

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

Convenor:

केनरा बैंक



Canara Bank

Ref: SLBC/141/Minutes/17/AJS

10/02/2024

(All Members of SLBC)

Dear Sir,

Sub: Minutes of the 141st Meeting of SLBC, Kerala

We are forwarding herewith the minutes of the 141st Meeting of SLBC, Kerala held on 6th February 2024 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,

S Premkumar
Convenor, SLBC Kerala
& General Manager, Canara Bank

All communications to be addressed to:

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**MINUTES OF THE 141ST SLBC MEETING FOR SEPTEMBER 2023 OF
STATE LEVEL BANKERS' COMMITTEE, KERALA
Held on 06.02.2024 (Tuesday) 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 141st SLBC Meeting for September 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 deposits of banks in the State grew by 3 % during the quarter which shows the trust and confidence that our community places in our banking system.
- There was impressive growth in advances of 9% during the quarter which indicates the positive investment climate and growing economic activity in the state of Kerala. Under the advances, ST advances showed a surge of 43% compared to the previous quarter. This surge showed the growing demand for credit among the Schedule Tribes, who often faces challenges in accessing mainstream financial services.
- There was a reduction in the NPA percentage by 2% quarter to quarter which showed the collective focus on responsible lending practices and financial management.
- Overall this quarter showed positive growth in credit and deposit with reduction in NPAs which are testament to the collective effort and dedication of our banking community.

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:

- Highlights of the banking performance of the state was addressed:
 - 218 new branches have been opened in the state making the total tally of the branches to 6846.
 - Deposits of the commercial banks grew 9% YOY to reach a final figure of 7.47 lakh crore.
 - Advances of the commercial banks have grown by 18% YOY to reach a final figure of 5.42 lakhs crore.
 - CD ratio showed an impressive growth in the present quarter touching 72.68%.

- The ACP achievements were also touched upon where the Primary sector has achieved 43% of the target, secondary sector 74% of the target and tertiary sector 13% where much more improvement is required.
- The agricultural advances is showing a steady growth and has touched 1.2 lakh crores.
- He instructed the banks of the state to take part actively in the implementation of the Central Government Sponsored schemes in the state in association with the nodal agencies.

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

- The vitals of the banking performance showed strong growth in all spheres for which the banks were appreciated in Hon'ble Chief Secretary's speech.
- Banks should take note of the latest developments made in the Annual Budget.
- The budget emphasized on the private investment which would involve substantial amount of bank finance.
- Substantial focus is being provided by the Government of Kerala to the tourism sector and there are several micro enterprises catering to the sector which would require financial support from the banks of the state.
- New avenues of investments has been opened to LSG in the budget by the Hon'ble Finance Minister. LSGs will invest in lands through municipal bonds or other means where the roles of the banks come in. Banks are requested to enter into discussions with LSGs and provide them confidence to venture into new areas.
- Latest economic review of the state published recently shows how our state is moving forward economically.
- We are seeing good progress in all the sectors which is a result of the package which the State Government has put forward to the people after the covid pandemic.
- To keep the momentum going their should be vibrant activities in the field especially the roles of the banks are important in the same. Banks should extend their support to the upcoming enterprises and dispose the loan applications immediately.

Shri. Thomas Mathew ,Regional Director, Reserve Bank of India in his speech addressed the following:

- As opening remarks he appraised the forum that while the global economy showed signs of slowdown amidst wars, tight financial conditions and extreme climate changes, the Indian economy recorded stronger than expected growth in 2023-24.
- On the basis of an assessment of the current and evolving macroeconomic situation, the Monetary Policy Committee (MPC) decided in December 2023 to keep the policy repo rate under the liquidity adjustment facility (LAF) unchanged at 6.50 per cent.

needs lot of improvement. It is also disheartening to note that Q-o-Q figures on disbursement of KCC loans showed a slippage in growth.

