


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

Convenor: केनरा बैंक  Canara Bank

Ref: SLBC/140/Minutes/105/AJS

17th October 2023

(All Members of SLBC)

Dear Sir,

Sub: Minutes of the 140TH Meeting of SLBC, Kerala

We are forwarding herewith the minutes of the 140th Meeting of SLBC, Kerala held on 13th October 2023 at Hotel Residency Tower, Thiruvananthapuram.

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,



Premkumar
Convenor, SLBC Kerala
& General Manager, Canara Bank

All communications to be addressed to:

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**MINUTES OF THE 140TH SLBC MEETING FOR JUNE 2023 OF
STATE LEVEL BANKERS' COMMITTEE, KERALA
Held on 13.10.2023 (Friday) at Hotel Residency Tower, Trivandrum**

The SLBC meeting commenced at 10.30am. The List of participants is as per annexure.

Sri. S. Premkumar, Convenor, SLBC& General Manager, Canara Bank welcomed the dignitaries and participants to the 140th SLBC Meeting for June 2023 of SLBC Kerala and touched upon the following:

- The banking sector in the State has achieved satisfactory progress on all fronts during the last year including Deposits, Advances and CD Ratio. The total business of the banks crossed 12.24 lacs Crs in June 2023. The banking sector in the State has achieved substantial progress under all fronts during the period June 2022 to June 2023, with a growth rate of 11% from last June Quarter under total business parameter.
- The total deposits of banks in the State grew by 9.00% during the period June 2022 to June 2023.
- A review of the domestic deposit growth during the year reveals that the share of Domestic Deposits in the State's total deposits mobilized has improved and is having a share of 65.94 % of total deposits as of June 2023. The domestic deposits reached a level of Rs. 4.78 lacs crores. The Non-Resident Deposits of the Commercial banks in Kerala added Rs. 1216 crores from June 2022 to June 2023. The Non-Resident deposits reached a level of Rs. 2.47 lac crores against the June 2022 level of Rs. 2.45 lac crores.
- The CD ratio of the State increased to 69.21% in June 2023.
- The priority sector advances in the State of Kerala takes a share of 46.57% of total advances as at June 2023.

By these words, Convenor, SLBC Kerala welcomed all the participants to the meeting.

Sri. Hardeep Singh Ahluwalia, Executive Director, Canara Bank in his speech addressed the following:

- Despite high inflation effects of the previous year, India's GDP growth rate rose to a pace of 7.8% year on year in the April-June quarter of 2023, compared with growth of 6.1% year on year in the January-March quarter of 2023.
- The digital transformation of India that is currently underway is expected to accelerate the growth of e-commerce, changing the retail consumer market landscape over the next decade.
- The increased adoption of digital banking has made banking services more convenient, open to the public and cost effective.
- The recently introduced e-Rupee is a promising new payment technology that has the potential to revolutionize the way payments are made in India. Once this Central

Bank Digital Currency becomes mainstream, truly cashless payments, speedy fund transfers and increased digital security are possible.

- Various new initiatives for Financial Inclusion, Social Security Schemes like are also mobilised through these digital channels. The government is also working on expanding the reach of social security schemes of PMJJBY, PMSBY and APY. The ultimate success of all these initiatives calls for serious efforts from all the stake holders, in the process of implementation.
- The Gross State Domestic Product (GSDP) of Kerala is projected to grow by 11.2% in 2023-24, which is higher than the national average.
- Under Annual Credit Plan the primary and secondary sectors, being the backbone of our economy, play a crucial role in driving growth, creating employment opportunities, and fostering economic development.
- The achievement under primary, secondary, tertiary sectors as of June 2023 are 25%, 55% and 7% respectively. It is appreciable that the bankers have very actively focussed during the first quarter on ACP targets which are vital for the sustainable growth of the State.
- It is commendable to note that the state Govt. has been extending all support to the banking fraternity in the State. The SLBC forum has been actively helping the State Government lift the vulnerable sections of society. It is gratifying to note that a cordial and mutually supporting relationship continues to exist between Banks and the State Government in Kerala.

