

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

**Convenors:**

केनरा बैंक



Canara Bank

Ref: SLBC 35 50 2018 SK

Date: 07<sup>th</sup> March, 2018

(All Members of SLBC)

Dear Sir,

**Sub: Minutes of the 123<sup>rd</sup> Meeting of SLBC, Kerala**

We are forwarding herewith the minutes of the 123<sup>rd</sup> Meeting of SLBC, Kerala held on 21<sup>st</sup> December 2018 at Hotel Residency Tower, Government Press Road, Trivandrum.

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

Thanking you,

Yours faithfully,

**G.K. Maya**

**Convenor, SLBC, Kerala  
& General Manager, Canara Bank**

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**MINUTES OF THE 123<sup>rd</sup> MEETING OF  
STATE LEVEL BANKERS' COMMITTEE, KERALA**

Held on 21.12.2017(Thursday)

At Hotel Residency Tower

Govt. Press Road, Trivandrum

The meeting commenced at 10 a.m. after observing one minute silence in homage to lives lost in Ockhi Cyclone. The List of participants is annexed.

**Smt. G. K. Maya**, Convenor, SLBC Kerala & General Manager, Canara Bank welcomed the participants. In her welcome speech, she touched upon the following.

Ockhi cyclone came very close to Kerala, but did not cross our coast. Therefore the damage to land based assets were not on large scale. But it caused considerable loss to the sea faring communities, both in terms of loss of lives as well as damage to fishing boats and equipments. Banks have a role play in supporting the distress relief measures taken by the Government.

As a preamble, she informed that it has been often pointed out by RBI , NABARD and us , that in the SLBC meetings , agenda discussions consume most of the time due to which the major objective of the SLBC meeting, ie, review of the Banking Sector performance , gets sidelined . So the first three slides of today's presentation shall highlight the performance in three most important fields i.e. Deposits, Advances and NPA

On the banking sector performance, she observed that for the first time, there is a marginal fall of 0.20 % in the number of commercial bank branches and 3% fall in number of ATMS in the state in the half year (Mar to Sept 2017) probably owing to post merger branch rationalization in SBI The half yearly total business growth from March to Sept 2017 is 4 % , and CD ratio increased by 3 % . But as against advances growth of 6 % in the half year the NPA growth is 15 % . The Education Loan outstanding increased in the half year by 29 % while EL NPAs increased by 22 % . The EL NPA now stands at 14 % , while it was only 10 % in March 2016 which is the base date for ELRS scheme . She hoped that with the ELRS scheme now in motion, the stress may come down.

The Annual credit plan has achieved 43 % on the strength of Primary sector ( 51% ) The other two sector are lagging behind at around 35 % . The agriculture advances have increased by 4 % in spite of a fall of 11 % in Agri Gold loans. At the same time, an aspect that needs a closer look is the 4 % fall in Agri term loans.

Another matter she pointed out was that substantial variation in the quarter to quarter lending affects the overall picture. For instance, in June 2017 one bank reported addition of nearly Rs. 5000 cr in Agri Gold Loans . But in September 2017 , this amount was gone . Similarly in agri term loans, a major bank has reported 49 % fall in figures in Sept over 2017 . The SLBC forum needs to review such variations also.

She also mentioned briefly about some of the major agenda items placed for the day's discussions. One of the major achievements we made during this quarter is the completion of the Road Map for banking villages with more than 5000 population. With the banking channel established in Thrikkaipetta village in Wayanad , we have achieved that road map . SLBC thanked State bank of India in this regard. Now, we are not stopping there. We are proposing to go ahead with a second phase to it. The earlier Road map was drawn based on 2011 Census . With the village bifurcation done by the State Government , after the census , LDMs are being advised to have a relook to find any unbanked villages . The statistics of these new villages will reflect in the national picture only

in 2021 Census . But by the time , we want Kerala to be equipped with banks in all such new villages.

Education Loan Repayment Support Scheme (ELRS) has now been opened for processing by banks. The Finance department and the NIC are giving fast and timely support to the SLBC in its smooth implementation. So far over 55000 borrowers have applied for the scheme . There are many teething issues. Some major banks in Co op sector have not been fully operational in the scheme . Therefore , we request Govt to extend the date for students to apply , by one more month , till January 31st 2018.

The performance under two Central Govt flagship schemes are causing us concern . One is the PMEGP where our achievement till date is only 590 loans against the target of 2500 loans. The other is Pradhan Mantri Awas Yojana . In the CLSS component of PMAY, our figures are roughly 4200 loans . In both PMEGP and PMAY , there is under reporting in the online portals . Both are placed as agenda in the meeting

She also thanked the State Govt for taking various steps to improve the ease of doing business in the state

An update on the performance the bank guarantee scheme for MBBS admissions was placed in agenda. The scheme was launched in May 2017. The bank guarantees are given with a validity of 6 months on the expectation that the Fee Regulatory Commission would fix the fees in two months. She requested the Government to suitably address the delay if any in fixing the fees.

Banks are also extending Loans against Supply Co PRS as a continuing scheme. In the matter of Cashew Sector, SLBC could evolve a consensus among banks in the matter of granting loan to the Kerala Cashew Board

**Sri. M.V. Rao**, Executive Director, Canara Bank and chairman of the meeting in his presidential address extended a hearty welcome to all participants on behalf of SLBC Kerala and touched upon the following

The monsoon was considerably good and Agriculture sector is favoured in large with abundant rain fall even in remote rain shadow areas. The country is witnessing hectic activities under the agriculture sector which is poised to record a good performance in the current fiscal.

Along with good news, the onslaught of the recent, Cyclone Ockhi that hit Kerala coast on 01st December 2017 had caused considerable loss to life and equipments of fishermen community.

He called upon the banker colleagues to have sympathetic approach to them and the credit facilities availed from the banking system. As a gesture of goodwill needful assistance may be provided both under credit as well as Corporate Social Responsibility

The various initiatives taken by the Govt. of India towards achieving the goals under the meaningful financial inclusion programme, PMJDY, has witnessed success in reaching the unreached. However the ultimate success of the programme needs further serious efforts from all the stake holders.

The efforts put in, in the matter of popularizing Digital banking and bringing about a cashless economy are all poised to achieve the desired results.

New dimension drawn up for resolution of the big ticket loans where the banking industry at large is stuck up is yet to yield desired results. However there is a ray of hope for the bankers if the same takes a good turn in favour of the banks in the matter of recovery. This coupled with the recent declaration of the government in recapitalizing banks are all providing signs of relief to take the banking activity forward for the benefit of the society.

SLBC has always been an effective forum that ensured integration of efforts of the banking sector, various Government and Non-Government institutions, that facilitated the overall socio-economic development of the state.

During the current quarter, the Branch network in the state declined from 7320 to 7305. The alternate delivery channels like ATM have been given due thrust by installing 105 additional

ATMs during the current quarter. With this, a total of 8904 ATMs have been deployed in the state, out of which, 7022 ATMs have Braille keypad. Besides, the banks have established Banking kiosk channels in the form of Akshaya Centres and BCAs in 4368 Sub Service Areas(SSAs).

With the opening of CBS Enabled BC in the left out village (Thrikkaipetta) in Wayanad District by SBI, the state has achieved the first phase road map with 100% of the villages with above 5000 population covered with CBS enabled Banking Outlet.

With the reorganization of villages in the State a need has arisen for undertaking a second phase of implementation of the road map to provide banking outlet to the unbanked areas. He advised all LDMs to conduct survey, identify any left out areas and report the status to SLBC by 31.01.2018.