- As a fruitful culmination of the first phase of campaign on JanSuraksha Schemes, I am happy to note that districts of Wayand, Palakkad and UT of Lakshadweep are ready to be declared as fully saturated by ensuring that at least one person in every household has availed any one of the social security products, viz, PMJJBY, PMSBY.
- RBI has noticed certain misleading advertisements enticing borrowers by offering loan waivers. These entities seem to be actively promoting many such campaigns in the print media as well as social media platforms. There are reports of such entities charging a service/legal fee for issuing 'debt waiver certificates' without any authority. It has also come to our notice that in certain locations, campaigns are being run by a few persons, which undermine the efforts of Banks in enforcing their rights over the securities charged to the Banks. Such entities are misrepresenting that dues to financial institutions including banks need not be repaid. Such activities undermine the stability of financial institutions and, above all, the interest of the depositors. It may also be noted that associating with such entities can result in direct financial losses. Members of the public are cautioned not to fall prey to such false and misleading campaigns and report such incidents to law enforcement agencies.

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

- The banks of the state were appreciated for the efforts put in for the increase in CD ratio and the achievement under ACP and social security schemes.
- In the last March 2023 the state has a whole had a total KCC of 22 lakhs which has presently reduced as per the figures submitted.
- Ghar Ghar KCC campaign has been started in the month of November with the objective to provide all the PM Kisan beneficiaries with KCC loans unfortunately this campaign has not contributed positively for the addition of numbers under KCC.
- There are around 30 lakh PM Kisan beneficiaries in the state and there is still a gap of 20 lakh PM Kisan beneficiaries yet to be financed with KCC.
- Still banks are resorting to agriculture gold loans and other easy loans to achieve their priority sector targets by which the real farmers are not benefitted.
- State Bank of India, Punjab National Bank and Punjab and Sindh bank was appreciated for achieving 65% of the target under the Ghar Ghar KCC Campaign.

The standing deposit facility (SDF) rate remains unchanged at 6.25 per cent and the marginal standing facility (MSF) rate and the Bank Rate at 6.75 per cent. The MPC also decided to remain focused on withdrawal of accommodation to ensure that inflation progressively aligns to the target, while supporting growth.

- The CD ratio of the state has been displaying an upward trend, since the last few quarters, and it gives me immense pleasure to note that the CD Ratio of the state as of September 2023 has improved to 72.68 % as against 69.21 % as of June 2023. However, low CD ratio of Pathanmathitta district is still a matter of concern. Meanwhile, it is also disheartening to note that the performance of Kerala based private banks in the area of credit dispensation is none too encouraging and I urge them to take concerted efforts for improvement of the same.
- The credit flow towards MSME sector in the State is progressing. The sector, having an outstanding amount of Rs.74,106 crore as on September 30, 2023, I believe that the target of Rs.1 lakh crore by the end of the FY 23-24 appears to be very much achievable, howsoever stiff that it might have looked from the beginning.
- Reserve Bank of India has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on a particular theme among members of public across the country. FLW 2024, will be observed from February 26 to March 01, 2024, on the theme "Make a Right Start: Become Financially Smart", with sub-themes of Saving and Power of Compounding, Banking Essentials for Students, Digital and Cyber Hygiene.
- With joint efforts of Reserve Bank of India, SLBC and banks, in January 2023, Kerala was declared the first State in the country to be fully digital in terms of eligible bank accounts by Hon'ble Chief Minister of Kerala Shri Pinarayi Vijayan. I'm happy to note that Government of Kerala has initiated a campaign to make Kerala the first digitally literate State in the country by November 01, 2024, which would help people from all sections to handle digital technology and carry out basic tasks.
- In pursuance of the milestones declared in the National Strategy for Financial Inclusion (NSFI: 2019-2024), currently, there are 25 Centres for Financial Literacy (CFL) in the State of Kerala, covering 75 blocks in the State apart from two CFLs operating in the UT of Lakshadweep. We have now decided to set up 28 more CFLs in the State and eight more CFLs in the UT of Lakshadweep which would provide complete coverage of the remaining blocks of the State/UT. DHAN Foundation has been entrusted with the setting up of the new CFLs. All stakeholders are requested to provide necessary support for the setting up of the CFLs and to utilise their facilities to the maximum, for furthering financial literacy and financial inclusion.
- It is disheartening to note that the achievement under Annual Credit Plan (ACP) for quarter ended September 2023 stood quite low, particularly in the primary and tertiary sectors with 42.50% and 13.09% respectively. The total PSL achievement stands at 43.61% of the target, while total ACP achievement stood at 54.18% which

- There are around 450 FPOs in the state with each FPOs having 300 farmers. FPOs are good avenues for the banks of the state for financing as they are already at maturing stage.
- In the latest annual State Budget presented recognizing the importance of SHGs, Kerala Government announced new funding avenue to Kudumbasree. Considering the national average of per SHG financing our state is lagging behind. SHGs of the state have already matured and are ready to migrate as enterprises. Now banks to support them with term loans to start enterprises.

