee requested individual banks to finance the beneficiaries of defibering mills to be set up by Coir Department in the State.

The Committee decided to place the matter before SLBC for information of/action by the member banks.

4.2.3.2. Debt Relief Scheme for Coir Workers, Small-scale Coir producers and Coir Co-operatives

Government also proposes to implement a debt relief scheme for coir workers, small scale coir producers and coir co-operatives. The details of the scheme are being prepared.

Views of the Steering Committee

The Committee noted the new scheme and decided to place the matter before SLBC for information of the forum.

4.3. OTHERS

4.3.1. Agenda items suggested by Reserve Bank of India

4.3.1.1. Effective utilization of “Lok Adalat” as an Alternative Dispute Resolution Mechanism for Bank Debt

Chandigarh Regional Office of RBI had taken the initiative to organize an interface on the captioned subject in the Banker’s Executive Forum, Chandigarh. The State Legal Services Authority of Punjab, Haryana and U.T. of Chandigarh had in consultation and cooperation of Chandigarh RO of RBI, successfully organized a Mega Lok Adalat termed as “Samadhan 2008” during December 2008 in all the districts of these states. The event was highly appreciated by the authorities concerned especially the Chief Justice for Punjab & Haryana High Court Justice Shri T S Thakur. It is, therefore, suggested that the utilization of services of Lok Adalat for settlement of disputed cases related to banking matters by banks, like loan recoveries, etc may be given wide

publicity through various for a viz. SLBC, DLBC/DLRC under Lead Bank Scheme. SLBC may examine the above matter and give suggestions to enable RBI to take a view in the matter.

Views of the Steering Committee

The Deputy General Manager, RBI informed that the Mega Lok Adalat conducted in the districts of Punjab and Haryana were successful in which a lot of cases had been settled. He suggested that the Government of Kerala may also take pro-active action on the above lines. SLBC has to circulate the same to member banks instructing them to give wide publicity through DLRC/DCC meetings.

Representative from State Bank of Travancore informed that they have arranged legal Adalats in various districts.

It was also requested that suit filed cases would also be brought under the scheme.

SLBC Convenor pointed out that during the Lok Adalat, representatives of banks have to take the spot decision. During the Lok Adalats, legal cases as well as individual banks' cases have been considered.

The meeting opined that Lok Adalats have to be organized jointly by all the banks. The committee decided to place the agenda item before SLBC for bringing the matter to the notice of the State Government and member banks.

4.3.1.2. Cautioning the public against fictitious offers of remitting cheap funds from abroad

It is reported that, inter alia, the persistence of the problem of fictitious offers for release of cheap funds being received by Indian public from abroad. Several offices have received complaints from the “beneficiaries” who had remitted upfront charges against the fraudster’s claim that prize money had been remitted to RBI from abroad for onward release to them. Dy. Governor (Smt. Shyamala Gopinath) had suggested that banks also have a role to play in combating this menace as they are approached by victims for making the initial remittance. They can provide correct information to public by bringing to the notice of those who approach them, the RBI’s Press Release dated December 7, 2007 cautioning the public against fictitious offers from abroad which is shown as Annexure 10.46. Recently our office had also received a complaint which was forwarded to FED, Central Office, RBI, Mumbai for necessary action. It is suggested that the SLBC platform may be made use of for sensitizing the banks in this regard.

Views of the Steering Committee

The representative from State Bank of Travancore suggested to be cautious in considering the E-mail transactions originated from abroad.

The Committee decided to place the matter before SLBC for information of the forum.

4.3.1.3. Incentive Scheme for quicker adoption of Electronic Benefit Transfer for government payments

It is an information note to SLBC that It may be noted that stipulation of condition of reimbursement of Rs.50 per account by RBI, which was dependent on the State Government agreeing to pay the transacting banks the transaction fee of 2% of the value of government payments was re-visited and it has since been decided that the above reimbursement would be made subject to the State Government and bank concerned mutually agreeing to the amount (as against pre-determined level of 2%). The scheme details are shown as Annexure 10.47.

Views of the Steering Committee

The Deputy General Manager, RBI requested all the banks to use this opportunity which is an encouragement from State Government. He observed that Union Bank of India and State Bank of Travancore have already started electronic transfers and appealed to those who have proposed to follow suit also to utilize this benefit.

The Committee decided to place the matter before SLBC for information of the forum.

4.3.2. Uniform Interest rate and collateral free loan for Multipurpose Service Centres/Job Club Scheme (Suggested by Secretary to the Government of Kerala, Labour & Rehabilitation Department)

Government Secretary Labour and Rehabilitation Department, Govt. of Kerala, in his letter No. 2903/H1/09/Labour dated 07.04.2009 intimated that administrative sanction given to Employment Department to start a new Self Employment Programme called Multi Purpose Service Centres/Job Clubs through Employment Exchanges in the State. An amount of Rs.1 Crore earmarked in the state Budget for giving subsidy to newly started Self Employment Ventures under the scheme during 2007-08 and 2008-09 and the amount earmarked in the budget fully utilized for the purpose for which it has been given in both the financial years.

While reviewing the progress and problems of the scheme in the third sitting of the State Level Steering Committee of the scheme, chaired by Planning Board Member (and SLBC Convener as Member) expressed its concern over the high interest rate charged by financial institutions including RRBs ranging from 11 to 15.5% from Job club beneficiaries and demand for high collaterals even though the 94th SLBC approved the scheme by incorporating Credit Guarantee Scheme into it. The State Level Steering Committee requested the Government to interfere in the matter and to take necessary steps in requesting SLBC to bring a uniform interest rate for the Scheme preferably below 10% and to sanction loans without collaterals since the scheme has its potentialities to make revolutionary changes in the economic scenario of the state and to a large extent give relief to the unemployed masses of educated youth in the State.

Hence the Government Secretary, Labour and Rehabilitation Department requested the SLBC Convener to discuss both the issues in the ensuing SLBC and to communicate the decision taken by SLBC to him also.

Views of the Steering Committee

The Deputy Director, Directorate of Employment informed that the scheme was approved in the 94th meeting of SLBC and while reviewing the progress and problems of the scheme in the State Level Steering Committee of the scheme it was noted that high interest rate was being charged by financial institutions including RRBs to job club beneficiaries and most of the banks were demanding high collaterals for sanctioning of loans. In view of the above, the State Level Steering Committee of the scheme requested SLBC to bring a uniform interest rate for the scheme and to sanction loans without collaterals. He added that Government of Kerala was expecting a favourable decision from banks.

The committee observed that the scheme was approved by 94th SLBC and implemented in the State. The Committee requested the Directorate of Employment to take up isolated cases, if any, to the Head Offices of the concerned banks so as to enable the respective banks to take corrective action. The Committee observed that the rate of interest would be fixed depending upon the cost of funds and cost of assets of respective banks. The banks, which have charged higher rate of interest to loans might have done it because of higher cost of funds. SLBC has no authority to give any direction to the banks as individual banks can take a view in this regard.

The Committee decided to place the matter before SLBC for information of / action by member banks.

4.3.3. Launching of District Credit Plans (DCPs) by Lead Banks in time (Suggested by SLBC Convenor)

It has been noted that the Annual Credit Plans (ACPs) for many of the districts (District Credit Plan – DCP) in the State were prepared and the hard copy of the same were published by Lead District Managers with inordinate delay. Publication of such an important document 6-9 months after launching the ACP (ie, on the 1st of April every year as per the calendar of activities stipulated by RBI/SLBC) would defeat the purpose of macro and micro level decentralised planning process. The forum may analyse/ examine the reasons for such delays in releasing the Banking Plans (District Credit Plans - DCPs) by Lead District Managers and working solutions may be suggested.

Views of the Steering Committee

The Committee decided to place the matter before SLBC for information of the forum.

4.4. INFORMATION NOTE

4.4.1. Information Note on Implementation of Prime Minister's Employment Generation Programme (PMEGP)

The details/clarification on issues related with PMEGP implementation may be brought to the notice of bankers for their information.

(i) Extension of time for utilization of funds

Considering the priority of the Government of India for providing employment opportunity to first generation entrepreneurs, and also the request from various implementing agencies across the country, the time limit for utilization of funds under PMEGP has been considered by the Government of India. It has been decided that applications received up to 2nd March 2009 and sanctioned by financing branches of banks up to 31st march 2009, the period for disbursement of loan and settlement of Margin Money claims be extended beyond 31-03-2009 up to 30-06-2009. A copy of the Sanction Order on PMEGP issued by the financing Branch of the bank needs to be attached with the Margin Money Claim to their nodal branch and to mark a copy for intimation to KVIC/KVIB/DIC as the case may be (ie from whom the Govt subsidy will be availed).

(ii) Admission of Margin Money claims of Pvt Scheduled Banks & Cooperative banks

The Margin Money Claims of Private & Co-operative Banks passed by concerned implementing agencies (i.e KVIC, KVIB & DIC) will be accepted directly by KVIC State office for the release of Margin Money. A copy of application may be kept with concerned implementing agency for records.

(iii) Targets for Implementation of PMEGP during 2009-10.

PMEGP is a continuing Govt of India (ministry of MS&ME) scheme which extends till 2011-12 and therefore all the implementing agencies & banks can continue the process of identifying right projects/entrepreneurs. Specific targets of 2009-10 for the state will be communicated shortly.

(iv) Progress of PMEGP implementation during 2008-09 (up to 31-03-2009)

Out of the 3874 applications received at various implementing agencies, the District Level task Force Committees selected 1192 beneficiaries/projects (with MM involvement of Rs 3607 lakhs) and so far implementing banks sanctioned 338 cases with Margin Money involvement of Rs 610.80 Lakhs.

(v) Details of EDP training institutes under PMEGP

The following institutes are identified and accredited for imparting EDP training to PMEGP beneficiaries in various districts by the implementing agencies, duly approved by the Principal Secretary (Industries & Commerce), Govt of Kerala. Therefore the sanctioning bank may communicate a copy of the sanction letter to the concerned training centre for undergoing EDP training on PMEGP.

| No | Name of Institution | District |
|----|--|----------------|
| 1 | Centre for Management Development Thycaud, Trivandrum 695014 | Trivandrum |
| 2 | Syndicate Institute of Rural Development, SIRD KIP campus Kottiyam, Kollam | Kollam |
| 3 | CHASS MDTC, K G Vidyalaya, Mallappally, Pathanamthitta | Pathanamthitta |
| 4 | Kerala Institute for Entrepreneurship Development (KIED), Rockwell Rd, Kalamasserry, Ernakulam-683 503 | Alappuzha |
| 5 | MSME Training Institute, Industrial estate PO, Ettumanoor-686631 Kottayam (Needs AS&DC approval from New Delhi,) | Kottayam |
| 6 | UBI RUDSETI, Block Panchayath Bldg, Nedumkandom, Idukki 685553 | Idukki |
| 7 | UBI RUDSETI, Perumbavoor 683542, Ernakulam | Ernakulam |
| 8 | KVIC Multi Disciplinary Training Centre, Nadathara PO, Trichur 680751 | Trichur |
| 9 | People's Service Society, Pallippuram Post, Chathanthara, Palakkadu 678006 | Palakkadu |
| 10 | Subbarao Pai Self Employment Training Institute, Canara bank Centenary Rural Development Trust, Wandoor, Manjeri Rd, Malappuram 679328 | Malappuram |
| 11 | Subbarao Pai Self Employment Training Institute, Canara bank Centenary Rural Development Trust, Wandoor, Manjeri Rd, Malappuram 679328 | Kozhikkodu |
| 12 | Wayanadu Rural Micro Credit Training Institute, Puthoorvayal PO, Wayanadu 673121 | Wayanadu |
| 13 | RUDSETI, Kannapuram, Cherukunnu PO, Kannur - 670301 | Kannur |
| 14 | Bellikoth Institute of Rural Entrepreneurship Devt. Anandashram PO, Kangangadu, Kasargodu | Kasaragodu |

Views of the Steering Committee

The Committee decided to place the matter before SLBC for review.

4.4.2. SGSY – Credit Mobilisation Target for 2009-2010

The Ministry of Rural Development, Government of India has intimated that the Credit Mobilisation Target for Kerala State under SGSY for the year 2009-10 is **Rs. 8131.20 lakhs**. The Commissioner for Rural Development, Kerala State has allocated the target among districts in proportion to the SGSY fund allocation to the districts for 2009-10.

| Sl. No. | District | Credit Mobilisation Target (Rs. in lakhs) |
|----------------|--------------------|--|
| 1 | Alappuzha | 737.23 |
| 2 | Ernakulam | 469.91 |
| 3 | Idukki | 162.58 |
| 4 | Kannur | 576.33 |
| 5 | Kasaragod | 344.20 |
| 6 | Kollam | 829.12 |
| 7 | Kottayam | 279.40 |
| 8 | Kozhikode | 622.13 |
| 9 | Malappuram | 851.60 |
| 10 | Palakkad | 965.96 |
| 11 | Pathanamthitta | 353.44 |
| 12 | Thiruvananthapuram | 882.95 |
| 13 | Thrissur | 750.41 |
| 14 | Wayanad | 305.94 |
| | TOTAL | 8131.20 |

All LDMs are requested to allot the bank wise Credit Mobilisation Target for 2009-10 for all the banks implementing SGSY in their district based on the district target. The target allotted may please be expeditiously informed to SLBC Convenor after communicating the same to the Controlling Offices of all the banks in their district.

Views of the Steering Committee

The committee noted the Credit Mobilisation Target under SGSY for 2009-10 and requested all LDMs to allot the bank wise Credit Mobilisation Target for 2009-10 to all the banks implementing SGSY in their district based on the district target. It was also requested to inform the above allotted targets to SLBC Convenor after communicating the same to the Controlling Offices of all the banks in their district.

The Committee decided to place the matter before SLBC for information of the forum.

5. Review of Performance under Priority Sector Advances

5.1. Disbursements to Priority Sector – Review of ACP 2008-09 achievement up to March 2009 (Refer Annexures 10.11 & 10.12)

The performance of banks with reference to the Annual Credit Plan 2008-2009 as at March 2009 with Bank wise and District wise break up is furnished in the annexure. The abstract of the performance as at March 2009 under ACP 2008-2009 is as follows.

(Amount in Rs. Crore)

| Bank/Banking Group | Primary Sector | | | Secondary sector | | | Tertiary Sector | | | Total Priority Sector Advances | | |
|-------------------------|----------------|--------------|---------------|------------------|-------------|--------------|-----------------|--------------|--------------|--------------------------------|--------------|---------------|
| | Target | Ach. | % Ach. | Target | Ach. | % Ach. | Target | Ach. | % Ach. | Target | Ach. | % Ach. |
| State Bank Group | 2428 | 2434 | 100.25 | 684 | 500 | 73.06 | 3381 | 3756 | 111.08 | 6493 | 6689 | 103.02 |
| Nationalised Banks | 4278 | 4520 | 105.65 | 857 | 603 | 70.35 | 3635 | 3042 | 83.68 | 8770 | 8165 | 93.10 |
| RRB s | 1732 | 2076 | 119.87 | 89 | 48 | 53.94 | 779 | 959 | 123.19 | 2600 | 3084 | 118.60 |
| Private Sector Banks | 2191 | 4842 | 221.02 | 931 | 918 | 98.59 | 2993 | 3034 | 101.37 | 6115 | 8794 | 143.82 |
| Cooperatives | 5162 | 4946 | 95.79 | 437 | 286 | 65.41 | 6431 | 7517 | 116.88 | 12030 | 12748 | 105.96 |
| KFC | 0.00 | 18 | | 136 | 121 | 89.67 | 49 | 59 | 120.01 | 185 | 199 | 107.50 |
| Total | 15791 | 18836 | 119.28 | 3134 | 2476 | 79.01 | 17268 | 18367 | 99.51 | 36193 | 39679 | 109.63 |
| % to Total Disbursement | -- | 47.47 | -- | -- | 6.24 | | -- | 46.29 | -- | -- | 100 | |

5.1.1. Overall Performance Under Annual Credit Plan

The banking sector of the state has disbursed **Rs. 39679 crores** to the priority sector during the fiscal 2008-09 as at March 2009. This is **109.63 %** of the annual target of **Rs36193**. There is an increase in total disbursement of **Rs. 7022 crores** in total disbursements over that achieved during the corresponding period of the last financial year.

Banking group wise analysis reveals that Cooperatives have disbursed the highest quantum of priority sector loans in the state during the fiscal (**Rs. 12748 crores**) followed by Private Sector Banks (**Rs. 8794 crores**). A comparison based on percentage achievement of target reveals that achievements of, RRBs were much above that of the State's overall performance whereas the performance of the Nationalised Banks were less than the benchmark share by the State as a whole. Disbursement to secondary sector constituted only **5.49 %** of the total disbursement made by banks to the priority sector.

Bankwise analysis reveals that Kerala State Co-operative Bank has disbursed the highest quantum of priority sector loans (**Rs. 12748 crores**) followed by Private Sector Bank (**Rs.8794**) Nationalised Banks (**Rs8165 crores**). Two Banks viz., Bank of Rajasthan and State Bank of Indore have reported "NIL" disbursement to priority

sector in the state during the period from 01.04.2008 to 31.03.2009 which needs immediate attention.

Ernakulam district stood first in the quantum of priority sector loan disbursement (**Rs. 5619 crores**) closely followed by Thrissur with a disbursement of **Rs.4515 crores** to Priority Sector. Ernakulam district was first in percentage of achievement of target **132.90 %** followed by Thrissur (**122.50%**), Kozhikode (**116.01%**), Malappuram (**115.94 %**). However Pathanamthitta district (**83.01%**), **Idukki (92.97 %)**, Wayanad (**96.81%**) and Kasaragod (**95.52%**) have registered poor performance under ACP achievement.

5.1.2. Performance under Primary Sector

The primary sector, which comprises of the agriculture sector, accounted for **47.47 %** of the total disbursements under priority sector. The sector achieved **119.28 %** of the annual target as at March 2009 which is highly appreciable. An amount of **Rs. 18836 crores** was disbursed to the sector as at March 2009 against the year-end target of **Rs. 15791 crores**. When compared to the disbursements during the corresponding period of the previous fiscal, there was an increase of **18.02 % (Rs. 2876 crores)** in the disbursements to the sector. Last fiscal during the period from April 2007 to March 2008, the disbursement to primary sector was only **Rs.15960 crores** Cooperative Sector, by disbursing **Rs. 4946 crores**, accounted for more than one-fourth (**26.26%**) of the total disbursement to the sector. Private Sector Banks accounted for **25.71%** of the total disbursement to the primary sector of the state by disbursing **Rs. 4842 crores**.

Among Commercial Banks, SBT, SMGB, Canara Bank, Indian Bank and the Federal Bank Ltd. are the top performers with regard to quantum of loans disbursed to the sector. The following banks have not reported any disbursement to primary sector in Kerala – State Bank of Bikaner & Jaipur, State Bank of Indore, IDBI Bank, Bank of Rajasthan, J&K Bank and Kotak Mahindra Bank.

Highest disbursement to primary sector was reported in Ernakulam district (**Rs. 2846 crores**) followed by Kollam district (**Rs. 2418 crores**). Among the poor performing districts, Idukki district with **83.05 %**, Kasaragod with **83.75%**, Kannur with **88.76%** and Wayanad with **90.55 %** achievement of the target should improve the performance during the next fiscal for achieving the annual target.

5.1.3. Performance under Secondary Sector

Under secondary sector, which includes the SME Sector (Micro and Small Enterprises), the banking sector of the state could achieve only **79.01%** of the annual target as at March 2009. Banks in the state have disbursed loans to the tune of **Rs. 2476 crores** only upto March 2009 against the target of **Rs. 3134 crores**. Another disturbing fact is that the sector accounted for only **6.24 %** of the disbursement to priority sector in the state.

When compared to the disbursements during the corresponding period of the previous fiscal, there was an increase of **Rs. 84 crores** in disbursements to the sector during the

financial year of 2008-'09. In the last fiscal, during April 2007 to March 2008, the disbursement to the secondary sector was **Rs. 2392 crores** whereas during the same period this year banking sector in the state could disburse **Rs. 2476 crores** only, registering a **3.43 %** increase in disbursement.