In terms of business - Commercial banks have recorded a Total business of Rs. 6.93 lakh Crores in the State. There was an increase of Rs. 16845 crores over the previous quarter. The Deposits increased by Rs. 6931 crores reaching a level of Rs. 4.22 lac crores and Advances increased by Rs. 9914 crores recording the level of Rs. 2.71 lac crores. NRE deposits witnessed a Y-o-Y growth of 10 %, with an outstanding level at Rs.1.58 lac crores. Deposits registered a growth rate of 11% where as the advances grew by 9% only.

The performance of Banks under priority sector, agriculture and weaker sections, is well above the mandatory levels of 40%, 18% & 10% of Gross credit, with outstanding levels of 57%, 24% and 24% respectively.

The priority sector advances have grown by 9% to Rs 1.54 lacs crores and Agriculture sector has shown a growth of 9%, with the outstanding level reaching Rs 63867 crores.

Advance to SME sector, however has shown a negative growth, which is a matter of concern, and this needs to be addressed by all banks immediately.

The achievement under Annual Credit Plan (ACP) does not seem to be encouraging. Banks have achieved the target under Primary sector but missed the targets under Secondary & Tertiary sector during the first half year. The achievement under Total priority sector is just 43% against the 50% mark expected for the first half year. All member banks are called upon to ensure achieving the set targets under ACP.

All the banks together have disbursed Rs 5477 Crores under MUDRA loans during the last Financial Year. This segment needs more focus as it is the priority area of the Govt of India.

All the banks together have mobilised over 36.52 lac enrolments under the three Social Security Schemes (PMJJBY, PMSBY & APY) promoted by the Government.

The banks in the State have performed well under many of the parameters. But, there are a few areas causing concern and requiring immediate attention of all - viz increasing NPAs, Decline in CD ratio etc.

CD ratio of the State continues to be a matter of concern. Though it is above the bench mark level of 60% fixed, the decline in the ratio needs to be arrested. Presently it stands 64% as at Sep 2017, against 66% as at Sep 2016. Being the hub of Non-resident deposits, the phenomenal increase in the NRI deposits coupled with tardy growth of advances contributed for this fall in the ratio. The CD ratio still remains low compared to other southern states like, Tamilnadu, Andhra Pradesh and Telangana.

Deposits & NR deposits have witnessed growth rate of 11% & 10% respectively. Though growth in deposits is a welcome trend, the growth rate of advances has not kept pace with the deposits.

He urged upon banker friends to take a serious note of these areas and to explore newer areas of lending, look for opportunities for credit expansion and extend finance to all feasible bankable ventures that are coming up in the state. The tardy growth under MSME sector directly indicates that the potential in the state is yet to be fully harnessed.

The Government of India has given a call to ensure doubling of farmers' income by 2022. Bankers can play a pivotal role in extending investment credit in agriculture, especially Minor irrigation, allied activities etc., which would go a long way in boosting the productivity and income per unit of land. Food and Agro processing, Value chain, cold storage and other related small and medium enterprises, all provide vast scope in the state.

Loans under Stand Up India and MUDRA offer an excellent opportunity for credit expansion and augment the credit growth.

Coming to Financial Inclusion, a lot of responsibility now rests on the bankers in reaching out to the customers through various financial inclusion programmes.

Activation of PMJDY accounts, issue of Rupay debit cards, providing OD facilities and getting such account holders matured to the level of future entrepreneurs are all envisaged as a package.

Aadhaar seeding & Authentication process in all accounts is being done on a war footing, to ensure 100% Aadhaar authentication of bank accounts by 31.03.2018. Kerala has the highest level of Aadhaar Enrolment and hence Aadhaar Seeding & authentication of bank accounts should be a relatively easier task, compared to other states.

All commercial banks are opening Aadhaar enrolment centers at select branches for enabling the customers for Aadhaar enrolment as well as updations. These centres will have to be made functional by 31st December 2017. If any Bank fails to establish and make functional the identified Aadhaar authentication centre before the said date, a penalty is likely to be imposed as per provisions of the Act.

In this context, he called upon all the bankers present to fall in line with Central Government directives on digitalization.

Before concluding, he urged upon all the stake holders to concentrate on certain priorities such as; Activation of all PMJDY accounts.

Clearing the backlog of issuing and activation of RuPay Cards for all those who have already opened accounts, and also on a day to day basis for the new accounts being opened.

100% Aadhaar seeding & authentication in all operative CASA accounts.

Establishment of Aadhaar enrolment centres by 31st December 2017.

Promote digital payments under National Digital Payment Mission and BHIM AADHAAR Pay App

Financial Literacy, which is a key factor for the PMJDY initiatives, is to be imparted successfully.

Banks to focus on achieving the set targets under Annual Credit Plan under all the sectors.

The pending applications under the State and Central Government schemes are to be sanctioned and the targets to be achieved before the year end.

Finally, on behalf of the convener Bank, he expressed pleasure that the Banking sector in the state has displayed vibrancy in all the endeavors of the Central and State Govt.

He extended gratitude towards Central and the State Governments and various developmental agencies, RBI and NABARD for the excellent support, guidance and co-operation rendered to the banking sector in the State over the years. He congratulated all fellow bankers for their significant contribution in improving the economy of the State, and for partnering the process of growth and development, more so with special reference to taking banking to the doorsteps of the financially excluded segment.

It was gratifying to note that the State Govt. has been extending all possible support to the banking fraternity in the State. A cordial and mutually supporting relationship continues to exist between Banks and the State Government in Kerala. On behalf of all the bankers in the State, he thanked the entire Government machinery of Kerala State for the support being extended to the bankers.

He reassured the State Government on behalf of all the member banks that banks shall together strive for the Socio economic development of the State and betterment of the society.

**Dr. K.M. Abraham IAS Chief Secretary, Govt of Kerala** commenced his speech by referring to the victims of Ockhi cyclone. A memorandum has been submitted to the Hon'ble Prime Minister seeking a special package for the state. There is Rs 1557 Cr worth of loans which are outstanding in the Fisheries sector. He requested the bankers to make note of that so that they can help the sector to bring back them to the normal scene. The state is in such a situation that many of the coastal fishermen families have faced the trauma. If the missing do not come back by Christmas then it will be the biggest tragedy that the state has gone through in the last century in terms of

natural calamity. Chief Secretary urged the bankers to be sympathetic to these people if they come to deposit their small money that the government gives as CMDR s of PM Relief Fund.

Dr Abraham then presented an insight into where Kerala is going to be positioning itself in next 2-3 years. Kerala is now in a threshold of great dynamism and growth in its economic history. Ambient circumstances have been set to usher light into that path of growth. He added that Kerala has excellent ease of doing business rules that can make it the best state in terms of competitiveness.

By giving focus on infrastructure in Kerala by 2022, we will have a very fantastic transmission network laid down in the state. A huge project of 6000 Cr worth of investment for Northern Kerala has been proposed. Northern Kerala is relatively under attended and the whole north Kerala is going to have reticulate network of four lane roads connecting Kannur and Calicut airports and reaching upto Kasargode. It will open up northern Kerala for economic development. Two huge parks are envisaged to come up under the Industries department, one in petrochemical sector which uses the BPCL facilities in Kochi and the other, a Life Sciences park in Kazhakoottam. Ten major fly overs that would reduce our travel time from Trivandrum to Kasargode by at least one and half hours. 30 ROB's are envisaged which is estimated to cut down 10 percent of travel time in Kerala.

Yet another celebrated project is the Kerala Optical Fiber network which is going to make IT industry a cottage industry in Kerala. This project would be a game changer for Kerala.

