

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

Convenor:



Ref: Kerala SLBC/141/2018/MA

Date: 14th September, 2018

(All Members of SLBC)

Dear Sir,

Sub : Minutes of the Special SLBC (Flood Relief Measures) 2018

We are forwarding herewith the minutes of the Special SLBC (Flood Relief Measures) 2018, Kerala held on 29th August 2018 at Hotel Apollo Dimora, Trivandrum.

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

Thanking You,

Yours faithfully

G K Maya
Convenor, SLBC Kerala
& General Manager, Canara Bank

State Level Bankers Committee (SLBC), Kerala
Special SLBC (Flood Relief Measures) 2018
29th August, 2018 at Hotel Apollo Dimora, Trivandrum

The meeting commenced at 4 pm with Smt P V Bharathi, Executive Director, Canara Bank chairing the meeting.

Smt G K Maya, Convenor SLBC Kerala & General Manager, Canara Bank welcomed the dignitaries to the special SLBC to brief on the financial aids and support to the Flood victims of the entire state of Kerala.

She stated that Kerala is recovering from devastation that has no parallel in recent years. The magnitude of loss is yet to be reckoned in full, but the loss is irreparable. This was a crisis that tested the quality of our people, our political leadership, our social commitments and our well known secular culture. The government machinery has more than proved its capacity to meet the challenges, the entire state rallied under a single banner saving more than 22000 persons from death and moving 12 lakh people from their flood ravaged houses to safety shelters within 5 days. This was the biggest rescue operation carried out by NDRF. The centre has rated the flood as a level 3 disaster as per National Disaster management Plan. The Union government has also been quick in extending aid with several relief measures announced after the honorable Prime Ministers' visit. The state did accomplish a near impossible feat that of completing a historic rescue and relief operation spreading over the entire feat.

But the real work is just beginning for Kerala. The herculean task of rebuilding lives, livelihoods and infrastructure both private and public lies ahead of us. This is a time to think of comprehensive and holistic methods to rebuild Kerala, to bring back normal life to the hundreds of villages which have now turned into ghost cities. The exceptional initiatives, the courage, the commitment at its inspiring best shown by our men and women, organizations in private and public sector, the bank branches, the NGOs, the informal groups, and the media who plunged into rescue work and also the support from outside Kerala are worthy of mention. Banks have to play an important role in the task of rebuilding the state. The same beautiful aspect of humanity and sense of togetherness in all of us that the floods have brought out have to be replicated once more to handhold the people and pull them up to the shores of economic safety and bring back the economic strength and safety that the flood waters have washed away. This meeting convened at very short notice under the behest of DFS itself is a testimony.

Then she welcomed all the dignitaries .

Smt P.V Bharathi, Executive Director, Canara Bank expressed her concerns that Kerala has witnessed the worst calamity in the last 100 years. The damages have been so extensive that the Government of India has declared it as a level 3 calamity. Even after 20 days of the occurrence of the floods and the consequent damages in spite of the commendable efforts, the state is still in need of an enormous support to ensure rehabilitation of the affected people. Except 3, all the 14 districts of Kerala have been badly affected by the heavy rainfall and the consequent floods. Almost all the villages in 11 districts have been severely affected. The calamity of floods affected the crops in more than 56000 acres affecting 3 lakh farmers directly apart from damages to other infrastructure like roads, bridges, power etc. Shops and business establishments have also been extensively damaged in the deluge. The entire country is shocked by the scale of damage and the suffering. The people of Kerala have come together to support in various ways to mitigate their sufferings.

Banks being the backbone of the economy have dutifully come forward to extend all possible support in the process of helping the affected and bring back normal scene.

SLBC extends sincere thanks to the banking fraternity for spontaneously coming forward in solidarity with the state government and contributing substantially for the relief measures. SLBC records its gratitude and admiration for the remarkable effort of the state government in handling the calamity of such a huge magnitude.