Dr. V Venu IAS, Hon'ble Chief Secretary, Government of Kerala in his speech addressed the following:

- He informed the forum that SLBC has been serving the State government well by providing innovative ideas and by its initiative in problem solving.
- No government can be satisfied with the CD ratio of the state though there is steady growth in the CD ratio continuously. The call given by the State Government to increase the lending in the state has been taken positively by the bankers of the state. The growth in priority sector advances is an example of the same.
- He acknowledged that a hyperactive system is there in Government of India to monitor the banks and the performance of them in KCC, PM Kisan, PMJJBY, PMSBY etc, he assured the support of all the state machinery in any initiatives which will uplift the society.
- The present situation of the State Finances is going through a peculiar situation due to certain restrictive frameworks dwelled upon the state. The State will look up to the bankers to help it weather the storm. The State Government is fully geared up to face the situation.
- In his speech he pointed out the role of the bankers to improve the liquidity of the State by promoting the local entrepreneurship of the state. The figures in the secondary sector are showing good growth though there is even more scope for improvement. The improvement will add to the non-tax and tax revenues of the state.
- Hon'ble Finance Minister, Government of India, Smt. Nirmala Sitharaman will be visiting the State for the Credit outreach program for which he assured the support of all the State departments.
- The initiative to bring the state PSU under Treds platform as informed by RBI can be taken up with high priority.

- Hon'ble Chief Secretary raised concerns regarding the penetration of credit to the weaker sections, SC/ST of the State. He instructed the banks of the state to have a more focused approach in financing the weaker sections.

Shri. Cedric Lawrence, General Manager, Reserve Bank of India in his speech addressed the following:

The CD ratio of the state 2 years was 64% which was one of the lowest in the country, now it has reached 69.21%. If we see 21-22;22-23 there is compounded credit growth of 15%.

- RBI has put a standardized data protocol for submission of the data, most of the banks are submitting the same with lot of delay which should be avoided in the future as timely data is power.
- SLBC had given a target for CD ratio of 75% for the fiscal year.
- In his speech he raised concerns regarding the decreasing number of KCC. Kerala being a land scarce country, we should have a broader prospectus rather than concentrating on PM Kisan beneficiaries all households should have a KCC. RBI's technological wing has devised a program to disburse a scheme in 3 minutes. Dwindling numbers of KCC should be corrected by the banks in the coming quarters.
- Local varieties of the state's crops to be promoted, value additions to be ensured.
- We are more dependent on cereals, the storage facilities for the same is not adequate in our state, AIF can be utilized for improving the storage facilities.
- For MSME, RBI have set a huge target of 1,00,000 Cr. Since the licensing norms have been made easy any industry which is having no environmental impact can get license easily.
- Popularization of the Treds platform will help the MSME entrepreneurs. The same to be given push by the Government of Kerala in the state, which will improve the liquidity of entrepreneurs.
- In tertiary sector, the low-ticket education loans are not in favour as more and more educational loans are getting sanctioned. The happy picture is that the NPA in educational loans has come down.
- On the other side the low-ticket housing loans have reduced.
- SLBC should track the carbon credits by quantifying the rooftop solar panels, which will make Kerala SLBC first to do the same.
- In his speech he congratulated the LDMs and the Banks of the state for their contributions for the Jan Suraksha Campaign.

Smt. Jayasree M G, Deputy Director General, Department of Financial Services in his speech addressed the following:

The number of PM Kisan beneficiaries in Kerala per lac of the population is more than the national average which is a leverage for the state. The ticket size of the loans is also double the national average.

- The banks of the state should take a lead role in enrolling maximum number of applicants under PMJJBY, PMSBY and APY.
- Hon'ble Prime Minister has been taking a review of the performance under social security schemes. He insists not to let out any PMJDY account holders under social security schemes.
- The enrollments under social security schemes, PM SVANidhi, and Rupay card issuance are not satisfactory.
- In her speech she requested the help of District Collectors for the recovery procedures.

Sri. Gopa Kumaran Nair G, Chief General Manager, NABARD in his speech addressed the following:

- He congratulated the banks of the state for their superior performance in the first quarter of the fiscal year.
- He raised concerns regarding the reduction in the number and amount of the KCC. The overall banking sector is performing well but the loans to farmers is showing a downward trend.
- Under "Ghar Ghar KCC" campaign banks have given a huge task of covering all the PM Kisan beneficiaries of the state by December. The gap to be financed is 22.00 lakhs. The maximum gap is for SBI and Kerala Gramin Bank The task of enrolling is the same to start immediately.
- He requested the LDMs to work with the District Collectors and DDMs to achieve the target. A district level task force to be formulated immediately and a special DLRC and BLBC to be convened at the earliest.

All the LDOs, LDMs and the three best performing banks (Canara Bank, State Bank of India and Kerala Gramin Bank) was facilitated in the SLBC meeting by the Hon'ble Chief Secretary for their support they provided for the Social Security Saturation campaign initiated by the Reserve Bank of India.

1. Adoption of Minutes of 139th SLBC Meeting

The forum unanimously adopted the minutes of the SLRM Meeting, held on 27th June 2023, which was forwarded to the members, vide SLBC letter no: SLRM/MARCH23/Minutes/78/AJS dated 01st July 2023.