In the meeting which the Chief Minister had with the Railway Chairman, 10 railway projects have got in principle approval that will be put in the central budget this year and the year after. Two airports are coming up. This will allow the regional aviation connectivity to open up. The GAIL pipeline project is also moving well though there are some issues.

An Empowered Committee is driving the Urban Solid Waste Management initiative which is expected to be completed by 2022 which would completely resolve the problem of solid waste management in Kerala.

By 2020, at least 70 percent of Infrastructure projects envisaged will come to fruition, it means that Kerala would be far ahead of other states in India. He went on to say that in his 36 years of service, he has never seen such a beautiful mosaic of ideas, thoughts and action coming together as has happened now

He requested the bankers to take keen interest in Kerala's infrastructure projects because the growth story of Kerala is going to be incredible and asked bankers to support them. Chief Minister has launched four missions namely Education, Health, Haritha, and Life Missions. Life mission is expected to construct around 5 lakh houses. Every rupee the bank gives is going to the GDP's growth which in turn provides more business to the banks. Hence it will be a win-win situation for all.

Kerala is having a solid budget where prudence takes first priority. Kerala is giving more priority to education and health sectors. On per Capita basis we spend about 40 percent more in education and health.28 percent more on health than other states. But we might go through liquidity constraint hence we need banks support. This is the reason why we are having a fiscal deficit compared to other states .Fiscal deficit of states is not connected with structural weakness, it is more a liquidity problem. Unless credit is infused into small schemes, the state is not going to develop.

Chief Secretary concluded his speech by appreciating bankers for their great support that they have given to the Government and hoped that these deliberations will be fruitful and able to solve most of the issues that have been highlighted in the agenda.

**Sri Paul Antony IAS Additional Chief Secretary (Industries) Govt of Kerala in his speech** referred to Ease of Doing Business. He said that Kerala had been a hard place to do business in the past. To remedy this, an ordinance has been issued to amend seven acts and ten rules. As a result, a single window mechanism has been introduced. Single window board has been given power to grant licenses both at the state and district levels. At state level , KSIDC will have a dedicated cell to process the single window request for investment of Rs 10crore and above. And in the district

level, District collector will be heading statutory boards to give clearances in a time bound fashion. Also, building rules have been amended and the license period has been increased to 5 yrs at a time and will be auto renewed. Now the local body shall issue a stop memo only after getting the report from the Pollution Control Board or any other competent authority, in case a nuisance petition is filed.

An MOU has been made for taking over the excess unutilized FACT land at Rs 980 Cr and for developing it as a petrochemical park. This park is now possible on the basis of the expansion that BPCI Kochi has accomplished. They have expanded their crude link capacity by 6 million tons. As a result of which 5 lakh tons of propylene and 75000 tons of ethylene are now available as feed stock. This park is designed to use this as feedstock. BPCL is the anchor investor in this park.

In Thonnaikkal, KSIDC is setting up a Life Sciences park. It's a joint venture with Sree Chitra Institute which is known for making low cost medical equipments. Land has been acquired already. The total investment is Rs 180 Cr.

Kerala government is working with DIPP to get into the Bangalore- Chennai industrial corridor to get it extended up to Cochin. The project report is expected within 4 months. In this way, industrial parks are going to be developed all around that corridor, so that there will be plenty of places to absorb investments.

Similarly, for GAIL pipeline which is of 503 Km, Rights of Users (ROU) has been acquired. Pipeline work is going on. Chief Secretary himself is monitoring the project on day to day basis and is hoping to get it completed by 30th June 2018.

70 % of total power requirements in Kerala come from outside the state. So we should have strong systems to bring in the power. Edamon-Kochi transmission line of 400KV is expected to bring about 266 MW of power from Kudamkulam power plant. This project is expected to be completed by 30 June 2018. A 200KV transmission line is coming from Raigarh to Madakkathara. It will be completed by March 2019.

Kerala has been gifted with two mega food parks by GOI. One is in Cherthala which is a sea food Park and the other one is in Palakkad and is an agro processing park. Each of these has single window mechanism for clearances. Kerala Govt has also signed a MOU with Intel to jointly work with the state.

On the banking front, he observed that, in the last quarter although the deposits of the banks went up by 11 percent, the advances have gone up by only 9 percent. Advances to the MSME sector fell by 3.6 percent, or by 1448 Cr. The total industrial advances fell by 12 % or by 7081 Cr. DRI advances dropped. He concluded his speech by hoping that the NPA of banks would come down and requested the banking fraternity to take part in these schemes actively.

**Sri Manoj Joshi IAS, Principal Secretary (Finance) Govt of Kerala, in his speech referred to the ELRS Scheme. He stated that the ELRS portal has started working to settle the Educational loans this year.**

He sought help from bankers for the modernization of the State's treasury system which would help to operate through our treasury system more easily. When it comes to Government schemes, the bankers interest also has to be taken into account along with the borrowers interest.

Coming to the MSME and Personal loans, NBFC's are growing fast compared to the banks, so it is a wake up call for the banks. Housing Loans have declined because there is a market decline. There is a minus one percent fall across the country in industrial and MSME loans and this fall is slightly higher in Kerala, due to banks' hesitant nature . But in case of NBFCs, the SME and personal loans performance is quite impressive.

**Sri S M N Swamy, Regional Director , Reserve Bank of India in his address noted that SLBC forum has proved to be an effective body in bringing about coordination between Govt departments, banks and various other agencies in achieving the holistic development of the state.**

Referring to the monetary policy of Dec 6th, 2017 announced by RBI Governor, he informed that on the basis of assessment of the current macro economic situation, the monetary policy committee of the RBI has decided to keep the policy Repo Rate unchanged under the LAF at 6 %.

Capital gain from the primary capital market has increased significantly after several years of sluggish activity and this capital gain is deployed to set up new projects and it will meet the demand in the short term and boost the growth potential of the economy.

The large distressed borrowers are being referred to the Bankruptcy and Insolvency Code. Govt of India has announced the Recapitalization of the PSBs which would enhance the efficiency of the capital. The up gradation of our sovereign rating in Moody's investor ranking from the lowest investment grade of BAA3 to BAA2 has been a significant factor in boosting the market sentiment which is considered as recognition of the reforms undertaken by Govt. The assessment was driven by the fact that the reforms carried out will enhance India's structural trade strength including its strong potential and improve global competitiveness as well as strengthen the financial base for Govt debt. Govt efforts to reduce corruption, formalize economic activity, improve tax collection and administration should contribute to further strengthening of Indian institutions. Improvement in Ease of Doing Business ranking should sustain the FDI in the economy.

Certain regulatory guidelines have been issued by the RBI for senior citizens and the differently abled persons. Banks have been advised to put in place appropriate mechanism in form of dedicated counters to senior citizens for submission of Life Certificates and to ensure door step banking for meeting the needs of such customers so that they would be able to avail banking services without any difficulty. RBI had rationalized the merchant discount rate for debit card transaction taking into account the twin objective of promoting debit card acceptance by a wider set of merchants, especially small merchants and ensuring sustainability of the business for the entity involved. RBI had also announced that it would absorb the merchant transaction charges for transactions up to Rs 2000 to improve the digitization of transactions and to reduce the usage of physical cash in the society.

