

**State Level Bankers' Committee (SLBC), Kerala**  
**STATE LEVEL REVIEW MEETING (SLRM) 2015**  
**Minutes of the Meeting held on 15<sup>th</sup> & 22<sup>nd</sup> June, 2015**  
**at Hotel Residency Tower, Trivandrum**

**DELIBERATIONS ON 15<sup>th</sup> JUNE, 2015**

**OPENING SESSION OF SLRM 2015**

The meeting commenced at 10 a.m. with **Sri. U. Ramesh Kumar**, Convenor SLBC Kerala & General Manager, Canara Bank in the Chair.

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

**Sri. U. Ramesh Kumar**, Convenor SLBC Kerala & General Manager, Canara Bank, in his presidential address observed that as at March 2015, in terms of national goal, banks in the State have been able to do very good performance. Following were the highlights of his address.

- Priority Sector Advances reached 58.83 % against the norm of 40%
- Agriculture Advances reached 26.36 % against the norm of 18%
- Weaker Section Advances reached 21.53 % against the norm of 10 %
- DRI advances reached only 0.02% against the norm of 1%, which is a matter of concern.
- Growth in Deposits is 14 % compared to previous year
- Growth in Advances is 14 % compared to previous year
- However there is dip in Credit Deposit Ratio of 68.37% as at March 2015, compared to previous year.

He then touched upon the following developments/issues.

- With the support and effort of all stakeholders, 3 social security schemes of Government of India was launched in the State in a successful manner. In spite of all efforts taken, schemes have to pick up at field level.
- Sourcing and compilation of data from member bodies for SLBC review still continues to be a challenge
- LDMs have to be more effective in conducting BLBC/DCC/DLRC meetings and ensuring presence and participation of members in the right spirit. Issues can be escalated to RBI, NABARD and SLBC.
- Lead Bank schemes would become very effective with the coordination of LBO, FLCs and RSETIs.
- Referring to Registration of Undivided share, we have also suggested to the Registration department that that there should be a provision for it
- We need to address the issues in financial inclusion.
- Increase in investment credit need to be given emphasis.

- Efforts should be put into achieve the PLP for the next financial year (2015-16)
- Officials from concerned departments have to promptly attend the BLBC meetings.

While concluding, Sri. U. Ramesh Kumar solicited continued co-operation, support and involvement from the participants in the smooth conduct of the meeting.

**Sri. V. Reveendran**, Assistant General Manager, Reserve Bank of India, in his address discussed the following points.

- Kerala SLBC is one of the vibrant SLBC compared to other SLBCs
- Data integrity and data flow has to be improved
- Target under Agriculture and SME have achieved.
- Referring to agriculture advance, he observed that there is a large component of gold loans.
- Under Financial inclusion, inclusive growth has not taken place at the desired level. Drawback of Akshaya centres is that they are fixed BCs.
- As per RBI circular dt 28.04.2015, a lot of changes in classification of Priority Sector Advances have been put in place, which are in favour of the banks.

**Sri. Venu S. Menon**, Assistant General Manager, NABARD, in his remarks pointed out that, during the last 10 years, GDP growth under agriculture was declining. We have to arrest this trend. One of the ways to do so is through Farmers clubs and JLGs. More farmers clubs have to be formed so as to help the people. He also informed that the Notification of Crops and areas for Kharif 2015 under Modified National Agricultural Insurance Scheme and Weather Based Crop Insurance Scheme will be issued by Government of Kerala shortly and requested banks to insure all eligible accounts.

Opening Session ended with a vote of thanks by **Sri. K. Kishore Kumar**, Deputy General Manager, Canara Bank.

**Sri. G. Nandakumar**, Senior Manager, Canara Bank then briefed the forum regarding the Group Discussion session – members of groups, the objectives, role play, report preparation, presentation and the expectations from the groups.

### **GROUP DISCUSSION SESSION**

The forum was then segregated to 3 groups for discussions on issues related to Primary, Secondary and Tertiary Sector. The session commenced at 12 Noon and extended up to 5 pm. The reports of the groups were prepared and presented in the plenary session on 22<sup>nd</sup> June, 2015.

## DELIBERATIONS ON 22<sup>nd</sup> June, 2015

### PLENARY SESSION

The plenary session of the State Level Review Meeting of SLBC Kerala commenced at 10 a.m. with **Sri. P. S. Rawat**, Executive Director of Canara Bank in the chair.

**Sri. U. Ramesh Kumar**, Convenor SLBC Kerala & General Manager, Canara Bank, welcomed the dignitaries and the members to the Plenary Session of the annual State Level Review Meeting (SLRM) of SLBC Kerala.

**Sri. P. S. Rawat**, Executive Director of Canara Bank in his presidential address extended a warm welcome to all the participants to this State Level Review Meeting.

He stated that the last financial year had been very eventful, and witnessed many a significant developments in the state. The state has achieved significant success in establishing Financial Literacy Centres (FLCs) in all the 152 blocks, opening of Brick and Mortar Branches in unbanked Gram Panchayats, achieving saturation of coverage of all households with bank accounts, implementation of PMJDY, PAHAL, and coverage of Subservice areas.

He noted that the Banking sector in the state has involved with dedication and vibrancy in all the endeavors of the State Govt. Central Govt. and RBI. He congratulated all fellow bankers for their significant contribution in improving the economy of the state, and for being partners in the process of growth and development, more so in taking banking to the doorsteps of the financially excluded segment.

He also thanked the State Government for its whole hearted support in implementing various central and state schemes.

He stated that without resting on the laurels of the past, SLBC has the responsibility to forge ahead and achieve the set goals for the current year. With the phenomenal success under PMJDY, lot of responsibility now rests on the bankers in making the best use of Bank Mitra channel in taking the banking services to the doorsteps of the rural masses. There is a need to make this channel more visible, by creation of awareness amongst the public. Akshaya channel, with its well knit network, can emerge as an efficient alternative banking channel. Hand holding of the Village Level Entrepreneurs (VLEs) is the key to success. VLEs have to be extended all possible support, be it technical or moral, by not only bankers, but also by the CSC eGovernance. Converting zero balance accounts in to operative accounts is the first priority in achieving inclusive growth. An active bank Mitra could relieve the bankers of mundane cash related activities, so that they can concentrate on real business development. A win-win situation for the Public, banks, and the bank mitra, can be ensured, provided all the stake holders put their hands together.

Referring to Social Security Schemes, he informed that the state has achieved considerable success in enrolment under the schemes. By now, the Banks would have consolidated their position in terms of remittance of premium to the Insurance companies. Responsibility lies on the bankers and the insurance companies in creating awareness and publicity amongst the public about the procedure for claims. Root level bank functionaries are also to be sensitized for proper handling of claims.

Referring to Mudra Scheme, he informed that “Make in India” campaign, coupled with the slogan “funding the unfunded”, aims at bringing the micro enterprises that are deprived of finance, under the ambit of formal institutional finance. As bankers, we have an added responsibility of creating awareness amongst the needy micro units to avail finance under MUDRA scheme.

The success of all these schemes will eventually mark the success of Jan Dhan Yojana in true sense of reaching the last mile.

It is gratifying to note that the state Government has been extending all possible support to the banking fraternity. A cordial and mutually supporting relationship continues to exist between Banks and the State Government in Kerala. On behalf of all the bankers here, he thanked the Hon’ble Chief Minister for the support being extended.

Sri. Rawat then briefly presented the highlights of performance of the banking industry in the State for the year under review (2014-15).

- 296 bank branches were opened during the financial year 2014-15 taking the tally to 5984 branches.
- In a significant development, Brick and Mortar branches of Commercial Banks covered all the Gram Panchayats, possibly the only state in the country to achieve this task.
- 1747 ATMs have been installed during the current financial year, taking the total to 8477 ATMs.
- Total business of commercial banks in the state, crossed Rs. 5.39 lac crores, with Rs. 3.20 lac crores of deposits and Rs. 2.19 lac crores of advances.
- NRE deposits constituted 34% of total deposits.
- The performance of Banks under priority, agriculture and weaker sections, is well above the mandatory levels of 40%, 18% & 10% of Gross credit, with outstanding levels of 59%, 26% and 22% respectively.
- All the banks together have mobilised close to 30 lac enrolments under the three Social Security Schemes, which is a commendable achievement.

The State has performed well under most of the parameters. But there are a few concern areas, requiring immediate attention of all of us.

Referring to CD Ratio, he observed that fall in CD ratio has been one such area of concern. Kerala continues to be the hub of non-resident deposits and increase in NRI deposits coupled with growth of advances not matching that of the deposit inflow have brought down CD ratio to 68% as at March 2015, from 69% as at March 2014.

He urged upon banker friends to take a serious note of this declining trend. This trend is to be arrested immediately. He requested banks to explore new areas of lending, look for opportunities for credit expansion and extend finance to all bankable ventures. He observed that the other Priority Sector Advances grew by a mere 8%, which indicates that the potential in these areas is yet to be harnessed. The Government of Kerala has announced various packages for the farmers, to increase agricultural production, and bankers can play an active role in extending investment credit in agriculture, which would go a long way in boosting productivity and income per unit of land. Housing and education loans are few of the areas where more attention is desired. Agro processing and small and medium industries offer an excellent scope for credit expansion and to augment credit growth, there by attaining a desirable CD ratio.

Bankers have a significant role to play in the well being of the financially excluded population. We need to be sympathetic towards the needs of those for whom, the bank credit is still a distant reality. In this direction, we need to promote collateral free loans like Inbuilt Overdrafts, DRI, Loans with CGTMSE coverage and Education loans, to prevent people from approaching money lenders for credit needs. Lending under MUDRA Scheme also should receive our focused attention. Only then, we would be complying with the nation's policy of Banking.