1. Adoption of Minutes of 140th SLBC Meeting

The forum unanimously adopted the minutes of the 140th SLBC Meeting, held on 13th October 2023, which was forwarded to the members, vide SLBC letter no: SLBC/140/Minutes/AJS dated 17th October 2023.

2. Highlights of performance for September 2023:

Parameter	Jun-23	Sep-23	Variation	% Growth
Deposit	725420	747572	22152	3%
Advances	498681	542171	43479	9%
Agriculture Advances	115156	121215	6058	5%
MSME Advances	71008	74095	3086	4%
CD Ratio	68.75	72.52	4	5%

2.1.1 Performance – Primary Sector:

The agriculture outstanding grew from 101825 Cr in September 2022 to 120553 Cr in September 2023.

The share of Primary Sector Advances:

- Public Sector Commercial Banks: 55.75%
- Pvt Sector Commercial Banks: 27.37 %
- Kerala Gramin Bank: 13.21%
- Small Finance Banks: 3.67%

District wise achievement: Kozhikode: 83.35%,Kollam: 65.25%;Alappuzha: 64.42%;Kannur: 58.59%;Palakkad: 57.20%;Thrissur: 57.12%;Malappuram:53.59%; Pathanamthitta:52.85%;Trivandrum:51.26%; Kottayam: 49.67%; Kasargod:48.90%; Idukki:42.48%; Wayanad:38.08% and Ernakulam:14.27%.

The Lead Bank Office Ernakulam and the banks of the district were instructed to give more focus on primary sector lending.

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 2.96 % out of total agriculture advances.

2.4. Pending Issues in Primary Sector

2.4.1. Doubling of Farmers Income

Convenor appealed to the Member banks that FPOs should be financed in line with the guidelines of NABARD and collateral security should not be insisted for the same instead guarantee coverage for NABSAMRAKSHAN should be availed. SLBC has received several complaints regarding financing of FPOs which should be averted in the future.

In the 140th SLBC meeting there was a discussion regarding the reducing number of KCC loans in the state which was critically commented by RBI as well as NABARD. The reduction in number of KCC is the highest with Kerala Bank. There is a 5 lakh reduction in the figures of Kerala Bank compared to the March figures.

GM, Kerala Bank responded that the number submitted to SLBC is having difference with the actual figures. More over there is a reduction of 1.35 lakhs of KCC which is due to the issue of aadhar seeding faced by the PACs due which KCC lending is progressing at a slow pace. One more issue raised was the customers are availing KCC from different banks

Convenor SLBC pointed out that the discrepancy in the data occurs in Kerala Bank because still Kerala Bank is submitting the data manually. CGM, NABARD also enquired regarding the reduction in number of KCC and if it is the reporting issue it is to be corrected at the earliest.

(Action: Banks and Department of Agriculture)

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

Still the matter is pending with the Government of Kerala.

(Action: Department of Agriculture)

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

Deputy Director(E), Animal Husbandry Department informed the forum that The Hon'ble Secretary of Animal Husbandry has called for a meeting regarding the same and a state wide campaign is going on from January 15th to February 15th for sourcing maximum applications under the scheme. Deputy Director, Animal Husbandry is the nodal officer for the district wise coordination for the camps and he will be liasoning with the Lead District Managers for sourcing of the applications.

Convenor SLBC, informed the forum that there is good scope for Animal Husbandry KCC in the state of Kerala and informed that while analyzing the applications sourced the districts like Wayanad which is having good scope is far behind. Department and LDMs to work hand in hand for sourcing and sanctioning of good number of applications under KCC Animal Husbandry and Fisheries.

(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, SLBC appealed to the banks of the state to indentify more proposals under warehouses which can be financed under AIF and AMI scheme. Also instructed the banks to register the financed warehouses under the registering authority so that they can issue e-warehouse receipts. CGM,NABARD informed that now the registration of the warehouses are mandatory.