Financial Literacy Counsellors play a vital role in creating awareness of the banking facilities among the diverse group of farmers, students, senior citizens etc. But the area of concern is that, certain banks are reluctant to appoint financial literacy counsellors and as a result additional responsibility is entrusted upon the serving officials of banks undertaking FLC related work. If the counsellor is a serving employee of the bank then other additional responsibility should not be assigned to him so that he can devote full time in counseling. RBI attaches great significance to BC models that have been effective in furthering Financial Inclusion and enhancing the reach of banking sector. With advancements in technology and operationalization of Aadhaar enabled payment systems, interoperability of the BC's have become a reality wherein BC of one bank can extend the banking services to the customers of other banks as well. This is aimed at helping the customers to get access to banking services such as cash deposits, cash withdrawals, permitting remittances, balance enquiry from anywhere in the country and this process would encourage greater financial inclusion.

Referring to Ockhi cyclone, he requested SLBC and banks to keep in mind the RBI guidelines on natural calamity and take appropriate actions in implementing these guidelines. He observed that the Govt is yet to declare it as a natural calamity.

**Dr Sharmila Mary Joseph IAS Principal Secretary (Planning and Economic Affairs) Govt of Kerala** mentioned about a new initiative called "Navakeralam Karma Padhathi" which is being implemented through four innovative missions. In the health sector, the ARDRAM mission where the infrastructure facility of the hospitals would be enhanced. In the Education sector the infrastructure facilities as well as the quality of teaching in both schools and colleges would be improved. Huge investments are required for the construction of houses for houseless in the state through the Life mission. The state has laid down the network for the banking fraternity to come out with more support to the state's investment and infrastructure programs.

Coming to Ockhi cyclone that hit the southern districts of the state, more support is required from the banking sector to help the fishermen to come back to their normal living conditions and to give them more support to carry on with their daily activities and to supplement their source of livelihood. At this juncture, the state government and Govt of India will be coming out with help to the fishermen. There are middlemen waiting outside to grab whatever little assistance that is to be given to the fishermen. State Govt is working with the fishermen and other departments to bring out suitable packages to the fishermen. Sufficient checks and balances have to be built into these packages with support of the banking fraternity so that whatever little support goes to the fishermen is not siphoned off by the middlemen in the field.

In the previous SLBC meeting, steps were taken to ensure 100 percent banking coverage of villages with a population of more than 5000 in the state, there was only one village that was left behind. ie, the Thrikkaipetta village in Wayanad. Recently a bank branch has been opened in that panchayat, now Kerala has the achievement of having bank branches in all villages having a population of more than 5000.

Govt of India through NITI Ayog has identified about 150 backward districts in the country where the scheme for improving the livelihood of the people in these backward districts are to be strengthened so that these districts will also move forward. Wayanad happens to be listed in those 150 districts. Govt of India have identified Prabari officers, one officer for each district at Central level and also notified the State Planning Department as the nodal department to coordinate the works. The banking fraternity should take part in it actively so that the so that the intended benefits reach the intended beneficiaries. MNREGA scheme benefits are reaching a large number of people in this district. The district has also been covered under RSBY and other schemes. Still the district figures in the list of 150 backward districts of the country. The District Collector has been asked to identify areas where more support is required as a part of the Prabari initiative.

In the last SLBC meeting there was a discussion about the SARFESI act issue. Recently the Chief Minister had a meeting about few cases where some banks had attached the property of the people who had availed loans, most of them from SC/ST and the other poor communities. The State Assembly had passed a unanimous resolution in Aug 2017 requesting Govt of India to bring about suitable amendment to the SARFESI Act to exempt the property of those having less than 5 cent from the purview of the Act. So we have written to the Department of Financial Services in this regard and are waiting for the response from Govt of India.

In order to identify funds for the Life Mission which is extending over 4-5 years and intends to cover all houseless beneficiaries, the CEO of Life Mission had made a presentation in the previous SLBC meeting. I hope the banking fraternity would have worked out a blue print action as to how the state govt could be supported in this noble initiative.

**Sri. R Sundar Chief General Manager, NABARD** in his speech observed that Kerala is no more a agricultural state because the focus of the state is on other areas like MSME and Services sector. Over a period of time, the share of agriculture in GSDP has been coming down. In 2015-16, the share of agriculture in GSDP is only 10.14 percent it was about 14.4 percent in 2011-12. In Kerala, because of other possibilities available, people are moving towards other fields. Average land holding size is 0.12 hectares. But a substantial size of the population is still dependent on the agriculture sector. In the NSSO survey, out of the 51 lakh rural households almost 14 lakh or 27 percent are considered to be agricultural households and close to 40 percent are primarily dependent on crops and allied sectors. This state has moved forward with main focus on education and health. But the primary objective should be to ensure the economical survival of the individuals. RBI's inclusive growth is not just about adding on bank accounts but it is to make available financial opportunities to these people.

KCC which is considered to be genuine agricultural credit has been coming down in terms of numbers. In the NSSO survey, All India average per hectare credit to agriculture is about 77000 rupees and in Kerala it is about 1.34 lakh, which is quite substantial compared to the average land

holding size which is very small - 0.12 hectares. In terms of its significant contribution to the livelihood, this aspect has to be examined.

Across the country, farmers distress is not only related to production and productivity, it's also related to the price recovery to get reasonable price for their produce. In Kerala, Agriculture department has been very helpful. Around 105 farmer produce organizations have been set up. It is basically for aggregating the produce of small farmers who cannot access the market effectively. This is a state where only 15 percent of the total consumption of the agricultural produce is produced within the state. This is the state where per capita consumption of food is the second highest which is only next to Punjab. So on per capita basis people spend more on food.

Referring to Chief Secretary's and Additional Chief secretary's address, he pointed out that the kind of investment made in infrastructure sector has to be leveraged in terms of capital formation in agricultural sector (GFCF) as a percentage of GDP. Kerala has only 5 percent in agricultural sector compared to a national average of 15 percent. The emphasis is about the large number of people dependent on agricultural sector. Bankers need to closely work with this population. By 2022, the farmers income has to be doubled. Kerala is also moving away from the cereal production.

Coming to the two Mega food parks, the Fisheries and the Agro Park, he informed that both the departments concerned are in the process of making DPRs. NABARD's consultancy did pre feasibility study on 17 parks. Out of that 4 parks have been taken up immediately. Banks need to leverage on this.

Although huge investments have been made in the technological infrastructure of banks, the disadvantaged sections of the society are not able to use it which is a matter of serious concern. In the wake of Digital India programme, GOI has said that every Financial Literacy Centre should organise five camps a month. Also every rural bank branch should conduct at least one camp every month. Close to 127 lakh rupees has been already been sanctioned from Financial Inclusion Fund (FIF), to provide support to the program.

NABARD recently had a meeting with various commodity boards in Cochin to look into what can be done in this field. So there are a lot of exciting things happening in this area also.

**Sri Minhaj Alam IAS Secretary (Finance Resources) Govt of Kerala** informed that in the ELRS scheme, the issue of software which was there at the beginning has been resolved. Banks have started receiving the applications and have already started its processing. The state is expecting the banks to process these applications fast so that these claims can be settled by the Govt as quickly as possible. After processing these applications, the banks have to send it to the nodal officer at state level for approval who in turn forwards it to the SLBC and the SLBC will send it to the State Govt for the settlement of claims. SLBC has been very helpful in this entire ELRS implementation.

On several occasions, target under Govt sponsored schemes could not be achieved since there was a gap between the Govt officials and the bankers. This has to be reduced. In certain schemes such as PMEGP, the scheme implementation is not moving well, further improvement is needed.

In October 2017, as per the instructions of GOI, Mudra Loan Mela was conducted; in which banks participation was a great success. Govt of India has also appreciated the program. In next three months, hard work is needed to ensure that people are benefitting from these schemes.