Referring to the flow of credit to the MSE Sector, he observed that the state has registered a growth rate of 11% against the target of 20%. Further, the share of Micro Enterprises to total MSE is only 39% as against the mandated level of 60%. As against the mandated target of 10% increase in number of accounts under Micro enterprises, a sharp decline of 22% is observed. Every effort should be made to achieve target under this segment.

Referring to Financial Inclusion Initiatives, he observed that having established FLCs in all the 152 blocks, the concerned sponsoring banks have to ensure that the required infrastructure for imparting financial literacy is in place. It is observed that few of these FLCs are functioning in branch premises without proper amenities, and independent counselors. Now we have a greater responsibility of making these FLCs fully functional in achieving the ultimate goal of creation of awareness of the banking and financial facilities available to the financially excluded segment. He urged upon LDMs to follow up with all the FLCs till they are made fully functional and periodically appraise the SLBC in this regard.

He observed that despite lapse of considerable time, the state is yet to achieve 100% coverage of SSAs with banking infrastructure. Having achieved many a mile stone, coverage of remaining 17 SSAs would not be a difficult task. He called upon the concerned banks to ensure coverage latest by 30<sup>th</sup> June 2015. He also requested CSC e-Governance to support these banks in mapping the existing Akshaya centres.

The technology issues bothering the VLEs need to be addressed. We need to make all these Akshaya centres, fully functional. He called upon bankers to plug gaps in technology and branch level acceptance of these Common Service Centres.

Sensitization of Branch level functionaries about Kiosk Banking has to be undertaken by the controlling offices. Campaigns should be conducted to make the general public aware of availability of such alternate banking channel. Concrete steps are to be initiated for coverage of the remaining 17 SSAs on a war footing.

He noted that as in the past, we have performed reasonably well under the Government sponsored schemes. Under PMEGP, we have done exceedingly well. Here again recovery is a matter of concern. He requested the nodal agencies to join wholeheartedly in the recovery efforts of the Banks. LDMs need to chalk out lokadalat campaigns in consultation with their controlling offices for recovery.

Finally, on behalf of the convener Bank, Sri. Rawat extended thanks to the Central and the State Governments and various developmental agencies for the excellent support and co-operation rendered to the banking sector in the State over the years. He reassured the State Government on behalf of all the member banks, that we shall stand with the Government in Socio economic development of the state in future also.

He requested the bankers to actively deliberate on various issues to arrive at logical conclusions.

**Sri. Oommen Chandy**, Hon'ble Chief Minister of Kerala in his inaugural address informed that this is the time for getting adequate funding support from banks towards the economic development as well as implementation of the development schemes announced by the State Government. He then highlighted the following points.

- As far as Government of Kerala is concerned, Education loan, Housing loan, Agriculture and allied sectors are the important areas which need adequate support from banks. Government have given necessary support to banks which will be continued further.
- Government had made some recommendations with regard to Education Loan Admissions earlier. He suggested that there should be uniform norms in the case of marks eligibility, security, repayment and interest under Education loans for all banks. Banks should liberally finance to the needy people.
- Banks should take liberal attitude for writing off Education loan either in the event of death of loanee or earning member of the family.
- Rehabilitation package for the gulf returnees from Kuwait, Yemen, Libya etc. for which only Canara Bank and Union Bank of India have responded positively. He requested cooperation from other banks also.
- During the state Budget speech, the Finance Minister had made an important announcement on Annuity Scheme for development and care of two sectors.
  - (i) As regards development, the Government had taken a decision to increase road connectivity, 21 roads in 14 districts with an estimated amount of Rs. 3337 crores. After getting the detailed project reports, tender will be invited. These works will be taken under Annuity Scheme and instead of collecting toll, the Government will repay the amount to the contractors. For the first year Rs. 200 crores would be required for this project.

- (ii) When it comes to care, the Government of Kerala has decided to connect the Annuity Scheme with the Government of India's housing scheme with 6.5% interest subsidy. The Government would bear the expenditure and repay the amount to banks. Bankers may consider reducing rate of interest. He requested SLBC to form a sub-committee consisting of major banks and Government officials concerned so as to prepare the details of the scheme as early as possible.

In conclusion, he requested all banks to come forward to extend support and cooperation towards the developmental schemes of the Government of Kerala.

**Sri. K. M. Mani**, Hon'ble Minister for Finance, Kerala in his remarks appreciated banks in the State for their valuable contribution to the economic development of the State. He then made the following points for the consideration of the forum.

- Government of Kerala is giving more thrust towards Housing, Agriculture, Education and Industry.
- Positive trends are shown in banking sector - more bank branches and ATMs are being opened so as to make universal banking.
- Deposits especially NRI deposits are growing up
- Under social security schemes, SLBC has a self imposed target of 1 crore enrollment and has done 30 lakhs till now. Cooperative banks are also active in enrolling the beneficiaries under these schemes.
- Banks introspection is needed towards falling Credit Deposit Ratio and in addressing this issue.
- Agriculture Advances has increased.
- Compared to previous year there is a fall in the Education loans sanctions. The reason for this, which is understood from the SLBC is that the enrollment of students to colleges out side state have decreased. Government's policy is that no eligible student should be denied the opportunity of higher education because of shortage of money. It is the service that we do to build a strong nation and no bank should be failing in this duty.
- Banks should lend to more micro manufacturing enterprises. During the last year's budget, Government had announced a self employment mission with interest free loans of Rs. 20 lakhs. In that context, he requested banks should come in a big way to assist the entrepreneurs for starting new enterprises.
- Government is working on the bankable models of housing scheme. He solicited wholehearted support from banks for successfully implementing the scheme.
- He requested banks to reduce their lending rate in the context of reduction in repo rate by 0.25%

**Sri. K. C. Joseph**, Hon'ble Minister for Planning, Rural Development, Culture & NORKA in his address extended thanks to SLBC Convenor for rearranging the schedule of the meeting at the request of the Government. He then mentioned the following points.

- He observed that the report of the sub-committee for Education loans circulated here pointed out that the growth of Education Loan has slowed down in the state due to high NPA in the sector and lesser enrolments of students in Colleges outside Kerala. But in reality, during the Chief Minister's Mass Contact Programme, lot of complaints were received, regarding Education loans, stating that various Bank Managers are denying Education loans to genuine applicants on some excuse or other. Different banks are taking different approach towards sanctioning Education loans and even bank branches of same banks among themselves also take different approach. He requested that banks should evolve a common policy regarding Education loan applicable to all banks. Government had submitted some proposals (i) uniform interest rate for loans upto Rs. 4 lacs by all banks (ii) fix uniform criteria for Education Loans under Management Quota to deserving.(iii) There should be no discrimination between management quota and Government quota.
- Banks should take a lenient view in the case of the death of the person having Education loan.
- Branch Managers of some banks having huge deposits from NRIs, who do not take interest in helping the distressed NRIs. According to the available details, the foreign remittance into Kerala has exceeded Rs. 1 lakh crore. Recently nurses working in Libya, Iraq, Yemen having Education loan were forced to return to India due to internal problems in these countries. Most of these nurses have outstanding education loan liabilities. Bankers have to extend a One Time Settlement to these loanees. Government of Kerala have announced a rehabilitation package for returned NRIs and submitted the details for the consideration of banks. Only Canara Bank and Union Bank of India have cooperated with the Norka roots Department, Government of Kerala. He requested Canara Bank and Union Bank of India to execute the MoU immediately. To fulfill the social commitment to the returned emigrants, he requested other banks also to come forward and extend support to them under the scheme.

Then, **Sri. Oommen Chandy**, Hon'ble Chief Minister of Kerala released the booklet containing present status on Social Security schemes implemented in the State of Kerala.

**Dr. A. Alok Sheel IAS**, Additional Chief Secretary, Planning & Economic Affairs Department, Government of Kerala made the following points in his remarks.

- Performance of banking sector has improved during the last fiscal and met the targets of various sectors except the tertiary sector, which happens to be the traditional strength of the economy.
- Banks in Kerala have strong deposits base, NRI deposits in particular. Domestic deposits has also grown almost as sharply as NRI deposits
- Credit Deposit Ratio has slightly come down. CD ratio of State Bank Group is in the lowest in the categories listed in the booklet, which needs to be addressed.



- Sectors like Housing, Education loans and addressing the problem of gulf returnees, are areas where the banking system has to play a role with the strong support of the State. Here, both the Banking system and the Government have to closely work together for the improvement
- In many schemes, different banks have adopted different schemes and policies. SLBC is the forum where common approach can be worked out.
- Health of the banking sector is measured in two ways (i) Robust credit growth which is relatively good in Kerala (ii) Turnover of credit which measures how money comes back in to the system to be recycled. This recovery part needs improvement

**Sri. Ashok Kumar Singh IAS**, Additional Mission Director, PMJDY, Ministry of Finance in his address touched upon the following points.