Private Sector Banks lead in disbursements to the sector (**Rs. 931 crores**) followed by Nationalised Banks (**Rs. 603 crores**) and State Bank Group (**Rs. 500 crores**). The ING Vysya Bank Ltd., leads in quantum disbursement to secondary sector in the state by disbursing **Rs. 347 crores** followed by State Bank of India (**Rs. 267 crores**), Canara Bank (**Rs. 245 crores**), State Bank of Travancore (**Rs. 223 crores**) and The Federal Bank Ltd (**Rs. 203 crores**). The following banks have not reported any disbursement to the sector - State Bank of Indore, United Bank of India, IDBI Bank, Bank of Rajasthan, J&K Bank, Lakshmi Vilas Bank Ltd and Kotak Mahindra Bank.

Among the districts, highest disbursement to secondary sector was reported in Kollam district (**Rs. 737 crores**) followed by Ernakulam district (**Rs. 349 crores**) and Thrissur (**Rs.267 crores**).

5.1.4. Performance under Tertiary Sector

Tertiary sector accounted for **46.29%** of the total disbursement to the priority sector in the state Priority sector credit disbursement as compared to the disbursement (**43.80 %**) during the same period in the previous fiscal. The total disbursement to the sector during the current fiscal upto March 2009 was **Rs. 18367 crores** thereby achieving **99.51 %** of the annual target. When compared to the disbursements during the corresponding period of the previous fiscal, there is an increase of **22.11 %** in the disbursements to the sector. During the last fiscal from April 2007 to March 2008, the disbursement to tertiary sector was only **Rs.14305 crores**.

In the case of quantum of loans disbursed during the current fiscal, Cooperatives lead other banking groups by disbursing **Rs. 7517 crores** followed by State Bank Group with **Rs. 3755 crores** of disbursement, Nationalised Banks (**Rs. 3042 crore**) and Private sector Banks (**Rs. 3034 crores**). Under the parameter of percentage achievement of target, RRBs (**123.19%**) topped the list of achievers. KFC, Banks in the Co-operative sector, State Bank Group, Private sector Banks and Nationalised Banks follow suit with percentage achievement of annual target as **120.01%**, **116.88%**, **111.08%**, **101.37%**, **83.68%** respectively.

Among Commercial Banks, SBT leads in disbursement to the sector (**Rs. 2645 crores**) followed by the Federal bank Ltd. (**Rs. 1690 crores**), State Bank of India (**Rs. 1087 crores**) and Canara Bank (**Rs. 627 crores**). Poor performers under Annual Credit Plan such as Bank of Rajasthan, State Bank of Indore have reported 'NIL' disbursement to the Tertiary sector in the State.

District wise analysis reveals that the performance of Ernakulam (**90.11%**), Palakkad (**84.12%**) and Pathanamthitta (**70.80%**) districts needs improvement.

All the banks / LDMs should review their position well in advance and take corrective steps to ensure that the targets for the ensuing financial year would be achieved comfortably.

5.2. Outstanding Under Priority Sector Advances As at March 2009

(Refer Annexure 10.4)

5.2.1. Performance versus National goals

(Figures in percentage)

| Sl. No. | Parameter | Goal | Mar 2005 | Mar 2006 | Mar 2007 | Mar 2008 | Dec 2008 | Mar 2009 | Variation | |
|---------|--|------|----------|----------|----------|----------|----------|----------|-----------------|-----------------|
| | | | | | | | | | Mar.'08-Mar.'09 | Dec.'08-Mar.'09 |
| 1 | P. S. Advances to Total Credit | 40 | 51.05 | 53.47 | 55.52 | 58.53 | 56.55 | 58.42 | (-0.11) | 1.87 |
| 2 | Agri. Advances to Total Credit | 18 | 14.17 | 15.91 | 17.70 | 21.23 | 19.32 | 19.27 | (-1.96) | (-0.05) |
| 3 | Weaker Section Adv. to Total Credit | 10 | 11.79 | 12.40 | 13.01 | 12.91 | 12.03 | 14.78 | 1.87 | 2.75 |
| 4 | DRI Advances to Total Credit | 1 | 0.01 | 0.01 | 0.01 | 0.04 | 0.24 | 0.26 | 0.22 | 0.02 |
| 5 | C: D Ratio | 60 | 59.01 | 66.84 | 70.09 | 71.39 | 66.35 | 63.54 | (-7.85) | (-2.81) |

The achievements of the commercial banking sector of the State under total priority sector advances, Agriculture Advances, Weaker Section advances and CD ratio are above the national goals.

The growth in outstanding advances under sub sectors of priority sector as at March 2009 is summarized as follows.

Amount in Rs. Crore

| Parameter | Outstanding | | | | | | Variation | | | |
|-----------------------------|-------------|-----------|-----------|-----------|-----------|----------|---------------|-----------------|-----------------|-----------------|
| | Mar. 2005 | Mar. 2006 | Mar. 2007 | Mar. 2008 | Dec. 2008 | Mar 2009 | Mar.05-Mar.06 | Mar. 06-Mar. 07 | Mar. 07-Mar. 08 | Mar. 08-Mar. 09 |
| Priority Sector Adv. | 20903 | 27763 | 35683 | 44078 | 46006 | 48387 | 6850 | 7920 | 8395 | 4309 |
| Agriculture Adv. | 5803 | 8259 | 11337 | 15991 | 15714 | 15959 | 2456 | 3078 | 4654 | (-32) |
| SSI Adv./SME | 3128 | 3708 | 4391 | 6674 | 7265 | 8095 | 580 | 683 | 2283 | 1421 |
| Weaker Section Adv. | 4826 | 6168 | 8361 | 9724 | 9787 | 12240 | 1342 | 2193 | 1363 | 2516 |
| SC/ST Advances | 568 | 697 | 942 | 1700 | 3216 | 2204 | 129 | 245 | 758 | 504 |
| DRI Advances | 6.00 | 9.00 | 9.11 | 10.78 | 194.23 | 211.82 | 3.00 | 0.11 | 15.54 | 201.04 |

Performance of the Banking sector inclusive of KSCARDB as at March 2009

The performance of the banking sector inclusive of KSCARDB is summarized as follows:

Performance of KSCARDB under Priority Sector Advances
(Amount Outstanding)

(Amount in Crore)

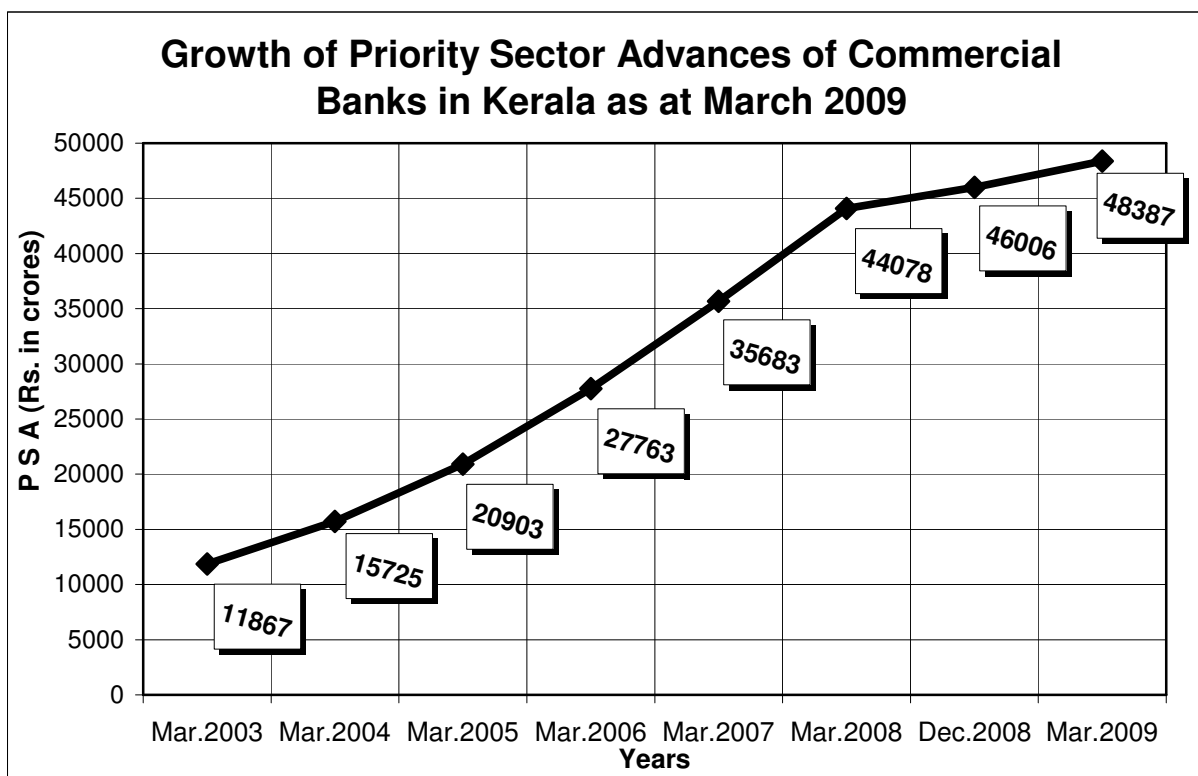
| Parameter | March 2008 | | KSCARDB % to total advances | March 2009 | | KSCARDB % to total advances |
|----------------------|------------|-----------------------------|-----------------------------------|------------|-----------------------------|-----------------------------------|
| | KSCARDB | COMM. BANKS + KSCARDB | | KSCARDB | COMM. BANKS + KSCARDB | |
| Total advances | 1822.49 | 77127.23 | ---- | 1830.35 | 84648.90 | ---- |
| Priority Sector Adv. | 1822.49 | 45900.21 | 100.00 | 1830.35 | 50216.99 | 100.00 |
| Agriculture Adv. | 677.48 | 16668.68 | 39.43 | 602.95 | 16562.29 | 32.94 |
| SSI Adv./ SME | 282.79 | 6957.19 | 10.88 | 298.74 | 8394.05 | 16.32 |
| Weaker Section Adv. | 1503.55 | 11227.61 | 48.99 | 1554.10 | 13794.31 | 84.91 |
| SC/ST Advances | 63.75 | 1763.44 | 1.99 | 54.50 | 2258.82 | 2.98 |
| DRI Advances | 0.00 | 10.78 | 0.00 | 0 | 211.82 | 0.00 |

5.2.2. Priority Sector Advances (Refer Annexure 10.4)

| Parameter | Outstanding | | | | | Variation | | | |
|----------------------|-------------|-----------|-----------|-----------|-----------|---------------------|---------------------|---------------------|--------------------|
| | Mar. 2006 | Mar. 2007 | Mar. 2008 | Dec. 2008 | Mar. 2009 | Mar. 06- Mar. 07 | Mar. 07- Mar. 08 | Mar. 08- Mar. 09 | Dec. 08 Mar. 09 |
| Priority Sector Adv. | 27763 | 35683 | 44078 | 46006 | 48387 | 7920 | 8395 | 4309 | 2381 |

During the financial year, from April 2008 to March 2009, a growth of **Rs. 4309 crores** was recorded by the commercial banks in the state under priority sector outstanding.

During the financial year of 2008-09, Priority Sector Advances increased by **Rs. 2381 crores** as against **Rs. 7920 crores** added during the corresponding period of last fiscal. A year-on-year analysis reveals that there was a growth of **4309 crores** in priority sector advances over March 2008 position.



Against the mandatory norm of 40% under priority sector advances, as at March 2009 **58.42 %** of the total advances of the banks in the state was to priority sector.

Banking Group Wise Performance Under Priority Sector Advances as at March 2009 (Amount in Rs. Crore)

| BANK | Total Advances | | | Priority Sector Advances | | | % PSA to Total Adv. (Mar.09) |
|----------------------|----------------|--------------|------------------------|--------------------------|--------------|------------------------|------------------------------|
| | Mar. 2008 | Mar.2009 | Growth Mar. 08-Mar. 09 | Mar. 2008 | Mar.2009 | Growth Mar. 08-Mar. 09 | |
| State Bank Group | 24787 | 27864 | 3077 | 14097 | 15310 | 1213 | 54.95 |
| Nationalised Banks | 22189 | 24932 | 2743 | 15380 | 17738 | 2358 | 71.14 |
| RRBs | 3451 | 3800 | 349 | 3061 | 3418 | 357 | 89.95 |
| Private Sector Banks | 24548 | 25641 | 1093 | 11438 | 11824 | 386 | 46.11 |
| Foreign Banks | 330 | 582 | 252 | 102 | 97 | (-5) | 16.67 |
| GRAND TOTAL | 75305 | 82819 | 7514 | 44078 | 48387 | 4309 | 58.42 |

Quantum wise, highest contribution to the Priority Sector advances of the state is by Nationalised Banks (**Rs. 17738 crores**) followed by State Bank Group (**Rs. 15310 crores**). During the last financial year, highest growth in priority sector advances was contributed by Nationalised Banks (**Rs. 2358 crores**) followed by State Bank Group (**Rs. 1213 crore**) and Private Sector Banks (**Rs. 386 crores**). RRBs have **89.95 %** of their advances under priority sector. Nationalised Bank Group (**71.14 %**)

was above the level of Kerala State average and the State Bank Group with **54.95 %** was below the level achieved by the state (**58.42 %**) in terms of percentage of priority sector advances to total advances.

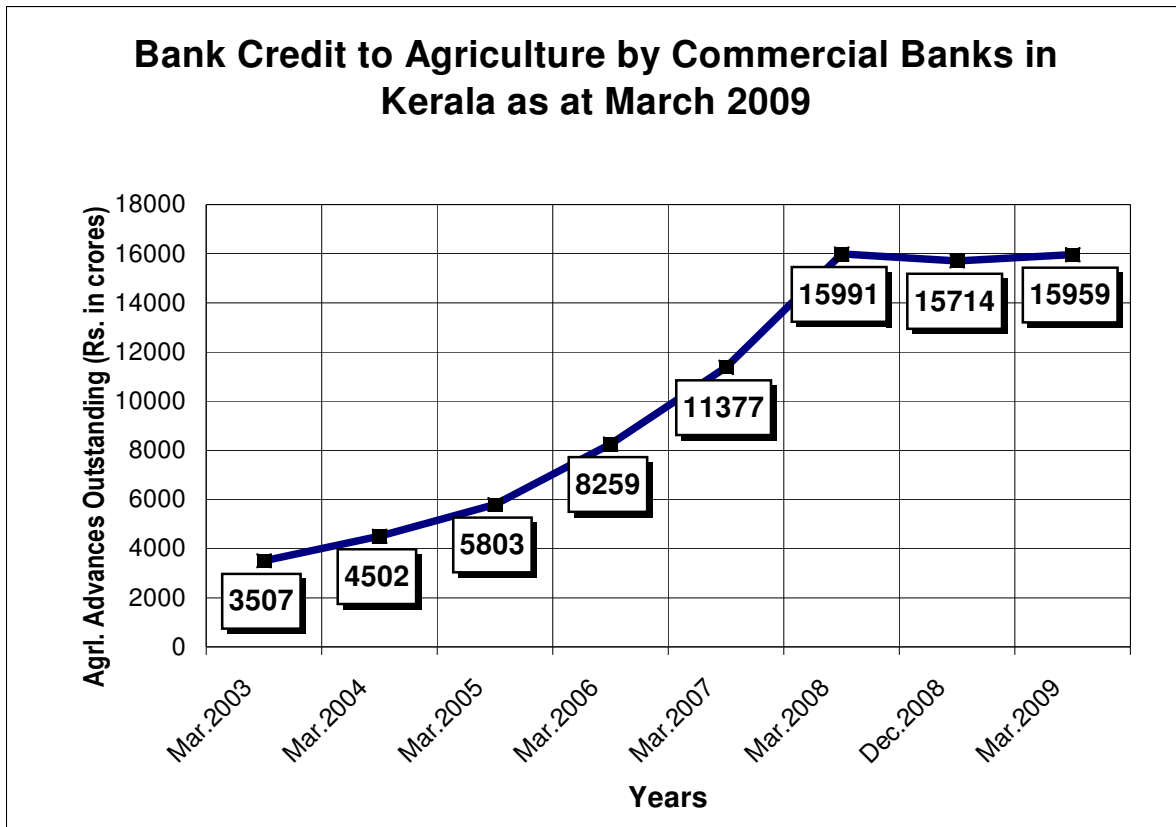
Private Sector Banks in the State have regained their March 2008 position under Priority sector advances and registered a share of **46.11 %** of their total advances. This is slightly above the mandatory level for Priority Sector Advances fixed by RBI at **40 %**.

The entire advance of KSCARDB has been classified as priority sector advances.

5.2.3. Agriculture Advances

| Parameter | Outstanding | | | | | Variation | | | |
|-------------------------|-------------|-----------|-----------|-----------|-----------|----------------|-----------------|-----------------|-----------------|
| | Mar. 2006 | Mar. 2007 | Mar. 2008 | Dec. 2008 | Mar. 2009 | Mar 06-Mar. 07 | Mar. 07-Mar. 08 | Dec. 08-Mar. 09 | Mar. 08-Mar. 09 |
| Agriculture Adv. | 8259 | 11377 | 15991 | 15714 | 15959 | 3118 | 4614 | 245 | (-32) |

The outstanding advances to agriculture sector in the state has decreased by **Rs. 32 crores** during the last fiscal. The outstanding agriculture advances stood at **Rs.15959 crores** as at March 2009, which is **19.27 %** of the total advances outstanding in the state and well above the mandatory norm of 18% fixed by RBI.



**Banking Group Wise Performance Under
Agriculture Advances as at March 2009**

(Amount in Rs. Crore)

| BANK | Total Advances | | | Agriculture Advances | | | % Agri. Adv to Total Adv. (Mar.09) |
|-----------------------------|----------------|--------------|------------------------|----------------------|--------------|------------------------|------------------------------------|
| | Mar. 2008 | Mar 2009 | Growth Mar. 08-Mar. 09 | Mar. 2008 | Mar. 2009 | Growth Mar. 08-Mar. 09 | |
| State Bank Group | 24787 | 27864 | 3077 | 4194 | 3354 | (-840) | 12.04 |
| Nationalised Banks | 22189 | 24932 | 2743 | 5418 | 6100 | 682 | 24.47 |
| RRBs | 3451 | 3800 | 349 | 1922 | 1957 | 35 | 51.50 |
| Private Sector Banks | 24548 | 25641 | 1093 | 4457 | 4548 | 91 | 17.74 |
| Foreign Banks | 330 | 582 | 252 | 0.00 | 0 | 0 | 0 |
| GRAND TOTAL | 75305 | 82819 | 7514 | 15991 | 15959 | (-32) | 19.27 |

Nationalised bank Group has contributed the highest quantum growth in agriculture advances outstanding (**Rs. 682 crores**) followed by Private Sector Bank Group (**Rs. 91 crores**) and RRBs (**Rs. 35 crores**).

State Bank Group has shown a negative growth of **Rs. 840** crores and RRBs share of agriculture to total advances as at March 2009 stands at **51.50%**.

Apart from both the RRBs, the following Public Sector banks had crossed the mandatory norm of 18% under agriculture advances – Bank of Baroda, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab National Bank, Syndicate Bank, Union Bank of India, UCO Bank, and Vijaya Bank. Among the private Sector Banks, Federal Bank, Dhanalakshmi Bank, ICICI Bank and Axis Bank in the state have agriculture advances more than 18% of their total credit.

The performance of the other Private Sector Banks has to be improved further.

As far as KSCARDB is concerned, **32.94 %** of their advances was to agriculture sector.