2. Review of Performance under Primary Sector

2.1.1 Review of Performance under Annual Credit Plan 22-23

2.1.1 Performance – Primary Sector:

The agriculture outstanding grew from 99041 Cr in June 2022 to 115156 Cr in June 2023.

The share of Primary Sector Advances:

- Public Sector Commercial Banks: 53.57%
- Pvt Sector Commercial Banks: 26.27%
- Kerala Gramin Bank: 9.47%
- Cooperative banks: 6.82%
- Small Finance Banks: 3.86%

District wise achievement: Kollam-52%; Pathanamthitta-50%; Alappuzha-36%; Thrissur-35%; Kottayam – 32%; Palakkad – 32%; Kannur – 31%; Malappuram – 31%; Trivandrum-31%; Idukki-30%; Kasargode-27%; Kozhikode- 26%; Wayanad – 23% and Ernakulam- 9%.

The Regional offices of the banks in Ernakulam were instructed to focus more on agriculture lending as the performance of Ernakulam district is not up to the mark in ACP.

Banks with highest outstanding in Agricultural Outstanding as on June 2023:

- Canara Bank
- State Bank Of India
- Kerala Gramin Bank
- Federal Bank
- KSCB

Share of NPA in Agriculture Advances : Agriculture NPA is 3.26 % out of total agriculture advances.

2.4. Pending Issues in Primary Sector

2.4.1. Doubling of Farmers Income

The steps taken by the Department of Agriculture Development and Farmer's Welfare Kerala were discussed in the meeting. Several Steps like Agriculture Cluster formations, several programs to increase the productivity has been devised, Department has shifted its focus from crop development to a farm-based development approach, agriculture marketing and post-harvest management, modernization of the laboratories, soil health card etc.

Convenor informed that it is disheartening to note that though there is growth in KCC figures year on year but quarter to quarter the figure has fallen and instructed the bankers to improve their performance under disbursement of KCC.

Smt. Aarathi L R. IES, Director, State Horticulture Mission informed the forum as GM, RBI in his speech said Kerala's agriculture sector is conducive to all types of crops, because of which the Department has adopted farm-based development approach in 2022. The

baseline data of the farmers in the selected farmers is under collection and the improvement in income can be arrived at once the data is finalized.

(Action: Banks and Department of Agriculture)

2.1.2. Credit Delivery Framework for Tenant Farmers (Agenda by Reserve Bank of India)

Smt. Aarathi L R. IES, Director, State Horticulture Mission replied that the Department is coming up with Crop cultivators Rights Bill and the same has been sent to three departments for getting their remarks and finalization. Once the same is received, the Department and SLBC will sit together and finalize the same.

Convenor opined that once the same is finalized large hectares of fallow land can be brought under cultivation. He also stressed on the point made by GM, RBI that minimum amount of KCC to be financed to a beneficiary should be at least Rs. 25,000/- otherwise there will not be any takers for the same.

(Action: Department of Agriculture)

2.1.3 Extension of Kisan Credit Card (KCC) Scheme for Animal Husbandry Farmers and Fisheries

Convenor informed regarding the discussions made in the meeting called by The Ministry of Fisheries, Animal Husbandry and Dairying at Mumbai were the performance of the States under Fisheries KCC were reviewed. The state as a whole has been allotted a target of 1,00,000/-. In the same, there were suggestions that KCC to be extended to Fish vending activities also, which is under consideration. There are 133 applications pending under KCC fisheries and 98 applications pending under KCC to Animal Husbandry. Convenor urged the bankers to clear the same at priority.

(Action : All banks and LDMs)

2.1.4 Agenda Suggested by Reserve Bank of India

2.1.4.1 Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem

Convenor informed that the setting up of warehouses is eligible under the AIF and AMI schemes. The same can be utilized in areas where spice cultivation is done. The farmers in the State of Maharashtra and Tamil Nadu are extensively using these warehouse facilities to store their produces. The same can be followed in our state.

GM, RBI added by saying that rather than concentrating on increasing yield stress should be provided for value chain addition. GM quoted the example of Pineapple cultivation in the state of Kerala; value addition of the same is not happening. The Government and Banks of the state to help in this cause.

Convenor urged the bankers to support more finances under this which would improve the term loan lending to Agriculture also.

In association with this agenda AMI scheme details were also discussed where in which warehouses and other agricultural marketing structures can be set up. CGM, NABARD raised concerns saying that many of the banks are forwarding the applications to NABARD half-filled and if any clarifications regarding the same is sought from the NABARD side the banks are not providing the same. There are applications pending with NABARD for more than a year. He requested the banks to submit the application for AMI scheme with all the annexures and full details. If clarifications are not received within a time span of 2 months the same will be returned to the banks concerned.