- Referring to enrollment in social security schemes, he informed that around 10.5 crores enrollment were made under both PMJJBY and PMSBY throughout India. Out of which around 7.5 crores went to PMSBY. Compared to this, performance of Kerala (5.43 lakhs to PMJJBY, 24 lakhs to PMSBY, 4531 to APY) is not up to the expectation. Publicity is to be stepped up so as to bring more people into the schemes by utilizing other channels. He suggested that along with CSC centres, we should think of channeling through local bodies also.
- Regarding Education Loans in a meeting of CMDs of banks with Government of India ten days back, it was decided that banks would achieve at least 20% growth volume-wise and 15 % growth in terms of number in Education loan.
- In Financial Inclusion side, he requested SLBC to take up the issue of payments to CSCs who have participated in enrolment efforts.
- Other financial inclusion issue is popularizing the Rs. 5000 OD. Out of 15.5 crore of Jan Dhan Accounts, as on today hardly 54000 people have been given this overdraft. Here we have to have a more proactive approach towards this. SLBC have to take a call.
- We should not be worry about Credit guarantee because Government has decided to consider the overdraft in the Jan Dhan Accounts as a part of Mudra lending,
- Regarding NRIs the Government of India have already given instruction that Rs. 20000 crores will be disbursed under Mudra, out of which, 50% should be less than Rs. 50000 category loans. It is an opportunity for the banks to enhance the credit and help needy people in the State.
- In Education Loans the Banks have to take lenient view with regard to the settlement of loans in the case of the death of the loanee.
- In case any of the issues pertaining to State Government or banks, may be taken up with Government of India.

**Sri. K. Mohammed Y Safirulla, IAS**, Director, Kerala State IT Mission made the following request regarding role of Akshaya Entrepreneurs in increasing enrollment under social security schemes,

If Akshaya is appointed as the Business correspondents of banks for these schemes and if the number of akshaya banking kiosks is increased as we have already proposed with 4-5 major banks, then actual financial inclusion can be boosted. It has been discussed with Canara Bank, SBI, SBT, KGB earlier. The summary of our proposal is :

- All the Akshaya centers in the State should be approved as special purpose business correspondents under Jan Suraksha Yojana
- Each Akshaya to serve as BC of every bank for PMJJBY, PMSBY & APY
- Collected applications to be handed over to a designated branch or respective branch (in banks having home concept).

**Sri. Nirmal Chand**, Regional Director, Reserve Bank of India, in his address highlighted the following.

- Banking industry in Kerala has continued to perform better in various sectors and there is impressive growth in deposits and advances.
- Number of bank branches and ATMs have increased
- There is remarkable improvement in Agriculture advances especially Kisan credit cards
- We surpassed the target under ACP

The following areas which we need to focus are:

- Strengthen the FLCs set up. Banks have not given much attention to FLCs. It is shown that almost one third of FLCs are defunct. FLC to work as motivational centres and should be able to rope in the excluded category to the benefits under PMJDY.
- Construction of RSETI building is a pending issue, which needs to be addressed by Government.
- Education loan –NPA figures, number of accounts come down substantially. We need more analysis in this regard.
- DRI advances drastically down. This should also be looked into by banks.
- RBI has issued guidelines on priority sector and a lot of flexibility has been given to banks.
- Financing to MSME is another concern.
- PMJDY – The Rs. 5000 OD. We need to increase the number and more transaction in these accounts.

**Sri. Ramesh Tenkil**, Chief General Manager, NABARD in his address touched upon the following points.

- He complimented all banks for the achievement in total disbursements under priority sector. Performance of banks has been encouraging.
- Over the last 10 year period, there is a negative GDP growth in agriculture which is an area of concern. Kerala is the only State with such negative growth of -1 % against the national average of 4 %. It would affect the capital formation of the State.
- During 2014-15, Banks disbursed more crop loan under term loan target agriculture. The target set for lending to Crop loans and Term loans in 2014-15 was in the ratio of 70:30 while actual achievement during 2014-15 was in the ratio of 85:15. This trend is the reason for the negative GDP growth in agriculture sector in the past 10 year period.
- Target set for agriculture sector for 2015-16 is Rs. 47000 crores against the agriculture achievement during 2014-15 of Rs. 49000 crores. PLP prepared by NABARD for 2015-16 has projected Rs. 49000 crores. The matter has to be addressed.
- Loans outstanding under agriculture sector is secured mostly through gold loans ie 60% , while only 40% are others
- NABARD have created a Regional Advisory Group in the Regional office of NABARD which consists of eminent Research institutions like Universities, Senior Bankers, Government officials etc. and first meeting of the group held on 19.06.2015 discussed two subjects. (i) Capital formation under agriculture in Kerala (ii) issues relating to vegetable cultivation. It is proposed to meet twice in a year.
- FLCs are established in all blocks in the State. If any banks required capacity building for the Counselors, NABARD is willing to support.
- NABARD is very proactive in supporting the cooperatives. They are active in enrolling members under Insurance schemes
- Implementation of crop insurances scheme requires adequate publicity in each district.
- State Level Unit Cost Committee is held at NABARD. All banks were requested to provide suggestions in this regard to NABARD.
- NABARD is providing assistance to JLG linkage programme
- MIS on JLGs and data flow is very poor.
- DEDS programme for farmers will be continued for the year 2015-16.

The house then proceeded to consider the presentation of the groups and the agenda items.

## **1. ADOPTION OF MINUTES**

The forum adopted the minutes of the 115<sup>th</sup> meeting of SLBC, Kerala held on 16<sup>th</sup> March, 2015, which was forwarded to the members vide Convener's letter SLBC 35 97 2015 GN dated 04.04.2015 without any amendments.

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

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

(Sri. Mathialagan M, LDM, Idukki, the leader of Group-I presented the report of the group).

### **2.1. Review of Performance under Annual Credit Plan 2014-2015**

*The forum noted that target under Primary Sector was surpassed - Achievement was 120.10%.*

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

*The forum noted that target has been surpassed by State Bank Group, Nationalised Banks, RRBs, Private Sector Banks. Though, Cooperative Sector made 27% of the total disbursement, they narrowly missed the target. Cooperative Sector is expected to improve the performance in the coming year, ie, 2015-16.*

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

*The forum noted that all Districts except Pathanamthitta, Kasargode and Ernakulam, achieved the target. Pathanamthitta and Kasargode – the Credit offtake under Primary Sector is less due to predominance of NRI people and also due to improper submission of LBR returns (60%). Due to urbanization, Ernakulam District was unable to achieve the target.*

## **2.2. Agriculture Advances**

*The forum noted the following suggestions for improvement.*

- 1. Precision farming under Poly House through State Horticulture Mission / National Horticulture Board / Agricultural Department, Kerala (State). Substantial subsidy is available under the above scheme through the above Departments.*
- 2. Agricultural Department is forming Farmers Clusters for promoting Vegetable cultivation. Such Farmers Clusters will be financed through FIs.*
- 3. As per the new classification of RBI, all the food processing activities (Marine products / Spice) will come under the Primary Sector.*
- 4. Investment in Cold Storage / Rural Godown upto Rs 100 crores will now come under Primary Sector.*
- 5. Implementation of Dairy Development Scheme / Animal Husbandry Department – Substantial subsidy is also available.*
- 6. Interest subvention is to be extended to Investment Credit component also.*

**Sri. Ramesh Tenkil**, Chief General Manager, NABARD pointed out that out of the 120.10 % achievement under agriculture sector, major share has gone to crop loans. In Kerala land availability for cultivation is minimal so that NABARD is working out a model project for developing agriculture credit that would be able to propagate small 10 to 15 cents property owners for some sort of cultivation. This is one way of encouraging investment credit. In this regard NABARD has given some targets to KGB and Cooperatives for investment credit.

*The forum requested Agriculture Department to look at the agriculture farmers number registered.*

***Sri. S. J. Victor**, Joint Director for Dairy Development informed that the Department have given subsidy to all the categories including SC/ST categories. With regard to identifying area for setting up mini dairy projects, he informed that Department has already written letter to Pollution Control Board in this regard.*

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

*The forum noted that as per the data available, there were 18.77 lakhs Registered Farmers. The uncovered Registered Farmers have to be covered under KCC. Krishi Bhavans have to identify the remaining eligible farmers who are not covered under Kisan Credit Card Scheme.*

*As per the existing Personal Accident Insurance Scheme (PAIS) under KCC scheme, maximum sum assured is Rs 50,000/- only. It is suggested to enhance to Rs 1 lakh.*

### **2.4. Agri Business Centres**

*The forum noted that Kerala Agricultural University (KAU) imparts training to Graduates / Diploma holders in Agriculture and allied activities to take up self employment with the subsidy assistance from NABARD.*

## **2.5. FRESH ISSUES**

### **2.5.1. Implementation of crop insurance scheme (Suggested by NABARD)**

*The forum decided the following.*

- *Awareness programme to the Bankers and Farmers up to the Block level to be extended.*
- *Crop insurance scheme to be placed as one of the matter of discussion in the BLBC Meeting.*
- *As far as possible, representative from Crop insurance scheme should be invited to explain the salient features of the scheme to ensure 100% coverage.*

***Sri. Rajesh D**, Regional Manager, Agri. Insurance Company of India Ltd. (AICIL) informed that scheme provision has two types of farmers. One is loanee farmers who avails loans for this notified crops in their notified areas, for these farmers it is the responsibility of the financial institution to ensure that they are covered within the cutoff date prescribed by the State Government through their notification. For this particular season kharif 2015 all loans given for these crops areas up to July 31<sup>st</sup> needs to be covered latest by 31<sup>st</sup> August, 2015. So in this regard AICIL is planning to hold bankers sensitization workshops in each district wherever these schemes are implemented along with the help of LDMs.*

*The second category is non loanees farmers who do not avail any loans for this crop, but still we have to reach up to them for which AICIL is going to plan extensive campaigns through Department of Agriculture as well as coinsurance partner United India Insurance Co. Branches which will serve as the contact points for the farmers to get enrolled.*

***(Action: LDMs, Banks, AICIL, Dept. of Agriculture)***

**2.5.2. Proposals for revision of Unit Cost for the year 2015-16** (Suggested by NABARD)

*The forum decided that Banks / Departments to work out the details, in this regard, and suggestions, if any, to be provided to NABARD, for revising the unit cost for the year 2015-16.*