He also informed that under AMI scheme earlier there was joint inspection which is now discontinued and now branch manager can do the inspection after construction and provide the report. Banks to stick to the timeline of claiming the subsidy under AMI since everything is digitised.

(Action: Banks and Dept of Agriculture)

2.1.5 Agenda Suggested by Director Agriculture

2.1.5.1. Credit under Agriculture Infra Structure Fund

Convenor, SLBC while reviewing the pendency under AIF scheme instructed the Kerala Bank to clear the pending applications at the earliest.

GM, Kerala Bank informed that Kerala bank informed the forum that they have sanctioned a total of 166.7 Cr to 120 PACs under AIF scheme.

Shaji George, PMU AIF, asked Kerala Bank to honor their commitment given to the Principal Secretary to CM to sanction 500 Cr by March 31.

State Bank of India and Kerala Gramin Bank informed that major reason for the pendency is the delay in getting all the documents from the applicants.

(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

Agriculture Department informed that 8 Cr amount has been recovered from the ineligible PM Kisan accounts and the rest amount will be collected at the earliest.

(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.7478 Crores i.e, from Rs.66627 Crores in September 2022 to Rs.74,105 in September 2023.

C. Share of banks in MSME sector

Public Sector Banks:45.69%

Private Sector Banks:50.77%

Kerala Gramin Bank:2.30%

Small Finance Bank:1.24%

E. Share of NPA in MSME Advances

NPA in MSME is 8.21% 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

Sri. Jahangir S, Programme Officer (urban), Kudumbasree appreciated the banks of the state for their efforts by which state has achieved the target of 95000 PM SVANidhi loans. Government of India has modified the target of the state to 1,23,000 which is to be achieved by March 31. State Bank of India, Canara Bank and Kerala Gramin Bank were appreciated for the efforts put in by them for mobilization as well as sanctioning of the applications.

He raised concerns regarding the pending applications with the banks. State Bank of India is having a pendency of 7000 applications which is at an higher end. The position of Kerala is worse compared to the other states of the country. Most of the states have achieved the target for March 2024 now itself. With the support of all the member banks the March target can be achieved easily. 8000 applications are pending with the banks for pending for disbursal which also banks of the state to disburse at the earliest. The sanction and disbursals in second and third tranche is good compared to the first tranche.

Sri. Jahangir S, informed regarding the K-LIFT and informed the support of the banks will be required for the same.

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. Applications pending more than 3 months to be cleared at the earliest.

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

Sri. Sajeey, Assistant Director KVIC has informed the forum that for the FY 23-24 the banks have sanctioned a total of 130.96 Cr of margin money grants. Disbursement under margin money grant is 48.60 Cr which is 66% of the state target. Banks have claimed margin money of 110.83 Cr. He requested the banks to upload the sanctions in the portal immediately and to act upon the referred bank claims.

Under PMEGP DIC is the major stake holder in the state of Kerala. Issues related to physical verification has been addressed and as a stop gap measure a joint physical verification by the three member committee has been proposed from KVIC side and the communication of the same has been sent to SLBC regarding the same. This is a temporary arrangement to avoid complaints.

Convenor, SLBC informed the bankers to note the reason for referred back claims and clear the issue at the earliest.

KVIC appealed to the bankers to mark the sanction in the portal other wise the same will be removed from the portal after completion of 2 years.

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

Industries Department informed that they are under discussion with PSU for enrolling into TrEDS and no specific decision has been taken for the same. RBI, RD informed that Central Government has made all the Central PSU to participate in TrEDS. Presently state PSUs are having an agreement with KFC for the same.

Sri. Mir Mohammed Ali IAS informed the forum that enrolling the PSUs to TrEDS will be taken into consideration.

SLBC Convenor informed that if the bill is not paid at the correct time their rating will be degraded.

(Action: Industries Department and SLBC)

Pending issues under Tertiary Sector

4.1 Agenda Suggested by Reserve Bank of India

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

Kerala Bank informed the forum that the standardized system will be initialized in Kerala bank by March 31 2024.