Around 49 warehouses were financed under AIF scheme in the State of Kerala.

(Action: Banks and Dept of Agriculture)

2.1.5 Agenda Suggested by Director Agriculture

2.1.5.1. Credit under Agriculture Infra Structure Fund

Sri. Shaji George, Team Leader, PMU-AIF commented on the commendable support provided by the banks of the State to the scheme. He also raised concerns regarding the interest rate issue with several banks of the state as the same to be fixed at 9%(Indian Bank, IOB). The issue related to the portal updation was also pointed out by him and requested the banks to update the same regularly which will improve the data flow. Banks usually mark the initial disbursement of the loan in the portal whereas the final disbursement is not marked.

The e-marketing facility has not been taken up by the banks of the state due to the non-availability of the product code.

Convenor urged the bankers of the state to update the portal regularly so that the state's performance will show an improvement. The sanction figures and disbursements are having a huge difference due to non updation by the banks. In the case of rate of interest, a specific approach needs to be taken.

ESAF bank raised that they are facing issues with the AIF portal. PMU AIF replied that most of applications are rejected from ESAF side. Convenor advised ESAF to discuss with the AIF PMU to settle the issues they are facing.

(Action: Banks and Dept. Of Agriculture)

2.1.5.2 Agenda suggested by Directorate of Agriculture regarding recovery of ineligible beneficiaries under PM-KISAN Scheme

Shri. Salin Thapasi, Assistant Director Agriculture, informed the forum that the SOP has been released. The 15th instalment of the PM Kisan will be released by this month and from the same new ineligible beneficiaries will be identified. He thanked the bank branches for the support extended to the Agriculture Officers.

Convenor conveyed that as per the latest guidelines the beneficiaries Aadhar and land records to be updated then only they will be eligible for the PM Kisan.

Assistant Director Agriculture replied that there are around 36.50 lakhs farmers enrolled in PM Kisan in the state of Kerala and around 50,000 in that is ineligible. Once the ekyc procedure is completed, the exact figures of eligible and ineligible beneficiaries can be sorted out.

CGM, NABARD asked for clarification regarding the number of PM Kisan beneficiaries and asked for provision of data block wise and district wise.

Chairman, KGB raised concern regarding the mismatch in the number of KCC issued and the number of PM Kisan beneficiaries of KGB availed KCC. CGM, NABARD also raised concerns regarding the data of PM Kisan beneficiaries.

CGM, NABARD also requested the Department of Agriculture to advise the District administration to working in coordination with the LDMS and DDMs for the "Ghar Ghar KCC Campaign".

(Action: Directorate of Agriculture)

2.2 Performance under Secondary Sector

The percentage achievement is 120%. Target for the year 2021-22 was Rs.39912 Crores and the Achievement is Rs.47953 Crores.

3.1.1 Banking Group Wise Performance under Secondary Sector

3.2 MSME Advances (Priority)

A. Growth in MSME Advances

MSME advances increased by Rs.4591 Crores i.e, from Rs.66,417 Crores in June 2022 to Rs.71,008 in June 2023.

C. Sector wise classification of MSME

Manufacturing sector – 31.20%, Services Sector –55.05%, Retail Trade – 13.06% and other MSME – 0.69%.

E. Share of NPA in MSME Advances

NPA in MSME is 8.55% of total MSME advances.

3.4 Agenda Suggested by the Director of Industries and Commerce – Review of MSME Schemes part of AtmaNirbharBharath

3.4.1 Agenda suggested by Director of Industries and Commerce – Review of PMSVANidhi

Respected Executive Director, Kudumbasree, Sri. Jafar Malik IAS appraised the forum regarding the performance of State under PM SVANidhi. During the June quarter the performance under the scheme was not upto the mark. In June the total loans sanctioned was 11,000 and now it has crossed 51,000 with the coordinated efforts of Kudumbasree (NULM) and banks of the state. He appreciated the efforts taken by State Bank of India and Canara Bank as more than half of the achievement has come from both these banks. The 95000 target provided is to be achieved by the State by December 2023. There are 6900 applications pending with the banks and 6200 applications are also pending with the banks for sanction in our state. If these applications are sanctioned with high priority the figures of the State will show a good improvement.

There are several banks which have not done well under PM SVANidhi like HDFC, ICICI, South Indian Bank and Catholic Syrian Bank. The number of applications processed is very less. Zero Disbursement banks are Axis banks, Indus In Bank, Yes bank, Kotak Mahindra. He requested the support of all the banks as there is momentum in the field and also though the targets provided by SLBC is achieved also kindly don't reject the applications. There are banks where there is too much delay in sanctioning loans which is to be avoided.