*The forum suggested that bankable schemes applicable to the State of Kerala can be identified so as to boost up the investment credit under agriculture. It directed the SLBC cell to call meeting of the concerned agencies and entrust the task of identifying and formulating such bankable schemes.*

***(Action: SLBC/ Banks / Departments concerned/NABARD)***

**2.5.3. Promotional grant assistance from NABARD under the JLG linkage programme** (Suggested by NABARD)

*The forum noted that already NABARD is giving assistance for formation of JLGs and the assistance will be provided in the formation stage, loan extending stage and loan closure stage (Rs 1000 + Rs 500 + Rs 500).*

*The banks may avail the assistance.*

*The forum noted the same and advised banks and NGOs like Kudumbasree to make use of the above assistance. The forum also discussed the increase in stamp duty proposed in the Kerala Finance bill 2015 -16 and decided directed the SLBC cell to request the Govt to revisit the proposed increase.*

***(Action: SLBC)***

**2.5.4. MIS on JLG** (Suggested by NABARD)

*The forum decided that the Controlling Offices of the Banks may update the data periodically and submit to NABARD in the following format. This will improve the quality of data. The format for submission is as below.*

<b>Name of the bank</b>	<b>Cumulative number of JLGs formed as on 31 March 2015</b>	<b>Number of JLGs formed from 1 April 2015 to the end of the quarter</b>	<b>Amount of Loan issued to the groups from 1 April to end of the quarter</b>	<b>Total loan outstanding to JLGs as at the end of the quarter</b>

***(Action: Controlling Offices of the Banks)***

**2.5.5. Dairy Entrepreneurship Development Scheme - continuation during 2015-16**  
(Suggested by NABARD)

*Banks may take note of it and promote.*

**2.5.6. Dairy Entrepreneurship Development Scheme – submission of undertaking by Banks** (Suggested by NABARD)

*The forum noted that now the unutilized subsidy is available to SC category only. Banks are requested to utilize the entire subsidy available to achieve the target under weaker section / SC. NABARD has to make efforts for getting additional subsidy to cover all categories of people.*

*It is observed that some of the Banks are submitting claims in respect of the same beneficiary more than once resulting in double release of subsidy under the scheme. This is being viewed seriously by GoI. In view of the above, Banks are advised to forward an undertaking (as given below), along with all claims under the scheme in future.*

**UNDERTAKING**

This is to certify that we have not claimed any subsidy under DEDS in respect of the claims enclosed with the covering letter No..... dated .....

Signature of the Bank with Seal

**(Action: Banks / NABARD)**

**2.5.7. Agriclincs and Agribusiness centres (ACABC) scheme – continuation for the financial year 2015-16** (Suggested by NABARD)

*The forum decided that Banks / Department to popularize the scheme for continuation of the scheme for the financial year 2015-16 also.*

**(Action: Banks / Departments concerned)**

**2.5.8. Capital Subsidy Scheme for Commercial Production Units of Organic Inputs under National Project on Organic Farming – continuation during 2015-16**  
(Suggested by NABARD)

*The forum decided that Banks / Department have to continue and popularise the scheme.*

**(Action: Banks / Departments concerned)**

**2.5.9. MNRE scheme for promoting Solar Photovoltaic Water Pumping Systems for Irrigation Purpose** (Suggested by NABARD)

*The forum decided that Ministry of New and Renewable Energy (MNRE) scheme to be continued / popularized.*

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

#### **2.5.10. Agricultural Marketing Infrastructure (AMI) – sanction of subsidy for projects sanctioned on or before 05.08.2014 (Suggested by NABARD)**

*The forum noted that the subsidy assistance under the scheme is restricted to SC category farmers only. NABARD has to take up the matter with Government of India to cover all the category of farmers.*

*Smt. Usha Ramesh, Deputy General Manager, NABARD informed that this year the new scheme of AMI is eligible for SC category farmers. But for projects sanctioned on or before 05.08.2014, there is no such restriction and wherever the banks have sanctioned the projects to the loanees, they are eligible for subsidy. While reviewing the scheme by the officials from Agriculture Ministry at centre noted that since this is pending backlog, the process would be cleared at the earliest. She added that for general candidates it is available upto 05.08.2014. After that this financial year it is available for SC candidates. She requested to submit pending claims to be submitted to NABARD before 30.09.2015.*

**(Action: Banks/NABARD)**

#### **2.5.11. Submission of Utilization Certificate (Suggested by NABARD)**

*The forum decided that Banks to submit the Utilization Certificate urgently and strictly adhere to the time limits for submission of Utilization Certificate, as per the guidelines of the schemes.*

**(Action: Banks)**

### **2.6. PENDING ISSUES IN SLBC & ACTION TAKEN REPORT**

#### **2.6.1. Introduction of a Credit Guarantee Scheme for Agriculture Term Loans similar to CGTMSE**

*The forum decided that SLBC to take up the matter with RBI and examine the matter once again.*

**(Action: SLBC)**

*Representative from KSCARD Bank pointed out that KSCARD Bank had been giving KCC loans with interest subvention. But KSCARD Bank has been not permitted to avail interest subvention for KCC loans. KSCARD Bank is a term lending institution and has to necessarily provide short term loans also to the account holders. He added that this issue has been flagged in many SLBC meetings.*

*The forum requested KSCARD Bank to take up the matter in detail to SLBC Convenor and ask to include this aspect in the next meeting of SLBC/Sub-committee.*

**(Action: KSCARD Bank)**



*Sri. Bhuvanadas K, LDM, Kozhikode pointed out that regarding JLG linkage loan that now Government of Kerala has increased the stamp duty on agreement from Rs. 100 to Rs. 500. For JLG linkage loan one articles of agreement costing Rs. 500 plus interse agreement is to be taken. Interse agreement being a power of attorney Rs. 500 + Rs. 300 = Rs. 800 has to be taken as stamp duty. So Rs. 800 + Rs, 500 = Rs. 1300 is to be spent by the group towards availing this loan.*

*The forum decided that stamp duty issue would be taken up with the concerned Department, Government of Kerala.*

**(Action: SLBC)**

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

**(Sri. N. K. Aravindakshan, LDM, Kasaragod, the leader of Group-II presented the report of the group).**

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

*The forum noted the performance under this Sector is Rs.17,574 crores, which is 107% of the target of Rs.16422 crores under ACP.*

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

*The forum noted that the analysis of the performance of Banks reveals that RRB could achieve 66% of the target only, which is the lowest among the Group of the Banks. KGB having a major presence of branches in the State, should improve the lending under this Sector to contribute for the overall performance of the State.*

**(Action: Kerala Gramin Bank)**

##### **3.2.1. District wise Performance under Secondary Sector**

*The forum noted that Districts like Pathanamthitta, Palakkad, Kottayam, Idukki occupied top 4 positions with more than 200% achievement and Districts like Kannur, Kollam, Alappuzha, Ernakulam, Thrissur and Wayanad could register an achievement of more than 100%. The lowest performance under this sector is of Malappuram District with achievement of 49% of ACP only. Districts like Trivandrum (64%), Calicut (83%) and Kasaragod (84%) has to analyse the reasons and take remedial measures to overcome the shortcomings.*

**(Action: LDMs/Banks)**

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

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

*The forum noted the following observation of the Group.*

The amount outstanding under Micro Enterprises for the Banks in the State has shown a decline and stood at Rs.11,638/- crores as on 31.03.2015 as against Rs.12,499/- crores in March 2014. Among the Groups, Nationalised Banks only could show an improvement in outstanding from Rs.4,529 crores to Rs.4,889 crores compared to State Bank Group, RRB and Private Sector Banks.

The reasons for the above could be attributed to:

- (1) KGB's lending to Micro Enterprises is adversely affected due to non availability of cover under CGTMSE.
- (2) Incorrect reporting and data inconsistencies while submitting LBRs by the Banks,

The group suggested that now since KGB has been included under CGTMSE, they could sanction more number of viable proposals under MSME particularly Micro Enterprises. The high incidence of NPA in KGB branches can be discussed and analysed in forums like BLBC, DLRC etc. so that the issue can be brought to the notice of People's Representative, so as to enable them to help in recovery of overdue loans.

Both under Small Enterprises and Retail Trade, the Banking sector could register an improved performance.

The Group felt that individual Banks while submitting the LBRs, data integrity should be ensured and proper classification taken care of.

***Sri. K. V. Shaji**, Chairman, Kerala Gramin Bank informed that disbursement under the secondary sector during 2014-15 by KGB was more than Rs. 1000 crores from Rs.131 crores last year. There is an increase in disbursement; only thing is that percentage achievement was not there with the target. Though included for cover under CGTMSE, right now since the NPA level is around 16% under CGTMSE covered loans there are no fresh coverages issued. Only existing loans are continued to be issued with CGTMSE coverage and not even renewals because CGTMSE has come out with the new circular stating that whenever the NPA level is more than 10 % those banks will be excluded from fresh coverage. That is hampering further financing by KGB.*

**(Action: Banks)**

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

*The forum noted the following observation of the Group.*

Even though the Banks could show an improved performance under all segments, the Group discussed the following constraints faced by the Banks while promoting SME Advances:

- 1) Scarcity of land.
- 2) Single Window concept not functioning to the desired level.
- 3) Lease agreement executed only for 11 months.
- 4) Ban on mining activities.