(Action: Kerala Bank)

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

Convenor SLBC, informed the forum that Wayanad and Palakkad has been saturated with PMJJBY and PMSBY. The criteria for saturation adopted is a member from each household to be a member of the above schemes. Along with the same a drive to saturate all the districts of the state has been rolled out from RBI side. It is being planned to saturate the State of Kerala by June 2024. He also instructed the banks of the state as well as the other district LDM to work to achieve this feat by June 2024.

While reviewing the performance under APY , SLBC Convenor informed that the performance under the same is not satisfactory as state has reached only 34% of its target till now which is being critically commented by PFRDA.

(Action: Member Banks, SLBC, LDMs)

4.2.3. Review of CD Ratio –Suggested by RBI

The CD ratio of the state is 72.68%. Most of the banks are having CD ratio more than the state average.

Regional Director, Reserve Bank of India instructed the State Bank of India to improve their CD ratio as it is 55%. He also critically commented on the CD ratio of the Kerala based banks especially Federal bank.

Federal bank representative informed that the CD ratio of the bank is continuously growing and they will take steps to improve much more.

(Action: Banks)

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

Sri. Percy Joseph Desmond, Director, RSETI informed the forum that 15.12 Cr has been approved by the Central Government. The efforts put in by Sri. Jaffar Malik IAS, Executive Director Kudumbasree and his team was instrumental in sanctioning the training expenses.

He also added the target for RSETI trainings has been increased to 1000 and asked the help of sponser banks, NABARD and employment exchanges for the same. Average placement rate of students trained in RSETIs is 74%.

Employment exchange candidates has been trained and they should pay the students Rs.50,000/- which is not being given for the last one year.

Loans sanctioned to the RSETI trained students is very less. Director informed the forum to add a separate column regarding the loans provided to the RSETI trained students.

Convenor, SLBC informed the sponser banks to provide loans to the students without any hesitation.

(Action: SLRM, Kudumbasree and RSETI Director)

4.4 Status of Land allotment for RSETIs buildings

Sri. Percy Joseph Desmond, Director, RSETI informed that presently there is a progress in land acquisition in Wayanad issue persist in Kottayam and Pathanamthitta.

The construction of RSETI Alappuzha will be completed by March and Kottarakkara by June.

GM, NABARD informed that NABARD has provided financial support to all the RSETIs for infrastructure development and requested the RSETIs to submit the claims before March.

(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.

Sri. Rohin Raj KAS, instructed the banks of the state to more RR drives.

LDM Palakkad raised concern regarding the latest circular released discontinuing RR for all the banks except Kerala Bank which has impacted the effectiveness of RR adalats.

Sri. Rohin Raj KAS informed that presently same is applicable for Kerala Bank and the decision to include other banks is under the consideration of Minister.

4.5.9 Agenda suggested by NeSL

NeSL representative informed that around 30 banks have enrolled into this platform and 10 NBFC. He requested the banks to use the same more to avoid frauds.

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 suggested by Department of Fisheries - A liberal approach on Extension of Kisan Credit Card

Convenor, SLBC Kerala informed the Fisheries Department that there is no provision to modify the security norms for agriculture loans as the same is stipulated by the Reserve Bank of India. The mortgage of the property where the work is undertaken to be mortgaged if the loan amount is above 1.6 lakhs. The same is not a collateral but prime security.

5.3 Tertiary Sector

5.3.1 Agenda suggested by FIDD, Thiruvananthapuram: Progress under Government Schemes for all banks

Top management of RBI is not satisfactory about the performance of the private sector of the State regarding the implementation of the government sector schemes. Sri. K B Sreekumar, RBI, DGM critically reviewed the performance of the Private Sectors banks of the state under social security schemes ie contribution of the private banks in PMJJBY is only 4.78% , PMSBY is 4.54%, APY is 13.52%, PMJDY is 19.60%, Mudra is 46.78%, PM SVANidhi is 1.67% and in Stand Up India 0 which is unacceptably low. He urged the private sector banks to improve their performances under these flagship schemes of the Central Government.

5.3.2 Agenda suggested By Department of Financial Services - Performance review of Central Sector Interest Subsidy (CSIS) scheme

Convenor requested the banks of the state to provide the data regarding the loans covered under CSIS subsidy from the next SLBC meeting.