**Sri. Teeka Ram Meena IAS Secretary (Agriculture) Govt of Kerala** stated that around one lakh hectare of land in Kerala is lying uncultivated. One of the missions launched by the Kerala Govt is the Haritha mission. As a part of the Haritha mission, the barren lands are to be brought under cultivation particularly vegetable cultivation through various institutions like JLGs, Kudumbasree, farmers societies etc. Hence the help of bankers is inevitable.

Recently agro parks have been brought under the agricultural department from the MSME department. A DPR was prepared for setting up of 15 agro parks in the state and its pre feasibility report has been done by NABARD. Seven areas have been identified as special agricultural zones

where the production is good. For example rice cultivation in Kuttanad, banana cultivation in Thrissur , spices cultivation in Wayanad and Idukki, pineapple cultivation in Kottayam and Idukki and vegetable cultivation in Idukki.

In order to explore the opportunities in Jaiva Krishi (Organic farming), the Govt of Kerala has come up with a Organic farming policy. A lot of apprehensions exist among farmers regarding the economic viability of Organic farming. A meeting of farmers and bankers will be convened in the state to convince them about the benefits of adopting organic farming and to do away with all apprehensions. In the recently concluded World Organic Congress in Delhi, Buyers from foreign countries like USA, Germany etc were demanding organic products only. Hence the focus is now on organic farming. Banks can play a vital role in this.

In Vattavila and Kanthalloor areas of Idukki district, farmers are producing special varieties of garlic, potatoes and jaggery. But farmers at these places are being exploited by the local money lenders due to the lack of banking network. Recently KGB has opened a branch at this place but more support is needed from the banking sector.

Coming to Marketing and Pricing issues, we have tied up with the Kudumbasree units recently and started weekly markets. It will be a joint venture between Kudumbasree units and Farmers group in areas where farmers can bring their produce and they would get a fair price. Apart from that, Govt of India is coming out with a E-project which will host a national portal in which farmers can put the price of their produce. Six wholesale markets have been identified in the state to launch this project. The DPR has already been send to Govt of India and is under their consideration.

The state is trying to arrest the declining trend in agricultural production. Compared to other states, Kerala's production and productivity are very low. Hence Central Govt is unwilling to give more funds to the state. Through various schemes of the Govt, we are trying to address these issues. For that the cooperation and support of bankers are needed so that agricultural sector can prosper in the state. Recently a State Coordination Committee has been constituted to bring coordination between commodity boards and central organizations.

The forum then proceeded with the agenda

## **1. ADOPTION OF MINUTES**

The House adopted the minutes of the 122nd meeting of SLBC, Kerala held on 5th October, 2017 at Hotel Residency Tower, Trivandrum, circulated to the members vide Convener's letter Ref: SLBC 122 150 2017 SK dated 29th November, 2017.

## **2. PENDING ISSUES**

### **2.1. PRIMARY SECTOR**

#### **2.1.1. Introduction of a Credit Guarantee Scheme for Agriculture Term Loans similar to CGTMSE (*Pending since July 2012*)**

Sri. Anil Kumar ,General Manager Canara Bank, informed that in the recently held IBA subcommittee, NABARD has clarified that they have decided to provide interest subvention to 3 sectors namely Diaries, Fisheries and minor irrigation. Sri.M.V Rao, Executive Director, Canara Bank and Chairman of the meeting stated that since this issue has been referred to IBA, it can be dropped from the agenda list.

The forum decided to drop the agenda from further follow up

## **2.2. SECONDARY SECTOR**

### **2.2.1. Issues involved in the implementation of PMEGP Scheme** *(Pending since March 2014)*

Though the Steering committee had recommended for dropping the agenda, the SLBC forum decided that it is a very important matter to the ease of doing business in the state and therefore to continue the matter as an agenda and to pursue the follow up with the government.

**(Action: Local Self Government Department)**

### **2.2.2. Changes recommended in the Back Ended subsidy administration under Credit Linked subsidy schemes of Central and State Governments**

**The forum noted that as decided in the 122<sup>nd</sup> SLBC meeting, the recommendations have been forwarded to the concerned agencies and decided to drop the matter from further follow up**

## **2.3. TERTIARY SECTOR**

### **2.3.1. Land Allotment for construction of RSETI Buildings** *(Pending since July 2012)*

Representative from Rural Development Department stated that they have received all the required documents from RSETI Kozhikode and will soon submit it to Government

Sri.M.V Rao Executive Director Canara Bank and Chairman of the meeting, stated that if the fund is not availed before 2018, it will get lapsed, so on the part of bankers and State government, it is required to see that the funds are utilized within the time. Otherwise it will be a loss to the state itself.

LDM Palakkad informed that they have identified new land in Kuzhalmandom, Palakkad. The Grama Panchayat has offered 50 cents land for the construction RSETI building.

Sri. J.K.Thakar GM, SBI said that in the Pathanamthitta, Alappuzha, Wayanad and Kottayam districts, since the issues in the allocation of land have been resolved, construction of the RSETI buildings will commence soon

The forum requested the Rural development department to follow up for a speedy process

**(Action: Rural Development Department)**

### **2.3.2. Computerization of Land Records & Creation of a Central Registry titled National Mortgage Repository** *(Pending since June 2006)*

*The forum decided to pursue the agenda.*

**(Action: Revenue Department)**

### **2.3.3. Noting of Equitable Mortgage created in favour of the banks in Revenue Records** *(Pending since March 2014)*

The forum decided to pursue the agenda

**(Action: Revenue Department)**

### **2.3.4. Registration Act, 1908 – State amendment of Section 17 (1) (f)**

Sri Minhaj Alam Secretary for Finance resources and Taxes informed that after considering all aspects the Govt have decided not to amend above act as requested by SLBC . In the light of the same the forum decided to drop agenda from further follow up .

*(Action: Taxes Department)*

### **2.3.5. Loan Waiver Scheme of Scheduled Tribes Development Department**

The forum requested the Department to forward a comprehensive list in electronic format to SLBC for further follow up

*(Action: Scheduled Tribes Development Department)*

### **2.3.6. Converting eligible Housing loans granted after launch of PMAY to CLSS**

The representative of National Housing Bank stated that CLSS is picking up in Kerala, The number of Housing Loans under CLSS upto March is 1800, now the figure has gone upto 4200. MIG has been extended upto 2019 and the carpet area also has been increased upto 150 Sq metres i.e., any house upto 2500 sq ft can be included into MIG II since carpet area doesn't include the common area of wall thickness, the stair case, car porch and the balcony. In Kerala 150 sq m of carpet area will almost be equivalent to 2500 sq ft built up area of the house. It's a good opportunity for the banks to do that.