To overcome the above hurdles, the Group suggested the following measures:

- a) Setting up of more Industrial Estates and promoting of cluster approach.
- b) Awareness to be created among the entrepreneurs to route the applications through Single Window so that the probable delay in getting various licences/permits could be avoided. Further, it was suggested that '**status study/conversion process study**' of the applications received at the Single Window should be done and proactive steps taken in order to ensure hassle free setting up of the units by the entrepreneurs.
- c) Regarding lease agreement for 11 months, the same was discussed in the last SLRM. The Group is of the view that a uniform policy decision may be taken in this regard by all the Banks.
- d) The different Commodity Boards e.g. Coir Board, Rubber Board etc. should maintain a close rapport with Financial Institutions to promote their products.
- e) The involvement of NGOs like Kudumbasree can be used to promote MSME activities among SHGs/JLGs and Banks should have a proactive attitude to finance such groups.
- f) Weavers' Credit Card Scheme should be popularised and Banks should lend more under the Scheme by availing the enhanced subsidy extended by NABARD.
- g) The erstwhile GCC, now known as Entrepreneurial Credit Card has not gained momentum and popularity among Bankers. It should be actively promoted by all the Banks for disbursement of loans under this Sector.

### **CGTMSE Cover**

The Group has discussed in length about the functioning of CGTMSE and coverage of loans granted by the Banks. Following points emanated from the discussion:

- (1) At present Guarantee fee is charged on the sanctioned limit. It is suggested that the annual fee should be on the liability outstanding as on 31<sup>st</sup> March.
- (2) Difficulties in accessing CGTMSE site are causing avoidable delay in submission of data.

- (3) Banks are making payment of the renewal premium on the basis of the demand notice made by the Trust. But in many cases, already covered accounts are not finding a place in the demand list, thereby these accounts automatically come out of the CGTMSE cover. Consequently, once the accounts become NPA, responsibility and onus of not covering the accounts rests on the concerned branch officials.
- (4) In respect of the accounts slipped to NPA and reported to the Trust as such, the system does not permit subsequent upgradations. The same issue was discussed in the last SLRM also.

*The forum decided that a sub-committee of SLBC shall discuss the issues and submit a report detailing the issues faced by banks. This report shall be submitted to the Reserve Bank of India for escalating the same to the appropriate authorities.*

***(Action: SLBC)***

### **3.3.3. Compliance on recommendations of the Prime Minister's Task Force on MSE advances**

*The suggestions made under 3.3.2 may be given thrust to achieve the recommendations of the Task Force.*

***(Action: Banks)***

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

### **3.4.1. Balance outstanding under NRLM, NULM & PMEGP as at March 2015**

*The forum noted the following.*

- (a) *All the Banks have to process the pending applications in a time bound manner and ensure timely sanction of credit facilities.*
- (b) *Wherever subsidy claims are pending with the Banks, the same have to be submitted on line in time.*
- (c) *Pending subsidy claims are to be settled by the concerned Implementing Agencies immediately.*

***(Action: Banks / Implementing agencies concerned)***

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

*The forum noted that the erstwhile GCC, now known as Entrepreneurial Credit Card has not gained momentum and popularity among Bankers. It should be actively promoted by all the Banks for disbursement of loans under this Sector.*

***(Action: Banks)***

### **3.6. Advances to Weaker Section**

*The forum decided that the improving trend has to be maintained.*

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

*The forum observed that negative growth under advances to SC needs to be addressed by all the Banks, especially Private Sector Banks and RRBs.*

***(Action: Banks)***

### **3.8. DRI Advances**

*The forum decided the following:*

- (1) The income limit for availing the loan facility can be increased to Rs.24,000/- and the loan limit can be enhanced to Rs.25,000/- instead of the present Rs.15,000/-.*
- (2) Conscious efforts should be made by the branch in-charges to identify the needy people according to the prevailing conditions of the area.*
- (3) Loans granted as a supplementary assistance of Indira Awas Yojana (IAY) to the extent of Rs.20,000/- as Housing Loan by Banks should be collateral free. Banks have to take a uniform decision.*

***(Action: Banks)***

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

*The forum decided that the present trend has to be maintained.*

### **3.10. Cumulative position of Sick units**

*The forum decided that District-wise position of sick units to be reviewed in the Empowered Committee Meetings in all the Districts. Wherever signs of sickness are observed, prompt preventive measures have to be initiated by the Banks concerned. Wherever rehabilitation/rephasing are required, it should be implemented in time before the situation gets aggravated.*

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

### **3.11. PENDING ISSUES IN SLBC & ACTION TAKEN REPORT**

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

*The forum decided to pursue the matter with Reserve Bank of India.*

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

### **3.11.2. Issues involved in the implementation of PMEGP**

*The forum decided to pursue the matter with Local Self Government Department, Government of Kerala.*

*(Action: Local Self Government Department)*

### **3.12. INFORMATION NOTE**

#### **3.12.1. Budget Allocation under MM of PMEGP for the year 2015-16 - Information Note by KVIC**

*The forum noted the contents for information.*

#### **3.12.2. Micro Units - Development & Refinance Agency Ltd [Mudra] (Suggested by Canara Bank)**

Ref Letter No F No 27/01/2015-CP/RRB dated 2015 May 14<sup>th</sup> from CP/RRB Division, Department of Financial Services, Ministry of Finance, Government of India, MUDRA – Micro Units – Development & Refinance Agency Ltd was launched by the Hon'ble Prime Minister on 2015 April 8<sup>th</sup> as a new financial entity for developing and refinancing last mile intermediaries who are in the business of lending to the smaller of micro enterprises in manufacturing, trading and services sector.

Eligible banks can avail refinance for loans upto Rs.10 lakhs granted to Micro units after completing the formalities including executing the “general Refinance Agreement All loans upto Rs.10 lakhs granted to targeted groups on or after 2015 April 8<sup>th</sup> for income generating activities under Non Farm sector are to be designated as MUDRA Loans

*The forum noted the above for information.*

#### **3.12.3. Credit Enhancement Guarantee Scheme for Scheduled Castes [CEGSSC] (Suggested by SLBC Cell)**

- Credit Enhancement Guarantee Scheme for Scheduled Castes is a scheme sponsored by the Department of Justice and Empowerment , Ministry of Social Justice and Empowerment on 2015 May 6<sup>th</sup>
- The Nodal Agency is IFCI ltd.
- The objective is to promote entrepreneurship among the scheduled castes
- Under the Scheme, IFCI Ltd, a Govt. of India undertaking, shall provide Guarantee to public sector banks which l provide financial assistance to SC entrepreneurs
- The Guarantee will range from Rs. 15 lakhs to Rs. 5 crore
- The scheme guidelines have been forwarded to all member banks from SLBC cell.

*The forum noted the above for information.*

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

(Sri. D. Sukumar, LDM, Kollam, the leader of Group-III presented the report of the group).

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

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

##### **4.3. District wise Performance under Tertiary Sector**

*The forum noted that low performance of 86.61% achieved for the year 2014-15. Lot of deficiencies are observed in the reporting. All the banks are under CBS and having strong MIS in place. Hence it is suggested that Controlling offices of banks should provide disbursement details as per LBR2 to Lead Bank on quarterly basis. This will be a major deviation from the current system of LBR2 collection from branches every month and requires approval from RBI & NABARD.*

##### **4.4. Performance under Education Loan**

The growth of Education Loan has slowed down in the state due to high NPA in the sector and lesser enrolments of students in Colleges outside Kerala. The following points are suggested to improve the recovery and disbursement under the sector.

- (a) Educational Institutions should send copy of the degree certificate along with latest address and placement details after completion of the course to the Bank branches. Government should give direction to UGC & other organisation to this effect.
- (b) CIBIL report of the candidates should be taken into account by the employers at the time of recruitment, especially by Banks and Government Sector.
- (c) Uniform interest rate should be followed for loans upto Rs. 4 lacs by all banks. This will correct the imbalance among various Banks in a particular area and also remove complaints to a large extent.
- (d) Modifications recommended by SLBC Kerala in Education loan scheme under Management quota may be adopted and implemented by all banks.

*The forum noted the above and also the request from the Chief Minister regarding a unified procedure for Education loan in respect of Sanction conditions, Interest rate, security and repayment conditions. The Forum requested all banks to examine recommendations made by the Sub-Committee of SLBC on Education Loan and refer the same to respective Central Offices for trying to get a common approach for all banks in (i) eligibility criteria (ii) margin norm (iii) interest norm (iv) security norm.*

*The forum also directed the SLBC sub-committee on Education loan to examine the views given by the Govt of Kerala and give a report to the SLBC.*

**(Action: Banks)**

#### **4.5. Performance under Housing Loan**

- (a) Vibrant economy largely driven by infrastructure financing and housing finance. Hence it is suggested that the present interest subsidy scheme for housing loan should be extended to all loans complying priority sector guidelines
- (b) Village officer should be empowered to issue income certificate for low income group/farmers to enable them to get housing loan. This should be accepted by all banks as primary proof.
- (c) DRI loans to IAY (Indira Awas Yojana) beneficiaries up to Rs.20000 should be promoted in a big way in the state. This will improve the performance of DRI as well as tertiary sector.
- (d) “Housing for all by 2022” scheme with interest subvention of 6.50% will boost the lending under other priority sector in Kerala. District wise Bank wise target should be monitored by DLRC and SLBC.

*The forum noted the above and decided to form a Sub-Committee in this regard with the following members.*

1. *General Manager, State Bank of India - Chairman*
2. *State Bank of Travancore*
3. *Canara Bank*
4. *Indian Overseas Bank*
5. *Indian Bank*
6. *Union Bank of India*
7. *Syndicate Bank*
8. *Representative from Govt of Kerala*

*The committee would evaluate within the existing scheme of the bank where govt can participate. (ii) It could also suggest areas where there could be unanimity with the Government and Bankers to make it bankable scheme. The committee may form its report after examining the all the possible options for the banks to participate in the housing for all scheme envisaged by the Government of Kerala. The report shall be placed in SLBC for discussion.*

**(Action: SLBC)**

#### **4.6. Performance under Micro-credit** (Micro credit is a tertiary sector activity and it should be differentiated from Micro enterprises credit, which is a part of secondary sector)

- (i) The upper limit for micro credit should be increased to Rs. 2 lacs from the present level of Rs, 50,000.
- (ii) All the eligible persons under PMJDY should be given overdraft upto Rs. 5000 immediately to improve the performance.

