

**MINUTES OF THE 116<sup>th</sup> MEETING OF  
STATE LEVEL BANKERS' COMMITTEE, KERALA**

Held on 22.09.2015 (Tuesday)  
at Hotel Residency Tower  
Govt. Press Road, Trivandrum

The meeting commenced at 9 a.m. The List of participants is annexed.

**Sri. N. Sivasankaran**, Convenor, SLBC & General Manager, Canara Bank welcomed the participants to the 116<sup>th</sup> meeting of SLBC Kerala. In his welcome address he highlighted the following points.

- As the apex body in the Lead Bank set up, the role of SLBC is a noble one. SLBC is not a committee of bankers alone. It is unique in the sense that there is no other forum which has the presence of almost every State level head of the various developmental agencies. It is a forum where serious discussions take place and decisions are made and implemented.
- Such is the importance of SLBC that it is entrusted with larger responsibilities. MUDRA being the latest example after successful implementation of the PMJDY and Jansuraksha Schemes of the Government of India such as PMJJBY (Pradhan Mantri Jeevan Jyothi Bima Yojana), PMSBY (Pradhan Mantri Suraksha Bima Yojana) and APY (Atal Pension Yojana).
- Together we have achieved some of the important milestones in the history of SLBC Kerala. We covered all panchayats with bank branches and all blocks with FLCs. We are the major state to cover all the families with bank account.

He then mentioned a few items for the attention of the bankers as well as the Government.

- An area where all of us have to concentrate is in increasing investment credit to agriculture. Though 25% of total advances have gone to the Agriculture sector in the State which is 7 % above the mandatory requirement of 18 %, it is mostly through short term credit. The share of term loans is only 1/5<sup>th</sup> of total agriculture credit. A healthy proportion of Long term investments is essential for a sustained growth of the Agriculture sector
- The Mudra loan scheme has been launched. A campaign is on for extending the finance under the Shishu category. He requested the whole hearted support of all the stake holders in achieving the target set for the campaign period.
- Under the Jan Suraksha Schemes, we crossed 40 lakhs enrolment upto 31<sup>st</sup> of August 2015. At that pace we expected to reach 50 lakhs enrolment by the September end. However, there was a slackening in the month of September. As on date we have reached only 43 lakhs enrolments. It quite understandable as all the banks are in rigorous pursuit of their Business targets and recovery during this period. He made request that we should cross the coveted 5 million mark by 15<sup>th</sup> of October.

- Banks in Kerala have always been in the fore front in granting education loans. We have assisted around 4 lakh students to pursue higher education, with an exposure of Rs. 9700 crore as education loans.
- While banks were committed to continue lending to students, he requested the Government to support banks to create a better repayment climate in the state. Borrowers who are capable of meeting the repayment commitments should repay their dues in time and assist the banks to lend further in the segment.
- The NPA level under Education Loan portfolio has crossed 10 % in Kerala which is causing concern to the banks. For discussion and analysis, NPA position of banks also placed as table agenda.

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

**Sri. P. S. Rawat**, Executive Director, Canara Bank and Chairman of the meeting, in his presidential address welcomed all once again and informed that last twelve months have been very eventful for the banking industry with the launch of Pradhan Mantri Jan Dhan Yojana. There after various social security schemes were launched and latest entrant, the Pradhan Mantri Mudra Yojana.

Banking sector in Kerala has participated in implementation of all these schemes to the best of their abilities. However it needs to be taken forward for achieving the objective of the schemes. He called upon the bankers to take more serious efforts in implementing all these schemes in the days ahead.

Year on Year, the growth in key parameters, has been moderate, with Deposits growing at a moderate pace of 16%, advance at a lesser rate of 14%. However, in comparison with March 2015 levels, it is concerning to observe that the deposits have grown by 3 % and advances have remained almost at the same levels. CD Ratio of the State continues to be the cause of concern.

He then briefly highlighted the performance of banking industry in State as at 30<sup>th</sup> June, 2015.

- The branch network of commercial banks crossed the mark of 6000 for the first time. During the last one year, the Branch network in the state improved to 6010 by the addition of 255 branches. In the current financial year, the increase is only 26 branches. He requested the member banks to come out with branch expansion plans in tune with the need of the state
- Banks have added 667 ATMs, y-o-y, to take the tally to 7951. With the emergence of payment banks and small banks, the alternate delivery channels hold the key for development in banking. So he requested all the banks to give more importance to the expansion of alternate delivery channels and digitalization
- Deposits have registered y-o-y growth of 15.79% to reach the level of Rs 3.29 lakh crores. Total credit has registered a growth rate of 13.59 % to reach Rs 2.19 lakh crores.
- The CD Ratio of the state, currently at 66.53%, is one of the areas of concern. It has been consistently declining from 70% in December 2013, barring a marginal increase during the September 2014 quarter. The CD Ratio is lower compared to the neighboring state Tamil Nadu, where the CD ratio is around 114%.

- Deposits continue to grow at a faster rate, compared to advances, resulting in a decline in the CD ratio. Banks to ensure that the deployment of credit is, in tune with the growth of deposits. He appealed to all banks particularly those with a larger gap in CD ratio to increase their credit participation.
- Performance under Annual Credit Plan (ACP) is the need of the hour. Achievement under all the subsectors is lesser than the expected level of 25%. Maximum thrust has to be given for achieving the Annual Credit Plan. He called upon all LDMs to review the performance of annual credit plan in all the DCC meetings, particularly for agriculture where there is a little amount of negativity. Achievement of 19 % target under agriculture, 18% under MSE and 14% under other priority sector advances indicates that the performances need improvement in all the segments of priority sector lending. LDMs have to look into the growth of priority sector lending. SLBC to review the performance of all the banks and advise them to take steps for achieving the targets. These aspects can also be taken up in sub-committee of SLBC. He requested the Convenor of SLBC to review the progress of the growth of priority sector lending in the sub committees.
- Priority sector advances registered y-o-y growth of 15 % to reach Rs. 1.33 lakh crores, with major contribution coming from MSE segment, with a growth rate of 28%. Out of the total priority sector advances of Rs. 1.33 lakh crores, comprising Rs. 55000 crores under agriculture, Rs. 40000 crores under MSE sector and Rs. 38000 crores under other priority advances.
- Referring to the growth in agriculture, he pointed out that agriculture is the mainstream of the economy of Kerala State and appealed all banks to look into this aspect seriously. There is a much needed participation from all banks in agriculture lending.
- MSE sector has shown a considerable jump in the outstanding figure of 27% growth. Basically there have been issues of classification and declassification. This aspect can also be discussed in SLBC or subcommittee of SLBC.
- Micro segment is set to grow further because of the target that we have under Mudra Yojana. He was sure that member banks were going to participate in the Mudra Yojana. All banks are requested to extend their wholeheartedly support in making this programme a success thereby ensuring the credit delivery to (i) the priority sector (ii) agriculture and (iii) micro and small segment. As such all banks would be participating in public policy and banking principle which is largely to make credit available to all sections of the society.
- With the launch of PMJDY, the country witnessed a sudden spurt in the Financial Inclusion activities during the last one year. The mammoth exercise of the survey of households and opening of accounts for all the families was completed in a record time by all the banks across the country.
- About 99% of the identified Sub Service Areas (SSAs) in the country have been covered with delivery channels in the form of Bank branches or Bank Mitras, thereby making the banking services, more accessible to the rural folks.
- After achieving considerable success in accomplishing the objectives of universal access to banking facilities & providing basic banking accounts, the focus shifted to making available the micro credit and coverage under Social Security Schemes.
- Though substantial success has been achieved in extending insurance cover to nearly 11.43 crore beneficiaries, the extent of coverage of PMJDY beneficiaries needs a real introspection by bankers. In this course we find that total BSBD account holders covered under Pradhan Mantri Suraksha Bima Yojana and

Pradhan Mantri Jeevan Bima Yojana is very meager compared to the total enrolment, which indicates that the penetration of these schemes to the real needy persons is not up to the expected levels. As bankers, we have a greater responsibility in ensuring that the benefit is passed on to the BSBD account holders.

- Another area requiring the immediate attention of the bankers is in extending the overdraft facility to the PMJDY beneficiaries. Out of the 71 lakh eligible accounts, 31 lakh beneficiaries have been offered this facility by banks and only 2 lakh beneficiaries have availed the overdraft so far.
- There has been a steady growth in the transactions in PMJDY accounts and the zero balance accounts have come down to 44%. But the objective is to bring it below 30%. He requested banks to evaluate their zero balance account in order to make the whole concept of PMJDY a success.
- Coming back to the scenario in the state of Kerala, the picture is much better, when it comes to the implementation of Financial Inclusion initiatives.
- With the highest literacy in the state, awareness amongst the public about the schemes and the availment of the benefits of the schemes is far better compared to the national scenario. Aadhaar Seeding of bank accounts is one of the best in the country and zero balance accounts are amongst the least. So far over 40 lakh beneficiaries have availed the benefits of various Social Security Schemes.
- Pradhan Mantri MUDRA Yojana, is yet another scheme launched by the Hon'ble Prime Minister to fund the unfunded i.e. to bring the micro units in the unorganized sector under the ambit of institutional finance. A call was given by the ministry for popularizing the scheme, creating awareness among the target group and sensitizing the bankers to extend adequate financial support. Town hall meetings have been successfully conducted in 37 centres in the first phase and 28 centres in the second phase. It is understood that all out efforts are being made by all banks for organizing MUDRA camps on 29<sup>th</sup> of September. He called upon banks to identify maximum number of beneficiaries for extending loans under Shishu category. He was sure that all the branches would be disbursing at least 25 loans during the camp, as advised by the Ministry of Finance.
- He expressed happiness that the banks have displayed the highest degree of compliance levels when it comes to the directions of the Ministry of Finance in implementing various initiatives.