ACS, Planning and Economic Affairs Department, Sir. Puneet Kumar IAS also opined that the banks to prioritize sanctioning of loans under PM SVANidhi as the same is followed up under Pragati portal. The delay in sanctioning should be reduced.

Convenor urged the bankers to sanction more and more loans under PM SVANidhi and to reduce the turn around time. Banks of the state are getting good support from the State Department for sourcing PM SVANidhi.

3.4.2 Agenda suggested by Director of Industries and Commerce – Review of PM FME

Convenor requested the banks to reduce the pending applications and improve the performance under the scheme.

3.4.3 Agenda suggested by Director of Industries and Commerce – Review of PMEGP

Sri. Sajeev, KVIC has informed the forum that for the FY 23-24 the margin money target is 72 Cr and as per portal the banks of the state have uploaded a MM claims of 62 Cr. The disbursement marked is only 22 Cr. PMEGP is one of the successful programs of Government of India. He also added that as our Hon'ble Chief Secretary said the sanction under SC/ST category is very minimal. So many pending applications are with the banks, so banks were requested to sanction the same at the earliest. Physical verification is not happening for the loans sanctioned nationwide and several complaints have been received regarding the same through various agencies. As per the KVIC representative, the solution for the same is sought in coordination with the head office of KVIC.

Convenor requested the KVIC to resolve the issue as soon as possible.

3.5 Agenda suggested by NORKA- Review of NDPREM

Convenor requested the banks to reduce the pending applications and improve the performance under the scheme.

3.6 Agenda Suggested by Reserve Bank of India - Bringing Kerala State Government PSU into TrEDS Platform

RB, GM, requested the support of State Government for getting progress in the agenda. Convenor also confirmed that Hon'ble Chief Secretary has agreed to the same.

(Action: Industries Department and SLBC)

Pending issues under Tertiary Sector

4.1. Noting of Equitable Mortgage created in favor of the banks in Revenue Records (Pending since March 2014)

Convenor declared that the long pending agenda related to the noting of Equitable Mortgage has been successfully completed. With the coordinated efforts of NIC, State IT Cell and SLBC the site has been designed and testing has been completed.

4.2 Agenda Suggested by Reserve Bank of India

4.2.1. Revamp of Lead Bank Scheme standardized system for data flow

Kerala bank appraised the forum that there are issues related to the uploading of data from CBS to the site. Convenor requested Kerala Bank to avoid aberrations in data submitted. The manual data submitted does not match with the previous quarter datas.

GM, RBI commented on the same that this is a long pending issue and also informed that SLBC meeting should be completed within 45 days of the quarter end, but due to the issues in data submission the meeting is getting delayed. He requested the Kerala Bank to expedite the procedure.

He also asked the state bankers to provide the data required for RBI and SLBC promptly.

(Action: Kerala Bank)

4.2.2. PRAGATI Meeting: Review of Social Security Schemes – PMJJBY , PMSBY and APY.

In association with the saturation campaign, Convenor thanked the efforts put in by Sri. Cederic Lawrence, GM, RBI, banks of the state and the LDMs of the state. Good efforts were seen in districts like Wayanad and Palakkad.

GM, RBI requested the Smt. M G Jayasree, Deputy Director General, DFSto unify the enrolment procedure across the banks. He also requested DFS official to ensure that easy on boarding procedures are there for the social security schemes. Procedures for on-the-spot enrolment to be devised.

Convenor also suggested the banks of the state to improve their performance under APY as the performance of the banks are not up to the mark under APY.

(Action: Member Banks, SLBC, LDMs)

4.2.3. Review of CD Ratio –Suggested by RBI

The CD ratio of the state is 69.21%. Most of the banks are having CD ratio more than the state average.

Dhanalaxmi Bank, State Bank of India, South Indian Bank , Federal Banks are having less than the state average.

GM, RBI informed that special attention to be given to Pathanamthitta District as the CD ratio of the same is less than the national average. He also commented that the banking sector in Pathanamthitta is not effective compared to other districts of the state.

Kerala based banks to ensure the deployment of credit in our state itself.

(Action: Banks)

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

Sri. Jafar Malik, IAS, Executive Director, Kudumbasree informed the forum that the data has been submitted to the Ministry multiple times and recently the Ministry has replied that there is a mismatch between the data submitted by the RSETIs and the data fetched from MIS. Unless the mismatch is solved, the funds will not be sanctioned. Last time fund was received in the year 2021. SLRM will submit the document once the audit for the year 22-23 is over and request the Ministry for the funds.