*The forum noted that above for information and action by banks.*

**(Action: Banks)**



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

*The forum noted that lowest CD ratio 32.25 % recorded in Pathanamthitta.*

*A special committee under the chairmanship of district collector should be formed for this purpose and Area based schemes should be formed & implemented. The performance should be reviewed periodically. This may be followed in other districts having CD Ratio of less than 60%.*

*The forum requested State Bank of Travancore (Lead Bank Responsibility) to take necessary action in this regard.*

***(Action: State Bank of Travancore / LDM Pathanamthitta)***

#### **4.8. FRESH ISSUES**

##### **4.8.1. Denial of Housing Loans** (Suggested by Planning & Economic Affairs Department)

*The forum noted that some banks are insisting four wheeler road accessibility for the house site to be taken as security for housing loans. This may be waived for housing loan upto Rs. 5 lacs if the plot has minimum legally required independent access of 3 ft width.*

*The forum decided that Controlling Offices of banks may consider the matter favourably.*

***(Action: Controlling Offices of Banks)***

##### **4.8.2. Prevention of frauds in Vehicle Loans** (Suggested by Canara Bank)

*The forum decided that Banks should be given accessibility of registration site of the Transport department by feeding the engine number & chassis number to know about the status of registration. The forum directed SLBC to take up with the concerned Govt Department*

***(Action: SLBC)***

##### **4.8.3. PMJJBY & PMSBY Akshaya Centres Special Purpose Business Correspondent** (Suggested by Kerala State IT Mission)

- All the Akshaya centers in the State should be approved as special purpose business correspondents under Jan Suraksha Yojana
- Each Akshaya to serve as BC of every bank for PMJJBY, PMSBY & APY
- Collected applications to be handed over to a designated branch or respective branch (in banks having home concept).

Commission will be at the rates provided by Government. This system needs the approval of all Banks and DFS.

*The forum noted the above decided that the major four banks, SBI, SBT, Canara Bank and KGB shall examine the proposal and arrive at a suitable decision regarding implementation in these banks. Thereafter the action taken shall be conveyed to other banks for appropriate decision at their level.*

***(Action: SLBC/ SBI/SBT/Canara Bank/KGB/Akshaya)***

#### **4.8.4. Attending BLBC Meetings**

*The forum noted that in spite of repeated instruction from RBI and SLBC, the attendance is not improving in BLBC. Many branches say that they are functioning with single person. The Controlling Offices of such banks should find a way to ensure that the Block level meeting is represented by their Bank.*

***(Action: Controlling Offices of Banks concerned)***

#### **4.8.5. Monthly meeting for FLC counsellor**

It is suggested that Monthly meeting of all counsellors should be organised by Lead Bank. This will facilitate experience sharing, planning of camps for the next month and review of their functioning.

*The forum noted the above and decided that LDMs may take necessary action in this regard.*

***(Action: LDMs)***

### **4.9. PENDING ISSUES IN SLBC & ACTION TAKEN REPORT**

#### **4.9.1. Non availability of Government of India Interest Subsidy on Education loans granted by KSCARD Bank**

*The forum decided to pursue the matter with MoHRD, Government of India.*

***(Action: SLBC)***

#### **4.9.2. Land Allotment for construction of RSETI Buildings & waiver of building tax**

- Palakkad – The land identified and pending with Revenue (G) Department for clearance
- Pathanamthitta – the matter is pending with Law Department
- Kozhikode – Suitable Land has to be identified by District Collector

One time building tax and annual tax should be waived for RSETI buildings as the scheme was conceived and implemented by Government of India for the benefit of the people.

*The forum observed that the matter had taken up with Chief Secretary of Kerala. The forum decided to pursue the matter with Local Self Government Department / Commissionerate of Rural Development.*

***(Action: Local Self Government Dept / Commissionerate of Rural Development)***

#### **4.9.3. Giving Provision to Controlling offices of banks to monitor status of RR**

*The forum concurred with the following decision of the Steering Committee of SLBC that met on 03.06.2015.*

*During the Steering Committee Meeting of SLBC Kerala held on 03.06.2015, Sri. Devadasan IAS, Commissioner Land Revenue, representing the Revenue Department informed that User ID and Password has been provided to Malappuram District by NIC. NIC would be developing the User ID and Password for the remaining districts.*

*The forum decided that, LDMS of remaining districts to approach respective NICs to sort out the matter.*

***(Action: LDMS concerned)***

#### **4.9.4. Computerization of Land Records**

*The forum decided to pursue the matter with Revenue Department, Government of Kerala.*

***(Action: Revenue Department)***

#### **4.9.5. Automation of Interface of State Government Treasuries with Banks**

*Since E-grass system has been in place now, the forum decided to **drop** the agenda.*

#### **4.9.6. Amendment/modification in Kerala Registration Rules empowering the SROs to make entry of possession of immovable properties by banks under SARFAESI Act, in Book I**

*The forum noted that during the Steering Committee Meeting of SLBC Kerala held on 03.06.2015, representative from Registration Department informed that overall amendment is under the consideration of the Parliament and as per their requirement Registration Department has given some proposals/remarks for several sections of the act.*

*Since the matter requires the Parliament to amend the provisions and this is under consideration, the forum decided to **drop** the agenda item.*

**4.9.7. Non availability of Central Government & State Government Interest Subsidy to Education Loans availed from District Co-operative Banks & PACS**

*The forum decided to take up the matter with the Planning & Economic Affairs Department, Government of Kerala to pursue the matter with Government of India.*

*(Action: Planning & Economic Affairs Department / SLBC)*

**4.9.8. Denial of E-Tender access facilities to customers of all banks except SBT**

*The forum noted that during the Steering Committee of SLBC that met on 03.06.2015, representative from Planning & Economic Affairs Department, Government of Kerala informed that E-payment access for all banks is accepted by an apex committee of the Government. The GO is awaited.*

*The forum decided to pursue the matter with Planning & Economic Affairs Department.*

*(Action: Planning & Economic Affairs Department / SLBC)*

**4.9.9. Noting of Equitable Mortgage created in favour of the banks in Revenue Records**

*The forum decided to pursue the matter with Revenue Department, Government of Kerala.*

*(Action: Revenue Department)*

**4.9.10. Noting of lien of the Bank in Thandaper Register of Village Office for the loans granted by the Banks**

*The forum decided to pursue the matter with Revenue Department, Government of Kerala.*

*(Action: Revenue Department)*

**4.9.11. Noting of Sarfaesi Demand Notice by Registrar Offices**

*Since it requires amendment of the Central Act, the Steering Committee of SLBC Kerala that met on 03.06.2015 recommended to drop the item.*

*The forum concurred with the above and decided to drop the item.*

#### **4.9.12. Registration of UDS [Un Divided Share]**

*The forum decided to pursue the matter with Registration Department, Government of Kerala.*

***(Action: Registration Department)***

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

*In the Steering Committee Meeting of SLBC Kerala held on 03.06.2015, representative from Registration Department informed that registration act is central act and state amendment can be made by State Government but the process would need Presidential sanction. Department is ready to submit a proposal to Central Government.*

*The forum concurred with the above and decided to pursue the matter with Registration Department, Government of Kerala.*

***(Action: Registration Department)***

#### **4.9.14. Issues relating to Stamp duty on Branch & ATM lease deeds**

*In the Steering Committee Meeting of SLBC Kerala held on 03.06.2015, representative of the Registration Department informed that the Department shall propose necessary amendment to the article 5 (E) schedule to Kerala Stamp Act 1959. He requested support from banks for making a draft proposal for submitting to Government.*

*The forum concurred with the above and decided to pursue the matter with Registration Department, Government of Kerala.*

***(Action: Registration Department)***

#### **4.9.15. Education Loan - Management Quota (Admissions)**

The Group noted the following decision of the Steering Committee of SLBC that met on 03.06.2015.