Sri. Rawat then urged upon all the stake holders to concentrate on certain priorities such as;

- Enhancing the flow of credit to improve the CD ratio,
- Identifying and granting loans under Shishu category during the MUDRA camps to be held on 29.09.2015,
- Granting overdrafts to PMJDY beneficiaries on priority,
- Ensuring more number of enrolments under Social Security Schemes with focus on PMJDY beneficiaries,
- Reducing Zero balance accounts in BSBDA
- Strengthening the FLCs to make them more efficient, in imparting Financial Literacy, which is the key factor for the success of PMJDY initiatives.
- Strengthening the infrastructure at Kiosk banking and Business Correspondents to increase transactions.

- Inculcating the habit of thrift and savings amongst the rural mass by transactions through their accounts.
- Banks to focus on achieving the set targets under Annual Credit Plan

Concluding his address, he extended thanks to all the bankers, Government officials, and other agencies for their continued support and co-operation extended through out.

**Sri. K. M. Mani**, Hon'ble Minister for Finance, Kerala in his address highlighted the following points.

- To enhance the Credit Deposit Ratio of the State so as to lend more money to the needy.
- Since contribution of agriculture sector in the economy is 30 %, bankers should give special attention to ensure more credit to the Agriculture sector so as to grow the economy.
- He expressed happiness that the bankers are enhancing the eligible maximum loan amount from Rs. 10 lakhs to Rs. 15 lakhs per technocrat promoter and from Rs. 4 lakhs to Rs. 7 lakhs per non technocrat promoter.
- Non availability of interest subsidy on Education loan for State Co-operative Banks, District Cooperative Banks and PACS is a matter of great concern. A remedy for this problem has to be found out immediately.
- Referring to Education loans to Management Quota admissions, he requested that banks have to ensure easy access of the loan and speedy disposal.
- Outstanding advances in agriculture sector in the State have decreased by Rs. 3133 crores during the first quarter of the current fiscal, which is a great shortfall that has to be corrected.
- Government of Kerala is implementing Karunya benevolent scheme through lotteries and have given an amount of Rs. 800 crores for medical assistance to about 1,25,000 poor patients. He requested Banks to come in a big way to assist by funding support from their CSR funds towards Karunya.

**Sri. K. C. Joseph**, Hon'ble Minister for Planning, Rural Development. Culture & NORKA in his remarks touched upon the following points.

- Referring to uniform policy applicable to all banks regarding Education loans, he informed that in spite of raising this issue in SLBCs and DLRCs, even now a solution has not been found out. He added that different banks are having different approaches towards Education Loan and some branch managers are denying Education loans mentioning flimsy reasons. Therefore SLBC has to find out a solution in this regard.
- Referring to the interest subvention scheme of Central Government to the persons availed education loans before 01.04.2019, he informed that since the subsidy is not yet fully disbursed, Government of Kerala has imposed a moratorium on revenue recovery of Education loans of those students who are eligible for interest subsidy. However, banks are continuing the revenue recovery actions against these borrowers. SLBC to take note of this situation.

- In many cases, the interest portion of the loans comes to three to four times of the original loan amount. In eligible cases, if loanees are willing to settling the cases some concession may be given along with waiving the interest portion partially or fully.
- He expressed concern regarding the appointment of private agency by SBT for recovering NPA arrears of Education loans. He requested SBT to reconsider this decision and requested SLBC to intervene in this matter.
- Referring to the shortfall in agriculture sector, he requested all banks to come forward to enhance the credit under agriculture sector so as to increase the CD Ratio.
- As per the reports available, it is observed that there is an increase in the NRI deposits by Rs. 7746 crores during the first quarter of current fiscal. However, banks are reluctant to extend adequate finance to Non Resident returnees.
- As you are aware, nurses from Libya, Iraq, Yemen are forced to come back to Kerala due to the internal situation in these countries. Many of them have completed their studies availing Education loans. Bankers have to take a liberal approach towards their Education loans.
- NORKA department has framed a comprehensive rehabilitation package and got it approved in the cabinet. As bankers are aware, the major deposits are coming from NRIs and when they are in distress it is the responsibility of the bankers to help them. Only two banks viz. Canara Bank and Union Bank of India have come forward for extending support towards this package. He requested other banks also to cooperate with this package.

**Sri. Jiji Thomson, IAS**, Chief Secretary, Government of Kerala in his address highlighted the following points.

- Government of Kerala's apex scheme is to provide houses to all. There are number of schemes launched by Government of India also like Pradhan Mantri Aawas Yojana, Pradhan Mantri Jan Suraksha Schemes, and Saansad Adarsh Gram Yojana
- As per the assessment made by World Bank on the basis of the ease of doing business in the Country, Kerala has been ranked 18<sup>th</sup> out of 22 states. This is a matter of great concern. Assessment was made on the basis of 7 parameters where Kerala has not done well. We are number one in the country in Education, health, Service industry and other sectors like human development. But in the ease of carrying out business, Kerala is far below.
- During the last two weeks, we have been debating on how to improve the business climate in the State. Massive changes in rules, regulations and big amendments are needed. What is most important is to change the attitude. Therefore attitude has to undergo a great change. This is not only with respect to the bankers but also all the sections of the people.
- We must also think about various schemes that need to be implemented at a faster pace. One such scheme is the Pradhan Mantri Awaas Yojana. Hon'ble Chief Minister had appealed to all during the last SLBC meeting to help the State Government in realizing the dream of providing houses to 1.75 lakh of houseless people in the EWS category. One lakh housing scheme was implemented in 1970's, of which most of the houses are dilapidated and are beyond any repair.

It is high time to come out with a scheme which can provide decent Housing to all these people. As per the Chief Ministers request, a subcommittee of bankers have been constituted which met three days before, wherein a lengthy discussion made on how to implement the scheme. Subcommittee has decided to recast Kerala Governments requirement in consonance with the Government of India scheme “Pradhan Mantri Awaas Yojana” so as to avoid the confusion. Before implementing this scheme there would be absolute clarity on what we are going to do. He added that a news had come in the national news papers, the previous day stating that a technology for building environment friendly, tsunami proof, cyclone proof houses have been floated.

- He informed that on a recent visit in China, he saw small houses built by using German technology using composite materials. If we can bring this know-how to produce the raw composite material using fiber glass, chemical etc, we can construct the houses in an unbelievable speed. Using this technology a few houses were built in Kancheepuram near Chennai. These houses will last for long. Our State Government officials visited the place and as per their report the Kerala Cabinet decided that we too should try to find out and select some technology suitable for Kerala as we are going in for a mass housing scheme. He informed that within 15 days time Government would be able to decide and adopt the technology and after finalizing the same the Government would decide on how to go about it. This is where Government is looking for the wholehearted support from banks. Government of India directed all the public sector banks to provide funding support to Pradhan Mantri Awaas Yojana which is only for urban poor. The rest, ie. for the rural sector has to be provided by the Kerala Government.
- Another major challenge the state is facing is waste disposal. Waste disposal has become a major headache. While Smart City is coming up in Kochi, in nearby Brahmapuram, 5 lakh tonnes of wastes have accumulated in the past 10 years creating all sorts of problems. We are going to take a major responsibility and are very keen in disposing the wastes. We are going to come out with a scheme soon and will be seeking the support of the banks.
- Other programme under planning is rejuvenating the rivers of Kerala like. Bharatapuzha and Pamba. This is something which we need to think. We have the liability to the future generations of the State to provide clean water. We have no right to pollute water in this way. Within two months the Government would come out with a concrete scheme. In the next SLBC meeting, the Government would come out with a concrete plan in this regard.
- Skill loan scheme mentioned in the Agenda & background papers is also a very important scheme.
- Total advances to SC/ST have come down. ST advances declined by Rs. 198 crores and SC advances by Rs. 29 crores. It is the responsibility of bankers to concentrate on extending loans to the SC/ST sector. .
- Another initiative of Government is the “Plastic free Sabarimala Initiative”. We want to intensify our efforts to make Sabarimala totally plastic free. Not only Sabarimala, but other pilgrim centres also. He requested all banks to set up special kiosks to exchange plastic bags with cloth bags.

**Sri. Subrata Biswas, IAS**, Agricultural Production Commissioner, Government of Kerala in his address flagged out the following issues.