The forum requested all banks to increase their lending under CLSS and to give all beneficiaries, the benefits of the scheme

Timely updating the sanctions in the portal of Nodal agency( NHB/HUDCO) is also to be done promptly

*(Action: Banks)*

### **2.3.7. Roadmap for opening brick & mortar branches in villages with population more than 5000 without a bank branch of scheduled commercial bank &**

### **2.3.8. Aligning roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorization Policy**

The forum noted with appreciation the achievement of 100 % coverage of the road map by SLBC Kerala

### **2.3.9. Functioning of SLBC/DCC/DLRC – Preparation of Yearly Calendar of Meetings**

*The forum requested all LDMs to submit calendar for 2018-19 , within 15<sup>th</sup> Jan 2018*

*(Action:LDMs)*

### **2.3.10. Discrepancies in Quarterly Reporting on camps conducted by FLCs**

*The forum requested the controlling offices of the banks to ensure that the FLCs prepare the statements with due care and their aggregation at controlling office level also gets done properly*

*(Action: Banks)*

### 2.3.11. Education Loan Repayment Support Scheme

The following update as on 2017 Dec 14<sup>th</sup> was placed in the forum by SLBC Cell

**Table 1 – Participating banks with status of application as on 2017 Dec 14<sup>th</sup>**

Sl No	Bank Name	Completed Registration but not submitted	Applications Submitted to Bank
	<b>Total Registrations</b>	<b>81449</b>	
	<b>Total</b>	<b>5109</b>	<b>54615</b>
1	ALAPPUZHA DCB	6	92
2	ALLAHABAD BANK	3	45
3	ANDHRA BANK	4	68
4	BANK OF BARODA	58	644
5	BANK OF INDIA	91	987
6	CANARA BANK	501	5124
7	CATHOLIC SYRIAN BANK	139	1149
8	CENTRAL BANK OF INDIA	182	1911
9	CORPORATION BANK	72	1095
10	DENA BANK	3	44
11	DHANLAXMI BANK	22	376
12	FEDERAL BANK	377	4246
13	HDFC BANK	9	69
14	ICICI BANK	7	52
15	IDBI BANK	2	33
16	IDUKKI DCB	8	105
17	INDIAN BANK	100	1227
18	INDIAN OVERSEAS BANK	222	1918
19	KANNUR DCB	0	9
20	KARNATAKA BANK	2	45
21	KARUR VYSYA BANK	1	9
22	KASARGOD DCB	1	2
23	KERALA GRAMIN BANK	726	7016
24	Kerala State Co operative Bank	64	608
25	KOLLAM DCB	3	50
26	KOTTAYAM DCB	0	0
27	MALAPPURAM DCB	1	1
28	OBC	7	99

29	PATHANAMTHITTA DCB	3	21
30	PUNJAB NATIONAL BANK	113	1441
31	PUNJAB SIND BANK	0	5
32	SOUTH INDIAN BANK	107	1141
33	STATE BANK OF INDIA	1668	17561
34	SYNDICATE BANK	226	2886
35	TMB	2	15
36	TRIVANDRUM DCB	0	1
37	THRISSUR DCB	0	2
38	UCO BANK	23	333
39	UNION BANK OF INDIA	293	3593
40	UNITED BANK OF INDIA	3	6
41	VIJAYA BANK	58	576
42	WAYANAD DCB	2	7

**Table 2 – Bank that are eligible , but not enabled in the portal**

<b>Reason : List of Taluk level primary banks not made available</b>
KSCARD Bank
<b>Reason : Not communicated the willingness to participate in the scheme</b>
AXIS BANK BANK OF MAHARASHTRA CITY UNION BANK ERANAKULAM DIST CO OP BANK INDUS IND BANK. JAMMU & KASHMIR BANK

The forum noted the update placed before it, and requested Govt to extend the cut off date for submission of online application by students to **2018 March 31<sup>st</sup>**

**2.3.12. Bank Guarantee scheme for students to secure MBBS admission in the designated self financing Medical colleges of Kerala**

SLBC Cell placed the performance reported by banks upto 2017 Dec 14<sup>th</sup>

Banks	No. of Bank Guarantees issued	Amt in Rs Lakhs
ANDHRA BANK	2	18

CANARA BANK	20	120
STATE BANK OF INDIA	245	1468
FEDERAL BANK	37	222
KSCB	1	6
Syndicate Bank	3	18
<b>Total</b>	<b>307</b>	<b>1846</b>

The forum noted the above performance. It also requested the Govt to impress upon the fee regulatory commission to fix the fees on urgent basis, as the Guarantees are valid for 6 months only

### **2.3.13. Recommendations on changes contemplated by Government in Kerala RR Act**

The forum noted that the concerns of the SLBC was brought to the notice of the Government its letter No. SLBC 35/135/2017GN dt 2017 September 7<sup>th</sup> , It was decided to drop the agenda from further follow up

### **2.3.14. Rural Self Employment Training Institutes (RSETIs) – Reimbursement of Training Expenses of BPL Candidates to “AA” Rated RSETIs**

*Sri Jayaprakash, State Director of RSETI informed that each RSETI is entitled to get 20 lakh rupees as training expense from NRLM, Since 2014 onwards they have not been receiving it. In case of Malappuram RSETI, it has been pending since 2012.*

*The representative from Kudumbasree informed that that they have not received the necessary funds from MoRD . They have submitted the details to MoRD and are waiting for the reply.*

*The forum requested Kudumbasree to do the needful to ensure that the amounts are reimbursed to the RSETIs at the earliest. It was decided to pursue the agenda*

***(Action: Kudumbasree Mission)***

### **2.3.15. MGNREGA 100 % Aadhaar payment**

The forum noted the performance made in the state in this regard

### **2.3.16. Aadhaar Seeding and Verification of bank accounts**

The forum noted that the cutoff date was extended up to March 31<sup>st</sup> 2018 . It requested the banks to ensure 100 % authentication of operative accounts within the cutoff date

It was decided to pursue the agenda

***(Action: Banks)***

### **3. FRESH ISSUES**

#### **3.1. PRIMARY SECTOR**

##### **3.1.1. Extending Loans for rearing Indigenous Breeds Of Cattle** (Suggested by Diary Development Department)

The forum requested banks to extend necessary loans to eligible farmers, under their existing schemes for dairy farming .

*(Action: Banks)*

##### **3.1.2. Extending Loans to Dairy Cooperatives for Infrastructure Development** (Suggested by Diary Development Department)

*The SLBC forum decided that banks may extend credit support to the scheme*

*(Action: Banks)*

#### **3.2. SECONDARY SECTOR**

##### **3.2.1. ANERT Incentive scheme for Co op Banks and Commercial Banks for lending to Renewable Energy Sources** (Suggested by LDM Kollam)

*The SLBC forum decided that banks may extend credit support to the scheme*

*(Action: Banks)*

##### **3.2.2. Implementation of Coir Udyami Yojana** (Suggested by Coir Board)

The forum decided that the Banks may continue their support & clear the pending applications & reconciliation.

*(Action: Banks)*

##### **3.2.3. Role of MSME DI in Secondary Sector Credit Dispensation** (Suggested by MSME Development Institute)

On the matter of considering MSME DI trainees under PMEGP scheme, the forum concurred with the observations made by KVIC that PMEGP online is a very transparent system accessible to any eligible applicant and therefore the MSME DI may facilitate their trainees to apply under the scheme

Regarding the inclusion of MSME DI officers in PMEGP selection process, the forum observed that they are already the members of the selection committee as pointed out by KVIC

Regarding the accepting of Project report published through M/o MSME for credit support to any entrepreneur, the forum decided that banks may accept the reports on merits

As regards restriction of interest rates , the forum agreed with the observation of the steering committee that banks can fix rates only in relation to their cost of funds and Government may bring a scheme of interest subvention to ease the interest rates

Regarding the entrustment of credit appraisal etc to MSME DI officers, the forum suggested that individual banks may take a decision based on their requirements

*(Action: Banks)*

#### **3.2.4. Performance under PMEGP 2017-18** (Suggested by SLBC Cell)

*The forum requested banks to achieve the targets within 2018 February*

*(Action: Banks)*

#### **3.2.5. Role of State Department of Industries & Commerce in Central Government Schemes** (Suggested by Directorate of Industries & Commerce, Govt of Kerala)

The SLBC forum concurred with the views of the Steering committee that DIC may facilitate beneficiaries to apply online for MUDRA and Stand up India schemes. The department can also align their schemes with Mudra and provide the subsidy cover .SLBC and LDMs can keep the Department updated on the performance statistics.