*The Steering Committee noted the recommendations made by the Government on management quota admissions under Education loan and directed the SLBC sub committee on Education loan to examine the issues raised by the Government and give its recommendations on them.*

*Representative from Planning & Economic Affairs Department, Government of Kerala assured the meeting to provide the details of fee structure prescribed by Government for Management Quota admissions.*

***(Action: SLBC / Planning & Economic Affairs Dept, GoK)***

#### **4.8.6. Jan Suraksha Schemes**

- As part of the PMJDY , three social security schemes were launched on 2015 May 9<sup>th</sup> by the Hon'ble Prime Minister
- PMJJBY, PMSBY, APY
- Enrollments are in progress
- SLBC self imposed target is 1 crore enrollment by December 2015,
- Present figure is approx 30 lakhs on date

#### **Action Points to achieve target**

- Actively involve Business correspondents
- Involve Akshaya Banking Entrepreneurs
- Engage New Business Correspondents.
- Please refer RBI Cir 2005-06/288 dated 2006 January 25<sup>th</sup> regarding appointment of BCs /BFs
- Enroll the Social security scheme beneficiaries (MNREGS workers , scholarship beneficiaries & others ) with support of Government
- Kudumbasree Members & families may be enrolled

*The forum noted that above for information and action.*

*Smt. Usha Ramesh, Deputy General Manager, NABARD informed the District Cooperative Banks have done a very good performance in Pradhan Mantry Surakha Bima Yojana with a figure is 2.5 lacs plus and this data also to be included in the achievement figures.*

**(Action: SLBC /NABARD/KSCB)**

#### **4.8.7. KSRTC DEBT Swapping Proposal**

- In 115<sup>th</sup> SLBC, KSRTC had placed a proposal for debt swapping, for the consideration of the banks.
- Since the KSRTC representative was not present , the forum decided that the queries may be taken up with them directly

**(Action: Banks/KSRTC)**

*Sri. P. S. Rawat, Executive Director of Canara Bank summed up the points during the discussion in the meeting.*

1. *Every bank has to take care of their port folio in terms of C D Ratio.*
2. *Akshaya Kendras –Banks and Akshaya have to come out with certain definite programmes so that we can go for inter operability as well and improvement in Aadhaar Payment System.*
3. *All banks to see FLCs are really functional and meaningful*

4. *Banks having zero balance accounts, to work out strategies to bring it to below 30 % as per Government guidelines.*
5. *The information flow system prevailing in the State of Kerala should be in a regular basis and the agencies have to adhere to the time line fixed by RBI and those information are passed on to SLBC.*
6. *In the matter of flow of credit to Agriculture, Banks to examine the share of KCCS in comparison with the percentage of loan against gold ornaments.*
7. *Banks and other agencies have to examine how best we are able to identify those areas where we can go for improving investment credit and also for the capital formation in the State so far as agriculture credit is concerned*
8. *Regarding Education loans, if there is no unanimity in terms of recommendation of Sub-committee with the views of the Government, then the Sub-committee has to re-examine that. There should be a common scheme for Education loan in terms of eligibility criteria, margin criteria, interest norms and security norms.*
9. *Banks to explore possibilities for (i) registration of charge wherever required (ii) identifying certain ventures under micro, medium and small enterprise (iii) agriculture financing (iv) stamp duty aspect has to be taken up with the Govt*
10. *All banks are requested to re-examine the NORKA scheme and enter in to MoU after due verification.*

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

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

The forum concurred with the review of the performance under various sectors as at March 2015 quarter provided in the background notes supplied.

The State Level Review Meeting of SLBC, Kerala concluded with the above deliberations.

**Sri. K. Kishore Kumar**, Deputy General Manager, Canara Bank proposed vote of thanks.

## **PARTICIPANTS ON 15.06.2015 - OPENING SESSION & GROUP DISCUSSION SESSION**

1. Sri. U. Ramesh Kumar  
Convenor, SLBC & General Manager, Canara Bank
2. Sri. K. Kishore Kumar  
Deputy General Manager, Canara Bank
3. Dr. T. V. Duraipandi  
Deputy General Manager, Canara Bank
4. Sri. V. Reveendran  
Assistant General Manager, Reserve Bank of India
5. Sri. Venu S. Menon  
Assistant General Manager, NABARD
6. Sri. George Mathew  
Divisional Manager, Canara Bank
7. Sri. G. Nandakumar  
Senior Manager, Canara Bank
8. Sri. N. Prasanth  
AEO, Canara Bank
9. Smt. Shini S. H  
Computer Programmer, Canara Bank
10. Smt. Anila J. Andrews  
Officer, Canara Bank

### **GROUP I**

1. Sri. M. Mathialagan  
LDM, Union Bank of India, Idukki (Group Leader)
2. Sri. Dilip Khan A.  
Deputy Secretary, Planning & Economic Affairs Dept.
3. Sri. Johny K.  
Deputy Secretary, Agriculture Department
4. Sri. R. Mathialagan  
Assistant General Manager, State Bank of India
5. Sri. Gurusamy K.  
Assistant General Manager, State Bank of Travancore
6. Sri. R. Alagarsamy  
Assistant General Manager, Bank of India
7. Sri. K. R. Radhakrishnan  
Assistant General Manager, Reserve Bank of India
8. Sri. Venu S. Menon  
Assistant General Manager, NABARD
9. Sri. Anil K. Muttoo  
Chief Manager, Punjab National Bank
10. Sri. Thomas P. Mathew  
Chief Manager, Federal Bank
11. Smt. Rajasree V. K.  
Chief Manager, Dhanlaxmi Bank
12. Sri. K. N. Balakumaran  
LDM, Indian Overseas Bank, Trivandrum
13. Sri. Vasudevan K. S.  
LDM, State Bank of Travancore, Pathanamthitta
14. Smt. Annamma Simon  
LDM, Canara Bank, Thrissur
15. Sri. M. V. Ravindran  
LDM, Canara Bank, Wayanad
16. Sri. S. J. Victor  
Joint Director of Dairy Development
17. Sri. S. Rajan  
Deputy Rubber Production Commissioner, Rubber Board
18. Sri. Rajesh D.  
Regional Manager, AIC of India Ltd.
19. Dr. Vinay Raj Stethan  
Veterinary Surgeon, Animal Husbandry Department
20. Smt. Sheela P.  
Addl. Director of Agriculture, State Horticulture Mission
21. Dr. A. H. Shajil  
Assistant Director of Animal Husbandry
22. Smt. Sudha Devi K. C.  
Assistant Director, SFAC
23. Sri. V. Prakash Tampi  
Joint Director of Agriculture
24. Sri. M. R. Maniam  
Senior Manager, Union Bank of India
25. Sri. M. K. Jayarajan  
Senior Manager, Syndicate Bank
26. Sri. Reji Varghese  
Manager, NABARD
27. Smt. Sreekala C  
Manager, Canara Bank
28. Smt. Sreeparvathy S.  
Manager, South Indian Bank
29. Smt. Brinda R  
Agriculture Officer, KSCARD Bank

### **GROUP II**

1. Sri. N. K. Aravindakshan  
LDM, Syndicate Bank, Kasaragod (Group Leader)
2. Sri. B. K. Mohanty  
Assistant General Manager, Dena Bank
3. Sri. Francis Xavier A. T.  
Assistant General Manager, Federal Bank
4. Sri. V. Reveendran  
Assistant General Manager, Reserve Bank of India



5. Smt. Deepthy Sunil	Assistant General Manger, NABARD
6. Sri. M. Nagaraj	Chief Manager, State Bank of Travancore
7. Sri. K. Edwin Paul	Chief Manager, UCO Bank
8. Sri. K. Ramesh	Chief Manager, Oriental Bank of Commerce
9. Sri. K. K. Roy	Divisional Manager, Canara Bank
10. Sri. Damodaran P. K.	Chief Manager, South Indian Bank
11. Sri. Sunil P.	Deputy Director of Industries & Commerce
12. Smt. Sreelatha P. S.	Deputy Registrar, Directorate of Coir Development
13. Sri. G. Ravikumar	LDM, State Bank of Travancore, Alappuzha
14. Sri. Bhuvanadas K.	LDM, Canara Bank, Kozhikode
15. Sri. M. Chinnathambi	Assistant Director, KVIC
16. Sri. K. Satheesh Kumar	Deputy Director, KVIB
17. Sri. K. S. John	Regional Manager, Oriental Insurance
18. Sri. Vikram Singh	RE, Jammu & Kashmir Bank
19. Sri. Biju Kumar D. S.	Senior Manager, Indian Bank
20. Sri. T. S. Venkata Subramanian	Branch Manager, City Union Bank
21. Sri. Sivalal K.	Research Officer, Planning & Economic Affairs Dept
22. Sri. Rinov P. S.	Assistant Manager, State Bank of Hyderabad
23. Smt. Sharby Pappachan	Assistant Manager, Karur Vysya Bank
24. Smt. Sharvi V.	Probationary Officer, Canara Bank, LBO, Malappuram

### **GROUP III**

1. Sri. D. Sukumar	LDM, Indian Bank, Kollam (Group Leader)
2. Sri. H. Manoj	Assistant General Manager, NABARD
3. Sri. Sreejith S.	Assistant General Manager, IDBI Bank
4. Sri. Jose K. Alappatt	Deputy Zonal Manager, Catholic Syrian Bank
5. Sri. Saji Kumar J	Under Secretary, Planning & Economic Affairs Dept.
6. Smt. Jayasree V. R.	Chief Manager, Bharatiya Mahila Bank
7. Smt. Elsie Mathew	Chief Manager, Vijaya Bank
8. Sri. K. V. S. S. Prasad	Chief Manager, Andhra Bank
9. Sri. Amresh Kumar	Chief Manager, Bank of Baroda
10. Sri. R. Giridharan	Chief Manager, Indian Overseas Bank
11. Sri. Murugan G.	Zonal Coordinator, Akshaya
12. Sri. E. V. Sudhakaran	Senior Manager, United Bank of India
13. Sri. D. Remadevi	Senior Manager, Kerala State Cooperative Bank
14. Sri. Shibu Thomas	Zonal SME Agri Business Head, Federal Bank
15. Sri. Raju V. K.	LDM, SBT, Kottayam
16. Sri. Anilkumar V.	LDM, Union Bank of India, Ernakulam
17. Sri. Pradeep K. S.	LDM, Canara Bank, Palakkad
18. Sri. Hemanth Raman	LDM, Syndicate Bank, Kannur
19. Sri. Korah Abraham	AVP, Axis Bank
20. Sri. Deepu Nair	AVP, Indus Ind Bank
21. Sri. Jitheesh Janardhanan	AVP, HDFC Bank
22. Smt. Sobha Manoj	Manager, ICICI Bank
23. Sri. Adalarasan S.	Manager, Corporation Bank
24. Smt. Sunitha Anil	Administrative Officer, LIC
25. Sri. N. S. Subramanian	DCO, Central Bank of India
26. Sri. Rakesh V. G.	Officer, Karnataka Bank