- He observed that some of the public sector banks are not performing well. Their CD Ratios are well below the State average. Time has come to realise this and find out what needs to be done.
- He informed that during the last couple of days he visited remote panchayats viz. Marayoor, Kanthalloor and Vattavada in Idukki District which are basically vegetable hearts of the State. Unlike other parts of Kerala, farmers are really involved in their agriculture and they subsist on the kind of activities that they do. He had discussion with the farmers, representatives from cooperative banks, and public sector banks which revealed that the situation was not very good.
- In Marayoor, KCC cards have been issued to 50-60% of farmers. In some pockets where some defaults are there, banks have decided that no one should be given any loan in spite of the eligibility. In the course of the discussion, it was also suggested that instead of giving individual loan, JLG may be encouraged. Many farmers who have taken loan after pledging their gold are not able to repay them mainly due to lack of adequate income from their produce So these farmers are not in a position to take back the gold from bank. If they want to make partial payment, it is not accepted by the bank so that higher interest up to 12 % has to be paid by the farmers.
- In Kanthalloor also it is the same situation. Cooperative banks are charging high interest rate at 14 % to 16 % for gold loans, saying that refinance from NABARD is not available. Since there is no partial payment facility, farmers are not able to take back their gold from banks.
- People are saying that financial literacy is inadequate. Financial literacy has to be given to the farmers in this regard. Government is thinking to provide subsidy after linking their account with bank so as to adjust money with their loan account.
- Vattavada is the area of vegetable farming. They are the real marginal farmers who are completely depending upon agriculture where only 4% farmers have been given KCC. He requested the SLBC to find out what needs to be done in this regard.
- We have to look into , what are the interventions that is required from Government side to ensure that (i) some kind of cash flow that has to take place to the farmers' account that is linked with their loan account so that we can make this loan account regular (ii) farmers are selling their produces through some societies. Whatever is credited to the farmers' account by the society is to be linked to the loan account. These are a couple of options.
- He urged the forum that to find out the best way through which we can provide loans to the farmers in these three panchayats complying with all the extant guidelines.

**Sri. Nirmal Chand**, Regional Director, Reserve Bank of India informed that RBI has now been focussing on inclusive growth through policies on priority sector lending, lending to weaker sections of the society and through the financial inclusion drive in the recent past. RBI policy on expansion of branch network in rural and semi urban centers is yet another, apart from these initiatives. He then highlighted on the following policy initiatives taken by RBI.

- On August 19, 2015, RBI has granted in principle approval to 11 applicants to set up payment banks under the guidelines issued in November 2014.



These entities have experience in different sectors and capabilities so that a different business model can be tried. They have the reach of technological and financial strength to extend service exclusive to customers across the country.

- On September 16<sup>th</sup>, 2015 RBI has granted in principle approval to 10 entities to set up small finance banks in the private sector as per the guidelines issued in November 2014. Selected entities like Micro finance institutions and private limited companies are having significant presence in Kerala.
- In inclusive growth, it is pertinent to talk about MSME sector which has a potential to bring growth by creating local demand and driving supply. The sector is of utmost importance to the economic growth. So both the Government of India as well as the RBI have taken measures to enhance flow of credit to this sector. On its part, the RBI has launched several initiatives in this regard to specifically address the issue of delayed payments to the MSME sector.
- On the other hand, as part of capacity building of the MSME divisions of the banks and developing entrepreneurial subjectivity, RBI has recently launched training programmes for the functionaries of commercial banks. In Kerala also, the RBI would be initiating such programmes and will be getting in touch with major banks in the State of Kerala.
- Our State has already covered all households under PMJDY with at least one bank account, attracting a variety of financial services such as life insurance and benefits such as scholarships and subsidies to these accounts are a priority. Therefore it is very important for us to provide access to the bank accounts through BC, payment banks and cash dispensing machines.
- As part of financial inclusion of the households, large number of new accounts was opened. We need to retain these accounts. We need to make them carry out transactions.
- We need to give some overdraft facility also. We need to change these zero balance accounts to accounts with some balance, so that these accounts are kept alive.
- In the meanwhile we have to find ways to deal with the Distress in the banking system. The RBI Governor had stated that regulatory forbearances and RBI soft stances, on classifying bad loans, only makes it easy for banks to “extend and pretend”. It is not a solution. Since no other stakeholders contribute to the resolution, in many cases the real project limps along and become increasingly unviable. Some promoters take advantage of the banker’s fears about asset turning non performing, to extract unwarranted concessions without any sacrifice on the value of the contribution from promoter’s side.
- We also need to lend to small producers, farmers, SHGs or businesses for which we need to improve the structure and working of credit information bureaus, collateral registries and exchange information among banks. As stated by the RBI Governor “Credit flows easily only when the lender is persuaded that he would get the money back. So easier access to credit necessitates harsher consequences of default”.
- Referring to computerisation of land records, which was a long pending agenda, he said that we needed digital and clean records
- Referring to the speeches of earlier speakers, he observed that CD Ratio of the State is pertinently on the lower side and performance under Agriculture sector is coming down.
- He requested Bankers to extend support for rejuvenating rivers in the State as mentioned by the Chief Secretary.

- Bankers have to sort out the issues of three panchayats in Idukki as mentioned by the Agri Production Commissioner.
- He requested all banks to extend adequate support to low cost housing scheme of Government of Kerala.

**Sri. Ashok Kumar Singh IAS**, Additional Mission Director, PMJDY, Ministry of Finance in his address observed that these were the changing times. Nobody had thought that mobile network operators would be running a bank, but it has come. The Financial landscape is changing and therefore the way we used to think of business cannot be the same again. He then touched upon the following points.

- Financial inclusion, which has been moved by Government of India, is going to change the way we look at the business.
- Payment banks are coming. Payment banks also along with MFI are going to get approval for lending. It is the time to prove that we can adapt and adopt as per the requirement.
- Very serious steps to be taken on matter of the three panchayats in Idukki mentioned by the Agri Production Commissioner
- Mudra is one of the schemes where bankers have to be very proactive and have a positive approach while dealing with these kind of loans

**Sri. Ramesh Tenkil**, Chief General Manager, NABARD flagged off the following points in his remarks.

- As per the data as at June 2015, 17% of the ACP set for the priority sector has been achieved at the end of the first quarter
- Deposits registered a growth of 16 % on a y.o.y basis. There was only 15 % growth in priority sector lending and only 9 % growth in advances to agriculture sector which is a great concern.
- There is decline in capital formation in agriculture in the State, which can be reversed only by providing income generating assets to farmers through agriculture term lending.
- Ratio of crop loan to term loan needs to be addressed.
- In the year 2015-16, annual target for agriculture lending by banks in Kerala have touched Rs.47920 crores with Rs. 13180 crores earmarked for term lending which is 27 % of the total agriculture credit.
- Achievement against the target for term lending under agriculture is only 12 % of the target for the first quarter against achievement of 22% of the target under crop loans
- Crop loans of Rs. 7725 crores were disbursed by banks whereas amount of term loan disbursed was only Rs. 1610 crores. Term loan constituted only 20% of the agriculture lending.
- PLP of NABARD 2016-17 for each of the district of the State has been launched. PLPs are made on the basis of the District Credit Plan prepared by the district. In order to improve capital formation in agriculture, specific area development schemes have been formulated.
- He requested banks to make use of this potential identified by the district and the area development schemes and disburse the Agri term loans to address the issue of the capital formation in agriculture. From the NABARD side, the unit cost for the State has been used to prepare area development schemes.

- Another initiative of NABARD is the promotion and setting up of farmer producers' organizations through the produce fund created by the Government of India and administered by NABARD.
- Farmer producer organizations are set up either as a company or as a society by pooling the resource of farmers. NABARD acts as the intermediary between the farmers and producers.
- Over 65 farmers producer organizations have been supported in Kerala by funding for producer organizations promoting institutions under the produce fund. The producer organization promoting institution could be any agency either private or any agency NGOs or State Government agency Universities, NGOs and even rubber board, spices board .By identifying these agencies we will be able to support them for formation of producers organizations over a period of 3 years by giving them a grant of Rs. 9 lakhs per producers organizations.
- Over 65 FPOs are supported so far. Around 20 FPOs are registered as producer company or societies
- NABARD is also collaborating with Agriculture Department, Government of Kerala to make the scheme more effective and to enhance ground level demand for agriculture term loans.
- For boosting capital formation in agriculture, the Government of India has announced a food processing fund managed by NABARD for providing affordable credit to State Government Corporations for setting up of food parks and agro processing units in the designated food parks. KSIDC and KINFRA are preparing the blue print for setting up of two mega food parks in Alappuzha and Palakkad districts.
- Another issue is the continued dependence of banks on taking Gold as security for providing loans for agriculture activities.
- As per current data available, total loans outstanding under agriculture sector is Rs. 54523 crores as on June 2015, out of which Rs. 34400 crores, (63 % )are secured by gold. Banks are to strictly follow the RBI guidelines and regulations and not to take any security for agriculture advances upto Rs. 1 lakh. Besides banks also have to ensure that the crop loans have been disbursed based on the area and scale of finance of the particular crop.
- Other grey area is the weavers finance. Government of India is putting greater emphasis on financing for weavers through the Weavers Credit Card Scheme. Target of Kerala is 2500 cards. We have previously advised the SLBC to allocate the target among banks and monitor the implementation of the scheme. Process of issuance of WCCs of banks has been slow.
- Government of India is extending interest subsidy and margin money assisted for this sector till the year 2016.
- Subsequent to the implementation of Revival & Restructuring Package for Handloom, recapitalization assistance is available to the banks, provided, the banks sanction fresh loans to the beneficiaries under the scheme. We understand that fresh finance has not been taking place due to non issuance of NOC from the banks which impede the beneficiaries from availing loan from other banks.
- Banks are facing more challenges due to mounting NPAs and stressed assets.
- Department of Financial Services, Government of India has recently released a comprehensive plan for revamping public sector banks called "Indradhanush" and given direction regarding appointment in banks, setting up of bank board bureau, capitalization etc. These reforms are expected to revitalize the public sector banks in the coming years.