5.3.3 Agenda suggested By PFRDA - Banks and LDMs to be sensitized to enhance APY coverage in Kerala

The performance under APY was already discussed and banks were urged to improve their performance under the same.

5.3.4 Agenda suggested by Higher Education (K) Department - Service charges and PoS transaction issues.

The representative from Higher Education Department informed the forum that in the last meeting with the Treasury it was mentioned to reduce the e PoS machines and shift to QR Code.

5.3.5. Agenda suggested by Kerala Cashew Board Ltd - Issues related to One Time Settlement package for settling NPA Accounts of Cashew Industrialists.

Cashew Board representative informed that only Canara Bank has sanctioned several proposals under the OTS scheme suggested by the Government of Kerala. He also added that several banks were reluctant to consider OTS proposals of the cashew customers positively. Convenor replied stating for approval of OTS scheme each bank has to take approval from their respective boards and after getting approval also the takers for this scheme is very limited. The issues regarding the OTS scheme may be taken up with the Minister of Industries, Government of Kerala.

Fisheries Department representative enquired regarding the cases of tenant farmers for which the Convenor informed that they have to provide equal amount of security for the loan amount. In case of purchase of vessel, if registration can be done for the vessel and bank lien can be marked on the same then there is no need for collateral securities.

Regional Director, RBI informed that once the lease land cultivation tripartite agreement is approved by the Government same can be approved as a security. Sri. S S Nagesh, Chief of Agriculture, State Planning Board informed that the same is under the inter department consultation.

(Action: All the banks)

5.1.2. Agenda suggested by Reserve Bank of India - Saturation of all left out PM Kisan beneficiaries under Ghar Ghar KCC Abhiyan during the campaign period.

Banks of the state was instructed to finance all the PM Kisan beneficiaries under Ghar Ghar KCC Campaign.

5.1.3. Agenda Suggested By Department of Agriculture Development and Farmers Welfare, Government Secretariat - Promotion of FPOs formed under farm plan based development approach

Sri. S S Nagesh, Chief of Agriculture, State Planning Board informed that the agriculture in the state is undergoing a shift from crop based approach to farm based approach. Based on scientific farm plans farms will be developed. Under the recent KERA project also involvement of the bankers are there.

Convenor SLBC Kerala informed the forum that there is court notification that since the repayment of the PRS loans are made by the State Government the loan should not be added to the cibil of the farmers. The same is under the consideration of the court and final decision may be taken once the final judgment is received.

Convenor SLBC Kerala informed that as per the banking norms the repayment always falls before one day.

5.2 Secondary Sector

5.1.2 Agenda suggested by RBI - Guidelines for home based MSME Units.

The matter is under the discussion with the Industries Department.

5.3.6. Agenda Suggested By State Finance Commission 6th SFC Report - GO (MS)No.147/2009/LSGD dated 29th July 2009.

Sri. Mir Muhammed Ali IAS instructed for setting up of the sub committee as per the agenda and to have seminar on the same including the Ministers of LSGD and Finance and include the agenda of municipal bonds for the three large corporations.

Regional Director RBI informed that the Municipal Bonds have not picked up in the country though it was first issued in Ahmadabad Corporation because of the rating.

Sri. Mir Muhammed Ali IAS, instructed the bankers to provide the bankers involved in the process in 2009 and the issues related to the rating of the Corporation.

5.3.7. Agenda Suggested By Finance Department – ELRS timeline

Convenor informed the forum that the ELRS will be closed by 31/03/2024.

Open Forum Discussions:

- Smt. Sreelakshmi R IAS, instructed the banks to provide Nodal Officers for each bank to liaison with the Department for tax arrears recovery. The Commissioner also enquired whether the same can be included in the regular agendas of the SLBC.
- Sri. Shahin Shah KAS, informed that once a beneficiary take up GST registration with the PAN Card. The department will be sending a secure file with the name of the defaulter and the PAN Card for which Nodal officer to inform whether he is a customer of the respective bank or not and if yes the home branch where he is having the account.
- GM, NABARD informed the forum regarding the setting up of CFL. Assistance is available from financial inclusion fund by two means one is capex which is restricted to 5 lakhs per CFL and opex is available for the three years and total opex cost is 27 lakhs out of which 10 % to be borne by the sponsor bank. The concerned banks are requested to approach NABARD for claiming the assistance.
- Sri. Nanda Kumar G, ESAF informed that having a common portal including the banks for forwarding the GST defaults to the banks will be more fruitful than forwarding the defaults manually

He also raised issue regarding PRS, if a farmer doesn't want to avail a loan and he is ready to wait till the Government repays the amount. Convenor informed the same will be discussed with Supply Co and inform.