*(Action: DIC)*

#### **3.2.6. Scheme for Interest Subvention to Nano Household Enterprises** (suggested by Directorate of Industries & commerce, Govt of Kerala)

*The forum noted the information on the scheme and decided that banks may extend merit based credit support to the scheme*

*(Action: Banks)*

### **3.3. TERTIARY SECTOR**

#### **3.3.1. System to Leverage the Camera Surveillance from all roads in Kerala** (Suggested by Reserve Bank of India)

The SLBC forum requested banks to look into the technical feasibility of integrating the ATM cameras with the Police surveillance camera net work and report to SLBC

*(Action: Banks)*

#### **3.3.2. Discrepancies in Quarterly FLC reporting by SLBC on number of Rural branches-District wise** (Suggested by RBI)

Representative from RBI stated that Rural bank branches have to conduct one FLC camp in a month. But when SLBC reports to RBI the number of rural branches and the number of camps conducted are different when compared with the database data available. This discrepancy arises because the categorization of rural bank branches is done as per 2011 census.

The Rural branches as reported to SLBC as in 2017 Sept and as shown in DBIE was placed in the forum

Discrepancies in reporting of rural branches		
Bank	Rural branches Reported to SLBC (2017 Sept)	Rural branches as per RBI DBIE
Bank of Baroda	3	2
Bank of India	7	4
Corporation Bank	5	4
Indian Overseas Bank	6	3
Punjab National Bank	8	9
State Bank of India	60	58
Union Bank of India	12	11
Kerala Gramin Bank	51	48
Catholic Syrian Bank	44	41
Dhanlaxmi Bank	18	14
ICICI Bank	6	3

*The forum requested the banks to verify the reasons for the variation and inform SLBC  
(Action: Banks)*

### 3.3.3. Progress made in Digitization of Land Records (Suggested by Reserve Bank of India)

*RBI General Manager Smt Uma Sankar informed the forum that the RBI central office has raised concern about this issue because the GOI wanted the details for the new PMFBY portal "[www.agriinsurance.gov.in](http://www.agriinsurance.gov.in)."*

*The Forum decided to pursue this issue with the government  
(Action: Revenue Department)*

### 3.3.4. Delay in Appointment of Financial Literacy Counselors (Suggested by Reserve Bank of India)

The list of vacant FL centres was placed in the forum

Block	Sponsor Bank	Block	Sponsor Bank
Chengannur	Central Bank of India	Erattupetta	Kerala Gramin Bank
Anchal	Central Bank of India	Devikulam	State Bank of India
Pulikeezh	Central Bank of India	Thalassery	State Bank of India
Karadka	Corporation Bank	Ettumanoor	State Bank of India
Ambalapuzha	Federal Bank	Melady	State Bank of India
Lalom	Federal Bank	Kalikavu	State Bank of India
Ranni	Federal Bank	Kuzhalmannam	State Bank of India
Mathilakom	HDFC	Panur	South Indian Bank
Kuttiapuram	Indian Overseas Bank	Chavara	South Indian Bank

Mallappally	Indian Overseas Bank	Nedumkandom	Union Bank of India
Chavakkad	Indian Overseas Bank		

The forum requested the concerned sponsoring banks to fill up the vacancies most immediately

**(Action: Banks)**

### **3.3.5. Non sanction of Education Loan by Catholic Syrian Bank** (Suggested by Reserve Bank of India)

*The representative from CSB informed the forum that they have restarted the lending of educational loans from 29<sup>th</sup> November 2017.*

*Chairman of SLBC Sri. M.V Rao requested CSB to take this issue with their higher office and also to convey the SLBC meeting observations to them. He also asked CSB officials to ensure that the Educational loan applications are being accepted by their branches and to ensure that the bank is registered under Vidyalekshmi portal. The developments may be reported to SLBC*

**(Action: Catholic Syrian Bank)**

### **3.3.6. Atal Pension Yojana- Data Evaluation** (Suggested by PFRDA)

The forum reviewed the performance of the data placed and requested to increase the enrolments by 31st December 2017

**(Action: Banks)**

### **3.3.7. Interactive Website for SLBC Kerala** (Suggested by SLBC Cell)

*The forum noted the initiative. RBI GM, Smt Uma Sankar suggested that while designing the portal RBI guidelines has to be considered. RBI has given a indicative checklist of things that should be there and the website should be up to date.*

**(Action: SLBC)**

### **3.3.8. Formation of Standing Sub Committees of SLBC** (Suggested by Reserve Bank of India)

*The forum suggested that the size of the committee to be reduced for efficiency sake. The forum authorized SLBC convener to rework the constitution with not more than 7 members in each committee.*

**(Action: SLBC)**

### **3.3.9. Second phase Roadmap for opening CBS Enabled banking outlets in villages with population more than 5000 without a bank branch of scheduled commercial bank** (Suggested by SLBC Convener)

The forum decided to go ahead with the second phase as suggested by steering committee.

In the course of the survey , LDMs were requested to conduct a thorough re examination of the following 4 centres, which were pointed out by DFS as not having Post Offices

DT NAME	VIL NAME	Population	Coverage by		
			BC	Branch	PO
Idukki	Mlappara	1129	SBI	IDCB	
Palakkad	Puduserry East	14416	SBI	SBI, VALAYAR	
Palakkad	Sholayur	7012	CANARA	Canara, Anakatty	
Palakkad	Nelliyampathy	5545	SBI	SYNDICATE, PADAGIRI	

The LDMs were instructed to complete the survey by 2018 January 31<sup>st</sup> and report to SLBC

*(Action: LDMs, SLBC)*

### **3.3.10. Preparedness to extent relief to persons affected by natural calamities** (Suggested by Reserve Bank of India)

The SLBC forum observed that the Kerala Government has not declared the Ockhi cyclone as a natural calamity hence the RBI guidelines on relief schemes cannot be implemented by the banks. Hence the forum requested the SLBC Convenor to write to the Government of Kerala to fasten the process of declaration.

SBI GM, Sri.J.K Thakar informed the forum that on Dec 20<sup>th</sup> 2017, a cheque of 2.5 crores has been donated to the relief fund as SBI staff contribution.

*(Action: Banks, SLBC/Government of Kerala)*

### **3.3.11. Analysis of GLC under Priority Sector of Kerala for last decade** (Suggested by NABARD)

Dr Gopakumaran Nair DGM, NABARD presented a brief analysis on this matter.