Speaking on the occasion, **Dr. Inder Jit Singh, IAS**, Principal Secretary, SC Development Department, Government of Kerala pointed out that, loans to SC/ST sectors are falling. He requested that some serious steps are to be taken by banks in this regard. He observed that in the funding pattern, the average size of the loan is just about one lakh plus.

He requested SLBC to provide split up of the data chart with range wise details of loans (like upto Rs. 1crore, above Rs. 1 crores to Rs. 5crores, Rs. 5 crores to Rs. 10 crores) that would help in further analyzing the causes of falling loan figures.

He suggested that for getting positive results and further achievement under CD Ratio, within the banking system it is possible to put some performance related incentives in Kerala specifically. It can be applicable right from bank branch to the State Head Quarters level.

He informed that similar to the mission started in Technopark, SC Development Department is going to replicate the same and start a mission for SC/STs. The Department had already approved this proposal in principle. The SC and ST entrepreneurs and even OBC entrepreneurs would be put on an incubation and mentorship training so as to create good entrepreneurship in them. He requested banks to associate with this for getting some good entrepreneurs. This project would be started shortly at Ambedkar Bhavan Complex owned by Department in Mannanthala, within the Corporation limit.

Responding to the remarks made by above speakers, **Sri. P. S. Rawat**, Executive Director, Canara Bank and Chairman of the meeting stated that:

- Regarding Karunya scheme of the Government of Kerala, he requested all member banks to support the scheme to the extent possible.
- Regarding Uniform policy for Management quota for Education Loan, he informed that there is already a sub-committee formed by SLBC on Management quota for Education Loans. The sub-committee has made recommendations also. These recommendations have to be forwarded to IBA.
- On Housing for all Scheme and Waste Disposal plans he requested banks participation and to see how best the banks could participate.
- Major area of concern was reports of gold loan repayment or partial payment not being permitted by certain banks. The LDMs have to evaluate and ensure that this is not occurring in any district. He requested the SLBC to take up the matter with the concerned LDM and the bank, having the Lead Bank Responsibility of the district to carry out a study to find out the factual position and suggest remedial measures.
- On the PLP prepared by NABARD, he requested all the LDMs to ensure that it has to be replicated in the DCC for annual credit plan. The approach has to be that under agriculture, short term lending approach should continue while at the same time investment credit lending also takes place in every district. He requested SLBC to make a regular agenda on disbursement / flow of investment credit so that there could be a regular review of investment credit in the DCC.

The House then proceeded with issues listed in the agenda items.

## **1. ADOPTION OF MINUTES**

The forum unanimously adopted the minutes of the State Level Review Meeting of SLBC, Kerala held on 15<sup>th</sup> & 22<sup>nd</sup> June, 2015, which was forwarded to the members, vide Convener's letter SLBC 38 214 2015 GN dated 4<sup>th</sup> July, 2015.

## **2. ISSUES RELATING TO GOVERNMENT DEPARTMENTS**

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

#### **2.1.1. SECONDARY SECTOR**

##### **2.1.1.1. Issues involved in the implementation of PMEGP Scheme**

*The meeting decided that the SLBC shall take up the matter with Chief Secretary and to the concerned department as it is a hindrance for sanction of loans.*

***(Action: SLBC Cell / Local Self Government Department)***

#### **2.1.2. TERTIARY SECTOR**

##### **2.1.2.1. Land Allotment for construction of RSETI Buildings**

*In the Meeting, representative from Commissionerate of Rural Development informed that in Palakkad, land is identified in Parali Panchayat and its papers are pending with Revenue Department for clearance.*

*In Kollam, land is identified at Anchalumoodu and the papers are pending with Revenue Department for clearance.*

*In Pathanamthitta, a building is already allotted, but a writ petition has been filed by Block Panchayat President in the Kerala High Court against allotment. The Government has filed its affidavit in favour of the allocation.*

*In Kozhikode, land could not be identified till date and District Collector, Kozhikode has to identify a suitable land.*

*The meeting requested that the Kozhikode and Pathanamthitta cases have to be brought to the notice of the respective District Collectors and in the matter of Pathanamthitta, possibility of any alternate land may be looked into.*

***(Action: Commissionerate of Rural Development / Revenue Dept. / Law Dept.)***

#### **Other Issues related to RSETI**

*Referring to waiver of one time building tax and annual building tax charged by LSGs for RSETI buildings, representative from Commissionerate of Rural Development informed that the matter has been taken up with the Revenue Department.*

***(Action: Commissionerate of Rural Development / Revenue Department)***

*Referring to the report that NRLM target group Training expenses for the first half of year of 2014-15 is not reimbursed by SRLM till date in Ernakulam, representative from Commissionerate of Rural Development informed that the matter was taken up with Kudumbashree and they require some details in this regard. He suggested that RSETI, Ernakulam may contact directly with Kudumbashree office in this regard.*

*The meeting decided that concerned bank has to take up the matter with Kudumbashree directly.*

***(Action: Union Bank of India / Kudumbashree)***

#### **2.1.2.2. Computerization of Land Records**

*The forum noted that during the Steering Committee Meeting of SLBC Kerala held on 10.09.2015, representative from Revenue Department informed that online pokkuvaravu (Revenue record mutation) has started. Computerization of records in selected villages would be started soon and thereafter it would be extended to other villages. Computerization process is going on and some more time is required for completing process.*

*In the absence of representatives from Revenue Department, the forum directed SLBC Cell to write a formal letter with details to Secretary of Revenue Department and make a reference to the Chief Secretary.*

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

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

*The forum noted that Planning & Economic Affairs Department has taken up the matter with IT Department for getting their opinion. The forum decided to pursue the matter.*

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

#### **2.1.2.4. (i) Noting of Equitable Mortgage created in favour of the banks in Revenue Records**

*The forum proposes that the Government may introduce a reasonable fee for this facility and suggested the following fee tariff:*

<i>Loan up to Rs. 10 lakhs</i>	<i>: Rs. 500</i>
<i>Loans above Rs. 10 lakhs up to 25 lakhs</i>	<i>: Rs.1000</i>
<i>Loans above Rs. 25 lakhs</i>	<i>: Rs.2500</i>
<i>Fee for releasing the charge</i>	<i>: Rs. 200</i>

*In the absence of representatives from Revenue Department, the forum decided to pursue the matter with Revenue Department.*

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

#### **2.1.2.4 (ii) Noting of lien of the Bank in Thandaper Register of Village Office for the loans granted by the Banks**

*In the absence of representatives from Revenue Department, the forum decided to pursue the matter with Revenue Department.*

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

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

*Dr. W. R. Reddy, IAS, Principal Secretary, Taxes Department, Government of Kerala informed that Taxes Department had examined the matter and that a remission order issued under stamp act is necessary to resolve the issue. It requires the cabinet approval. He requested SLBC to submit a formal request with full details so as to examine the matter by the Department.*

***(Action: Taxes Department)***

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

*Dr. W. R. Reddy, IAS, Principal Secretary, Taxes Department, Government of Kerala informed that Taxes Department had noticed the matter and requested SLBC to submit a formal request with full details as to what exactly the requirement was, so that the Department can take a decision. If it is feasible, then there is no problem for including the in-laws also in the list of relatives mentioned in the clause.*

***(Action: Taxes Department)***

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

*Dr. W. R. Reddy, IAS, Principal Secretary, Taxes Department, Government of Kerala informed that Taxes Department had examined the issue and the system based on AGs observations while they are doing the audit of local bodies accounts. The issue would be examined and sorted out.*

***(Action: Taxes Department)***

### **3. GENERAL ISSUES**

#### **3.1. FRESH ISSUES**

##### **3.1.1. SECONDARY SECTOR**

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

*The forum noted that during the Steering Committee Meeting of SLBC Kerala held on 10.09.2015, the representative from Coir Board explained the implementation of Coir Udyami Yojana in the State and informed that against the loan target of 150 units, only 86 units were sanctioned during 2014-15 under the scheme. During 2015-16, the target is 150 and out of 158 applications, only 6 units are sanctioned till date.*

*She informed that Chairman of Coir Board has written letter to all bank authorities in this regard. She made a request to the banks to extend their co operation and to speed up the process of sanctioning loans under the scheme in order to utilize the earmarked fund fully. Otherwise the applications may be returned mentioning the reason for rejection. She added that they have started providing EDP training to the borrowers before availing loans from banks.*

*The steering committee had requested the Coir Board to provide soft copy of the District/bank/branch wise pending list in excel sheet to SLBC Cell so as to enable it to take up the same with the concerned. The committee also suggested that Coir Board may give EDP to borrowers only after getting provisional sanction letter from banks. The Committee observed that most of the loans sanctioned under Coir Board schemes are slipped into NPA, particularly in many areas in Alappuzha District. The committee requested Coir Board to extend adequate support to banks for recovery of those loans.*

*Representative from **Coir Board** informed the forum that as per the decision of the Steering Committee, the District/bank/branch wise pending list in excel sheet has already forwarded to SLBC Cell.*

*Representative from **SLBC Cell** informed that pending list of application has been circulated to concerned banks for necessary action.*

*The meeting requested the banks which held these pending applications to take decision and dispose them within the permissible time limit. The meeting requested Coir Board to take up the matter with the respective Banks where applications are pending and also take up with the concerned LDMs also.*

*Regarding EDP training, Chairman of the meeting informed that Coir Board can provide entrepreneurial training to any interested candidates and the bankable schemes come second. It all depends upon the interest of the trainee and there is absolutely no need to change the approach at all and requested SLBC to reexamine suggestion in the Steering Committee.*

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

**3.1.1.2.Kerala State Self Entrepreneur Development Mission (KSSEDM) – Project of Kerala Financial Corporation (KFC) [Suggested by Canara Bank]**

<b>Sl. No</b>	<b>Existing guidelines issued by the Bank</b>	<b>Modified guidelines by KFC</b>
	<b>Loan Quantum</b>	
1	<i>The eligible maximum loan amount will be Rs. 10 lakhs per technocrat promoter and Rs. 4 lakhs per non technocrat promoter, subject to a maximum of Rs. 20 lakhs per enterprise / per group.</i>	<i>The eligible maximum loan amount will be Rs. 15 lakhs per technocrat promoter and Rs. 7 lakhs per non technocrat promoter, subject to a maximum of Rs. 20 lakhs per enterprise.</i>

*The forum noted the above modification in the eligible quantum made by the KFC and adopted the same for implementation.*



Representative from **KFC** informed that the scheme has been implemented recently. As on 31.08.2015, they have sanctioned Rs. 135 crores under the scheme and disbursed Rs. 105 crore. Except, Canara Bank, SBT and PNB other banks are not coming forward to sanction loans under the scheme. Then he presented the details of Bank wise position which is given below.