(Action: SLRM, Kudumbasree and RSETI Director)

4.4 Status of Land allotment for RSETI buildings

Sri. Jafar Malik, IAS, Executive Director, Kudumbasree appraised the forum that out of the 14 districts 10 districts the land issue has been sorted out. In Pathanamthitta district the land for RSETI has not been located. The Executive Director, Kudumbasree said he had personally called all the RSETIs and the District Collectors of the Districts to expedite the same. Once again, a meeting may be called for discussing the same.

RSETI Director informed that the Ministry is following up the matter weekly through video conference and requested an official to be deputed specially for this issue related to allotment of land. He also added that though the land for RSETI in Idukki District has been allotted the Block Department is in a dilemma to whether to provide the land by lease or by sale. For RSETI land to be provided in lease mode only.

Sri. Jafar Malik, IAS, Executive Director, Kudumbasree appraised forum that the land issue will be solved by December and COO, Skills can be deputed specially for the land allotment issue. He also requested the LDMs contact the District Collectors for expediting the solution for the land issue.

RSETI Director requested NABARD to provide laptops to RSETI Kozhikode due to space constraints for which CGM, NABARD replied that as per the scheme guidelines only desktops can be provided under NABARD assistance. The Executive Director, Kudumbasree, also requested that. CGM, NABARD informed to provide request related to the same for considering the same under the scheme.

Convenor also requested the RSETI Director to update the course curriculum.

(Action : Revenue Department, SDR, Kudumbasree and Banks)

4.5.9 Agenda suggested by Indian Bankers Association regarding - SVAMITVA Scheme

The program of digital survey of land recording is progress.

4.5.9 Agenda suggested by NeSL

NeSl representative informed the forum that so far around 3 million digital documentations has been done. Kerala Government has permitted digital stamp papers also. But considering the other states Kerala has done only 40,000 transactions which is low.

He also requested to approve the e-guarantees as the same is fraud proof.

4.5.9 Agenda suggested by RBI - Adoption of Fintech

GM, RBI urged the banks of the State to digitize maximum priority sector loans.

5. FRESH ISSUES

5.1 Primary Sector

5.1.1 Agenda by SLBC – Cut off Dates for Crop Insurance

Debiting Premium from farmer's account: 30/09/2023

Premium Remittance by Banks: 15/10/2023

Entry of coverage details by bank: 15/10/2023

(Action: All the banks)

5.2 Secondary Sector

5.1.2 Agenda suggested by SLBC – PM Vishwakarma Yojana

Informative agenda and details of the same has been circulated to all the banks of the state.

5.1.2 Agenda suggested by SC Department – PM AJAY

Joint Director, SC Department informed the forum that even though there are 40.00 lakhs SC/ST in the state of Kerala not much financial assistance is reaching them through the banks.

Convenor, SLBC requested the SC Department to provide the more details of the loan product so that same can be communicated to all the banks.

5.1.2 Agenda suggested by Planning Board – Loans to SC/ST

Convenor requested the banks of the state to promote more loans to SC/ST.

5.1.2 Agenda suggested by IKM – K SMART

Convenor informed that from November all the transactions of LSGD will be routed digitally for that an initial meeting had been held and preliminary discussions had been done.

5.3 Tertiary Sector

3.3.1 Agenda suggested by SLBC- Timely submission of data

Convenor requested all the banks to submit the data within 30 days.

(Action: All Banks)

3.3.2 Agenda suggested by LDM Thiruvananthapuram – Credit Outreach Program

Convenor informed the forum that a credit outreach camp has been decided to be conducted in Thiruvananthapuram District in the presence of Smt. Nirmala Sitharaman,

Hon'ble Finance Minister, Government of India. He requested the support of all the banks of the state for the credit outreach program.

LDM, Thiruvananthapuram added to this agenda by saying each bank will be given a target on the basis of the number of branches in the district to bring beneficiaries for the credit outreach. The expenses will also be divided among all the banks based on the number of branches. He requested the cooperation of the Kudumbasree for the proposed credit outreach program.

Executive Director, Canara Bank instructed to form the sub committees at the earliest.

(Action: Banks and State Department)

In the open forum LDM Kollam raised a concern regarding the revenue recovery. In Kollam around 200 revenue recovery cases are pending with the banks ie banks had settled the accounts but the same has not been settled in the Revenue Department. Branches are not having the facility to know whether the account has been revenue recovery initiated or not. This facility is available with Kerala Gramin Bank only. LDM Kollam requested the bank managements to take up this issue.

Convenor informed that all the banks of the state should take care while settling the accounts. The request for CBS modification can be taken up from SLBC side.

Sri.Pradeep K S, Deputy General Manager, Canara Bank proposed the vote of thanks to all participants and the meeting concluded at 1.30pm.