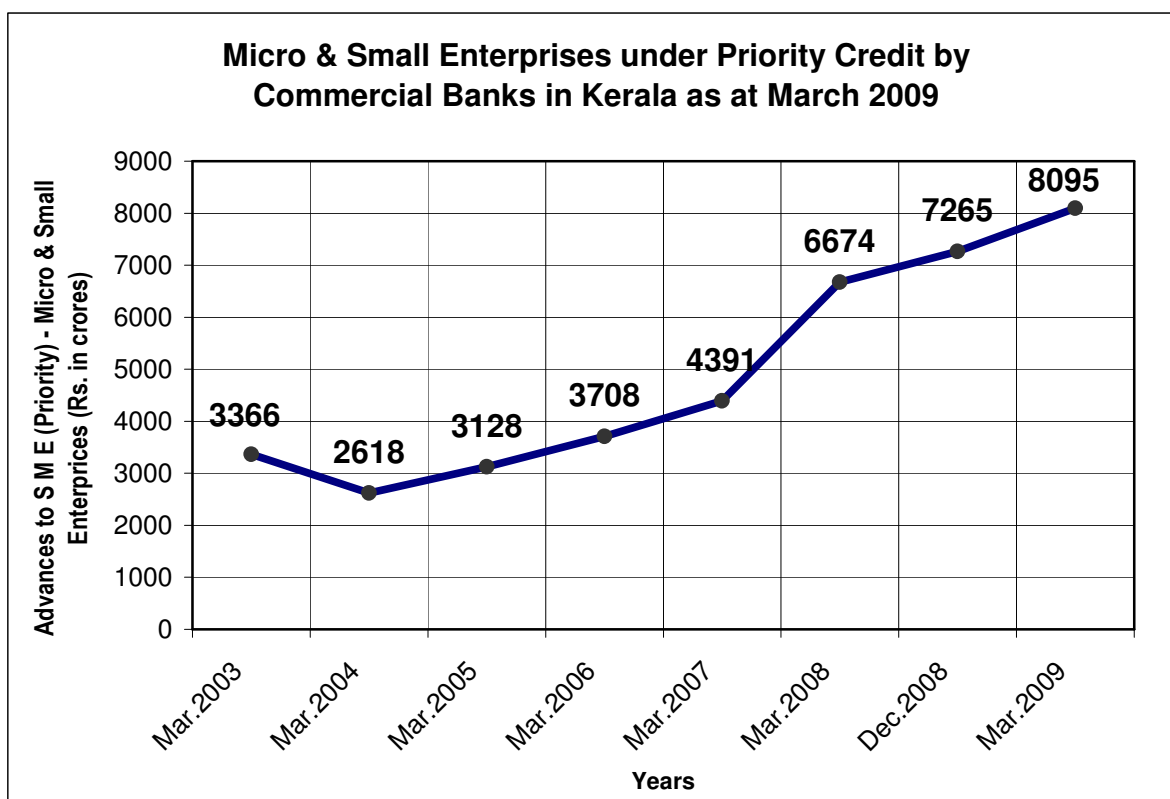
5.2.4. SME Advances (Priority) (Refer Annexures 10.36 & 10.37)

It includes Micro and Small Enterprises portion of the SME sector advances to form the priority credit part of SME.

(Amount in Rs. Crores)

| Parameter | Outstanding | | | | | Variation | | | |
|---------------------|-------------|-----------|----------|----------|-----------|-----------------|-----------------|-----------------|---------------|
| | Mar. 2006 | Mar. 2007 | Mar 2008 | Dec 2008 | Mar. 2009 | Mar. 06-Mar. 07 | Mar. 07-Mar. 08 | Dec. 08-Mar. 09 | Mar.08-Mar.09 |
| SME Advances | 3708 | 4391 | 6674 | 7265 | 8095 | 683 | 2283 | 830 | 1421 |

The outstanding advance of commercial banks in the state to SME (Priority) sector has grown up by **Rs.1421 crores** during the last fiscal. .



The good performance under SME sector (Priority) may probably be due to the correct classification by almost all banks as the new system as per MSMED Act 2006 has been put in place and the reporting to SLBC also got streamlined with effect from the last year. Despite all the above, we come across with the controlling offices of a few Banks which are still reporting data on SME advances incorrectly to SLBC. The focussed attention in this area is very much required so that the reporting under SME Sector becomes accurate and error free.

As per the data, the performance of banks in the state is as follows:

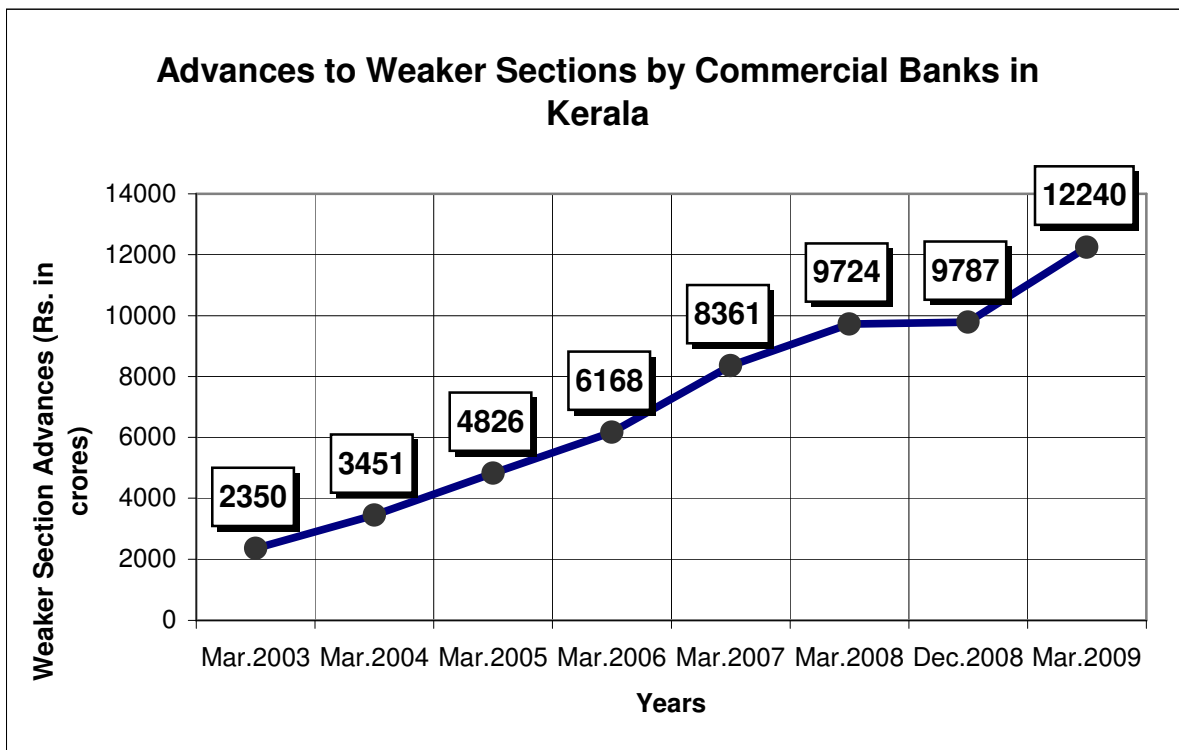
(Amount in Rs. Crores)

| | SME (Priority) | | | | Total SME under Priority | |
|-----------------------------|-------------------|-------------|------------------|-------------|--------------------------|-------------|
| | Micro Enterprises | | Small Enterprise | | No. | Amt |
| Banking Group | No. | Amt | No. | Amt | | |
| State Bank Group | 50531 | 506 | 5315 | 1253 | 55846 | 1759 |
| Nationalised Banks | 147438 | 1995 | 27407 | 1352 | 174845 | 3347 |
| RRBs | 87067 | 387 | 1201 | 55 | 88268 | 442 |
| Private Sector Banks | 29636 | 1148 | 14442 | 1392 | 44078 | 2540 |
| Foreign Bank | 293 | 7 | 0 | 0 | 293 | 7 |
| Grand total | 314965 | 4043 | 48365 | 4052 | 363330 | 8095 |

5.2.5. Advances to Weaker Section (Refer Annexure 10.9)

| Parameter | Outstanding | | | | | Variation | | | |
|----------------------------|-------------|-----------|-----------|-----------|-----------|---------------------|---------------------|---------------------|---------------------|
| | Mar. 2006 | Mar. 2007 | Mar. 2008 | Dec. 2008 | Mar. 2009 | Mar. 06- Mar. 07 | Mar. 07- Mar. 08 | Dec. 08- Mar. 09 | Mar. 08- Mar. 09 |
| Weaker Section Adv. | 6168 | 8361 | 9724 | 9787 | 12240 | 2193 | 1363 | 2453 | 2516 |

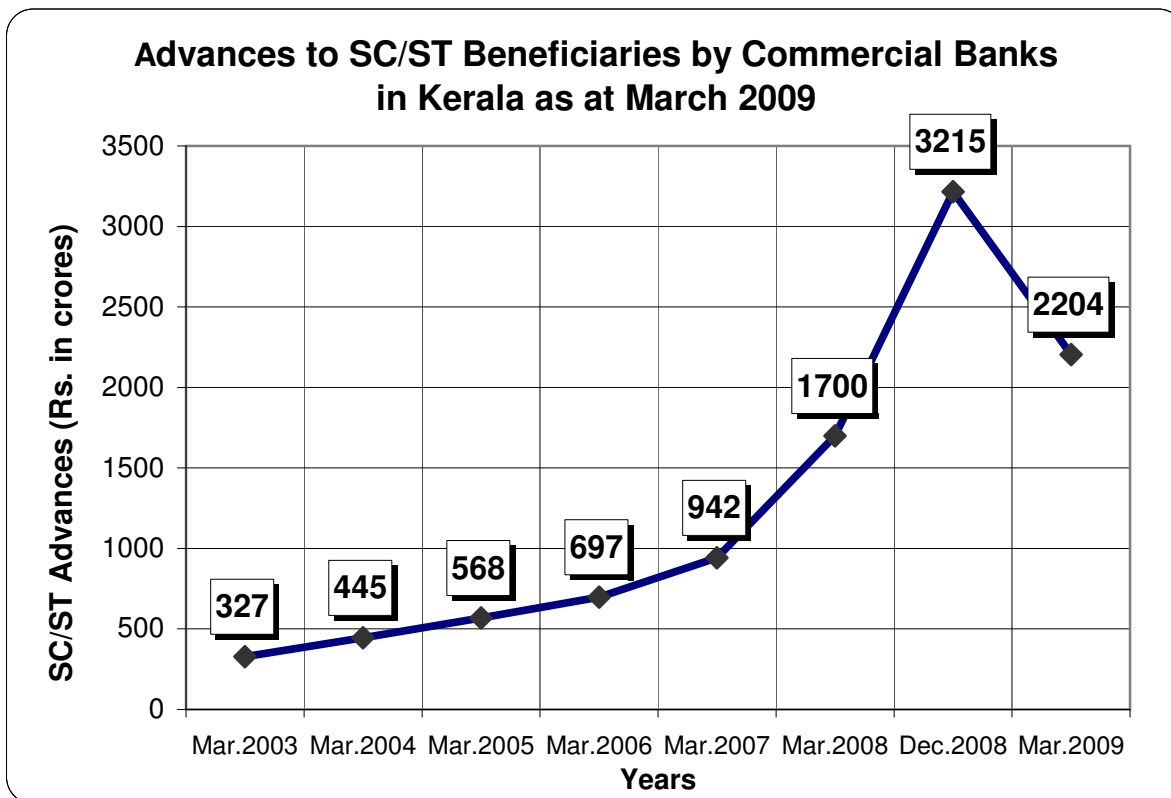
Weaker Section advances grew by **Rs. 2516 crores** during the last fiscal as against **Rs. 1363 crores** added during the corresponding period of previous fiscal.



5.2.6. Advances to SC/STs (Refer Annexure 10.9)

| Parameter | Outstanding | | | | | Variation | | | |
|-----------------------|-------------|-----------|-----------|-----------|-----------|---------------------|---------------------|--------------------|---------------------|
| | Mar. 2006 | Mar. 2007 | Mar. 2008 | Dec. 2008 | Mar. 2009 | Mar. 06- Mar. 07 | Mar. 07- Mar. 08 | Dec. 08 Mar. 09 | Mar. 08- Mar. 09 |
| SC/ST Advances | 697 | 942 | 1700 | 3215 | 2204 | 245 | 758 | (-1012) | 504 |

The rate of growth in credit to SC/STs has declined during the fiscal 2008-09 as evident from the table given above. The controlling offices of all the Banks are requested to classify their credit portfolio properly so as to avoid under reporting in areas such as lending to SC/ST beneficiaries.



As evident from the table below, almost **96.28 %** of the SC/ST advances of the state is contributed by Public Sector Banks (including RRBs), while the share of Private Sector Banks is just about **3.72 %**. In total, loans of about **3.14 lakhs** to SC/ST beneficiaries are outstanding with commercial banks of the state.

**Banking Group Wise Performance Under SC/ST advances
As at March 2009 (Amount in crore)**

| BANK | SC/ST Advances | | |
|-----------------------------|----------------|----------------|----------------|
| | Outstanding | | % O/S to total |
| | No. | Amount | |
| State Bank Group | 84859 | 1174.41 | 53.28 |
| Nationalised Banks | 163737 | 886.32 | 40.21 |
| RRBs | 53285 | 61.50 | 2.79 |
| Private Sector Banks | 12534 | 82.09 | 3.72 |
| GRAND TOTAL | 314415 | 2204.32 | 100.00 |

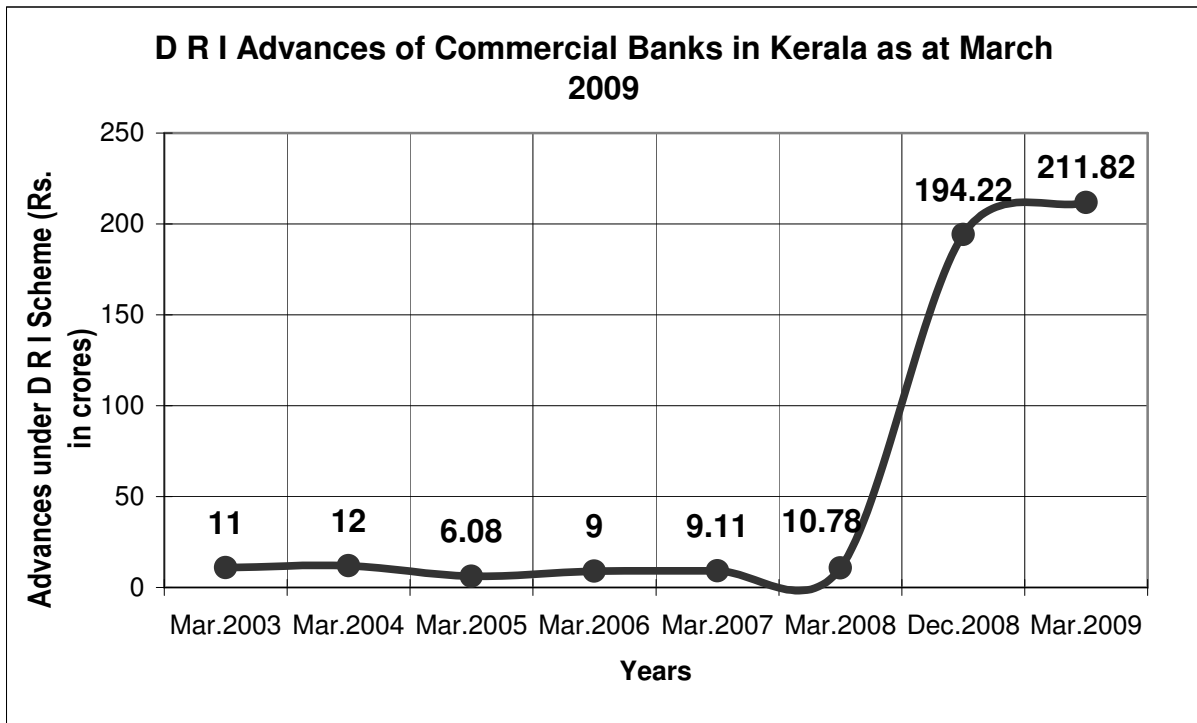
KSCARDB has an outstanding advance of **Rs.54.50 crores** to SC/STs. All banks, especially Private Sector Banks, should give more attention for rendering assistance to these most vulnerable sections of the society. The National Commission for SC has suggested that all banks should provide separate data on SC/ST advances especially under the Government sponsored schemes, to review the position and to improve lending to SC/ST sections.

5.2.7. DRI Advances (Refer Annexure 10.10)

| Parameter | Outstanding | | | | | Variation | | | |
|---------------------|-------------|-----------|-----------|-----------|-----------|-----------------|----------------|----------------|----------------|
| | Mar. 2006 | Mar. 2007 | Mar. 2008 | Dec. 2008 | Mar. 2009 | Mar. 06-Mar. 07 | Mar.07-Mar. 08 | Dec.08-Mar. 09 | Mar.08-Mar. 09 |
| DRI Advances | 9 | 9.11 | 10.78 | 194.23 | 211.82 | 0.11 | 1.67 | 17.59 | 201.04 |

Against the national goal of 1% of the previous year's Gross Bank Credit, only 0.26% of the total credit could be given under the DRI scheme in the state by Commercial banks as at March 2009.

As could be seen from the following table, Public Sector Banks (**99.52 %**) account for bulk of the DRI advances in the state whereas **0.48 %** of the DRI advances of the state is contributed by private sector banks. The contribution by Private Sector Banks under this national priority item has been showing a sharp decline.



Banking Group Wise Performance Under DRI advances As at March 2009 (Amount in lakh)

| BANK | DRI Advances | |
|-----------------------------|-----------------|---------------|
| | O/S | % to total |
| State Bank Group | 19907.77 | 93.98 |
| Nationalised Banks | 1106.07 | 5.22 |
| Private Sector Banks | 102.38 | 0.48 |
| RRBs | 66.00 | 0.32 |
| GRAND TOTAL | 21182.22 | 100.00 |

DRI is an exclusive scheme that caters to the credit needs of the weakest of the weak among rural and urban population. Reserve Bank of India had already advised upward revision in 'Family Income Ceiling' for DRI loan eligibility. Accordingly, annual family income ceiling for eligibility under D R I scheme is increased to **Rs. 18,000/-** in Rural areas and **Rs. 24,000/-** in Urban / Semi-urban areas. Enhanced ceiling in loan quantum for DRI loans had also been communicated to banks earlier.

As informed by the Principal Secretary, Department of SC/ST Development during the previous SLBC meetings, Government of Kerala also would initiate a campaign for scouting credit proposals, especially from the rural housing sector, which could be covered under D R I scheme.

In view of the above changes and relaxation in norms, all the banks in the state are requested to lend actively under the Differential Rate of Interest (DRI) Scheme so that the banks in Kerala could achieve the mandatory target level of **1%** of the previous year's gross credit as fixed by RBI.

6. Review of Performance under Special Focus Programmes

6.1. Swarozgar Credit Card Scheme (Refer Annexure 10.22)

The data submitted by the controlling offices reveal that commercial banks in the state have sanctioned **3151** Swarozgar Credit Cards (SCCs) during the last quarter of the year 2008-09 sanctioning credit limits to the tune of **Rs. 6.93 crores**. Since inception of the scheme the banks have sanctioned **50363** cards in the state sanctioning **Rs.148.12 crore**. The amount outstanding as at March 2009 is **Rs. 100.54 crore** with **31787** cards. The Bank wise data is furnished in the annexure. SMGB leads in the performance by sanctioning maximum number of cards followed by NMGB.

6.2. Artisans Credit Card Scheme (Refer Annexure 10.22)

Commercial banks in the state have sanctioned only **59** Artisans Credit Cards (ACCs) during the quarter ending March 2009 sanctioning credit limits to the tune of **Rs. 0.12 crores**. Since inception of the scheme, the banks have sanctioned only **5069** cards in the state sanctioning credit limits amounting to **Rs. 14.63 crores**. The amount outstanding as at March 2009 is **Rs. 4.56 crores** with **1931** cards. Canara Bank leads among the commercial banks in the state by issuing the highest number of cards (**57cards**). Private sector banks have not sanctioned any loans under the scheme during the quarter. Their outstanding position under the ACC scheme is also "NIL". The Bank wise data is furnished in the annexure.

6.3. Laghu Udhyami Credit Cards (Refer Annexure 10.22)

Commercial banks in the state have sanctioned only **509** Laghu Udhyami Credit Cards (LUCC) during the last quarter of 2008-09 making available credit limits to the tune of **Rs. 12.39 crores** to small entrepreneurs of the state. Since inception of the scheme, the banks have sanctioned **16633** LUCCs in the state sanctioning credit limits amounting to **Rs 322.20 crores**. The amount outstanding as at March 2009 is **Rs. 294.66 crores**. SBT leads in the state by issuing highest number of

LUC Cards (**418**) followed by Syndicate Bank (**50**) and Canara Bank (**20**). Private sector banks are yet to sanction any loans under the scheme. The Bank wise data is furnished in the annexure.