<b>KSEDM Loans sanctioned by different funding agencies</b>			
<b>Sl. No.</b>	<b>Name of Funding Agency</b>	<b>No. of Loans</b>	<b>Sanctioned Amount</b>
1	Canara Bank	48	4,70,46,600
2	State Bank of Travancore	46	4,04,25,000
3	Punjab National Bank	46	4,92,87,000
4	Central Bank of India	7	71,54,000
5	Oriental Bank of Commerce	3	55,00,000
6	Kerala Gramin Bank	4	27,40,000
7	South Indian Bank	2	26,00,000
8	Syndicate Bank	5	51,85,000
9	Federal Bank	1	8,00,000
10	Service Cooperative Bank	2	25,00,000
11	Bank of India	1	12,00,000
12	Union Bank of India	4	41,30,000
13	Vijaya Bank	1	20,00,000
14	Corporation Bank	2	28,00,000
15	Indian Bank	3	37,00,000
16	State Bank of India	2	19,97,000
17	Indian Overseas Bank	3	16,00,000
	<b>Total</b>	<b>180</b>	<b>18,06,64,600</b>

The meeting requested all banks to cooperate with the scheme.

**(Action: Banks)**

### **3.1.2. TERTIARY SECTOR**

#### **3.1.2.1. Banking facility in villages with population below 2000 (Suggested by Reserve Bank of India)**

It was confirmed by the respective LDMs as follows:

<b>Sl. No</b>	<b>Name of District</b>	<b>No. of Villages</b>	<b>Name of Villages</b>	<b>Present status</b>
1	Kollam	1	Valacode (Part)	<i>Now in Punalur Municipality &amp; covered by Dhanlaxmi Bank branch</i>
2	Alappuzha	2	Aryad South (Part)	<i>Part of Alappuzha Municipality and serviced by many bank branches</i>
			Mullackal (Part)	<i>Part of Alappuzha Municipality and serviced by many bank branches</i>

Sl. No	Name of District	No. of Villages	Name of Villages	Present status
3	Pathanamthitta	1	Pathanamthitta (Part)	<i>Part of Pathanamthitta Municipality and serviced by many bank branches</i>
4	Kottayam	2	Muttambalam (Part)	<i>Part of Kottayam Municipality and serviced by many bank branches</i>
			Velloor (Part)	<i>Serviced SBT Branch &amp; Canara Bank Branch</i>
5	Idukki	2	Thodupuzha (Part)	<i>Part of Thodupuzha Municipality and serviced by many bank branches</i>
			Mlappara	<i>SBT Akshaya BC, IDCB</i>
6	Ernakulam	1	Trikkakara North (Part)	<i>Part of Thrikkakara Municipality and serviced by many bank branches</i>
7	Thrissur	1	Pullu	<i>SIB USB</i>
8	Wayanad	1	Thariyode	<i>KGB branch</i>
9	Kasaragod	5	Kaliyoor	<i>Syndicate Bank BC</i>
			Talikala	<i>Syndicate Bank BC</i>
			Bekoor	<i>KGB branch</i>
			Ujarulvar	<i>KGB branch</i>
			Cheemeni II	<i>Vijaya Bank branch</i>

### 3.1.2.2. Self Employment Scheme (Bank Loan Subsidy) [Suggested by Kerala State Handicapped Persons Welfare Corporation Poojappura, Thiruvananthapuram]

*The forum noted that during the Steering Committee Meeting of SLBC Kerala held on 10.09.2015, representative from the Corporation informed that many times, banks are insisting for the Corporation subsidy amount to be released in advance, prior to the disbursement of loans which is causing undue delay in receipt of the bank loans. She informed that subsidy would be released to banks as and when received the funds from Government.*

*The steering committee requested the Corporation to give bank wise pendency to the SLBC Cell and LDMs for effective follow up. If the existing Corporation guidelines do not provide for release of subsidy in advance, the Corporation may consider amending such provisions.*

*In the absence of representative from the Corporation, the forum decided that the Corporation may examine the matter and release the subsidy in advance.*

***(Action: Kerala State Handicapped Persons Welfare Corporation)***

**3.1.2.3. Agenda items suggested by Directorate of Scheduled Caste Development Department**

**(1) ഇ-ഗ്രാന്റ്സ്**

ഇ-ഗ്രാന്റ്സ് ഫണ്ട് വിതരണത്തിന് പല ബ്രാഞ്ചുകളും കമ്മീഷൻ ആവശ്യപ്പെടുന്നുണ്ട്. ഇത് ഭാവിയിൽ ഒഴിവാക്കേണ്ടതാണ്.

*Dr. Inder Jit Singh, IAS, Principal Secretary, SC Development Department, Government of Kerala informed that the Government of India has announced DBT schemes in almost all the districts. When public sector banks deal with the Government programmes through DBT, as per the information available to us there is no commission involved and it is the uniform practice all over the country for all the Government schemes whether of Central or State Government.*

*This issue was applicable not merely to SC department, but to all departments and local bodies implementing the Government schemes.*

*The meeting decided that SLBC cell shall conduct a meeting of Canara Bank, Indian Overseas Bank, Indian Bank, State Bank of India, State Bank of Travancore and Kerala Gramin Bank and officials from Finance Department and SC Development Department to sort out the matter.*

**(Action: SLBC Cell)**

**(2) സ്വയം തൊഴിൽ പദ്ധതി പ്രകാരം ലഭ്യമാകുന്ന ബാങ്ക് വായ്പയ്ക്ക് പട്ടികജാതി വികസന വകുപ്പിൽ നിന്നും സബ്സിഡി അനുവദിക്കുന്ന പദ്ധതി**

പട്ടികജാതി വികസന വകുപ്പിൽ നിലവിലുള്ള സ്വയം തൊഴിൽ പദ്ധതി പ്രകാരം ലഭ്യമാകുന്ന ബാങ്ക് വായ്പയ്ക്ക് സബ്സിഡി അനുവദിക്കുന്ന പദ്ധതി അനുസരിച്ച് ബാങ്ക് വായ്പ കൈപ്പറ്റി ഗുണഭോക്താവ് സ്വയം തൊഴിൽ സംരംഭം ആരംഭിച്ചാൽ മാത്രമേ വകുപ്പിൽ നിന്നും സബ്സിഡി ബന്ധപ്പെട്ട ബാങ്കിന് അനുവദിക്കാൻ നിർവ്വാഹമുള്ളൂ. എന്നാൽ സബ്സിഡി മുൻകൂറായി അനുവദിക്കണമെന്ന ചില ബാങ്കുകളുടെ നിലപാട് പദ്ധതി നടത്തിപ്പിനെ പ്രതികൂലമായി ബാധിക്കുന്ന വിവരം ശ്രദ്ധയിൽപ്പെട്ടിട്ടുണ്ട്. ബാങ്കുകളുടെ ആവശ്യപ്രകാരം സബ്സിഡി വകുപ്പിൽ നിന്നും മുൻകൂറായി അനുവദിച്ചാൽ സർക്കാർ നൽകുന്ന സബ്സിഡി തുക ദുർവിനിയോഗം ചെയ്യാനും ബന്ധപ്പെട്ട ഗുണഭോക്താവ് സ്വയം തൊഴിൽ സംരംഭം ആരംഭിക്കാത്ത സാഹചര്യം സംജാതമാകാനും സാധ്യതയുണ്ട്. ആയതിനാൽ ബാങ്ക് വായ്പ ലഭിച്ച് ബന്ധപ്പെട്ട പട്ടികജാതി ഗുണഭോക്താവ് സ്വയം തൊഴിൽ സംരംഭം ആരംഭിച്ചു എന്ന് ഉറപ്പുവരുത്തിയതിനുശേഷം പട്ടികജാതി വികസന വകുപ്പിൽ നിന്നും സബ്സിഡി അനുവദിക്കുന്ന രീതി തന്നെ തുടരുന്നതിനായി ബന്ധപ്പെട്ട ബാങ്കുകൾക്ക് നിർദ്ദേശം നൽകാവുന്നതാണ്.