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
2	Canara Bank	Shri. Hardeep Singh Ahluwalia	Executive Director

RESERVE BANK OF INDIA		
SL NO	NAME	DESIGNATION
1	Sri. Thomas Mathew	Regional Director
2	Sri. K B Sreekumar	Deputy General Manager
3	Sri. Syam Sundar	Assistant General Manager
4	Smt. Shruti Gopi	Manager

NABARD		
SL NO	NAME	DESIGNATION
1	Sri. Gopa Kumaran Nair G	Chief General Manager
2	Sri. H Manoj	General Manager

GOVERNMENT OF KERALA/ GOVERNMENT OF INDIA/DEVELOPMENTAL AGENCIES			
SL No	INSTITUTION	NAME	DESIGNATION
1	Finance Department.	Sri. Mir Muhammed Ali IAS	Additional Secretary and Officer on Special Duty
2	State GST Department	Smt. Sreelakshmi R IAS	Additional Commissioner
3		Sri. Shahin Shah KAS	Deputy Commissioner
4	Soil Survey & Conservation	Sri. Saju K Surendran IES	Director
5	Land Revenue Commissionerate	Sri. Rohin Raj R KAS	Assistant Commissioner
6	SC/ST Development Department	Smt. Surya S Gopinath KAS	Under Secretary

7	State Planning Board	Sri. Nagesh S S	Chief State Planning Board
8	Industries Department	Sri. Shibu Issac	Additional Secretary
9	Department of Agriculture and Farmers' Welfare	Sri. Louis Mathew	Additional Director
10	Planning and Economic Affairs Dept.	Smt. Sindhya T S	Under Secretary
11		Sri. Suresh K	Research Officer
12	Kudumbasree Mission	Sri. Jahamgeer	Program Officer (Urban)
13		Sri. Pradeep Kumar R	Program Officer (DDU - GKY)
14	Directorate of Agriculture	Sri. Vipin K S	Assistant Director
15	Directorate of Industries	Sri. Nishand S	Deputy Director
16	ST Department	Sri. Saju S	Assistant Director
17	Dept. Of Animal Husbandry	Dr. Saritha Vijayan	Deputy Director
18	Fisheries Dept.	Dr. Neetha Susan David	Additional Director (Planning)
19	Co-operation Dept.	Sri. Jothy Prasad R	Additional Registrar
20	KVIC	Sri. Sanjeev	Assistant Director
21	KVIB	Smt. P N Mary Virgin	Director (PMEGP)
22	Dairy Development Dept.	Smt. Misha B S	Deputy Director
23	National E-Governance Services Limited	Sri. H B Vaidya	Relationship Manager

24	SIDBI	Sri. P R Savishesh	Deputy General Manager
25	Dept. Of Telecom	Sri. Ajith Kumar S	Deputy Director Of General
26	NORKA Roots	Smt. Beena kumari S	Assistant
27	Agriculture Infra Fund	Sri. Shaji George	Team Leader
28		Sri. Renjith Murali	Agriculture Expert
29	Information Kerala Mission	Smt. Misha	Project Manager
30	RSETI	Sri. Percy Joseph	State Director RSETI
31		Smt. Saritha R	State Controller RSETI
32	SFAC	Dr. Jomy Jacob	Project Leader
33	Directorate of Technical Education	Sri. Ajith Kumar S N	Senior Finance Officer
34	Kerala Cashew Board	Sri. Sreekumaran Nair	Finance Officer
35	Principal Directorate LSGD	Sri. Sujith P S	Finance Officer
36	KADCO	Sri. Nikhil Pramod P S	Regional Officer