6.4. Performance under General Credit Card Scheme (Refer Annexure 10.27)

As per the data submitted by the controlling offices of banks to the Convener SLBC banks in the state have been actively issuing General Credit Cards (GCC). During the quarter under review (January – March 2009), banks have sanctioned **9674** GCCs and disbursed loans amounting to **Rs. 27.08 crores** in the state. Canara Bank leads in issuance of GCC with **3700** GCCs issued during the quarter and with **45571** cards outstanding. This is followed by NMGB with **10075** cards, SMGB with **9871** cards, Indian Overseas Bank with **3120** cards and Punjab National Bank with **2778** cards outstanding. The bankwise data is given in the annexure.

6.5. Performance under Kisan Credit Card Scheme (Refer Annexure 10.20)

As per the reports available with the Convenor SLBC, **89448** Kisan Credit Cards with an amount of **Rs. 422.28 crores** have been issued during the fourth quarter of the last fiscal. In the State, **2738294** KCCs were issued since inception involving a credit outlay of **Rs. 10085.15 crores**. The outstanding number of loan accounts under KCC is **2493142** with **Rs. 6577.62 crores** as at March 2009. **921337** farmers were under the cover of personal accident insurance scheme linked to KCC. Bankwise data is given in the annexure.

6.6. Agri-Clinics and Agri Business Centres (Refer Annexure 10.19)

Under the novel scheme of Agri-Clinics, banks in Kerala have not performed well as they did not open any clinics during the quarter ended March 2009. However, there are **12** such Agri-clinics opened right from inception (credit outlay **Rs. 38.20 lakhs**). The outstanding accounts under Agri clinics in the State by Commercial Banks are **7** in number with a credit outlay of **Rs. 14.04 lakhs**.

There were **8** Agri-Business Centres opened in the State from the date of inception of the scheme with a credit outlay of **Rs. 61 lakhs**. As at March 2009, **8** Agri-Business centres exist with an outstanding amount of **Rs. 48 lakhs** in the books of accounts of Banks in Kerala.

6.7. Review of implementation of Package of Relief Measures for the Debt Stressed Farmers of Wayanad, Palakkad & Kasargod districts of the State

6.7.1. Progress achieved in claiming interest waiver under Relief Package

The banks in the State claimed an amount of **Rs. 223.98 crores** being the overdue interest waiver in about **306048** accounts under the package from RBI/NABARD and the settlement for **Rs. 218.96 crores (251201 accounts)** has already been confirmed. It is advised by NABARD, the nodal office for relief package implementation, that no more claims will be entertained by RBI/NABARD as all the banks have given certificates to this effect through SLBC, Kerala. The bankwise details of interest waived, claimed and settled are available in the Annexure.

6.7.2. Progress in Rescheduling of loans under Relief Package

Out of the **302804** eligible accounts with an outstanding amount of **Rs. 802.63 crores**, banks in Kerala have rescheduled **140641** accounts with an outstanding amount of **Rs. 397.19 crores** (**47%** in terms of number of accounts and **50 %** in terms of amount rescheduled). The bank wise details of rescheduled accounts are available in the annexure.

6.7.3. Fresh loans provided against rescheduled accounts under Relief Package

Under the PM's Relief Package **Rs. 34.74 crores** in **9386** accounts was provided as fresh finance against the rescheduled accounts. Though the fresh finance against the rescheduled accounts show a less brighter picture, banks in the 3 identified districts surpassed its target under Annual Credit Plan during 2007-08 by disbursing **Rs. 2324.30 crores** of agriculture advance against the target of **Rs. 1957.83 crores**. In the last fiscal 2008-09, banks in these 3 districts disbursed **Rs. 3105 crores**.

6.8. Credit Flow to Minority Communities (Refer Annexures 10.35 & 10.36)

As per RBI directives, credit flow to minorities in specified districts should be reviewed in all SLBC meetings. Till last year, the specified districts identified in Kerala were Palakkad, Malappuram, Kozhikode, Wayanad and Kannur. But, at present all the districts in the State of Kerala are notified for reporting under this head. In Kerala state, credit expansion is not at all possible without giving due share to minorities. The comparative position with regard to the previous year is given in the annexure. The data reveal that there is significant increase in the amount of loans availed by minorities in all these districts. However, all the banks in the state are yet to comply with the instructions of the controlling bank (RBI) in respect of reporting the data under Advances to Minority Communities district-wise in the format stipulated for the purpose. The controlling offices of all the banks are requested to report their bank's share under Advances to minority communities covering all the 14 districts of the State hereafter in the format specified for the purpose. It is a happy note that all the Lead District Managers have submitted the data bankwise and district wise.

6.9. Performance under Micro-credit (Annexures 10.23 to 10.26)

The Convener, SLBC had compiled the data obtained from all banks regarding the cumulative performance of banks in the state as at March 2009. The bank-wise performance is given as annexure.

On a review of the performance, it is seen that about **3.07 lakh** SHGs maintain savings account with commercial banks as at March 2009 in the state.

The banking group-wise data is as follows.

(Amount in Rs. Crores)

| Banking Group | SHGs maintaining Savings a/c | | Of which No. of SHGs under | |
|-----------------------------|------------------------------|---------------|----------------------------|---------------|
| | No. | Amt. (in Cr.) | Govt. Sponsored | Excl. Women |
| State Bank Group | 137270 | 115.55 | 29767 | 126273 |
| Nationalised Banks | 109876 | 124.67 | 17901 | 97655 |
| RRBs | 28769 | 5.45 | 11088 | 24456 |
| Private Sector Banks | 31198 | 92.47 | 4474 | 28349 |
| Total - Kerala State | 307113 | 338.14 | 63230 | 276733 |

As evident from the above **90.11%** of the SHGs are exclusive women SHGs and **20.59%** are formed under various government-sponsored schemes.

There are 3 modes for credit linkage of SHGs under the SHG-Bank linkage programme.

Credit linkage through

1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

The performance of the banking sector in the state under the above 3 modes of linkage is as follows.

| Mode of Linkage | No. of SHGs Financed | | |
|--|----------------------|-----------------------|---------------|
| | Total | of which | |
| | | Under Govt. Sponsored | Women SHGs |
| Financing SHGs directly by banks | 137696 | 36131 | 122808 |
| Financing SHGs directly with the facilitation of NGOs | 49219 | 10400 | 46395 |
| Financing SHGs through the medium of NGOs | 73825 | 27672 | 70623 |
| Total No. of SHGs linked | 260740 | 74203 | 239826 |

As could be seen from the above table, about **2.60 lakh** SHGs have been linked in the state so far under the SHG-Bank linkage programme. About **52.81%** of the linkage has been done by banks by financing SHGs directly.

NABARD had already opened a separate line of credit for financing farm production and investment activities through SHGs, in addition to the existing refinance facility for SHGs.

6.10. Small and Medium Enterprises (SME) Advances

(Refer Annexures 10.6 & 10.37)

Consequent upon the promulgation of MSMED Act, 2006 the advances classified under SME comes under priority (Micro & Small Enterprises) as well as Non-Priority

(Medium Enterprises). The total advances under SME (priority & Non-Priority) as on March 2009 comes to **Rs. 12831.67 crores** for the commercial banks in the state. Out of this, Micro and Small Enterprises constitute **Rs. 8095.32 crores** for Commercial banks, which forms part of Priority Credit. The non-priority part of SME credit component includes Medium Enterprises which show an outstanding amount of **Rs. 6860.89 crores** with **237298** loan accounts with commercial banks. The bank wise details are given in the annexure.

7. Review of Performance under Government Sponsored Schemes

7.1. Swarna Jayanthi Shahari Rozgar Yojana (SJSRY) as at March 2009 (Refer Annexures 10.15 to 10.18)

The performance of the State under SJSRY upto March 2009 is summarized hereunder:

| Sub component | No. of Applications | | | | | | | Subsidy Released Amount | Amount of Loan | |
|---------------|---------------------|--------------|--------------|---------------------|--------------|---------------------|---------------|-------------------------|----------------|----------------|
| | Forwarded | Rejected | Sanctioned | Pending to Sanction | Disbursed | Pending to Disburse | Total Pending | | Sanctioned | Disbursed |
| USEP | 54591 | 24315 | 23675 | 6489 | 22669 | 1006 | 7495 | 761.38 | 5471.96 | 5070.03 |
| DWCUA | 2077 | 207 | 1557 | 313 | 1477 | 80 | 393 | 1268.86 | 2138.85 | 2013.28 |
| Total | 56668 | 24522 | 25232 | 6802 | 24146 | 1086 | 7888 | 2030.24 | 7610.81 | 7083.31 |

The banks have sanctioned **23675** loans to individual beneficiaries (for micro enterprises under USEP scheme) as at March 2009 involving loan amount of **Rs. 5471.96 lakhs**. Under DWCUA (Development of Women and Children in Urban Areas), **1557** groups were sanctioned with loans to the tune of **Rs. 2138.85 lakhs**.

Banking Group wise performance under SJSRY as at March 2009

| Sl. No | Bank | USEP | | DWCUA | | Total SJSRY | |
|--------|-----------------------------|--------------|----------------|-------------|----------------|--------------|----------------|
| | | Sanctions | | Sanctions | | Sanctions | |
| | | No | Amount | No | Amount | No | Amount |
| 1 | Public Sector Bank | 19204 | 4669.09 | 1156 | 1676.29 | 20360 | 6345.38 |
| 2 | Private Sector Banks | 2398 | 523.97 | 144 | 188.45 | 2542 | 712.42 |
| 3 | Others | 2073 | 278.90 | 257 | 274.11 | 2330 | 553.01 |
| | Total | 23675 | 5471.96 | 1557 | 2138.85 | 25232 | 7610.81 |

Analysis of the Bank wise performance reveals that Public Sector Banks (including RRBs) accounted for **80.69 %** of the loans (Number) sanctioned and **83.37 %** of loan amount sanctioned. There is a need for greater participation by Private Sector Banks in the implementation of the scheme. There is no involvement by some of the private sector banks in the implementation of the scheme which may be corrected by their Controlling offices. The details are available in the annexures.

7.2. Swarnajayanthi Gram Swarozgar Yojana (SGSY) - Performance as at March 2009 (Refer Annexures 10.13 & 10.14)

The credit mobilisation target for 2008-09 is **Rs. 8293.37 lakhs**. As at March 2009, the state has reached **105.58 %** of the target. Banking group wise analysis reveals that State Bank group had achieved **105.10 %** of the target while Nationalised Banks had achieved **102.96 %** of the target and Cooperative banks with **152.89 %** which are above the State's performance level. The performance of Private Sector Banks (**76.91 %**) and RRBs (**84.27 %**), which is below the State's performance position, needs improvement.

SGSY – Performance as at March 2009

(Amount in lakh)

| Sl. No | Name of Bank | Target | Total SGSY | | | | | | % Achvmt. |
|--------|----------------------|----------------|--------------|-----------------|--------------|----------------|-------------|----------------|---------------|
| | | | Forwarded | | Sanctioned | | Disbursed | | |
| | | | No. | Amount | No. | Amount | No. | Amount | Sanc.Amt |
| 1 | State Bank Group | 1925.84 | 3187 | 2383.41 | 2567 | 2024.16 | 2372 | 1894.74 | 105.10 |
| 2 | Nationalised Banks | 2678.46 | 3998 | 3274.63 | 3311 | 2757.77 | 3061 | 2620.98 | 102.96 |
| 3 | Private Sector Banks | 1226.91 | 1543 | 1232.49 | 1153 | 943.57 | 1062 | 878.51 | 76.91 |
| 4 | RRBs | 1069.25 | 1561 | 1077.35 | 1277 | 901.02 | 1222 | 839.89 | 84.27 |
| 5 | Co-operative Banks | 1392.91 | 2799 | 2455.99 | 2191 | 2129.63 | 2089 | 2025.37 | 152.89 |
| | State Total | 8293.37 | 13088 | 10423.87 | 10499 | 8756.15 | 9806 | 8259.49 | 105.58 |

All the banks have improved their performance so that during the last quarter of the year of 2008-09, the performance could be improved to reach a level of **105.58 %** of target achievement as compared to the poor performance shown till the end of the third quarter (ie, **72.32 %** of target achievement as at December 2008).

The details of credit and subsidy released to weaker sections of the society are given in the annexure. The forum may review the progress.

8. Review of Performance of the Banking Sector

8.1. Banking Statistics as at March 2009 (Refer Annexures 10.1 to 10.3)

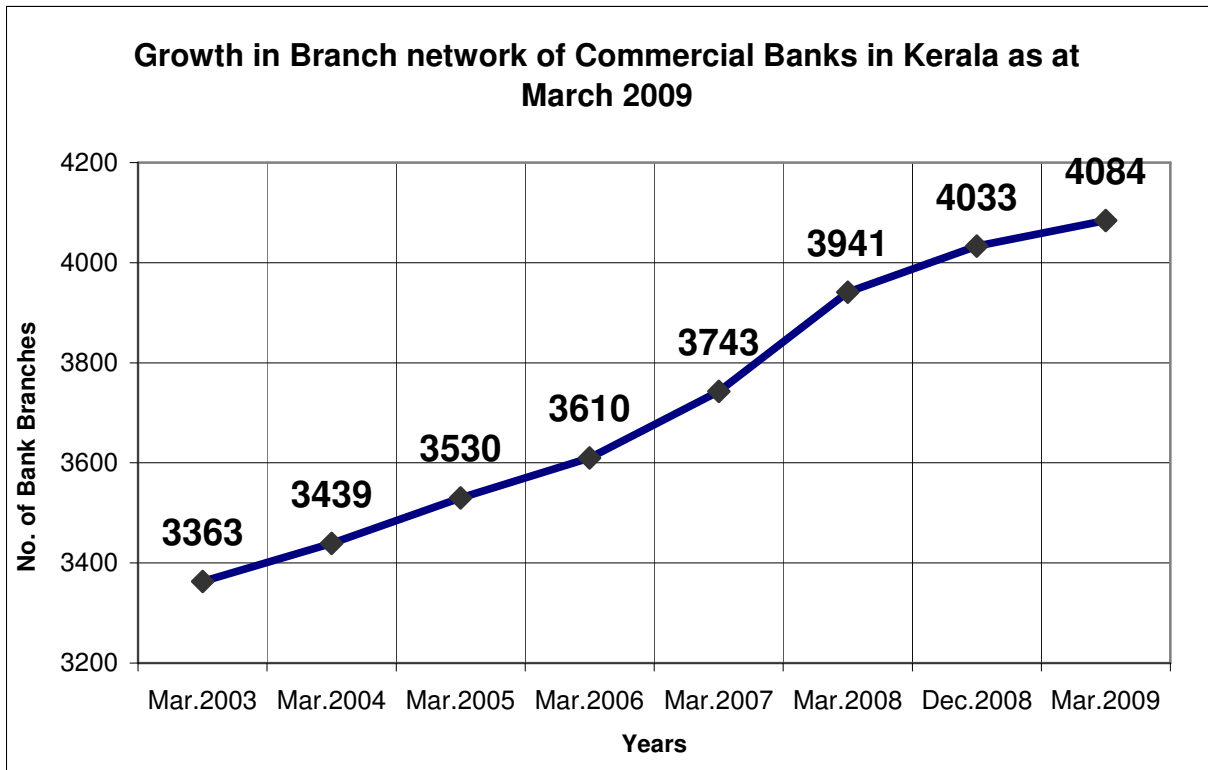
The detailed banking statistics for the State as at March 2009 is furnished in the Annexure. A comparative analysis of the data over the previous fiscal is presented below.

(Amount in Rs. crore)

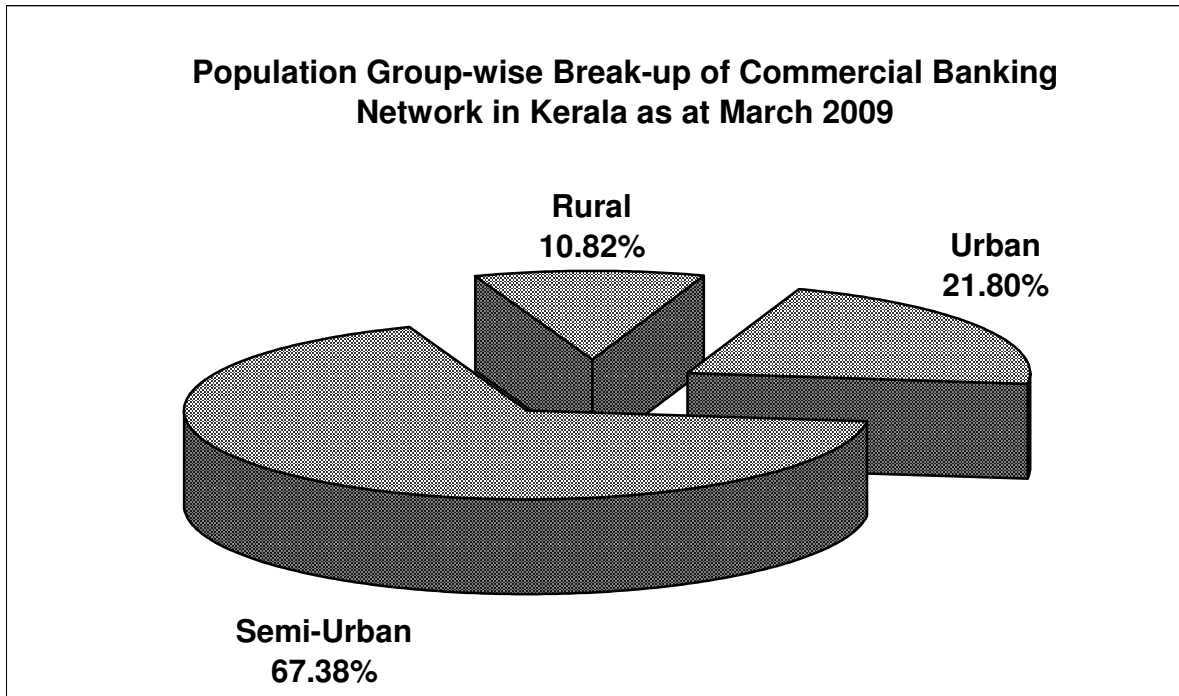
| Parameter | Outstandings | | | | Variation | | | |
|--------------------|--------------|-----------|-----------|-----------|-----------------|----------------|------------------|------------------|
| | Mar. 2007 | Mar. 2008 | Dec. 2008 | Mar. 2009 | Mar 07- Mar. 08 | Mar. 08- Dec08 | Dec. 08- Mar. 09 | Mar. 08- Mar. 09 |
| No. of Branches | 3743 | 3941 | 4033 | 4084 | 198 | 92 | 51 | 143 |
| Total Deposits | 91697 | 105488 | 122613 | 130350 | 13791 | 17125 | 7737 | 24862 |
| Domestic Deposits | 58394 | 75599 | 87964 | 93331 | 17205 | 12365 | 5367 | 17732 |
| NR Deposits | 33303 | 29889 | 34649 | 37019 | (3414) | 4760 | 2370 | 7130 |
| Total Advances | 64273 | 75305 | 81352 | 82818 | 11032 | 6047 | 1466 | 7513 |
| Investments | 2452 | 1832 | 2202 | 3712 | (620) | 370 | 1510 | 1880 |
| Adv. + Investment. | 66725 | 77137 | 83553 | 86530 | 10412 | 6416 | 2977 | 9393 |
| C: D Ratio | 70.09 | 71.39 | 66.35 | 63.54 | 1.29 | (-5.04) | (-2.81) | (-7.85) |
| C+I: D Ratio | 72.77 | 73.12 | 68.14 | 66.38 | 0.36 | (-4.98) | (-1.76) | (-6.74) |

8.2. Branch Network

As at the end of March 2009, the total number of branches of Commercial Banks in the State was 4084.



The population group wise break up of the branch network is presented below.