*The forum noted that the 108<sup>th</sup> Meeting of SLBC Kerala held on 03.01.2013 at Trivandrum, had taken a decision that henceforth the disbursement of loans may be done only after getting the subsidy upfront from SC Development Department, Government of Kerala.*

*Dr. Inder Jit Singh, IAS, Principal Secretary, SC Development Department, Government of Kerala informed that as per the department scheme mandate it is a back end subsidy and what banks wanted was front end subsidy. He informed that the norms of the scheme prescribe a particular stage to release the subsidy. But there is no objection in parking the subsidy with banks subject to a condition that transfer of the subsidy to account of the party shall be only at that prescribed stage, as and when the beneficiary matches the conditions of the project. He added that sometimes there may be delay in department*

for releasing subsidy to banks. Such cases may be taken up with the concerned. He hoped that this issue would be resolved with mutual satisfaction.

The meeting noted that the banks were not asking for converting the back end subsidy to front end subsidy. Instead, the banks were asking to park the subsidy in advance with the bank. It would be released to the loan account only subject to the prescribed conditions at the prescribed stage. It was decided that LDMs have to submit a report on the pending cases to the SLBC and the SLBC has to have a discussion with Principal Secretary, SC Development Department so as to resolve this issue and till such time the decision taken in the 108<sup>th</sup> meeting shall be continued .

**(Action: LDMs / SLBC Cell)**

(3) സ്വാശ്രയ സംഘങ്ങൾക്ക് സ്വയം തൊഴിൽ സംരംഭം ആരംഭിക്കുന്നതിന് ധനസഹായം നൽകുന്ന പദ്ധതി

പത്തോ അതിൽ കൂടുതലോ പട്ടികസമുദായംഗങ്ങൾ ചേർന്നു രൂപീകരിക്കുന്ന സ്വാശ്രയ സംഘങ്ങൾക്കും 80 ശതമാനമോ അതിനു മുകളിലോ പട്ടികജാതിക്കാർ അംഗങ്ങളായുള്ള വനിതാ സ്വാശ്രയ സംഘങ്ങൾക്കും പ്രോജക്ട് റിപ്പോർട്ടിന്റെ അടിസ്ഥാനത്തിൽ സ്വയം തൊഴിൽ സംരംഭങ്ങൾ ആരംഭിക്കുന്നതിന് സാമ്പത്തിക സഹായം നൽകുന്ന ഒരു പദ്ധതി 2014-15 സാമ്പത്തികവർഷം മുതൽ പട്ടികജാതി വികസന വകുപ്പ് ആവിഷ്കരിച്ചിട്ടുണ്ട്. അംഗീകരിക്കപ്പെടുന്ന പ്രോജക്ടുകളുടെ മുതൽ മുടക്കിന്റെ 3/4 വരുന്ന തുക ബന്ധപ്പെട്ട സ്വയം സഹായ സംഘങ്ങൾക്ക് വകുപ്പിൽ നിന്നും ബാങ്ക് അക്കൗണ്ടിലൂടെ അനുവദിച്ചു നൽകുന്നതാണ്. മുതൽ മുടക്കിന്റെ 1/4 വരുന്ന തുക ഗുണഭോക്താക്കൾ സ്വന്തം നിലയിൽ കണ്ടെത്തുകയോ ബാങ്ക് ലോൺ മുഖേന സ്വരൂപിക്കുകയോ ചെയ്യേണ്ടതാണ്. ഈ പദ്ധതി പ്രകാരം വിവിധ പ്രോജക്ടുകളുടെ നടത്തിപ്പിനായി ബാങ്ക് വായ്പ ലഭിക്കാൻ അർഹതയുള്ളതും, ബാങ്കുകളെ വായ്പയ്ക്കായി സമീപിക്കുന്നതുമായ പട്ടികജാതി സ്വാശ്രയ സംഘങ്ങൾക്ക് ബാങ്ക് ലോൺ ലഭ്യമാക്കുന്നതിന് ബാങ്കുകൾക്ക് നിർദ്ദേശം നൽകാവുന്നതാണ്. കുടുംബശ്രീ സംഘങ്ങൾക്ക് മാത്രമേ ബാങ്ക് ലോൺ നൽകുകയുള്ളൂ എന്ന് പറഞ്ഞ് ബാങ്കുകൾ സ്വാശ്രയ സംഘങ്ങൾക്ക് ബാങ്ക് ലോൺ നിരസിക്കുന്നതും ശ്രദ്ധയിൽപ്പെട്ടിട്ടുണ്ട്. ആയതിനാൽ പട്ടികജാതി വികസന വകുപ്പിന്റെ 3/4 ധനസഹായം ലഭ്യമാക്കി ഉത്തരവ് ലഭിച്ചിട്ടുള്ള സ്വാശ്രയ സംഘങ്ങൾക്ക് 1/4 തുക ബാങ്ക് ലോൺ അനുവദിക്കുന്നതിനുള്ള നടപടി സ്വീകരിക്കുവാൻ ബാങ്കുകൾക്ക് നിർദ്ദേശം നൽകേണ്ടതാണ്.

The forum noted that during the Steering Committee of SLBC Kerala that met on 10.09.2015 requested the Corporation to give details on the organizing and monitoring infrastructure available for supervising these groups and also provisions to avoid multiple financing. The formation and financing of such groups may be linked to SRLM and SULM wherever possible.

The forum decided that the Scheduled Caste Development Department may give the detail.

**(Action: Scheduled Caste Development Department)**

**3.1.2.4.Non cooperation of some banks towards Government’s Bill Discounting System** (Suggested by Finance (Planning – A) Department, Government of Kerala)

The forum observed that the information given is inadequate and if the issue pertains to some banks the details may be called for and dealt with separately. The forum decided to take up the matter with Finance (Planning-A) Department for clarification with details.

**(Action: Finance (Planning-A) Department)**

**3.1.2.5. Waiving of stamp duty on loan sanctioned against pension to Senior Citizens**  
(Suggested by State Bank of Travancore)

*The forum decided to take up the matter with Taxes Department, Government of Kerala.*

***(Action: Taxes Department)***

**3.1.2.6. Government Order regarding Levy of Service Charges for assisting Banks in taking over possession under Section 14 of SARFAESI Act, 2002**  
(Suggested by South Indian Bank)

*The meeting observed that if it is uniformly applicable to all banks, SLBC would take up the matter. If it is a stand alone case, the South Indian Bank to take up the matter with Revenue Department. The bank may give further details of the case to SLBC cell to give clarity which shall be taken up on merit.*

***(Action: South Indian Bank)***

**3.1.2.7. Regarding making available small value credit to RSETI trainees with ease**  
(Suggested by LDM, Trivandrum)

*The forum suggested that these proposals may be considered under the PMMY scheme.*

***(Action: Banks)***

**3.1.2.8. Pradhan Mantri Mudra Yojana (PMMY)** (Suggested by SLBC Cell)

***Sri. P. S. Rawat***, Executive Director, Canara Bank and Chairman of the meeting requested all member banks on PMMY that;

- (i) The Government of India has fixed a disbursement target of 25 Shishu loan sanctions per branch for the Mudra Mega camp from 25<sup>th</sup> of Sept 2015 to 2<sup>nd</sup> of Oct 2015. These targets have already been conveyed to all banks based upon the presence of State of Kerala by SLBC.*
- (ii) Town hall meeting on Mudra Yojana already been completed in the State of Kerala. 29<sup>th</sup> September, 2015 has been fixed for conducting the district level disbursement function by each bank. He requested all banks to conduct the disbursement function on 29.09.2015 in all its seriousness with people's participation in good numbers. On 29<sup>th</sup> September 2015, all LDMs are to coordinate camps in their districts and SLBC Convenor would also be convening the state level camp. Controlling Offices of banks should coordinate with respective LDMs to conduct camps so as to make it a grand success.*

***Sri. Ashok Kumar Singh IAS***, Additional Mission Director, PMJDY, Ministry of Finance informed that a meeting was convened at the Ministry level the previous day and the essence of the discussion was that this exercise was not just from 25<sup>th</sup> September to 2<sup>nd</sup> October 2015 alone. It is intended that basic momentum created now should be sustainable. It has to be on a campaign mode not only on a mission mode.

*Another issue still existing is the access to loan. For addressing this he made a request that any of the bankers can take up the challenge of developing a mobile app for linking the Aadhaar number so that Banks can easily access the application online very fast.*

**(Action: Banks / LDMs)**

### **3.1.2.9. Saansad Adarsh Gram Yojana [SAGY] (Suggested by SLBC Cell)**

*The forum noted that Kerala has a representation of 29 members in the Parliament and the name of the adopted villages with the present banking facility is placed in the agenda papers. The forum observed that first of all village survey has to be done for any developmental activities. Hence, the forum requested the LDMs concerned to conduct the survey as the first step for implementation of SAGY.*

*The forum requested the LDMs and controlling offices of banks to ensure the participation of all the banks servicing each of these villages ,in the village adoption programme If a particular village is having only one bank, the responsibility for village adoption in SAGY is the responsibility of that particular Bank. Where there is more than one bank, it shall be the collective responsibility of all those banks*

**(Action: Banks/LDMs)**

### **3.1.2.10. Pradhan Mantri Jan Suraksha Schemes (Suggested by SLBC Cell)**

*The forum noted the achievement under the Jan Suraksha schemes as on 19.09.2015 provided in the annexure of agenda & background paper.*

*The forum requested the Banks to fortify their efforts to achieve 50 lakh enrolments by 15.10.2015. The forum then requested all banks to strengthen the reporting system so that the actual achievement gets reflected in reports.*