## **PARTICIPANTS ON 22.06.2015 - PLENARY SESSION**

### **CHIEF GUEST**

**Sri. Oommen Chandy**  
**Sri. K. M. Mani**  
**Sri. K. C. Joseph**

Chief Minister, Kerala  
Minister for Finance, Kerala  
Minister for Rural Devp., Planning, Culture & NORKA

### **CHAIRMAN OF THE MEETING**

**Sri. P. S. Rawat**

Executive Director, Canara Bank

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

1. Dr. A. Alok Sheel, IAS Additional Chief Secretary, Planning & Economic Affairs Dept
2. Sri. Ashok Kumar Singh IAS Additional Mission Director, PMJDY, Ministry of Finance
3. Sri. K. Mohammed Y Safirulla IAS Director, Kerala State IT Mission
4. Sri. K. V. Mohan Kumar IAS Commissioner for Rural Development
5. Sri. R. S. Kannan Additional Secretary & CEO NORKA Roots
6. Smt. Shyla P. A. Joint Secretary, Finance Department
7. Sri. Johny K. Deputy Secretary, Agriculture Department
8. Sri. Dilip Khan A. Deputy Secretary, Planning & Economic Affairs Dept.
9. Sri. R. Ajithkumar Director of Agriculture
10. Sri. Ajayan C. Under Secretary, SC Development Department
11. Sri. Sudhir K. Additional Director of Industries & Commerce
12. Smt. Sheela P. Additional Director, State Horticulture Mission
13. Sri. P. K. Mohanan Joint Development Commissioner for Rural Development
14. Sri. S. J. Victor Joint Director, Dairy Development Department
15. Sri. K. Ananda Babu Joint Director, Coir Board
16. Sri. S. Rajan Deputy Rubber Production Commissioner, Rubber Board
17. Smt. Rugminidevi K. C. Managing Director, SFAC
18. Sri. Premnath Ravindranath General Manager, KFC
19. Sri. Murugan G. Zonal Coordinator, Akshaya
20. Sri. V. Sajan Deputy General Manager United India Insurance Co. Ltd.
21. Dr. B. Baiju Regional Manager United India Insurance Co. Ltd.
22. Smt. Usha A. P. Divisional Manager, United Indian Insurance Co. Ltd.
23. Sri. Rajesh D. Regional Manager, AICIL
24. Smt. Deepa Sivadasan Divisional Manager, LIC of India
25. Sri. John Philip P Chief Regional Manager, New India Assurance Co. Ltd.
26. Sri. S. Gopakumar Deputy General Manager, National Insurance Co. Ltd.
27. Sri. K. S. John Regional Manager, Oriental Insurance Co. Ltd.
28. Sri. Henry Thomas Extension Service Officer, Coir Board
29. Dr. Rahul K. Thematic Anchor, Kudumbashree

### **RESERVE BANK OF INDIA**

1. Sri. Nirmal Chand Regional Director
2. Sri. K. Santhakumar General Manager
3. Sri. K. R. Radhakrishnan Assistant General Manager

## **NABARD**

- |                       |                           |
|-----------------------|---------------------------|
| 1. Sri. Ramesh Tenkil | Chief General Manager     |
| 2. Smt. Usha Ramesh   | Deputy General Manager    |
| 3. Sri. Venu S. Menon | Assistant General Manager |

## **STATE BANK GROUP**

- |                            |                                         |
|----------------------------|-----------------------------------------|
| 1. Sri. C. V. Venkatesh    | General Manager, SBI                    |
| 2. Sri. M. K. Bhattacharya | General Manager, SBT                    |
| 4. Sri. B. Ramakrishna     | Deputy General Manager, SBT             |
| 5. Sri. R. Mathialagan     | Assistant General Manager, SBI          |
| 6. Sri. Rinov P. S.        | Assistant Manager, State Bank of Mysore |

## **PUBLIC SECTOR BANKS**

- |                            |                                                |
|----------------------------|------------------------------------------------|
| 1. Sri. N. Sai Prasad      | Deputy General Manager, Indian Overseas Bank   |
| 2. Sri. U. Dinesh Pai      | Deputy General Manager, Syndicate Bank         |
| 3. Sri. Ramesh B. Kumar    | Assistant General Manager, Corporation Bank    |
| 4. Sri. S. Sundararaj      | Zonal Manager, Indian Bank                     |
| 5. Sri. M. H. Shahid       | Assistant General Manager, Union Bank of India |
| 6. Sri. K. Alagarsamy      | Assistant General Manager, Bank of India       |
| 7. Sri. Sreejith S.        | Assistant General Manager, IDBI Bank           |
| 8. Sri. Joykutty K.        | Chief Manager, Punjab National Bank            |
| 9. Sri. Anil Kumar Muttoo  | Chief Manager, Punjab National Bank            |
| 10. Sri. K. R. Mohanchand  | Chief Manager, Bank of Baroda                  |
| 11. Sri. Abraham M. G.     | Chief Manager, Central Bank of India           |
| 12. Smt. Elsie Mathew      | Chief Manager, Vijaya Bank                     |
| 13. Sri. N. Subhramanyam   | Chief Manager, Vijaya Bank                     |
| 14. Sri. Manish Pillay     | Chief Manager, Allahabad Bank                  |
| 15. Smt. Jayasree V. R.    | Chief Manager, Bharatiya Mahila Bank           |
| 16. Sri. Edvin Paul        | Chief Manager, UCO Bank                        |
| 17. Sri. K. Ramesh         | Chief Manager, Oriental Bank of Commerce       |
| 18. Smt. G. Srividya       | Chief Manager, Dena Bank                       |
| 19. Sri. Biju Kumar D. S.  | Senior Manager, Indian Bank                    |
| 20. Sri. M. K. Jayarajan   | Senior Manager, Syndicate Bank                 |
| 21. Sri. M. R. Maniam      | Senior Manager, Union bank of India            |
| 22. Smt. Yamini S. Kumar   | Branch Manager, Bank of Maharashtra            |
| 23. Sri. Krishan Allakad   | Officer, Punjab & Sind Bank                    |
| 24. Sri. N. S. Subramanian | DCO, Central Bank of India                     |

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

- |                           |                                    |
|---------------------------|------------------------------------|
| 1. Sri. S. S. Bhat        | Chief General Manager, Canara Bank |
| 2. Sri. U. Ramesh Kumar   | Convenor, SLBC & General Manager   |
| 3. Sri. C. G. Nair        | Deputy General Manager             |
| 4. Sri. K. Kishore Kumar  | Deputy General Manager             |
| 5. Sri. K. Hariharan      | Deputy General Manager             |
| 6. Dr. T. V. Duraipandi   | Deputy General Manager             |
| 7. Sri. George Mathew     | Divisional Manager                 |
| 8. Sri. G. Nandakumar     | Senior Manager                     |
| 9. Sri. N. Prasanth       | AEO                                |
| 10. Smt. Shini S. H       | Computer Programmer                |
| 11. Smt. Anila J. Andrews | Officer                            |

## **REGIONAL RURAL BANK**

1. Sri. K. V. Shaji Chairman, Kerala Gramin Bank

## **PRIVATE SECTOR BANKS**

1. Sri. K. I. Varghese General Manager, Federal Bank
2. Sri. P. B. Krishnadas Deputy General Manager, South Indian Bank
3. Sri. M. Muraleedharan Deputy General Manager, Dhanlaxmi Bank
4. Sri. B. Shajahan Assistant General Manager, Catholic Syrian Bank
5. Sri. Rajish Kalapurayil Assistant General Manager, ICICI Bank
6. Sri. Thomas P. Mathew Chief Manager, Federal Bank
7. Sri. N. Thirunavukkarasu Chief Manager, Tamilnad Mercantile Bank
8. Sri. Madhu Mathews VP & RH, Indus Ind Bank
9. Sri. Saji Kurian DVP & Cluster Head, Axis Bank
10. Sri. Hari. C. V. Cluster Head, HDFC Bank
11. Sri. Vikram Singh Relationship Executive, Jammu & Kashmir Bank
12. Sri. Balachandran Nair Senior Manager, Karur Vysya Bank
13. Smt. Sobha Manoj Manager, ICICI Bank
14. Sri. T. S. Venkata Subramanian Branch Manager, City Union Bank
15. Sri. Thomaskutty Varghese Assistant Branch Manager, Karnataka Bank

## **CO-OPERATIVE BANKS**

1. Sri. V. Prabhakaran Nair General Manager, Kerala State Co-operative Bank
2. Smt. Aparna Prathap General Manager, KSCARD Bank

## **LEAD BANK OFFICES**

1. Sri. D. Sukumar LDM, Indian Bank, Kollam
2. Sri. Vasudevan K. S LDM, SBT, Pathanamthitta
3. Sri. G. Ravikumar LDM, SBT, Alappuzha
4. Sri. Raju V. K. LDM, SBT, Kottayam
5. Sri. M. Mathialagan LDM, Union Bank of India, Idukki
6. Sri. Anilkumar V. LDM, Union Bank of India, Ernakulam
7. Smt. Annamma Simon LDM, Canara Bank, Thrissur
8. Sri. Pradeep K. S LDM, Canara Bank, Palakkad
9. Sri. K. Abdul Jabbar LDM, Canara Bank, Malappuram
10. Sri. K. Bhuvanadas LDM, Canara Bank, Kozhikode
11. Sri. M. V. Ravindran LDM, Canara Bank, Wayanad
12. Sri. Hemanth Raman LDM, Syndicate Bank, Kannur
13. Sri. N. K. Aravindakshan LDM, Syndicate Bank, Kasaragod