Participants

CO-CHAIRPERSON OF THE MEETING			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Government of Kerala	Dr. Venu V IAS	Chief Secretary

DEPARTMENT OF FINANCIAL SERVICES		
SL NO	NAME	DESIGNATION
1	Smt. M G Jayasree	Deputy Director General

RESERVE BANK OF INDIA		
SL NO	NAME	DESIGNATION
1	Dr. Cedric Lawrence	General Manager
2	Sri. K B Sreekumar	Deputy General Manager
3	Sri. P Ashok	Assistant General Manager
4	Smt. Mini Balakrishnan	Manager
5	Sri. Renjith E K	Manager
6	Sri. Shyam Sunder R	Manager
7	Sri. Savio Jose V	Manager

NABARD		
SL NO	NAME	DESIGNATION
1	Sri. Gopa Kumaran Nair G	Chief General Manager
2	Smt. Krishna Sandhya	Deputy General Manager

GOVERNMENT OF KERALA/ GOVERNMENT OF INDIA/DEVELOPMENTAL AGENCIES			
SL No	INSTITUTION	NAME	DESIGNATION
1	Local Self Government Department	Smt. Sarada Muraleedhaan IAS	Additional Chief Secretary
2	Planning and Economic Affairs	Sri. Puneet Kumar IAS	Additional Chief Secretary
3	Kudumbasree Mission	Sri. Jafar Malik IAS	Executive Director

4	Finance Department.	Sri. Mir Muhammed Ali IAS	Additional Secretary and Officer on Special Duty
5	Department of Agriculture and Farmers' Welfare	Smt. Arathi L R IES	Special Officer
6	SC/ST Development Department	Smt. Surya S Gopinath KAS	Under Secretary
7	Commissionerate of Land Revenue	Sri. Rohin Raj R KAS	Asst. Commissioner
8	Dairy Development Dept.	Sri. Jayasujeesh J S	Deputy Director
9	MGNREGS State Mission	Smt. Lisha Mohan M	Deputy Development Commissioner
10	Directorate of Industries	Sri. Shabeer M	Deputy Director
11	Department of Fisheries	Sri. Suhair K	Deputy Director
12	Registration Department	Sri. P K Sajan Kumar	Joint I G
13	Department of Agriculture and Farmers' Welfare	Sri. Ajit C	Assistant Director
14	Department of Agriculture and Farmers' Welfare	Sri. Salin Thapasi	DDA (IT)
15	Scheduled Caste Development Department.	Sri. Rajesh S	Joint Director
16	Planning and Economic Affairs Dept.	Smt. Sindhya T S	Under Secretary
17	Planning and Economic Affairs Dept.	Smt. Resmi A R	Research Officer
18	Planning and Economic Affairs Dept.	Smt. Reena K K	Section Officer
19	Department of Cooperation	Smt. Sindhu C K	Joint Registrar

20	KVIC	Sri. Sanjeev	Assistant Director
21	KKVIB	Smt. Sabeena Beegum M S	Village Industries Organiser & Nodal Officer (Pmegp)
22	NORKA Roots	Smt. Jency Josey	Assistant Manager
23	Kudumabasree Mission	Sri. Jahamgeer	Program Officer
24	Coir Board	Sri. P R Naik	Zonal Director
25	Coir Board	Sri. Tomichan V K	Extension Service Officer
26	Agriculture Infracund	Smt. Soumithri Manoj	State Coordinator
27	Agriculture Infracund	Sri. Shaji George	Team Lead
28	Department of Cooperation	Sri. Rajesh S	Section Officer
29	Directorate of Collegiate Education	Sri. Krishna Kumar J	Accounts Officer
30	RSETI	Sri. Percy Joseph	State Director
31	NeSL	Sri. H B Vaidya	Executive
32	SIDBI	Sri. P R Savishes	Deputy General Manager

PUBLIC SECTOR BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	BANK OF BARODA	Mr. Sreejith Kottarathil	General Manager & Zonal Head
		Mr. B. Sudharshan	Asst. General Manager & Regional Head
2	BANK OF INDIA	Sri. R Ganesh	Deputy Zonal Manager
		Sri. Sabi S	Senior Manager
3	BANK OF MAHARASHTRA	Mr. Rakesh C	Senior Manager
4	CENTRAL BANK OF INDIA	Sri. Ram Lagan	Chief Manager
		Smt. Nayana P	Manager
5	INDIAN BANK	Smt. M Anandhi	AGM
6	INDIAN OVERSEAS BANK	Sri. Rajiv Kumar	AGM
7	PUNJAB & SIND BANK	Sri. Manish Raj	Chief Manager
8	PUNJAB NATIONAL BANK	Smt. Nityakalyani R	Assistant General Manager
9	STATE BANK OF INDIA	Sri. B N Martha	Deputy General Manger (FI)
		Sri. Venkitaraman A V	Deputy General Manager (ABU)
		Sri. T K Loknath	Deputy General Manager
		Sri. K Kailas Perumal	Assistant General Manager (SME)
		Sri. Sreenivasan P	Assistant General Manager