**(Action: Banks)**

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

### **3.2.1. PRIMARY SECTOR**

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

*The forum decided to pursue the matter.*

**(Action: SLBC Cell)**

#### **3.2.1.2. Proposals for revision of Unit Cost for the year 2015-16**

*The forum noted that a meeting in this regard was conducted on 05.08.2015 at Canara Bank, Circle Office, Trivandrum and the minutes of the meeting is provided in Annexure-8.3. of agenda & background papers.*

*Sri. Ramesh Tenkil, Chief General Manager, NABARD informed that before holding unit cost revision meeting, NABARD had asked Government Departments and bankers to give proposals/suggestions/advises, if any, for revisions in the current unit cost. Unfortunately there was no response from Government Departments. The Unit Cost Committee has finalized the unit cost for 2015-16.*

### **3.2.2. SECONDARY SECTOR**

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

*The meeting decided that SLBC to collect the bank wise position and take up the matter further.*

**(Action: SLBC Cell)**

#### **3.2.2.2. CGTMSE Cover**

*The forum noted that the sub-committee of SLBC on CGTMSE issues met on 05.08.2015 at Trivandrum and the minutes of the meeting was provided in Annexure-8.4. of agenda & background notes. It was also noted that SLBC Cell had taken up CGTMSE issues faced by banks with the General Manager, RBI, Trivandrum requesting to escalate the issues with the appropriate authorities.*

*The meeting requested to the Additional Mission Director, PMJDY, Ministry of Finance to take up the matter with CGTMSE and relook on the matter.*

**(Action: SLBC Cell)**

### **3.2.3. TERTIARY SECTOR**

#### **3.2.3.1.(i) Non availability of Government of India Interest Subsidy on Education loans granted by KSCARD Bank**

*The forum noted that the Steering Committee of SLBC Kerala that met on 10.09.2015 noted that the Government of Kerala has written to the Ministry of Human Resources and the reply is awaited. The bank/Co-operative Department may follow up further. In the Steering Committee Meeting, the representative from Planning & Economic Affairs Department informed that the Government of India has requested IIM Bangalore to conduct a study and give report.*

*The forum decided to pursue the matter.*

**(Planning & Economic Affairs Department)**

#### **3.2.3.1.(ii) Non availability of Central Government & State Government Interest Subsidy to Education Loans availed from District Co-operative Banks & PACS**

*The forum noted that vide letter No.6042/F(RO)/2015/Plg dated 01.06.2015 of Planning & Economic Affairs (F) Department, Govt. of Kerala informed that “the matter regarding Inclusion of District Cooperative Banks and Primary Agriculture Credit Societies under the Education Loan Interest Subsidy Scheme of State Government has been examined by the State Government thoroughly. In the current financial situation,*

*the State Government is not in a position to take on such huge financial liability. Hence it is not possible for the State Government to include District Cooperative Banks and Primary Agriculture Credit Societies under the Education Loan Interest Subsidy Scheme of the State Government”.*

*The forum decided to pursue the matter.*

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

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

*Sri. P. S. Rawat, Executive Director, Canara Bank and Chairman of the meeting informed that for the management quota, there has to be some eligibility criteria for the student and that cannot be kept at par with normal Education loan.*

*The forum noted the minutes of the Sub-Committee on Education Loan (Management Quota) held on 21.08.2015 at Trivandrum provided as Annexure-8.5 in the agenda & background notes and accepted the recommendations of the sub committee. The chairman of the meeting requested the representative of the Planning Department to appraise the Secretary of Planning Department on the decision taken in this meeting and to impress upon him the necessity to have a separate criteria for eligibility to loans under Management Quota , different from that of Merit admission. The forum directed the SLBC Cell to convey the recommendations to the Head Offices of banks and the Indian Banks Association for necessary action.*

**(Action: IBA / SLBC Cell)**

### **3.2.3.3. Housing for all Scheme of Government of Kerala**

*The forum noted the Minutes of the sub-committee meeting on Housing for All Scheme of Government of Kerala held on 21.08.2015 at Trivandrum provided as Annexure-8.6 in the agenda & background notes.*

**(Action: SLBC Cell)**

## **3.3. INFORMATION NOTES**

### **3.3.1. Skill Loan Scheme (Suggested by SLBC as per the directives of DFS)**

*The meeting noted the revised model scheme for skill loans formulated by Ministry of Skill Development and Entrepreneurship for implementation by banks.*

### **3.3.2. Agenda items suggested by MSME – Development Institute, Thrissur**

*The forum noted the guidelines issued by the Development Commissioner (MSME, Ministry of MSME Govt. of India) provided in Annexure-8.8 of the agenda & background papers.*

*The representative from **MSME Development Institute** briefed the guide lines of NMCP (National Manufacturing Competitiveness Programme) under MSME wherein the Institute reimburse the stall rent for MSME units participating in domestic exhibitions.*

*He informed that till now Institute has not yet received any single proposal from the State of Kerala. He added that if there are no proposals, the funds would be lapsed.*



*The meeting decided that MSME Development Institute, Thrissur to contact any bank having Regional Office at Ernakulum. They would study and inform the same to SLBC for examination.*

#### **4. Review of Performance under Priority Sector Advances**

##### **4.1. Review of Performance under Priority Sector Advances (Disbursement) as at June 2015 - ACP 2015-16 Achievements**

*The forum noted that as at June 2015, the achievement under primary sector stood at 19.5 %, secondary sector 17.6%, tertiary sector 13.7% and overall achievement at 17.1%.*

*Referring to credit fall in agriculture sector for State Bank Group, **Sri. Badal Chandra Das**, Chief General Manager, State Bank of India informed that this is due to the fall in agriculture loans secured by gold.*

*The forum noted the performance under primary sector by various bank groups at State Bank Group (12%), Nationalized Banks (20%), RRB (32%), Private Sector Banks (20 %), and Cooperatives (19%) The forum suggested the following pointes for enhancing advances under agriculture sector:*

- All member banks especially SBI group to examine the fall in credit under agriculture sector and take corrective steps*
- To over come the fall in agri gold loans , provide other short term loans like KCC*
- Member banks to match their targets and achievements with the credit plan of NABARD*
- LDMS to examine the potential available in tune with the PLP of NABARD and give special thrust for enhancing investment credit and project financing.*
- All banks to take effective participation in the preparation and achievement of Annual Credit Plan*
- There should not be any instances of refusal to accept partial payment in gold loans. If such instances are noticed, the LDMS have to take up the matter with the Controlling Offices of respective banks.*

*The forum noted that under secondary sector the performance of the bank groups were, State Bank Group (22%), Nationalized Banks (17%), RRB (18%), Private Sector Banks (15 %), and Cooperatives (17%) The forum requested all groups to enhance their credit under secondary sector.*

*The forum noted the performance under tertiary sector of various bank groups, State Bank Group (8%), Nationalized Banks (7%), RRB (17%), Private Sector Banks (6%), and Cooperatives (21%) and requested all groups to enhance their credit under tertiary sector.*

##### **4.2. Review of Priority Sector Advances (Outstanding) as at June 2015**

*The forum observed that Priority Sector Advances touched 60.68% much above the norm of 40%, Agriculture Advances touched 24.93% against 18%, Weaker Section Advances touched 21.24% against 10%, DRI Advances touched 0.02% against 1%, Credit Deposit Ratio stood at 66.53 % against 60%,*

*The forum noted that the negative growth in outstanding advances under certain sub-sectors of priority sector as at June 2015 from March 2015 level such as Agriculture Advances (Rs. -3133 crores), Micro & Small Enterprises Advances (Rs. -449 crores), Weaker Section Advances (Rs.-642 crores), SC Advances (Rs. -29 crores), ST Advances (Rs.-198 crores), DRI Advances (Rs. -2.13 crores).*

*The forum observed that the priority sector advances as at June 2015 grew by Rs. 4078 crores ,in spite of the above negative growth in these subsectors , on account of the reclassification of Medium enterprises advances as Priority sector advances*

## **5. Review of Performance under Special Focus Programmes**

*The forum noted the performance under SCC, ACC, LUCC, KCC as at June 2015.*

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

*The forum noted the performance under Banking Sector as at June 2015.*

### **NPA in Commercial Banks as at June 2015**

*The forum noted the NPA position of banks provided as table agenda item.*

*The forum observed that NPA percentage to advances of bank groups was State Bank Group (2%), Nationalized Banks (5%), RRB (5%), Public Sector Banks (4%), Private Sector Banks (2%), and Commercial Banks (3%).*

*The forum observed that recovery percentages of many Government sponsored schemes in all districts were below 40% and requested LDMS to examine the matter and include recovery percentage and NPA management as regular agenda in the DCC meeting. The forum suggested that if any support from Government is required for recovery that could be a point for discussion in the DCC meeting.*

***Sri. C. Saravanan**, Deputy General Manager, RBI informed that the NPA figures reported needs to be validated further. It is not clear whether it is gross NPA or net NPA. As per the understanding of the ground situation, it should be anything above the pan India position in the State. He requested the SLBC and banks to take due care in giving such an important data.*

***Sri. Badal Chandra Das**, Chief General Manager, State Bank of India informed that the data reported by SBI is correct.*

*The forum suggested the following for the compliance of banks/LDMS:*

- *Accuracy in terms of reporting data to SLBC*
- *Recovery Percentage to be deliberated in DCC meeting*
- *NPA Position to be deliberated in DCC meeting*