## **PARTICIPANTS**

### **CO CHAIRMEN OF THE MEETING**

- |                       |                                 |
|-----------------------|---------------------------------|
| 1. Sri M.V.Rao        | Executive Director, Canara Bank |
| 2. Dr K.M.Abraham IAS | Chief Secretary, Govt of Kerala |

### **GOVERNMENT OF KERALA / GOVT. OF INDIA / DEVELOPMENTAL AGENCIES**

- |                                |  |
|--------------------------------|--|
| 3. Sri. Paul Antony IAS        | ACS, Industries & Commerce Dept              |
| 4. Sri. Manoj Joshi IAS        | Principal Secretary, Finance Department      |
| 5. Sri. Teeka Ram Meena IAS    | Principal Secretary, Agriculture Dept        |
| 6. Dr Sharmila Mary Joseph IAS | Secretary, Planning & Economics Affairs Dept |
| 7. Sri. Minhaj Alam IAS        | Secretary, Finance (Resources)               |
| 8. Sri. T.C.Madhavan Nair      | Director, PMEGP                              |

9. Sri. Sathya Priyadarshini	DDG, Dept of Telcom, TERM, GOI
10. Sri. M.S.Bijukuttan	Joint Secretary, Planning&Economics Devp Dept
11. Sri. Madhavan Namboodiri.T.C	Director, PMEGP, KVIB
12. Smt. Sajitha.C.K	Add.Director, Dept of Agriculture
13. Sri. S.K.Radha	Sr.Dy Dir General, Dept of Telcom, Kerala, LSA
14. Smt. Chitraja.S.D	Dy Registrar, Office of Registrar of Cooperative
15. Smt. Smitha.B.S	Dy.Director, Fisheries
16. Sri. Isaac.K.Thayil	Joint Director, Dairy Development Dept
17. Sri. Ibrahim.P	Joint Director, SC Development Dept
18. Sri. Krishnakumar.K.R	Asst.Director, MSME Thrissur
19. Smt. Sreelekha	Asst Registrar, Directorate of Coir Development
20. Smt. Josephine.J	Asst.Director, ST Development Dept
21. Sri. Pramod Kumar.M.S	Asst.Director, Dept of Agriculture
22. Smt. Lisha Mohan.M	Asst.Devp.Commissioner, CRD
23. Sri. Pradeep.R	Asst.Director, KVIC
24. Sri. Noushad.P	SRP, UIDAI
25. Sri. Ramesh S K	Horti. Officer, National Horticulture Board
26. Sri. Alex.T.Joseph	Chief Manager, Housing Commissioner Office
27. Sri. Biju S Kumar	BDM, Akshaya
28. Sri. Rajesh.D	Regional Manager, Agri Insurance Co of India
29. Sri. V.S.Sudheer	ESO, Coir Board
30. Sri. B.Sunilkumar	Inspector, Coir Board
31. Sri. Anilkumar.T.S	AR, DHT
32. Smt .Bindhu Raj.S	Head Draftsman, Survey&Land Records
33. Sri. Kishor Kumar.Y	Second Grade Draftsman, Survey&Land Records
34. Sri. K.O.KrishnaKumari	Nodal Officer, PMEGP, KVIB
35. Sri. Varghese.J	Senior Clerk, RDD
36. Sri. Surendran.P	Program Officer, MGNREGA
37. Sri. John Joseph Vadassery	HUDCO
38. Smt. Jiji.R.S	Program Manager, Kudumbashree
39. Smt. Shailaja Sivadas	SM, New India Assurance
40. Sri. Jayaprakash K.R	State Director, RSETI

### **RESERVE BANK OF INDIA**

41. Sri. S.M.N Swamy	Regional Director, RBI
42. Smt. Uma Sankar	General Manager
43. Sri. C.Joseph	AGM, FIDD
44. Sri. Sooraj.S	AGM
45. Smt. Chaithanya Devi I	Manager
46. Sri. V Jayaraj	Manager
47. Smt. Shobana Priyadarshini.T	Assistant Manager
48. Sri. Vilas V Gopal	Assistant

### **NABARD / SIDBI / NATIONAL HOUSING BANK**

49. Sri.R.Sundar	CGM, NABARD
50. Dr. Gopakumaran Nair	DGM, NABARD
51. Sri. Hemkumar.G	RM, NHB

## **PUBLIC SECTOR BANKS**

52. Sri. J.K.Thakar	GM, SBI
53. Sri. Vinayak Kaisare	DGM, SBI
54. Sri. Guruswamy.K	AGM SBI LHO
55. Sri. Premjeevan.P.G	Director, RSETI, Priority Credit Dept, IOB
56. Sri. K.Laxman Kundra	AGM, Corporation Bank
57. Sri. S. Suresh	DGM, Indian Bank
58. Sri. P Damodara Rao	AGM, Syndicate Bank
59. Sri. K.Santhosh	Chief Regional Manager, IOB
60. Sri. Rajasekharan.R	Chief Manager, Allahabad Bank
61. Sri. D.Ravi Sankar	Sr.Mgr, Syndicate Bank
62. Sri. A.B.Vijayakumar	Zonal Manger, Bank of India
63. Sri. K.Ramesh	Chief Manager, Oriental Bank of Commerce
64. Sri. Adarsh Mohan	Manager, United Bank of India
65. Sri. Anand Kutakoli	Chief Manager, PNB
66. Sri.A.P Ratnagiri	Chief Manager, Andhra Bank
67. Smt.Yamini S Kumar	Branch Manager, Bank of Maharashtra

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

68. Smt. G K Maya	Convenor SLBC & General Manager
69. Sri. Anil Kumar P	General Manager
70. Sri. N.K. Krishnankutty	Deputy General Manager
71. Sri. Santhosh.V.S	Divisional Manager
72. Sri. G.Nandakumar	Senior Manager
73. Smt. Nisha.V.L	Officer

## **REGIONAL RURAL BANK**

74. Sri. Ravikrishnan M K	Chairman, Kerala Gramin Bank
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## **PRIVATE SECTOR BANKS**

75. Sri. Jose V Joseph	EVP, Federal Bank
76. Sri. Tony Thomas	Manager, ICICI Bank
77. Sri. Ebin.C.Abraham	Officer, Karnataka Bank
78. Sri. Prasanth.K	Chief Manager, Dena Bank
79. Sri. Deva Singh	RM, Yes Bank
80. Sri. Anup Nair	Chief Manger, Dhanlaxmi Bank
81. Sri. V.Varghese	Zonal Manager, CSB
82. Sri. Paul Antony Maliakal	DGM, SIB
83. Sri. Suresh PrabhuAVP,	IndusInd Bank
84. Sri. T. Bharath	Asst.Manager, TMD
85. Sri. Deepu Nair	BM, Kotak Bank
86. Sri. Sanoop.T.S	Deputy Manager, Axis Bank

## **CO-OPERATIVE BANKS**

- |                         |              |
|-------------------------|--------------|
| 87. Sri. V.Muralidharan | GM, KSCB     |
| 88. Sri. Vijayan.K      | ADO, KSCARDB |

## **LEAD BANK OFFICES**

- |                                      |   |
|--------------------------------------|---|
| 89. Sri. Samna.M                     | Asst.Manager, Lead Bank Trivandrum, IOB |
| 90. Sri. A.Padmakumar                | LDM Kollam, Indian Bank                 |
| 91. Sri. N.B.Mukundan                | LDM,Kannur, Syndicate Bank              |
| 92. Smt. M.D.Syamala                 | LDM Wayanad, Canara Bank                |
| 93. Sri. Sunil.P.L                   | LDM Calicut, Canara Bank                |
| 94. Sri. Kunhiraman.T.P              | LDM Malappuram, Canara Bank             |
| 95. Sri. P.Joseph Sam                | LDM Palakkad, Canara Bank               |
| 96. Sri. R.R.Kanakambaran            | LDM Trichur, Canara Bank                |
| 97. Sri. C.Satish                    | LDM Ernakulam, Union Bank               |
| 98. Sri. Rajesh Pillai               | LDM Idukki, Union Bank                  |
| 99. Sri. Chandrasekharan.C.V         | LDM Kottayam,SBI                        |
| 100.Sri. G.Vidhayadharan Namboothiri | LDM Alappuzha, SBI                      |
| 101.Sri. Vijayakumaran.V             | LDM Pathanamthitta, SBI                 |
| 102.Sri. C.S.Remanan                 | LDM Kasargod, Syndicate Bank            |