		Sri. Somasundaram	Assistant General Manager
		Smt. Deepa	Chief Manager
10	UCO BANK	Sri. Srinivas Chari	Assistant General Manager
11	UNION BANK OF INDIA	Sri. Sujit S Tariwal	Deputy General Manager

CONVENOR BANK (CANARA BANK)		
SL NO	NAME	DESIGNATION
1	Sri. S Premkumar	SLBC Convener & General Manager
2	Sri. Pradeep K S	Deputy General Manager
3	Sri. Sunil P L	Divisional Manager
4	Sri. Achuth J Sankar	Senior Manager
5	Sri. Unnikuttan R	Officer
6	Sri. Gokul Sreekumar	Officer

REGIONAL RURAL BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Kerala Gramin Bank	Sri. Jayaprakash C	Chairman
		Sri. Subramanyan Potti	Regional Manager, RO, Thriuvananthapuram

PRIVATE SECTOR BANKS			
SL No	INSTITUTION	NAME	DESIGNATION
1	BANDHAN BANK	Lilgith Mohanan	Senior Manager
2	CATHOLIC SYRIAN BANK	SHOBY MICHAEL	Deputy Vice President
3	CITY UNION BANK	Mr.Ram S	Relationship Manager
4	DHANLAXMI BANK	Sri. Sreekanth V V	Regional Manager
5	FEDERAL BANK	Smt. Geetha Gopinath	Vice President
6	HDFC BANK Ltd	Sri. Hari C V	Cluster Head
		Sri. Muthu Mozhian	Vice President
7	ICICI BANK	Sri. Sridhar S	Zonal Head
		Sri. Tony Thomas	Chief Manager

8	IDBI BANK	Sri. Nebu Thomas Koshy	DGM
		Sri. Midhun Mathew	Manager
9	IDFC FIRST Bank	Sri. Francis S	Deputy Manager
10	INDUS IND BANK	Sri. Prabhakar	Chief Manager
11	JAMMU & KASHMIR BANK	Sri. Mushtaq Ahmad Shapoo	Manager
12	KARUR VYSYA BANK	Sri. Sreejith S	Manager
13	KOTAK MAHINDRA BANK	Sri. Aneesh V	Location Head
14	DBS Bank	Sri. Prenith P C	Branch Head
15	RBL Bank	Sri. Abhilash David	Branch Manager
16	THE SOUTH INDIAN BANK	Sri. Kurian Abraham	AGM
17	Tamilnad Mercantile Bank	Sri. K Uthaya kumar	Chief Manager
18	YES BANK	Sri. Jagdeesh V Pillai	Branch Manager

CO-OPERATIVE BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	KSCARDB (incl. PCARDBs)	Sri. Biju Varghese T	Agriculture Development Manager
2	Kerala Bank	Smt. Preetha K Menon	General Manager (i/c)
		Sri. Niza T R	Deputy General Manager

LEAD BANK OFFICES			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Indian Overseas Bank	Sri. Jayamohan S	LDM Trivandrum
2	Indian Bank	Smt. Arunima V T	LDM Kollam
3	State Bank of India	Sri. Arun M	LDM Alappuzha
4	State Bank of India	Sri. Cyriac Thomas	LDM Pathanamthitta
5	State Bank of India	Sri. Alex E M	LDM Kottayam
6	Union Bank of India	Sri. Rajagopalan G	LDM Idukki
7	Canara Bank	Sri. Mohanachandran	LDM Thrissur
8	Canara Bank	Sri. Sreenath R P	LDM Palakkad
9	Canara Bank	Sri. M A Titten	LDM Malappuram
10	Canara Bank	Sri. Muraleedharan T M	LDM Kozhikode

11	Canara Bank	Sri. Bipin Mohan	LDM Wayanad
12	Canara Bank	Sri. E Prashanth	LDM Kannur
13	Canara Bank	Sri. N V Bimal	LDM Kasargod

SMALL FINANCE BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	ESAF	Sri. Sathyanathan K M	Vice president
		Sri. Wilson Thomas	Assistant vice president
2	Ujjivan	Smt. Prinu Raju	Area Manager

Payment Bank			
SL NO	INSTITUTION	NAME	DESIGNATION
1	India Post Payment Bank	Sri. M Murugesan	Chief Manager
2	Airtel Payments Bank	Smt. Sreedevi R Nair	South Zonal Manager