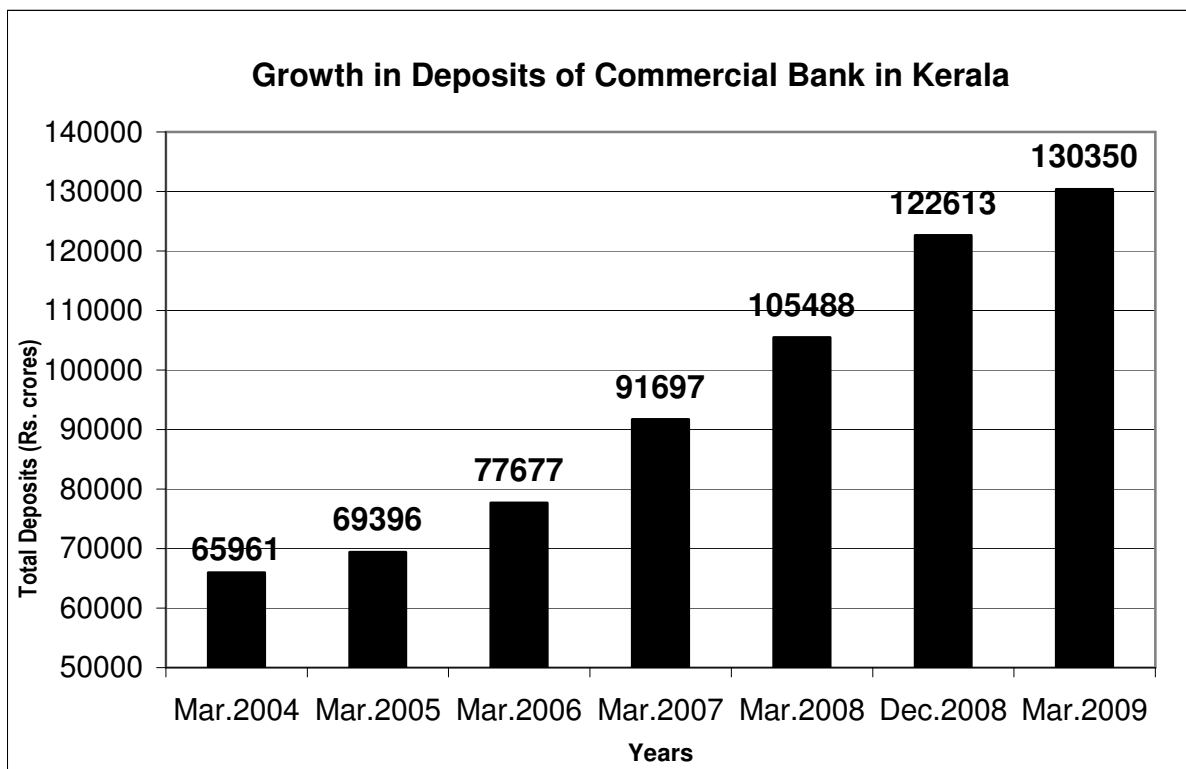


| Banking Group | Number of Branches | | | | Percentage distribution | | | |
|----------------------|--------------------|-------------|------------|-------------|-------------------------|--------------|--------------|---------------|
| | Rural | Semi Urban | Urban | Total | Rural | Semi Urban | Urban | Total |
| Public Sector Banks | 199 | 1924 | 609 | 2732 | 4.87 | 47.11 | 14.91 | 66.90 |
| Private Sector Banks | 243 | 828 | 276 | 1347 | 5.95 | 20.27 | 6.76 | 32.98 |
| Foreign Banks | 0 | 0 | 5 | 5 | 0.00 | 0.00 | 0.12 | 0.12 |
| Total | 442 | 2752 | 890 | 4084 | 10.82 | 67.38 | 21.80 | 100.00 |

Of the total Commercial banks in the state, Public sector Banks account for **66.86%** of the branch network in the state. Private sector banks are having the highest number of rural branches (243 branches). Of the total branch network of Commercial banks in the State, only **10.82%** are in rural areas whereas Semi-urban areas have **67.38%** of the bank branches in the state.

During the fiscal 2008-09, the Public sector banks have increased their tally of branches by **107** branches whereas that of Private Sector Banks increased by **36** branches.

8.3. Deposit growth



During the fiscal 2008-09 the total deposits of the commercial banks in the state stood at **Rs.130350 Crores**

Another significant feature in this deposits growth is that the share of domestic deposits in total deposits is gradually increasing. As at March 2004, the share of domestic deposits in the total deposits was **54.37%**, which has now steadily increased to **71.60%** as at March 2009.

Sectoral Growth of Deposit over the Years

(Amount in Rs. Crore)

| Type of deposit | Mar. 2004 | Mar. 2005 | Mar. 2006 | Mar. 2007 | Mar. 2008 | Mar. 2009 |
|-------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Total Deposits | 65961 | 69396 | 77677 | 91697 | 105488 | 130350 |
| Domestic Deposits | 35861 | 40276 | 47006 | 58394 | 75599 | 93331 |
| NR Deposits | 30100 | 29120 | 30671 | 30656 | 29889 | 37019 |
| % Share of Domestic deposits | 54.37 | 58.04 | 60.51 | 63.68 | 71.67 | 71.60 |

A. Banking Group wise Growth in Deposits

As evident from the following table, State Bank Group (44.89%), followed by the Private Sector Bank Group (27.80%) has the highest share in growth of deposits among the Commercial Banks in the State.

Banking Group wise Growth in Deposits

(Amount in Rs. crore)

| Sl. No. | Banking group | Total Deposits | | % Share in Total Deposits (Mar. 09) | Variation (Mar.08 - Mar. 09) | % Share in Growth |
|---------|-----------------------------|----------------|---------------|-------------------------------------|------------------------------|-------------------|
| | | Mar. 2008 | Mar. 2009 | | | |
| 1 | State Bank Group | 34905 | 46065 | 35.34 | 11160 | 44.89 |
| 2 | Nationalised Banks | 33238 | 39174 | 30.06 | 5936 | 23.88 |
| 3 | RRB s | 3186 | 3825 | 2.93 | 639 | 2.57 |
| 4 | Private Sector Banks | 33618 | 40529 | 31.09 | 6911 | 27.80 |
| 5 | Foreign Banks | 541 | 757 | 0.58 | 216 | 0.86 |
| | Total | 105488 | 130350 | 100.00 | 24862 | 100.00 |

Banking Group wise comparison reveals that **35.34%** of the deposits in the state is with State Bank group, which has got a **22.43%** share in branch network. The corresponding figures for Private Sector Banks group are **33.02%** share in branch network and **31.09%** share in deposits. Nationalised Banks, which have **34.52%** of the branch network in the state, have a share of **30.06%** in total deposits. RRBs, inspite of having a share of **9.90%** of the branch network has only **3.02%** share in total deposits of the state.

B. Population Group Wise/Banking Group Wise Distribution of Deposits

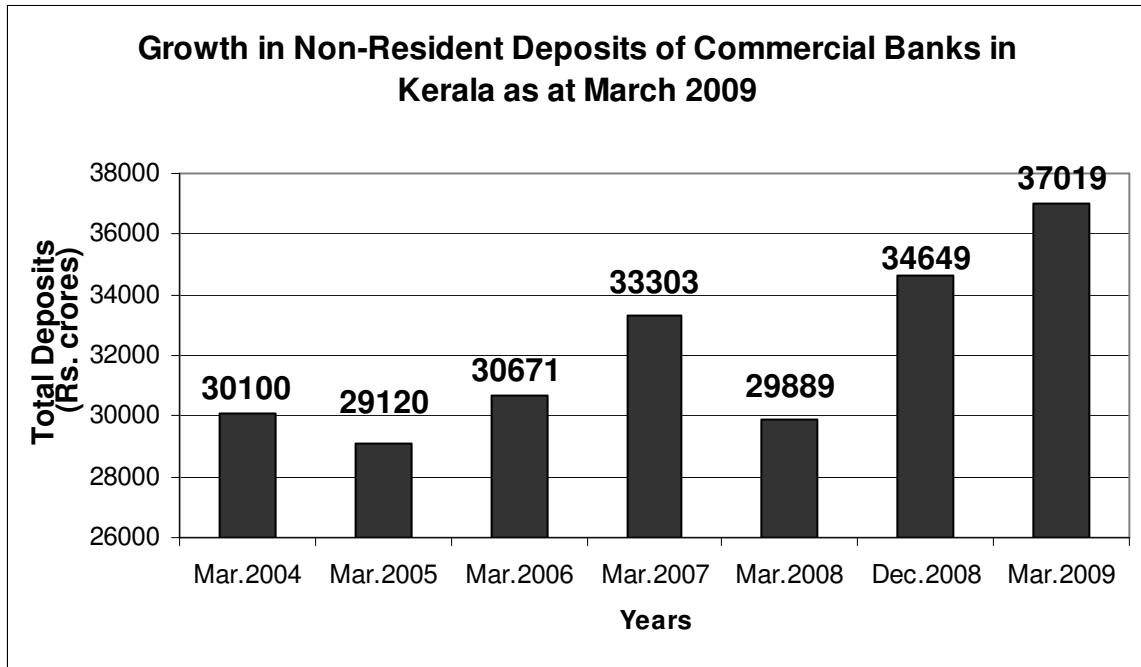
Population Group wise Distribution of deposits

(Amount in Rs. Crores)

| Banking Group | Total deposits | | | | Percentage Distribution | | | | Share of Banking Group in Total Deposits |
|-----------------------------|----------------|--------------|--------------|---------------|-------------------------|--------------|--------------|---------------|--|
| | Rural | Semi-Urban | Urban | Total | Rural | Semi-Urban | Urban | Total | |
| State Bank Group | 1510 | 27811 | 16744 | 46065 | 3.28 | 60.37 | 36.35 | 100.00 | 35.34 |
| Nationalised Banks | 1767 | 21968 | 15439 | 39174 | 4.51 | 56.08 | 39.41 | 100.00 | 30.05 |
| RRB s | 382 | 2893 | 550 | 3825 | 9.99 | 75.63 | 14.38 | 100.00 | 2.94 |
| Private Sector Banks | 4854 | 22252 | 13423 | 40529 | 11.98 | 54.90 | 33.12 | 100.00 | 31.09 |
| Foreign Banks | 0 | 0 | 757 | 757 | 0 | 0 | 100.00 | 100.00 | 0.58 |
| Total | 8513 | 74924 | 46913 | 130350 | 6.53 | 57.48 | 35.99 | 100.00 | 100.00 |

As evident from the above table **57.48%** of the total deposits of the state is from semi urban areas where **67.34%** of the branch network exists. Urban areas accounted for **35.99%** of the deposits and rural areas, **6.53%**. On a comparison with March 2008 position, it is found that the share of semi-urban areas in total deposits has been showing a gradual decrease, and that of urban areas is showing increasing trends. The rural branches have shown a decreasing trend in deposits

8.4. NR Deposits (Refer Annexure 10.2)



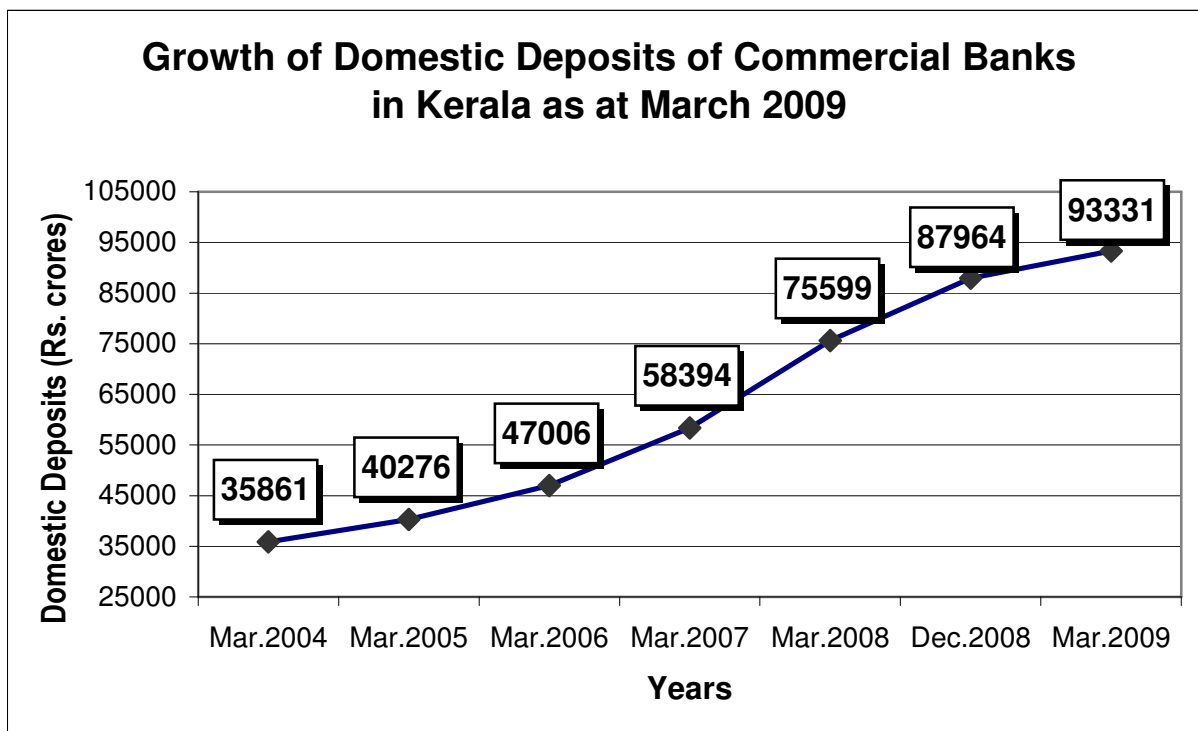
The NR deposits of the state stood at **Rs. 37019 crore** as at March 2009. There was a healthy growth of **Rs. 2370 crores** in NR deposits of commercial banks in the state during the last quarter. As compared to March 2008, the NR deposits increased by **Rs. 7130 crores** for the fiscal 2008-09.

Population GroupWise /Banking Group Wise Distribution of NR Deposits (Amount in Rs. crore)

| Banking Group | N R Deposits | | | | Percentage Distribution | | | | Share of Banking Group in Total NR Deposits |
|--------------------|--------------|--------------|-------------|--------------|-------------------------|--------------|--------------|---------------|---|
| | Rural | Semi-Urban | Urban | Total | Rural | Semi-Urban | Urban | Total | |
| State Bank Group | 431 | 11115 | 4233 | 15779 | 2.73 | 70.44 | 26.83 | 100 | 42.62 |
| Nationalised Banks | 355 | 7501 | 2393 | 10249 | 3.46 | 73.19 | 23.35 | 100 | 27.68 |
| RRB s | 41 | 193 | 13 | 247 | 16.60 | 78.14 | 5.26 | 100 | 0.67 |
| Pvt . Sector Banks | 1393 | 6465 | 2459 | 10316 | 13.50 | 62.67 | 23.83 | 100 | 27.87 |
| Foreign Banks | 0 | 0 | 428 | 428 | 0 | 0 | 100.00 | 100 | 1.16 |
| Total | 2220 | 25274 | 9526 | 37019 | 6.00 | 68.27 | 25.73 | 100.00 | 100.00 |

State Bank group has the highest share (**42.62%**) in the NR deposits from the State followed by Private Sector Banks (**27.87%**) and Nationalised Banks (**27.68%**). Of the total Non-Resident deposits, **68.27%** deposits were from Semi Urban areas while Urban areas accounted for **25.73%** and rural areas, **6%**. During the fiscal 2008-09, the share of N R Deposits in Urban areas showed a slight increase where as both rural and semi-urban areas showed a declining trend.

8.5. Domestic Deposits



The growth in domestic deposits during the fiscal 2008-09 (**Rs. 17732 crore**) was higher than the quantum growth during the previous fiscal (**Rs. 17205 crore**).

Share of Domestic Deposits in Total Deposits (%)

| Mar. 2003 | Mar. 2004 | Mar. 2005 | Mar. 2006 | Mar. 2007 | Mar. 2008 | Mar. 2009 |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 51.69 | 54.37 | 58.04 | 60.51 | 63.68 | 71.67 | 71.60 |

As at March 2009, domestic deposits accounted for **71.60%** of the total deposits and this ratio is gradually increasing as evident from the table given above.

The year-on-year growth rate in domestic deposits recorded during 2008-09 was the highest in the last 6 years.

Growth Rate in Domestic Deposits during last 6 years (%)

| 2003-04 | 2004-05 | 2005-06 | 2006-07 | 2007-08 | 2008-09 |
|---------|---------|---------|---------|---------|---------|
| 16.80 | 12.31 | 16.71 | 24.23 | 29.46 | 19.00 |

Quarterly Growth in Domestic Deposits

(Rs. in crore)

| Domestic Deposits | | | | Variation | | |
|-------------------|-----------|-----------|-----------|-----------------|-----------------|-----------------|
| Dec. 2007 | Mar. 2007 | Mar. 2008 | Mar. 2009 | Dec. 07-Mar. 08 | Mar. 07-Mar. 08 | Mar. 08-Mar. 09 |
| 68771 | 58394 | 75599 | 93331 | 6828 | 17205 | 17732 |

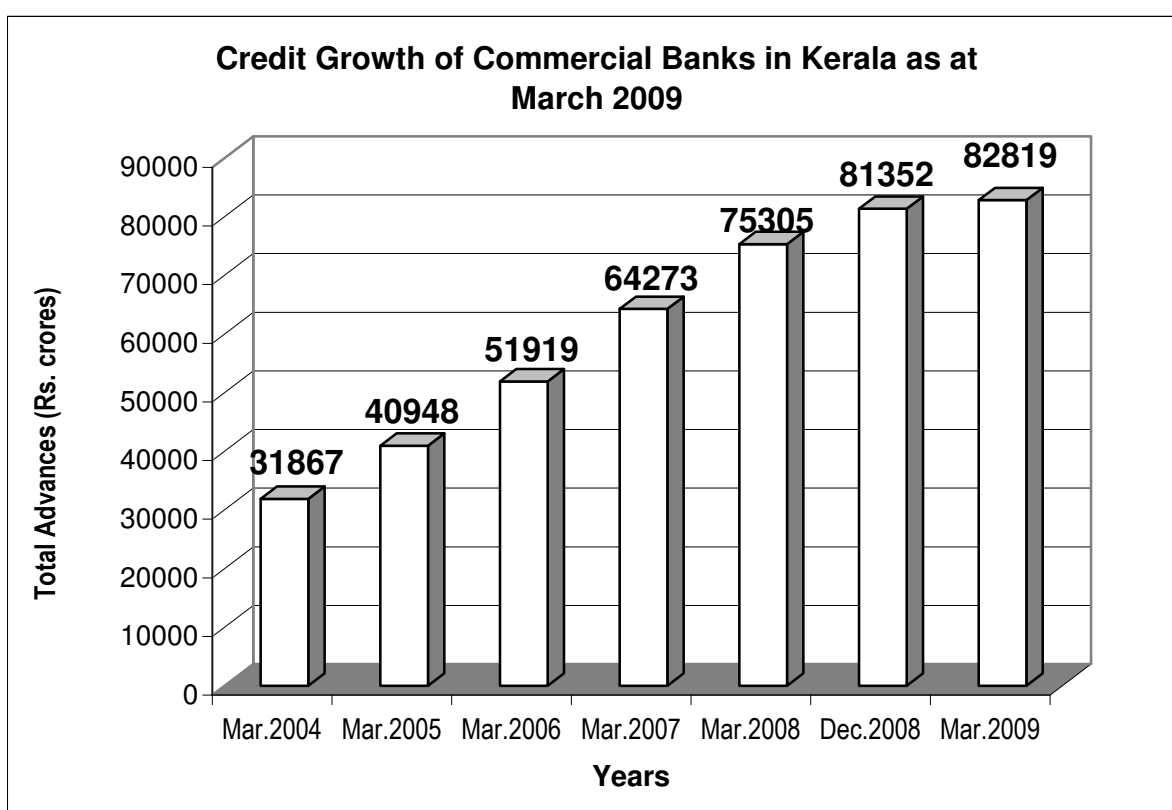
8.6. Credit Expansion (Refer Annexure 10.2)

Growth in Advances of the Banking sector in the State

(Amount in Rs. crore)

| | Mar. 2003 | Mar. 2004 | Mar. 2005 | Mar. 2006 | Mar. 2007 | Mar. 2008 | Mar. 2009 |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Total Advances | 27007 | 31867 | 40948 | 51919 | 64273 | 75305 | 82819 |
| % Growth over the previous fiscal | 22.41 | 18.00 | 28.50 | 26.79 | 23.79 | 17.16 | 9.07 |

The rate of growth in credit has declined during the fiscal 2008-09 as evident from the table given above. During the fiscal, the total advances grew by **Rs. 7514 crore** to reach **Rs. 82819 crore** as at March 2009.