PUBLIC SECTOR BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	BANK OF BARODA	Mr. Sreejith Kottarathil	General Manager & Zonal Head
2		Mr. B. Sudharshan	Asst. General Manager & Regional Head
3	BANK OF INDIA	Sri. Yeswanth Kumar SU	Deputy Zonal Manager
4		Sri. Sabi Sarath	Senior Manager
5	BANK OF MAHARASHTRA	Sri. Midhun Chakaravarthi G	Senior Manager

6	CENTRAL BANK OF INDIA	Sri. Khafeel Ahmed	Asst. General Manager & Regional Head
7		Sri. Ram Lagan	Chief Manager
8	INDIAN BANK	Smt. Sam Sampath Evugen	Deputy General Manager/Zonal Manager
9	INDIAN OVERSEAS BANK	Sri. Rajiv Kumar	Asst. General Manager
10	PUNJAB & SIND BANK	Sri. Manish Raj	Chief Manager
11	PUNJAB NATIONAL BANK	Sri. A H Kinder	Deputy General Manager
12		Sri. Robins A T	Chief Manager
13	STATE BANK OF INDIA	Sri. B N Martha	Deputy General Manger
14		Sri. Venkitaraman A V	Deputy General Manager
15		Sri. Somasundaram	Assistant General Manager
16		Sri. Saji T	Manager
17	UCO BANK	Sri. Srinivas Chari	Assistant General Manager
18	UNION BANK OF INDIA	Smt. Renu K Nair	General Manager & Zonal Head
19		Sri. Sujit S Tariwal	Deputy General Manager
20		Sri. Nijin B S	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
7	Sri. Sreejesh P S	Officer

REGIONAL RURAL BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Kerala Gramin Bank	Sri. Suresh Babu	General Manager

PRIVATE SECTOR BANKS			
SL No	INSTITUTION	NAME	DESIGNATION
1	AXIS BANK	Sri. K Viji Raju	Cluster Head
3	CSB BANK Ltd	Sri. Shoby Michael	Deputy Vice President
4	CITY UNION BANK	Sri. Shankar S	Relationship Officer
5	DBS Bank Ltd	Sri. Arun P S	Associate
6	DHANLAXMI BANK	Sri. Sreekanth V V	Regional Head
7	FEDERAL BANK	Smt. Geetha Gopinath	Vice President
8		Sri. Shobin George	AEVP
9	HDFC BANK Ltd	Sri. N Subhash	Senior Vice President
10		Sri. Muthu Mozhian	Vice President
11		Sri. Charvaka Vijayan	Assistant Vice President
12	ICICI BANK	Sri. Ajeesh Kumar	Assistant General Manager
13		Sri. Tony Thomas	Chief Manager
14	IDBI BANK	Smt. Sonia William	AGM
15	IDFC FIRST Bank	Sri. Bipin V S	Manager
16	INDUS IND BANK	Sri. Ramesh	Branch Head
17	JAMMU & KASHMIR BANK	Sri. Mushtaq Ahmad Shapoo	Manager
18	KARNATAKA BANK	R Gopinath	Assistant Manager
19	KARUR VYSYA BANK	Sri. Igil Isac	BSSE
20	KOTAK MAHINDRA BANK	Sri. Biju Narayanan	Asst. Vice President
21	THE SOUTH INDIAN BANK	Sri. Kurian Abraham	AGM
22	Tamilnad Mercantile Bank	Sri. K Ganesh Babu	Chief Manager
23	YES BANK	Sri. Suyog P Yelne	Divisional 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. Jose George Valavi	LDM Idukki
7	Union Bank of India	Sri. P D Mohankumar	LDM Ernakulam
8	Canara Bank	Sri. Mohanachandran	LDM Thrissur
9	Canara Bank	Sri. Sreenath R P	LDM Palakkad
10	Canara Bank	Sri. M A Titten	LDM Malappuram
11	Canara Bank	Sri. Muraleedharan T M	LDM Kozhikode
12	Canara Bank	Sri. Bipin Mohan	LDM Wayanad
13	Canara Bank	Sri. E Prashanth	LDM Kannur
14	Canara Bank	Sri. N V Bimal	LDM Kasargod

SMALL FINANCE BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	ESAF	Sri. Nandakumar	Chief Manager
2	Ujjivan	Sri. Abhilash Thomas	State Leader

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