*The 116<sup>th</sup> meeting of SLBC, Kerala concluded with the above deliberations.*

***Dr. T. V. Duraipandi**, Deputy General Manager, Canara Bank proposed vote of thanks.*

## **LIST OF PARTICIPANTS**

### **CHIEF GUESTS**

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

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. Sri. Jiji Thomson, IAS Chief Secretary, Government of Kerala
2. Sri. Subrata Biswas, IAS Agricultural Production Commissioner, Govt. of Kerala
3. Dr. Inderjit Singh, IAS Principal Secretary, SC Development Department
4. Dr. W. R. Reddy, IAS Principal Secretary, Taxes Department
5. Sri. Ashok Kumar Singh IAS Additional Mission Director, PMJDY, Ministry of Finance
6. Smt. Valsala Additional Secretary, Planning & Economic Affairs Dept.
7. Sri. Johny K. Deputy Secretary, Agriculture Department
8. Smt. Hema Prabha Deputy Secretary, Planning & Economic Affairs Dept.
9. Sri. P. K. Mohanan Joint Development Commissioner for Rural Development
10. Sri. Sudhir K. Additional Director of Industries & Commerce
11. Dr. K. K. Jayaraj Additional Director of Animal Husbandry
12. Sri. V. M. Unni Deputy IG of Registration, Registration Department
13. Sri. Rajmohan G. Joint Director of Handlooms & Textiles
14. Smt. K. P. Lalithamoney Director, KVIC
15. Sri. K. Santhosh Kumar Deputy Director, KVIB
16. Sri. Rajeev N. Assistant Director of Agriculture
17. Smt. Josephine J Assistant Director, ST Development Department
18. Smt. Rajasree J. Assistant Director, State Horticulture Mission
19. Sri. A. R. Sajeev Kumar Assistant Nodal Officer, SAF, Fisheries Department
20. Sri. Premnath Ravindranath General Manager, KFC
21. Smt. Deepa Sivadasan Divisional Manager, LIC of India
22. Smt. Usha A. P. Divisional Manager, United Indian Insurance Co. Ltd.
23. Sri. Murugan G. Zonal Coordinator, Akshaya
24. Sri. Ramesh S. K. Goudar Senior Horticulture Officer, National Horticulture Board
25. Smt. K. V. Sumana Regional Officer, Coir Board
26. Smt. Sudha Devi K. C. Project Director, SFAC
27. Sri. Henry Thomas Extension Service Officer, Coir Board

### **RESERVE BANK OF INDIA**

1. Sri. Nirmal Chand Regional Director
2. Sri. C. Saravanan Deputy General Manager
3. Sri. Mohammed Sajid P. K. Assistant General Manager
4. Smt. Annamma Thomas Assistant Manager

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

1. Sri. Ramesh Tenkil Chief General Manager, NABARD
2. Sri. B. Swaminathan Deputy General Manager, NABARD
3. Sri. Venu S. Menon Assistant General Manager, NABARD
4. Sri. R. N. Karthikeyan Manager, National Housing Bank

## **STATE BANK GROUP**

- |                             |                                |
|-----------------------------|--------------------------------|
| 1. Sri. Badal Chandra Das   | Chief General Manager, SBI     |
| 2. Sri. M. K. Bhattacharya  | General Manager, SBT           |
| 3. Sri. Sushil Kumar Goyal  | General Manager, SBT           |
| 4. Sri. B. Hari Prasad      | Deputy General Manager, SBI    |
| 5. Smt. K. P. A. Sita Devi  | Deputy General Manager, SBT    |
| 6. Sri. R. Mathialagan      | Assistant General Manager, SBI |
| 7. Sri. K. Gurusamy         | Assistant General Manager, SBT |
| 8. Sri. M. Ponmudi          | Chief Manager, SBH             |
| 9. Sri. I. S. Nageswara Rao | Branch Manager, SBM            |

## **PUBLIC SECTOR BANKS**

- |                             |   |
|-----------------------------|---|
| 1. Sri. N. Sai Prasad       | Chief Regional Manager, Indian Overseas Bank    |
| 2. Sri. U. Dinesh Pai       | Deputy General Manager, Syndicate Bank          |
| 3. Sri. S. Sundararaj       | Deputy General Manager, Indian Bank             |
| 4. Sri. S. Mohanty          | Assistant General manager, Punjab National Bank |
| 5. Sri. Sasikumar Kurup     | Assistant General Manager, Bank of India        |
| 6. Sri. Ramesh M. Kamat     | Assistant General Manager, Corporation Bank     |
| 7. Sri. P. Chandran         | DRM, Central Bank of India                      |
| 8. Sri. Sreejith S.         | Assistant General Manager, IDBI Bank            |
| 9. Sri. S. Venkataraman     | Chief Manager, Bank of Baroda                   |
| 10. Sri. N. Subhramanyam    | Chief Manager, Vijaya Bank                      |
| 11. Sri. K. V. V. S. Prasad | Chief Manager, Andhra Bank                      |
| 12. Sri. Manish Pillay      | Chief Manager, Allahabad Bank                   |
| 13. Smt. Jayasree V. R.     | Chief Manager, Bharatiya Mahila Bank            |
| 14. Smt. G. Srividya        | Chief Manager, Dena Bank                        |
| 15. Sri. Biju Kumar D. S.   | Senior Manager, Indian Bank                     |
| 16. Sri. M. K. Jayarajan    | Senior Manager, Syndicate Bank                  |
| 17. Sri. M. R. Maniam       | Senior Manager, Union Bank of India             |
| 18. Sri. E. V. Sudhakaran   | Senior Manager, United Bank of India            |
| 19. Smt. Yamini S. Kumar    | Branch Manager, Bank of Maharashtra             |
| 20. Sri. N. S. Subramanian  | DCO, Central Bank of India                      |

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

- |                             |                                  |
|-----------------------------|----------------------------------|
| 1. Sri. N. Sivasankaran     | Convenor, SLBC & General Manager |
| 2. Sri. M. G. Bhat          | General Manager                  |
| 3. Sri. K. Hariharan        | Deputy General Manager           |
| 4. Dr. T. V. Duraipandi     | Deputy General Manager           |
| 5. Smt. Sujatha Karunakaran | Deputy General Manager           |
| 6. Sri. Tomy Sebastian      | Assistant General Manager        |
| 7. Sri. George Mathew       | Divisional Manager               |
| 8. Sri. G. Nandakumar       | Senior Manager                   |
| 9. Smt. Shini S. H          | Computer Programmer              |

## **REGIONAL RURAL BANK**

- |                       |                                   |
|-----------------------|-----------------------------------|
| 1. Sri. K. V. Shaji   | Chairman, Kerala Gramin Bank      |
| 2. Sri. Joseph Cyriac | Chief Manager, Kerala Gramin Bank |

## **PRIVATE SECTOR BANKS**

- |                                    |  |
|------------------------------------|--|
| 1. Sri. K. I. Varghese             | Chief General Manager, Federal Bank          |
| 2. Sri. P. B. Krishnadas           | Deputy General Manager, South Indian Bank    |
| 3. Sri. Joseph Alappatt            | Deputy General Manager, Catholic Syrian Bank |
| 4. Sri. M. Muraleedharan           | Deputy General Manager, Dhanlaxmi Bank       |
| 5. Sri. Thomas P. Mathew           | Chief Manager, Federal Bank                  |
| 6. Sri. Deepu Nair                 | Associate Vice President, Indus Ind Bank     |
| 7. Sri. Jithesh Janardhanan        | AVP, HDFC Bank                               |
| 8. Sri. Saji Kurian                | Deputy Vice President, Axis Bank             |
| 9. Sri. Vikram Singh               | Relationship Executive, Jammu & Kashmir Bank |
| 10. Smt. Sobha Manoj               | Manager, ICICI Bank                          |
| 11. Sri. Rajesh G.                 | Senior Branch Manager, Karnataka Bank        |
| 12. Sri. T. S. Venkata Subramanian | Branch Manager, City Union Bank              |

## **CO-OPERATIVE BANKS**

- |                             |   |
|-----------------------------|---|
| 1. Sri. V. Prabhakaran Nair | General Manager, Kerala State Co-operative Bank |
| 2. Sri. G. Gopakumar        | Senior Manager, Kerala State Co-operative Bank  |
| 3. Smt. Brinda R.           | Agricultural Officer, KSCARD Bank               |

## **LEAD BANK OFFICES**

- |                              |                                     |
|------------------------------|-------------------------------------|
| 1. Sri. K. N. Balakumaran    | LDM, IOB, Trivnadrum                |
| 2. Sri. D. Sukumar           | LDM, Indian Bank, Kollam            |
| 3. Sri. Vasudevan K. S       | LDM, SBT, Pathanamthitta            |
| 4. Sri. G. Ravikumar         | LDM, SBT, Alappuzha                 |
| 5. Sri. Raju V. K.           | LDM, SBT, Kottayam                  |
| 6. Sri. M. Mathialagan       | LDM, Union Bank of India, Idukki    |
| 7. Sri. Anilkumar V.         | LDM, Union Bank of India, Ernakulam |
| 8. Smt. Annamma Simon        | LDM, Canara Bank, Thrissur          |
| 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. P. Santhosh         | LDM, Syndicate Bank, Kannur         |
| 13. Sri. N. K. Aravindakshan | LDM, Syndicate Bank, Kasaragod      |
| 14. Sri. Pazhanimala E.      | Manager, LBO, Canara Bank, Palakkad |