Quantum growth in advances during the last quarter of the fiscal 2008-09 (**Rs. 4238 crore**) is slightly higher than that recorded during the corresponding period of the previous fiscal (**Rs. 4176 crore**).

Quarterly Variation in Advances

(Rs. in crore)

| Advances Outstandings | | | | Variation | | | |
|-----------------------|--------------|--------------|--------------|---------------------|---------------------|---------------------|---------------------|
| Dec. 2007 | Mar. 2008 | Mar. 2009 | Dec. 2008 | Dec. 07- Mar. 08 | Mar. 07- Mar. 08 | Dec. 08- Mar. 09 | Mar. 08- Mar. 09 |
| 71067 | 75305 | 82819 | 81352 | 4238 | 11032 | 1467 | 7514 |

Share Of Banking Groups In Total Advances Of The State

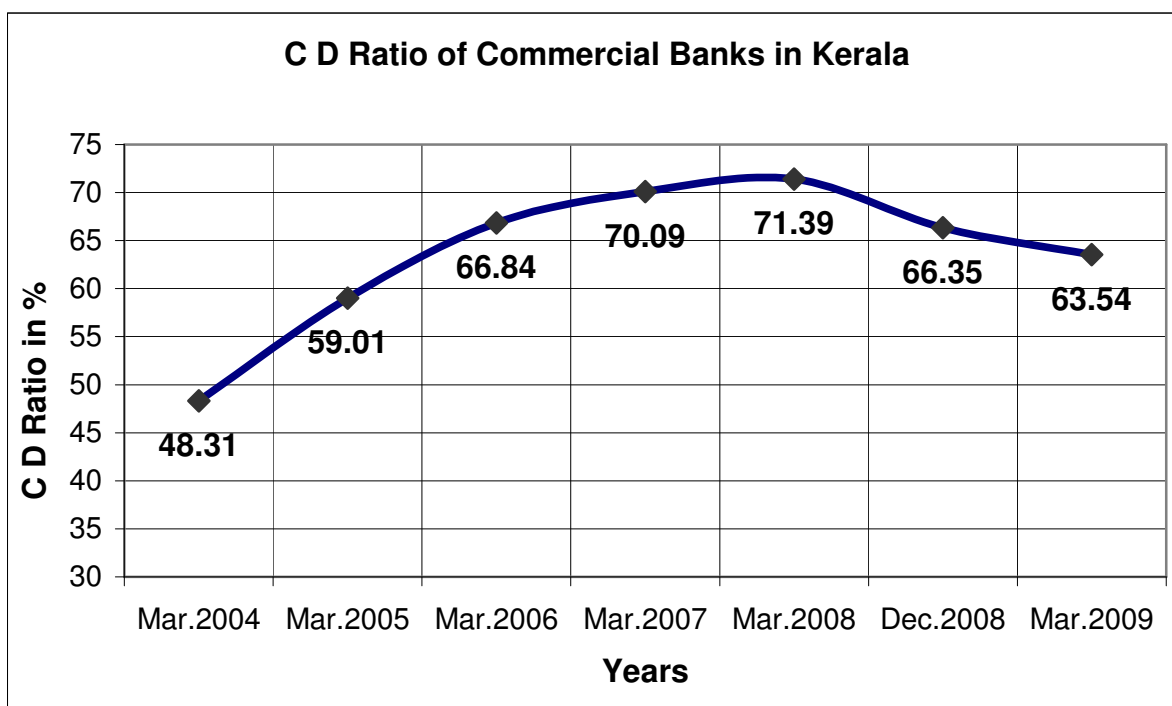
State Bank Group (**33.64%**) and the Private Sector Banks (**30.96%**) have higher shares in the total advances outstanding in the state closely followed by the Nationalised Banks which contributed at **30.10%**. The Public Sector Banks accounted for **68.34%** of the total advances against a **66.85%** share in total branch network.

Further, **48.15%** of the total advances in the state is to semi urban areas where **67.34%** of the branch network exists. Urban areas had **45.14%** share in total advances against a share of **21.82%** in branch network. Rural areas had a share of **6.71%** only in the total advances deployed in the state where as they hold a share of **10.84%** in total commercial branch network.

(Amount in Rs. crore)

| Banking Group | Total Advances | | | | Percentage Distribution | | | | Share (%) in Total Advances |
|----------------------|----------------|--------------|--------------|--------------|-------------------------|--------------|--------------|---------------|-----------------------------|
| | Rural | Semi-Urban | Urban | Total | Rural | Semi-Urban | Urban | Total | |
| State Bank Group | 1362 | 13975 | 12527 | 27864 | 4.89 | 50.15 | 44.96 | 100.00 | 33.64 |
| Nationalised Banks | 1277 | 11487 | 12168 | 24932 | 5.12 | 46.07 | 48.81 | 100.00 | 30.10 |
| RRB s | 402 | 3167 | 231 | 3800 | 10.58 | 83.34 | 6.08 | 100.00 | 4.59 |
| Private Sector Banks | 2521 | 11243 | 11877 | 25641 | 9.83 | 43.85 | 46.32 | 100.00 | 30.96 |
| Foreign Banks | 0 | 0 | 582 | 582 | 0 | 0 | 100.00 | 100.00 | 0.71 |
| Total | 5562 | 39872 | 37385 | 82819 | 6.71 | 48.15 | 45.14 | 100.00 | 100.00 |

8.7. Credit-Deposit Ratio [C D Ratio] (Refer Annexure 10.3)



Banking Group wise C D ratio as at March 2008

| Banking Group | C D Ratio - Percentage Distribution as at Mar. 2009 | | | |
|----------------------|---|--------------|--------------|--------------|
| | Rural | Semi-Urban | Urban | Total |
| State Bank Group | 90.25 | 50.25 | 74.82 | 60.49 |
| Nationalised Banks | 72.27 | 52.29 | 78.81 | 63.64 |
| RRB s | 105.14 | 109.49 | 41.93 | 99.34 |
| Private Sector Banks | 51.94 | 50.53 | 88.48 | 63.27 |
| Foreign Banks | 0 | 0 | 76.79 | 76.79 |
| Total | 80.40 | 53.22 | 79.69 | 63.54 |

The C D Ratio of rural areas and Urban areas of the state at **80.40%** and 77.30% respectively are more than the mandatory norm of **60%**. Further, the Semi urban areas have a low CD ratio of **53.83%**. The most significant change in the Credit Deposit ratio position of the State is with regard to the positive shift in Urban areas. During 2008-09, the C D Ratio in the Semi-Urban areas are below the mandatory level of **60%**.

The C D ratio of RRBs is the highest at **99.34%**. Further, the CD ratios of all the banking groups are above the desired level of 60% in the State.

In rural areas, except Private sector banking group, all other groups have a better C D Ratio level well above the RBI stipulated 60 %. In the Semi-Urban areas, both the Nationalised as well as Private Bank Groups are below the mandatory level of 60 %.

In rural areas, all the public sector have shown a better C D Ratio level well above the RBI stipulated 60%. Private Sector banks have shown a figure of 51.94. In Semi-urban areas, the State Bank group, Nationalised Bank and Private Sector Bank groups could attain a C D Ratio level of 50.25%, 52.29% and 50.53% respectively which is just below the national benchmark of 60%

8.8. Credit + Investment: Deposit ratio (C+I: D ratio) (Refer Annexure 10.3)

Credit + Investment Deposit Ratio of Commercial banking sector of the State as at March 2009 stands at **66.38%**.

9. Any Other matter with the Permission of Chair

10.43. Review of Multipurpose Service Centres/Job Clubs – Details of sanctioned applications and pending applications

**Details Of Pending Applications With Financial Institutions As On 31.03.2009
In Respect Of Multi-Purpose Service Centres/Job Clubs**

| Sl.No. | NAME OF FINANCIAL INSTITUTION | No. of Applications |
|---------------|--------------------------------------|----------------------------|
| 1 | STATE BANK OF TRAVANCORE | 30 |
| 2 | STATE BANK OF INDIA | 16 |
| 3 | UNION BANK OF INDIA | 12 |
| 4 | INDIAN OVERSEAS BANK | 9 |
| 5 | CANARA BANK | 8 |
| 6 | SYNDICATE BANK | 5 |
| 7 | INDIAN BANK | 5 |
| 8 | BANK OF INDIA | 4 |
| 9 | DHANALAKSHMI BANK | 3 |
| 10 | UCO BANK | 2 |
| 11 | SOUTH MALABAR GRAMN BANK | 2 |
| 12 | PUNJAB NATIONAL BANK | 2 |
| 13 | CENTRAL BANK OF INDIA | 2 |
| 14 | FEDERAL BANK | 2 |
| 15 | DISTRICT CO-OPERATIVE BANKS | 2 |
| 16 | KARUR-VAISYA BANK | 1 |
| 17 | CATHOLIC SYRIAN BANK | 1 |
| 18 | CORPORATION BANK | 1 |
| 19 | VIJAYA BANK | 1 |
| 20 | AGRICULTURE DEVELOPMENT BANK | 1 |
| 21 | NORTH MALABAR GRAMIN BANK | 1 |
| TOTAL | | 110 |

BANKWISE DETAILS OF PENDING APPLICATIONS WITH FINANCIAL INSTITUTIONS AS ON 31.03.2009 IN RESPECT OF MPSC/JC SCHEME

BANK – STATE BANK OF TRAVANCORE

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|------------|--------------------|--|---|-------------|
| 1 | Trivandrum | Pozhiyoor | Swadesi Job Club, Pozhiyoor | Soap, Candle, Agarbathi, etc. | 10 Lakh |
| 2 | Trivandrum | Pozhiyoor | St. Thomas Club, Pozhiyoor | Hollowbricks & Plaster of Paris works | 10 lakh |
| 3 | Trivandrum | Parassala | Deepa Job Club, Parassala | Fancy Store | 10 Lakh |
| 4 | Trivandrum | Uzhmalakkal | Aiswarya Job Club – Uzhmalakkal | Hollowbricks | 10 lakh |
| 5 | Kollam | Ayoor | Chaithanya Rubber Nursery, Ayoor | Rubber Nursery | 5 lakh |
| 6 | Kollam | Ayoor | Aradhana Tailoring, Ayoor | Tailoring and Garment Making | 3 lakh |
| 7 | Kollam | Chinnakkada | People's Club, Umayanallor | Food Products | 3 lakh |
| 8 | Kollam | Thangassery | East West catering, Thangassery | Catering | 3 lakh |
| 9 | Kollam | Thangassery | Akshaya Food, Thangassery | Catering | 3 lakh |
| 10 | Kollam | Thangassery | Fivestar Sea foods, Moothakkara | Fish processing | 3 lakh |
| 11 | Alappuzha | Kuthiathode | Winners Job Club, Eramallor | Call taxi and servicing center | 7,38,173 |
| 12 | Alappuzha | Kuthiathode | Harishree Job Club, Valavangalam | Chemmeen cultivation and sale | 10 lakh |
| 13 | Alappuzha | Mankombu | Gurudarsana Job Club, Chennankari | House Boat | 10 lakh |
| 14 | Alappuzha | Danapadi, Harippad | Minoos Manters, Danappadi | Vegetable, tapioca cultivation and sale | 10 lakh |
| 15 | Alappuzha | Danapadi, Harippad | Beenabeevi Job Club, Thamallakkal | Jack Fruit Jam | 10 lakh |
| 16 | Alappuzha | Danapadi, Harippad | Vijaya Fish culture and sales | Fish Processing | 10 lakh |
| 17 | Alappuzha | Payippad | Siva Job club, Melppadam | Leaseland farming | 10 lakh |
| 18 | Alappuzh | Ambalappuzha | Souparnika Job Club, Thottappally | Detergent Powder | 10 lakh |
| 19 | Alappuzha | Kochalummodu | Ushus Jan Sikshan Sansthan, Vettiyar | Super Market and Tailoring | 6 lakh |
| 20 | Kottayam | Anthinaadu | Jyothi Tailorig & Readymades, Ullanad, Palai | Tailoring & Readimades | 8 lakh |
| 21 | Kottayam | Koruthodu | Soni Digital Sound Systems, Koruthodu | Digital Sound systems | 8 lakh |
| 22 | Idukki | Raja Kumari | Gokulam Dairy Farm, Kanakappuzha, N.R.City | Dairy farm | 10 lakh |
| 23 | Idukki | Thodupuzha | Taste food products, Kaliyar.P.O. | Food processing | 6.2 lakh |
| 24 | Idukki | Thodupuzha | Aiswarya Garments & Readymades, Kaliyar.P.O | Textile Shop | 10 lakh |
| 25 | Idukki | Thodupuzha | Friends poultry farm, Thodupuzha East.P.O | Poultry farm | 8 lakh |
| 26 | Idukki | Painavu | High Range Broiler farm, Thadiyampad | Broiler farm | 10 lakh |
| 27 | Idukki | Kumili | Winstar Electricals, Muriyad | Electrical shop | 5 lakh |
| 28 | Kannur | Taliparamba | Thamburan Job Clubs, Thaliparamba | Taxi Service | 6 lakh |
| 29 | Kannur | Thirumeni | Navajeevan Job Club, Thirumeni | Broiler Poultry Farm | 10 lakh |
| 30 | Kannur | Thirumeni | Aiswarya Job Club, Thirumeni | Pig Farm | 10 lakh |

30 Applications are pending with State Bank of Travancore in 6 Districts.

BANK – STATE BANK OF INDIA

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|------------|-----------------|---|--------------------------------------|-------------|
| 1 | Trivandrum | Parassala | Anaswarya Job Club, Parassala | Cattle feed shop | 10 lakh |
| 2 | Trivandrum | Udiyankulangara | Saibaba shop, Udiyankulangara | Textile and stationary shop | 10 lakh |
| 3 | Trivandrum | Udiyankulangara | Mangalya Job Club, Udiyankulangara | Shamiyana & Other Pandal decoration | 10 lakh |
| 4 | Kollam | Thangassery | Akshaya Foods, Moothakkara | Food Processing | 3 lakh |
| 5 | Kollam | Thangassery | Fivestar sea foods Moothakkara | Fish processing | 3 lakh |
| 6 | Kollam | Thangassery | Anugraha Tailoring vadi | Tailoring and garment making | 3 lakh |
| 7 | Kollam | Thangassery | Jesus Meat Stall, Thangassery | Meat Stall | 3 lakh |
| 8 | Kollam | Thangassery | Little Flower Job Club, Thangassery | Beauty Parlour & Readymade Garments | 4 lakh |
| 9 | Kollam | Thangassery | Seamatha foods, Thangassery | Fish processing | 4 lakh |
| 10 | Kollam | Kadavoor | Athulya Tailoring, Mathilil | Tailoring & GM | 3 lakh |
| 11 | Kollam | Ramankulangara | Anjana Beauty Prlour, Sakthikulangara | Beauty Parlour | 5 lakh |
| 12 | Kottayam | Ramapuram | Chaithram Job Club & Dairy farm, Ezhachery, Palai | Dairy Farm | 10 lakh |
| 13 | Idukki | Kattappana | Golden Enterprises, Vellayamkudi.P.O. | Cement Products, Hollow Bricks, etc. | 10 lakh |
| 14 | Idukki | ADB, Kattappana | Yuvajyothei Job club, Ramakkalmedu.P.O | Book Stall | 10 lakh |
| 15 | Kozhikkode | Poonoor | Creative Job Club, Balussery | Retail & Wholesale provision | 10 lakh |
| 16 | Kannur | Kuthuparamba | Thejus Job Club, Nirmala Giri.P.O | Lorry Service | 986689 |

16 Applications are pending with State Bank of India in 6 Districts.

BANK – UNION BANK OF INDIA

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|-----------|-----------------|---|--|-------------|
| 1 | Kollam | Civil Station | Fathimamatha, Sakthikulangara | Fish processing | 10 lakh |
| 2 | Kollam | Civil Station | Aimcca Foods, Sakthikulangara | Fish processing | 10 lakh |
| 3 | Alappuzha | Mavelikkara | Lavanya SHG, Pallarimangalam | Squash, Jam and Handicrafts | 5,05,500 |
| 4 | Alappuzha | Mavelikkara | Pratheeksha, Vela.P.O | Detergent Powder | 7,02,500 |
| 5 | Alappuzha | Mannar | Horizen Multimedia Job Club, Manar | Multimedia/Animation | 10 lakh |
| 6 | Idukki | Kattappana | Oson Job Club, Vazhavara.P.O. | Natural carry bags | 5 lakh |
| 7 | Idukki | Rajakumari | Surya Diary Farm, Aruvilamchal.P.O | Dairy Unit | 10 lakh |
| 8 | Idukki | Arakkulam | Souhruda Job Club, Thodupuzha | Poultry farm | 6 lakh |
| 9 | Idukki | Cheruthoni | A-Z Supermarket, Mudapuram | Supermarket | 8 lakh |
| 10 | Ernakulam | Neerppara | Byju.N.T (group leader), Club No. 38,Mulavethuruthy | Project for supplying woods to construction works | 8 lakh |
| 11 | Wayanad | Sulthan Bathery | Hilda Job Club | Small scale Industry, Tailoring and Garment making | 2 lakh |
| 12 | Wayanad | Sulthan Bathery | Krishna Job Club | Jewellery works | 8 lakh |

12 applications are pending with UBI in 5 Districts.

BANK – INDIAN OVERSEAS BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|----------------|----------------|---------------------------------------|------------------------------|-------------|
| 1 | Trivandrum | Charottukonam | Paradise Job Club, Charottukonam | Hollow Bricks & Cement Posts | 10 lakh |
| 2 | Trivandrum | Charottukonam | MISP. Club | Timber Sales/Furniture | 10 lakh |
| 3 | Trivandrum | Charottukonam | Drisy Job Club, Charottukonam | Hollow Bricks & Cement Posts | 10 lakh |
| 4 | Kollam | Chemmakkad | Changathis Job Club | - | 5 lakh |
| 5 | Kollam | Chinnakkada | Pulari Readymades, Vadakevila | Readymade shop | 5 lakh |
| 6 | Kollam | Thangasseri | Arabian Sea Foods, Thangassery | Food Processing | 4 lakh |
| 7 | Kollam | Thangasseri | Glitters Traders, Thangassery | Beauty Parlour | 4 lakh |
| 8 | Kollam | Karunagappally | Nusrine Cloth Traders, Karunagappally | Cloth Trading textles | 8 lakh |
| 9 | Pathanamthitta | Mallappally | Friends Garments, Mallappally | Garments & Dress materials | 2.25 lakh |

9 Applications are pending with IOB in 3 districts.

BANK – CANARA BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|------------|--------------|------------------------------------|---------------------|-------------|
| 1 | Trivandrum | Parangode | Saradhi Job Club – Parangaode | Copra Business | 10 lakh |
| 2 | Kollam | Thamarakulam | Lourd Matha Sea food, Pallithottom | Fish Processing | 4 lakh |
| 3 | Alappuzha | Chengannur | Prathibha Job Club, Chengannur | Jam, Squash, pickle | 3.7 lakh |
| 4 | Alappuzha | Chengannur | Aravind Job Club, Chengannur | Soap Manufacture | 4.31 lakh |
| 5 | Thrissur | S.N.Puram | Vivek Job Club | Dress making/Sale | 5 lakh |
| 6 | Thrissur | S.N.Puram | T.K. Computers | Internet Café | 5 lakh |
| 7 | Wayanad | Payyampally | Thesus Light and Sound | Light & Sound | 8 lakh |
| 8 | Kannur | Payyannur | Kairali Job Club Kunnamangalam | Wood works | 5.5 lakh |

8 Applications are pending with Canara Bank in 6 Districts.

BANK – SYNDICATE BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|-----------|--------------|---------------------------------------|------------------------------------|-------------|
| 1 | Alappuzha | Alappuzha | Progress Job Club, Vadakkal | Chicken farm | 5 lakh |
| 2 | Ernakulam | Muvattupuzha | Shan.V.S. group leader, Muvattupuzha | Timber Supply | 5 lakh |
| 3 | Kannur | Alakkode | Friends Job Club, Puthenpura | Tourist Taxi Service | 7.72 lakh |
| 4 | Kannur | Mayyil | Building material Corporation, Mayyil | Building material supply | 4.68 lakh |
| 5 | Kasargod | Chullikkara | Classic Job Club, Chullikkara.P.O | Electrical & Electronic goods shop | 8.20 lakh |

5 Applications are pending with Syndicate Bank in 5 Districts.

BANK – INDIAN BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|-----------|--------------|---------------------------------|------------------------|-------------|
| 1 | Kollam | Polayathode | Sagaram Job Club, Pallithottam | Provision & Stationary | 2.5 lakh |
| 2 | Kollam | Polayathode | Devi Garments, Ayoor | Garment Making | 3 lakh |
| 3 | Kollam | Polayathode | Mini Supermarket, Eravipuram | Supermarket | 5 lakh |
| 4 | Ernakulam | Chengamanadu | Maria Fabrics, Parakkadavu | Textile shope | 3.5 lakh |
| 5 | Palakkad | Puthunagaram | Afsana Beef Stall, Puthunagaram | Beef Stall | 5 lakh |

5 Applications are pending with Indian Bank in 3 Districts.

BANK – BANK OF INDIA

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|------------|--------------------|-----------------------|-------------------|-------------|
| 1 | Trivandrum | Uchakkada | Pournami Job Club | Construction work | 10 lakh |
| 2 | Trivandrum | Uchakkada | Vivekananda Job Clubs | Bakery | 6 lakh |
| 3 | Thrissur | M.G.Road, Thrissur | Dhanam Job Club | Garment Making | 5 lakh |
| 4 | Thrissur | M.G.Road, Thrissur | Surya Job Club | Garment Making | 5 lakh |

4 Applications are pending with Bank of India.

BANK – DHANALAKSHMI BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|------------|------------|------------------------------|------------------------|-------------|
| 1 | Trivandrum | Aanad | Jobling Job Club, Aanad | Spareparts | 10 lakh |
| 2 | Alappuzha | Alappuzha | Cherupushpam Vadakkal North | Tailoring unit | 3 lakh |
| 3 | Thrissur | Guruvayoor | Lakshmi Job Club, Guruvayoor | Paperbag manufacturing | 2 lakh |

3 Applications are pending with Dhanalakshmi Bank in 3 Districts.

BANK – UCO BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|----------------|------------|---|------------------|-------------|
| 1 | Pathanamthitta | Thiruvalla | Maheswari Dairy farm, Thiruvalla | Dairy unit | 8 lakh |
| 2 | Pathanamthitta | Thiruvalla | Mahalakshmi Dairy farm, Kadappa, Thiruvalla | Dairy unit | 5.86 lakh |

2 applications are pending with UCO Bank in Pathanamthitta Dist.

BANK – SOUTH MALABAR GRAMIN BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|-----------|-------------|---------------------------------------|---------------------|-------------|
| 1 | Thrissur | Kodungallur | Guruvaram Job Club, Kodungallur | Paper bag | 5 lakh |
| 2 | Kozhikode | Omasseri | Navajeevan Latex Club, Kallurutti.P.O | Rubber Sheet making | 4 lakh |

2 Applications are pending with SMGB in 2 Districts.

BANK – PUNJAB NATIONAL BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|-----------|----------------------|--------------------------------|------------------|-------------|
| 1 | Alappuzha | Mullakkal, Alappuzha | Fortune Job Club, Thottappally | Fishing Boat | 10 lakh |
| 2 | Palakkad | Kuthanoor | Friends Chips Centre, Alathur | Chips Making | 5 lakh |

2 Applications are pending with PNB in 2 Districts.

BANK – CENTRAL BANK OF INDIA

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|-----------|------------|---------------------------------|-------------------------|-------------|
| 1 | Kollam | Ayoor | Aiswaryarani Readymades, Ayoor | Readymade | 3 lakh |
| 2 | Alappuzha | Chenganoor | Karuna Job Club, Pandanad North | Stiching and Embroidary | 10 lakh |

2 Applications are pending with CBI in 2 Districts.

BANK – FEDERAL BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|------------|-------------|----------------------------|----------------------------|-------------|
| 1 | Trivandrum | Nedumangadu | Arya Job Club, Nedumangadu | Audio System Light & Sound | 10 lakh |
| 2 | Kollam | Odanavattom | Devi Bakery, Odanavattom | Bakery and Confectionary | 5 lakh |

2 Applications are pending with Federal Bank in 2 Districts.

BANK – KARUR VAISYA BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|-----------|------------|-----------------------------------|------------------|-------------|
| 1 | Alappuzha | Chengannur | Sumangali Beauty Club, Chengannur | Beauty Parlour | 10 lakh |

One Application is pending with Karur-Vaisya Bank in Alappuzh Dist.

BANK – CATHOLIC SYRIAN BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|-----------|-----------|----------------------------------|------------------------------|-------------|
| 1 | Ernakulam | Nharakkal | Club No. 41, Group leader-Wilson | Readymades and textile goods | 10 lakh |

One Application is pending with CSB in Ernakulam Dist.

BANK – CORPORATION BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|----------|------------|-------------------------------------|-------------------|-------------|
| 1 | Kollam | Pallimukku | Sana Readymade Garments, Eravipuram | Readymade/Textile | 4 lakh |

One application is pending with Corporation Bank in Kollam District.

BANK – VIJAYA BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|----------|----------|--------------------------|------------------|-------------|
| 1 | Kasargod | Kasargod | Octcvu Jo Club, Kasargod | Shoemaking | 5 lakh |

One application is pending with Vijaya Bank in Kasargod Dist.

BANK – AGRICULTURE DEVELOPMENT BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|----------|---------|------------------------------|------------------|-------------|
| 1 | Palakkad | Chittur | Hassy Group, Puthunagaram | Timber Unit | 5 lakh |

One Application is pending with Chittur Agriculture Development Bank.

BANK – DISTRICT CO-OPERATIVE BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|----------|-------------|-------------------------------------|------------------|-------------|
| 1 | Kannur | Kannur main | Kairali Job Club | Taxi Service | 7.5 lakh |
| 2 | Idukki | Vadiperiyar | Five star Net Cafe, Vandiperiyar | Internet Café | 3.25 lakh |

2 Applications are pending with 2 District co-operative Banks.

BANK – NORTH MALABAR GRAMIN BANK

| No. | District | Branch | Name of Job Club | Project proposed | Loan amount |
|-----|----------|--------------|----------------------------------|------------------|-------------|
| 1 | Kannur | Thaliparamba | Haritha Job Club, Kurumathoor | Footwear shop | 50,000 |

DISTRICT WISE, ACTIVITY WISE, BENEFICIARY WISE, BANKWISE FUND DISTRIBUTION
DETAILS OF MULTIPURPOSE SERVICE CENTRES/JOB CLUBS
FOR THE FINANCIAL YEAR 2008-2009

| Name and Address of JOB CLUB | ACTIVITY | No. of Units | Beneficiaries | | | | | | Name of Bank & Branch | Loan Amount | Subsidy |
|---|--|-----------------|---------------|-----------|-----------|-----------|----------|----------|--|------------------|-----------------|
| | | | TOTAL | Male | Female | SC | ST | PH | | | |
| 1 | DISTRICT - THIRUVANANTHAPURAM | | | | | | | | | | |
| GRIHALAKSHMI FURNITURE, Kattakkode, Kattakkode | FURNITURE | 1 | 4 | 2 | 2 | - | - | - | State Bank of Travancore, Kattakada | 2,00,000 | 50,000 |
| DEVIKA HANDICRAFTS, Killi, Kattakada | HANDICRAFTS | 1 | 5 | - | 5 | 1 | - | - | State Bank of Travancore, Kattakada | 75,000 | 18,750 |
| THEJUS FABRIC PAINTING, Poovachal | FABRIC PAINTING | 1 | 4 | - | 4 | - | - | - | State Bank of Travancore, Poovachal | 50,000 | 12,500 |
| JANATHA BAKERY UNIT, Amachal, Kattakada | BAKERY AND CONFECTIONARY | 1 | 4 | 2 | 2 | - | - | - | State Bank of Travancore, Kattakada | 2,00,000 | 50,000 |
| NAVAJEEVAN CATERING, Aruvikuzhy, Veeranamkavu | CATERING UNIT | 1 | 5 | 5 | - | 5 | - | - | State Bank of Travancore, Poovachal | 3,00,000 | 75,000 |
| SURYA HANDICRAFTS, Aruvikuzhy, Veeranamkavu | HANDICRAFTS | 1 | 5 | 4 | 1 | 5 | - | - | State Bank of Travancore, Poovachal | 2,40,000 | 6,000 |
| CHAITHANYA PETS FARM, Poovachal | PETS FARM | 1 | 4 | 3 | 1 | - | - | - | State Bank of Travancore, Poovachal | 3,00,000 | 75,000 |
| KARTHIKA DIARY & POULTRY FARM, Arumanoor, Poovar | DIARY & POULTRY FARM | 1 | 4 | 1 | 3 | - | - | - | Bank of India, Uchakkade | 8,00,000 | 2,00,000 |
| GRAMADEEPTHI SOAP, LOTION & CANDLE, Manikkappuram, Uzhamalakkal | SOAP, LOTION & CANDLE UNIT | 1 | 4 | 1 | 3 | 1 | - | - | Bank of India, Nedumangad | 8,00,000 | 2,00,000 |
| PANJAMI - STD BOOTH, FANCY, READYMADE & PHOTOSTAT, Chenyakkolla, Karakonam | STD BOOTH, FANCY STORE, READYMADE & PHOTOSTAT | 1 | 5 | - | 5 | - | - | - | Central Bank of India, Paliyodu. | 5,00,000 | 1,25,000 |
| TOTAL | | 10 | 44 | 18 | 26 | 12 | - | - | | 34,65,000 | 8,66,250 |

| Name and Address of JOB CLUB | ACTIVITY | No. of Units | Beneficiaries | | | | | | Name of Bank & Branch | Loan Amount | Subsidy |
|---|---|--------------------|---------------|----------|-----------|----------|----------|----------|--|------------------|-----------------|
| | | | TOTAL | Male | Female | SC | ST | PH | | | |
| 2 | DISTRICT - KOLLAM | | | | | | | | | | |
| KARMALA MATHA UNIT, SAKTHIKULANGARA | FISH PROCESSING | 1 | 5 | - | 5 | - | - | - | Union Bank of India, Civil Station Branch, Kollam | 10,00,000 | 2,00,000 |
| SAGARA SEA FOODS, SAKTHIKULANGARA | FISH PROCESSING | 1 | 5 | - | 5 | - | - | - | Union Bank of India, Kollam | 5,00,000 | 1,25,000 |
| SOUHRUDA GARMENTS, Pothakulam | READYMADE GARMENTS | 1 | 4 | 2 | 2 | - | - | - | Indian Bank, Parippally | 4,00,000 | 1,00,000 |
| BISOM STOCHING UNIT, Valathungal | STICHING AND SAREE PAINTING | 1 | 4 | - | 4 | - | - | - | State Bank of Travancore, Eravipuram | 3,00,000 | 75,000 |
| JYOTHI SAREEPAINTING AND TAILORING, Ayoor | SAREEPAINTING & TAILORING | 1 | 4 | - | 4 | - | - | - | State Bank of Travancore, Ayoor | 5,00,000 | 1,25,000 |
| ANANYA CATERING UNIT, Thirumullavaram | CATERING | 1 | 4 | 1 | 3 | 1 | - | - | Indian Overseas Bank, Thangassery | 3,00,000 | 75,000 |
| TOTAL | | 6 | 26 | 3 | 23 | 1 | - | - | | 30,00,000 | 7,00,000 |
| 3 | DISTRICT - PATHANAMTHITTA | | | | | | | | | | |
| Kripa Diary Farm Vechochira P.O.Chembanoli | Diary Farm | 1 | 4 | - | 4 | - | - | - | State Bank of Travancore, Ranni | 6,60,000 | 1,65,000 |
| Kreez Engineering Works Kumbaha P.O. | Engineering Works | 1 | 4 | 2 | 2 | - | - | - | Bank of Baroda Pathanamthitta. | 10,00,000 | 2,00,000 |
| Eyevision Care Opticals Mallappally | Optical Showroom | 1 | 4 | 4 | - | - | - | - | Canara Bank Mallappally | 4,00,000 | 1,00,000 |
| TOTAL | | 3 | 12 | 6 | 6 | - | - | - | | 20,60,000 | 4,65,000 |
| 4 | DISTRICT - ALAPPUZHA | | | | | | | | | | |
| DARSANA JOB CLUB VAISYABHAGOM, Kuttanad. | Diary Farm | 1 | 4 | 1 | 3 | - | - | - | Federal Bank, Chambakulam | 5,00,000 | 1,25,000 |
| AKSHAYA. I.T. CENTRE Thottappally P.O. | I.T. Centre | 1 | 4 | 4 | - | - | - | - | Bank of Baroda, Alappuzha | 8,00,000 | 2,00,000 |
| NAVABHARATH HOLLOW BRICKS Varanad P.O. | Hollow Bricks | 1 | 4 | 4 | 1 | - | - | - | State Bank of Travancore, Varanad | 2,50,000 | 62,500 |
| MADHAVAM JOB CLUB Cheppad P.O. | Washing Soap Detergent Powder | 1 | 4 | - | 4 | - | - | - | Corporation Bank, Muthukulam | 1,00,000 | 25,000 |
| BRAHMAM JOB CLUB, Kollakadavu | Bath Soap, Finolin Fabric Paint, Agarbathi | 1 | 4 | - | 4 | 4 | - | - | State Bank of Travancore, Kochalumoodu | 8,00,000 | 2,00,000 |
| TOTAL | | 5 | 20 | 8 | 12 | 4 | | | | 24,50,000 | 6,12,500 |

| Name and Address of JOB CLUB | ACTIVITY | No. of Units | Beneficiaries | | | | | | Name of Bank & Branch | Loan Amount | Subsidy |
|---|-------------------------------------|-----------------|---------------|-----------|-----------|----------|----------|----------|---|------------------|-----------------|
| | | | TOTAL | Male | Female | SC | ST | PH | | | |
| 5 | DISTRICT - KOTTAYAM | | | | | | | | | | |
| GURUDEVA FURNITURE, CHANGANASSERY | Furniture | 1 | 4 | 4 | - | - | - | - | Central Bank of India, Perembanachi | 6,00,000 | 1,50,000 |
| S.R. ASSOCIATES, Athirampuzha | Akshaya | 1 | 4 | 4 | - | 1 | - | - | State Bank of Travancore, Athirampuzha | 10,00,000 | 2,00,000 |
| Akshaya Computers, Neelur, Pala | Computer Sales & Service | 1 | 4 | 4 | - | 1 | - | - | State Bank of India, Kuremannur | 3,50,000 | 87,500 |
| K.K.S. Job Club Vaikam | Computer, DTP, Internet | 1 | 4 | 4 | - | - | - | - | Union Bank of India, Vaikom | 4,27,692 | 1,06,923 |
| TOTAL | | 4 | 16 | 16 | - | 2 | - | - | | 23,77,692 | 5,44,423 |
| 6 | DISTRICT - IDUKKI | | | | | | | | | | |
| National Job Club Kalayanthani, Thodupuzha | Cable TV Net work | 1 | 4 | 3 | 1 | - | - | - | State Bank of Travancore Thodupuzha | 7,98,000 | 1,99,500 |
| TOTAL | | 1 | 4 | 3 | 1 | | | | | 7,98,000 | 1,99,500 |
| 7 | DISTRICT - ERANAKULAM | | | | | | | | | | |
| WINNERS CLUB Alukkathur Kanayannur | Chenda Melam, Singari Melam | 1 | 4 | 4 | - | 3 | - | - | Canera Bank, Arakkunnam | 60,000 | 15,000 |
| VOICE STORES, Eroor, Kanayannur. | Manufacturing Braissers | 1 | 4 | 3 | 1 | - | - | - | Canera Bank Thrippunithura | 6,87,000 | 1,71,750 |
| Y.S.S. Cconstructions Paravoor, Kaitharam | Construction Unit | 1 | 5 | 5 | - | 5 | - | - | State Bank of India, Cheriappilly | 6,97,924 | 86,419 |
| TOTAL | | 3 | 13 | 12 | 1 | 8 | | | | 14,44,924 | 2,73,169 |
| 8 | DISTRICT - THRISSUR | | | | | | | | | | |
| SIVAPARVATHI, Varanthirappalli | Dress Making and Sale | 1 | 5 | 3 | 2 | 2 | - | - | Indian Overseas Bank, Varanthirappalli | 4,00,000 | 1,00,000 |
| NEELANJANAM, Kacheri, East Fort | Dress Making and Sale | 1 | 5 | - | 5 | - | - | - | State Bank of India, Thrissur | 3,54,000 | 88,500 |
| SANTHWANAM, Round East, Thrissur; | Dress Making and Sale | 1 | 5 | - | 5 | 1 | - | - | State Bank of India, Thrissur | 3,78,000 | 94,500 |
| KAIRALI, Karathode | Dress Making and Saree Designing | 1 | 4 | - | 4 | - | - | - | State Bank of India, Thrissur | 5,04,000 | 1,26,000 |
| NEW MOONAN, Chalakudy | Catering | 1 | 4 | - | 4 | - | - | - | South Malabar Gramin Bank, Chalakkudy | 6,00,000 | 1,50,000 |
| TOTAL | | 5 | 23 | 3 | 20 | 3 | | | | 22,36,000 | 5,59,000 |

| Name and Address of JOB CLUB | ACTIVITY | No. of Units | Beneficiaries | | | | | | Name of Bank & Branch | Loan Amount | Subsidy |
|--|---------------------------------------|-----------------|---------------|-----------|-----------|----------|----------|----------|-------------------------------------|------------------|------------------|
| | | | TOTAL | Male | Female | SC | ST | PH | | | |
| 9 | DISTRICT - PALAKKAD | | | | | | | | | | |
| THOUFIQ AYURDHANYA SELF HELD GROUP, Vadakanchery | Ayurveda Medicines | 1 | 4 | 1 | 3 | - | - | - | Federal Bank, Vadakkanchery | 10,00,000 | 2,00,000 |
| CHAITHANYA JOB CLUB, Malampuzha | Diary farm | 1 | 5 | 3 | 2 | - | - | - | State Bank of India, Palakkad (ADB) | 7,83,500 | 1,95,875 |
| AISWARYA JOB CLUB, Malampuzha | Vegetable Farming | 1 | 5 | 2 | 3 | - | - | - | State Bank of India, Palakkad. | 7,00,000 | 1,75,000 |
| VAIDYA INFORMATION CENTRE, Kalamandapam | Computer, DTP, Fax, Photostat | 1 | 4 | 2 | 2 | - | - | - | State Bank of Travancore, Palakkad. | 8,00,000 | 2,00,000 |
| DAYA GARMENTS, Karinagarapall | Garment Making Unit | 1 | 4 | - | 4 | 1 | - | - | Bank of India, Kodumbu | 1,50,000 | 37,500 |
| FAIROZ MERCHANT, Puthunagam. | Gunny Merchant | 1 | 5 | 5 | - | - | - | - | Indian Bank, Pudukottam. | 5,00,000 | 1,25,000 |
| GENIOUS GUNNY MERCHANT, Puthunagam | Gunny Business | 1 | 5 | 5 | - | - | - | - | Indian Bank, Puthunagam | 4,87,000 | 1,21,750 |
| CRECENT GUNNY BAGS, Puthunagam | Gunny Business | 1 | 4 | - | 4 | 1 | - | - | Indian Bank, Puthunagam | 4,00,000 | 1,00,000 |
| AISWARYA MANGO MART, Muthalamode | Mango Collection and its Market | 1 | 5 | 3 | 2 | - | - | - | Federal Bank, Muthalamode | 6,63,500 | 1,65,875 |
| TOTAL | | 9 | 41 | 21 | 20 | 2 | - | - | | 52,84,000 | 13,21,000 |
| 10 | DISTRICT - MALAPPURAM | | | | | | | | | | |
| S.B. ASSOCIATES, Malappuram | Wholesale of Dental care Products | 1 | 4 | 3 | 1 | - | - | - | Federal Bank, Malappuram | 10,00,000 | 2,00,000 |
| ALLIANCE INFOCOM, Malappuram | Computer Education, Computer Business | 1 | 4 | 2 | 2 | - | - | - | Federal Bank, Edappal | 8,00,000 | 2,00,000 |
| TOTAL | | 2 | 8 | 5 | 3 | - | - | - | | 18,00,000 | 4,00,000 |
| 11 | DISTRICT - KOZHIKKODE | | | | | | | | | | |
| PHARMACY CLUB, Kallai | Medical Shop (Allopathy) | 1 | 4 | 2 | 2 | - | - | - | South Malabar Gramin Bank, Mankavu | 5,50,000 | 1,37,500 |
| PRINT ART, Ballussery | Printing Unit | 1 | 5 | 2 | 3 | - | - | - | Canara Bank, Balussery | 10,00,000 | 2,00,000 |
| GLOBAL ENTERPRISES, Kakkadampoil | Pig Farming | 1 | 4 | 4 | - | - | - | - | Canara Bank, Kombara | 10,00,000 | 2,00,000 |
| TOTAL | | 3 | 13 | 8 | 5 | - | - | - | | 25,50,000 | 5,37,500 |
| 12 | DISTRICT - WAYANAD | | | | | | | | | | |
| MAY FIELD DAIRY, Kaniyaram | Diary farm | 1 | 5 | 4 | 1 | - | - | - | Cathili Syrian Bank, Mananthavady | 4,66,500 | 1,16,625 |
| TOTAL | | 1 | 5 | 4 | 1 | - | - | - | | 4,66,500 | 1,16,625 |

| Name and Address of JOB CLUB | ACTIVITY | No. of Units | Beneficiaries | | | | | | Name of Bank & Branch | Loan Amount | Subsidy |
|--|---|-----------------|---------------|-----------|-----------|----------|----------|----------|--|--------------------|------------------|
| | | | TOTAL | Male | Female | SC | ST | PH | | | |
| 13 | DISTRICT - KANNUR | | | | | | | | | | |
| SANJOS SERVICES | Hiring Vehicle | 1 | 4 | 4 | - | - | - | - | North Malabar Gramin Bank, Kolayad | 6,43,200 | 1,60,800 |
| GIO, INFO JOB CLUB, Kolasseri | Call Centre (Multipurpose services) | 1 | 4 | 4 | - | - | - | - | Syndicate Bank, Thalassery | 8,00,000 | 8,00,000 |
| SPARK JOB CLUB, Karuvanchal | Business (Plumbing, Sanitary works, Tile work etc.) | 1 | 4 | 3 | 1 | - | - | - | Syndicate Bank, Alacode | 5,75,000 | 1,43,750 |
| MODERN JOB CLUB, Karuvanchal | Wood furniture | 1 | 4 | 4 | - | - | - | - | North Malabar Gramin Bank, Karuvanchal | 5,00,000 | 1,25,000 |
| FOUR STAT JOB CLUB, Chovva | Vehicle hiring | 1 | 4 | 2 | 2 | - | - | - | State Bank of India, Kannur | 7,25,000 | 1,81,250 |
| TOTAL | | 5 | 20 | 17 | 3 | | | | | 32,43,200 | 8,10,800 |
| 14 | DISTRICT - KASARAGOD | | | | | | | | | | |
| GOLDERN BEAUTY PARLOUR, Malome | Beauty Parlour | 1 | 4 | 1 | 3 | - | - | - | Bank of Baroda, Kasaragode | 4,00,000 | 1,00,000 |
| GALAXY JOB CLUB, Malome | Hollow Bricks | 1 | 4 | 3 | 1 | - | - | - | " | 7,69,232 | 1,92,308 |
| MUTTAMKADAVU JOB CLUB, Parappe | Silk reeling | 1 | 4 | 3 | 1 | - | - | - | " | 7,30,768 | 1,82,692 |
| P.M.ELECTRICALS, Malme | Electrical furnen | 1 | 4 | 3 | 1 | - | - | - | " | 7,69,232 | 1,92,308 |
| PALLIKUNNU JOB CLUB, Pallikkunnu P.o., | Poultry farm | 1 | 4 | 4 | - | - | - | - | " | 6,92,308 | 1,73,077 |
| P.M. JOB CLUB, Darkhas P.O. | Light & Sound | 1 | 4 | 4 | - | - | - | - | " | 7,38,464 | 1,84,616 |
| MALABAR HONEY CLUB, Melome, Parappe | Honey Bee Rearing | 1 | 4 | 1 | 3 | - | - | - | " | 7,69,232 | 1,92,308 |
| MALOME JOB CLUB, Maloth, Dharkas; | Plantain Cultivation | 1 | 4 | 3 | 1 | - | - | - | " | 7,69,232 | 1,92,308 |
| ALAN JOB CLUB, Rajapuram | Catering Service | 1 | 4 | 3 | 1 | - | - | - | North Malabar Gramin Bank, Kulachal | 7,69,232 | 1,92,308 |
| OJUS JOB CLUB, Panathadi. | Gift, Stationary, Fancy & Bakery | 1 | 4 | 4 | - | - | - | - | North Malabar Gramin Bank, Kulachal | 7,69,232 | 1,92,308 |
| KAMADHENU JOB CLUB, Puthige. | Diary unit | 1 | 4 | 4 | - | - | - | - | North Malabar Gramin Bank, Seethamgoli | 8,00,000 | 2,00,000 |
| KAVITHA JOB CLUB, Chullikkara. | Textile Business | 1 | 4 | 4 | - | - | - | - | Syndicate Bank, Chullikkara | 8,00,000 | 2,00,000 |
| SURAKSHA HARWARE, Chullikkara. | Hardware & Electricals | 1 | 4 | 3 | 1 | - | 1 | - | Syndicate Bank, Chullikkara | 8,00,000 | 2,00,000 |
| NIBLE JOB CLUB, Nileswaram. | Software and Hardware | 1 | 4 | 4 | - | 1 | - | - | Indian Overseas Bank, Nileswaram | 8,00,000 | 2,00,000 |
| TOTAL | | 14 | 56 | 44 | 12 | 1 | 1 | - | | 1,03,76,932 | 25,94,233 |

A. DISTRICT WISE, BENEFICIARY WISE, FUND DISTRIBUTION DETAILS OF

B. MULTIPURPOSE SERVICE CENTRES/JOB CLUBS FOR THE FINANCIAL YEAR 2008-09

| DISTRICT | No. of Units | Beneficiaries | | | | | | Loan Amount | Subsidy Granted |
|--------------------|--------------|---------------|------------|------------|-----------|----------|------------|--------------------|--------------------|
| | | TOTAL | Male | Female | SC | ST | PH | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| THIRUVANANTHAPURAM | 10 | 44 | 18 | 26 | 12 | - | - | 34,65,000 | 8,66,250 |
| KOLLAM | 6 | 26 | 3 | 23 | 1 | - | - | 30,00,000 | 7,00,000 |
| PATHANAMTHITTA | 3 | 12 | 6 | 6 | - | - | - | 20,60,000 | 4,65,000 |
| ALAPPUZHA | 5 | 20 | 8 | 12 | 4 | - | - | 24,50,000 | 6,12,500 |
| KOTTAYAM | 4 | 16 | 16 | - | 2 | - | - | 23,77,692 | 5,44,423 |
| IDUKKI | 1 | 4 | 3 | 1 | - | - | - | 6,46,500 | 1,99,500 |
| ERNAKULAM | 3 | 13 | 12 | 1 | 5 | - | - | 14,44,924 | 2,73,169 |
| THRISSUR | 5 | 23 | 3 | 20 | 3 | - | - | 22,36,000 | 5,59,000 |
| PALAKKAD | 9 | 41 | 21 | 20 | 2 | - | - | 52,84,000 | 13,21,000 |
| MALAPPURAM | 2 | 8 | 5 | 3 | - | - | - | 18,00,000 | 4,00,000 |
| KOZHIKODE | 3 | 13 | 8 | 5 | - | - | - | 25,50,000 | 5,37,500 |
| WAYANAD | 1 | 5 | 4 | 1 | - | - | - | 4,66,500 | 1,16,625 |
| KANNUR | 5 | 37 | 20 | 17 | 3 | - | - | 32,43,200 | 8,10,800 |
| KASARAGOD | 14 | 56 | 44 | 12 | 1 | 1 | - | 1,03,76,932 | 25,94,233 |
| TOTAL | 71 | 318 | 171 | 147 | 33 | 1 | NIL | 4,14,00,748 | 1,00,00,000 |

**FINANCIAL INSTITUTION WISE BREAK-UP OF FUND DISTRIBUTION
DETAILS OF MULTIPURPOSE SERVICE CENTRES/JOB CLUBS
C. FOR THE FINANCIAL YEAR 2008-09**

| Sl. No. | Name of Financial Institution | No. of units | Amount of loan | Amount of subsidy |
|----------------|--------------------------------------|---------------------|-----------------------|--------------------------|
| 1 | BANK OF BARODA | 10 | 72,88,968 | 18,09,617 |
| 2 | STATE BAK OF TRAVANCORE | 15 | 63,72,000 | 15,68,250 |
| 3 | STATE BANK OF INDIA | 8 | 43,91,424 | 10,35,044 |
| 4 | FEDERAL BANK | 5 | 39,63,500 | 8,90,875 |
| 5 | NORTH MALABAR GRAMIN BANK | 5 | 34,81,664 | 8,70,416 |
| 6 | SYNDICATE BANK | 4 | 29,75,000 | 7,43,750 |
| 7 | CANARA BANK | 5 | 31,47,000 | 6,86,750 |
| 8 | INDIAN BANK | 4 | 17,87,000 | 4,46,750 |
| 9 | BANK OF INDIA | 3 | 17,50,000 | 4,37,500 |
| 10 | UNION BANK OF INDIA | 3 | 19,27,692 | 4,31,923 |
| 11 | INDIAN OVERSEAS BANK | 3 | 15,00,000 | 3,75,000 |
| 12 | SOUTH MALABAR GRAMIN BANK | 2 | 11,50,000 | 2,87,500 |
| 13 | CATHOLIC SYRIAN BANK | 1 | 4,66,500 | 1,16,625 |
| 14 | CORPORATION BANK | 1 | 1,00,000 | 25,000 |
| | TOTAL | 71 | 4,14,00,748 | 1,00,00,000 |

**JOB CLUBS STARTED UNDER MULTI PURPOSE SERVICE CENTRES/
JOB CLUBS FOR THE FINANCIAL YEAR 2008-09**

| | | |
|-------------------------------------|--------------------------------|--------|
| FURNITURE MART | <u>NOVAL ENTERPRISE</u> | |
| HANDICRAFTS | PET FARM | - TVPM |
| FABRIC PAINTING | FISH PROCESSING | - KLM |
| BAKERY & CONFECTIONARY | OPTICAL SHOWROOM | - PTA |
| CATERING UNITS | CABLE TV NETWORK | - IDKI |
| DAIRY UNITS | CHEDA MELAM | - EKM |
| | SINGARI MELAM | - EKM |
| POULTRY FARM | BRASSIER | - EKM |
| SOAP, WASHING POWDER & LOTION | CONSTRUCTION UNIT | - EKM |
| STD BOOTH, PHOTOSTAT | AYURVEDA MEDICINE | - PKD |
| READY MADE & FANCY STORE | ORGANIC VEGETABLE CULTIVATION | - PKD |
| ENGINEERING WORKS | GUNNY SALES | - PKD |
| I.T. CENTRE | MANGO COLLECTION | - PKD |
| HOLLOW BRICKS | DENTAL CARE | - MPM |
| AGARBATHI, FINOLIN | MEDICAL SHOP (Allopathy) | - KKD |
| COMPUTER- SALES & SERVICES | PRINTING PRESS | - KKD |
| DRESS MAKING | CALL CENTRE | KNR |
| COMPUTER EDUCATION | | |
| D.T.P. | | |
| PIG FARMING | | |
| VEHICLE HIREING | | |
| PLUMBING & SANITARY WORKS | | |
| BEAUTY PARLOUR | | |
| MULBERRY CULTIVATION & SILK REELING | | |
| HONEYBEE REARING | | |
| PLANTAIN CULTIVATION | | |
| LIGHT & SOUND | | |
| HARDWARE & ELECTRICALS | | |
| COMPUTER SOFTWARE & HARDWARE | | |

10.44. Coverage under CGMSE scheme from Credit Guarantee Fund Trust for Micro And Small Enterprises (CGTMSE) – Bank-wise/District-wise details

| MLI Wise Report for KERALA (Guarantee Approved) | | | | | |
|--|---------------------------|--|--|--|--|
| Sl. No. | Bank Name | From 01/04/2000 To 31/03/2009 | | From 01/04/2008 To 31/03/2009 | |
| | | Proposals | Approved Amount (in Rs. Lakh) | Proposals | Approved Amount (in Rs. Lakh) |
| 1 | ALLAHABAD BANK | 1 | 9.00 | | |
| 2 | ANDHRA BANK | 30 | 91.33 | 20 | 22.05 |
| 3 | AXIS BANK LIMITED | 2 | 50 | 1 | 30.00 |
| 4 | BANK OF BARODA | 135 | 833.57 | 59 | 361.03 |
| 5 | BANK OF INDIA | 1129 | 4079.40 | 748 | 2585.07 |
| 6 | BANK OF MAHARASHTRA | 4 | 20.25 | 2 | 7.25 |
| 7 | CANARA BANK | 11752 | 12501.17 | 3051 | 3714.82 |
| 8 | CENTRAL BANK OF INDIA | 183 | 270.48 | 35 | 49.05 |
| 9 | CORPORATION BANK | 108 | 206.97 | 8 | 17.94 |
| 10 | DENA BANK | 102 | 120.23 | 39 | 40.50 |
| 11 | INDIAN BANK | 658 | 619.05 | 226 | 170.97 |
| 12 | INDIAN OVERSEAS BANK | 735 | 1818.90 | 254 | 734.30 |
| 13 | ORIENTAL BANK OF COMMERCE | 6 | 31.02 | | |
| 14 | PUNJAB & SIND BANK | 20 | 16.74 | 4 | 2.87 |
| 15 | PUNJAB NATIONAL BANK | 372 | 949.10 | 106 | 311.05 |
| 16 | S I D B I | 23 | 648.15 | 9 | 269.05 |
| 17 | SOUTH MALABAR GRAMIN BANK | 361 | 387.24 | 319 | 303.52 |
| 18 | STATE BANK OF HYDERABAD | 1 | 1.00 | 1 | 1.00 |
| 19 | STATE BANK OF INDIA | 292 | 982.49 | 169 | 437.87 |
| 20 | STATE BANK OF MYSORE | 6 | 48.29 | | |
| 21 | STATE BANK OF TRAVANCORE | 3807 | 6644.73 | 425 | 1075.39 |
| 22 | SYNDICATE BANK | 549 | 1671.40 | 328 | 944.71 |
| 23 | THE FEDERAL BANK LTD | 852 | 1234.18 | 619 | 1052.19 |
| 24 | UCO BANK | 158 | 506.60 | 25 | 96.40 |
| 25 | UNION BANK OF INDIA | 484 | 1094.81 | 74 | 208.97 |
| 26 | VIJAYA BANK | 281 | 529.71 | 34 | 58.52 |
| Total | | 22051 | 35365.81 | 6556 | 12494.52 |

| District Wise Report of MLIs for KERALA(Guarantee Approved) | | | | | |
|--|----------------------|--------------------------------------|--|--------------------------------------|--|
| Sl. No. | District Name | From 01/04/2000 to 31/03/2009 | | From 01/04/2008 to 31/03/2009 | |
| | | Proposals | Approved Amount (in Rs. Lakh) | Proposals | Approved Amount (in Rs. Lakh) |
| 1 | ALAPPUZHA | 3178 | 2437.75 | 603 | 827.80 |
| 2 | ERNAKULAM | 2790 | 6691.52 | 1148 | 2756.42 |
| 3 | IDUKKI | 251 | 429.90 | 78 | 158.02 |
| 4 | KANNUR | 817 | 1636.29 | 326 | 581.35 |
| 5 | KASARGOD | 367 | 483.55 | 167 | 146.28 |
| 6 | KOLLAM | 1585 | 3788.62 | 394 | 1034.27 |
| 7 | KOTTAYAM | 974 | 2251.11 | 228 | 722.65 |
| 8 | KOZHIKODE | 2334 | 2388.04 | 581 | 788.10 |
| 9 | MALAPPURAM | 1242 | 1663.25 | 452 | 683.14 |
| 10 | PALAKKAD | 2992 | 3572.14 | 847 | 1013.77 |
| 11 | PATHANAMTHITTA | 463 | 863.18 | 161 | 346.76 |
| 12 | THIRUVANANTHAPURAM | 2757 | 4448.84 | 919 | 1730.39 |
| 13 | THRISSUR | 2062 | 4356.96 | 544 | 1568.42 |
| 14 | WAYANAD | 239 | 354.66 | 108 | 137.14 |
| Total | | 22051 | 35365.81 | 6556 | 12494.51 |

(Amount in Rs. Lakh)

| MLI Wise Report for KERALA (Guarantee Approved) | | | |
|--|---------------------------|--------------------------------------|------------------------|
| Sl. No. | Bank Name | From 01/04/2000 To 31/05/2009 | |
| | | Proposals | Approved Amount |
| 1 | ALLAHABAD BANK | 1 | 9 |
| 2 | ANDHRA BANK | 31 | 92.08 |
| 3 | AXIS BANK LIMITED | 3 | 60 |
| 4 | BANK OF BARODA | 144 | 933.91 |
| 5 | BANK OF INDIA | 1212 | 4342.82 |
| 6 | BANK OF MAHARASHTRA | 4 | 20.25 |
| 7 | CANARA BANK | 11781 | 12552.77 |
| 8 | CENTRAL BANK OF INDIA | 185 | 271.98 |
| 9 | CORPORATION BANK | 123 | 292.49 |
| 10 | DENA BANK | 103 | 120.66 |
| 11 | INDIAN BANK | 667 | 631.37 |
| 12 | INDIAN OVERSEAS BANK | 860 | 2052.03 |
| 13 | ORIENTAL BANK OF COMMERCE | 6 | 31.02 |
| 14 | PUNJAB & SIND BANK | 20 | 16.74 |
| 15 | PUNJAB NATIONAL BANK | 383 | 1124.74 |
| 16 | S I D B I | 23 | 648.15 |
| 17 | SOUTH MALABAR GRAMIN BANK | 422 | 428.91 |
| 18 | STATE BANK OF HYDERABAD | 1 | 1 |
| 19 | STATE BANK OF INDIA | 319 | 1139.07 |
| 20 | STATE BANK OF MYSORE | 6 | 48.29 |
| 21 | STATE BANK OF TRAVANCORE | 3880 | 6869.01 |
| 22 | SYNDICATE BANK | 560 | 1700.8 |
| 23 | THE FEDERAL BANK LTD | 895 | 1346.05 |
| 24 | UCO BANK | 158 | 506.6 |
| 25 | UNION BANK OF INDIA | 495 | 1161.87 |
| 26 | VIJAYA BANK | 282 | 529.96 |
| Total | | 22564 | 36931.57 |

| District Wise Report of MLIs for KERALA (Guarantee Approved) | | | |
|---|----------------------|--------------------------------------|------------------------|
| Sl. No. | District Name | From 01/04/2000 to 31/05/2009 | |
| | | Proposals | Approved Amount |
| 1 | ALAPPUZHA | 3272 | 2593.46 |
| 2 | ERNAKULAM | 2850 | 6993.67 |
| 3 | IDUKKI | 267 | 457.06 |
| 4 | KANNUR | 838 | 1679.61 |
| 5 | KASARGOD | 377 | 505.75 |
| 6 | KOLLAM | 1598 | 3854.4 |
| 7 | KOTTAYAM | 996 | 2377.04 |
| 8 | KOZHIKODE | 2365 | 2469.75 |
| 9 | MALAPPURAM | 1291 | 1710.7 |
| 10 | PALAKKAD | 3075 | 3778.89 |
| 11 | PATHANAMTHITTA | 479 | 919.95 |
| 12 | THIRUVANANTHAPURAM | 2803 | 4678.75 |
| 13 | THRISSUR | 2108 | 4545.9 |
| 14 | WAYANAD | 245 | 366.64 |
| Total | | 22564 | 36931.57 |