To check out various relief measures and to help the public to recover from the losses and rebuild the economy in a more systematic way, SLBC Kerala has already conducted a special meeting on 20th August to discuss the various relief measures for the flood affected areas. During the special meeting of SLBC, all the banks and departments of the state government along with RBI and the NABARD have come out with various relief measures both in credit and non credit areas. The primary aim of these relief measures is to support these affected citizens to recoup the losses and ease their immediate financial burden and help in creating facilitation for restoring the economic activities. The SLBC has taken into consideration the various regulatory guidelines issued by the RBI and the NABARD in chalking out the various relief measures to be decided by the SLBC for immediate implementation for agricultural loan, term loan, MSME loan, housing loan and consumption loans.

Apart from the relief measures in credit areas, the banks have also proposed to extend various relaxations and support in non credit areas also. Since SLBC has come out with broad guidelines in tune with RBI directives, it is the responsibility of all the bankers to wholeheartedly involve in extending the relief measures to all the needy people. As a relief effort for such an extensive calamity requires timely action. She requested all member banks to implement the relief measures in a time bound manner, since any delay in extending such relief measures will further add to the sufferings of the people. The SLBC also requests the insurance companies,

and other stake holders to be more considerate in handling the representation of the affected people.

Canara Bank, as SLBC Convenor has issued instruction to all its branches in Kerala to extend the relief measures on a war footing for restoring the normalcy at the earliest.

On behalf of the SLBC, She assured the State government, the Government of India, the RBI, the NABARD and the public, that every effort shall be made by the all the bankers in implementing the relief measures with all earnestness.

Sri Manoj Joshi IAS Principal Secretary Finance, Govt.of Kerala commented that based on the RBI guidelines, last SLBC meeting has taken decisions regarding the flood affected areas notified by the state government. Reschedulement and moratorium would be extended based on that. The biggest challenge comes from the Additional loans which people require to restart their business because of the losses in inventory. Farmers had lost their crop and cattle. Poultry business suffered huge losses. Entire vegetable crops is lost. To restart their livelihood, additional credit requirement is a necessity which banks can give at their own discretion. State government would like to work with the bankers particularly for MSME sector to have a credit guarantee system which would reduce the bank's risk in lending. Just like the CGTMSE scheme of GOI which is run by SIDBI and MSME ministry.

The largest crop loans are given by the PACS as well as commercial banks to the farmers and PACS in Kerala are not able to increase their lending because of their structural constraints. 45 percent refinance funding comes from NABARD and the rest from State Cooperative Bank and District Cooperative Banks. When we add the shares of funding from NABARD, SCB & DCBs the interest rate at which the PACS gets is 6.25%. As per GOI scheme to get three percent interest subvention, the lending rate has to be at 7 percent and 75 basis point margin is very unattractive for PACs. Despite NABARDs PLP for Kerala being about 3000 crore rupees, they lend only about 12000 to 14000 crores. So our Honourable Chief Minister has also written to the chairman of NABARD that whether NABARD's share can be increased to 60 percent in that case, the cost of funding would be attractive for PACS and a much higher lending to farmers to restart cultivation in terms of crop loan can happen.

In case of long term funding, NCDC suggested to make a special scheme for Kerala to have a 15 percent capital subsidy and usual NCDC lending rate and some subsidy from the state government. So for the term loans given by Agricultural and Rural Development Banks, PACS and other institutions like fisheries, Cooperative Federation, MATSYAFED, the cost of term lending could be reasonably less to around 3 to 4 percent and with that further lending to farmers could take place. This is the second proposal with NCDC. State Government has also requested NABARD to provide additional funding of Rs 2000 crore in RIDF and 1000 crore

funding from long term irrigation fund and 100 crore to Kerala Water Authority for the water supply scheme loan under NLDA.

These are the requests the State Government made to NABARD and if Ministry of Finance could consider that it would provide a lot of support to both in terms of further lending.

For rebuilding Kerala, the borrowing limit of the state which is presently 3 percent of GSDP ,a temporary deviation is needed in the borrowing ceiling for this year and next year. The state would not be able to find any additional resources for the development.

Finance department has also requested Rural development and other ministries for additional resources for centrally sponsored schemes like MNREGA, PMAY and NRLM. NRLM is supporting a lot to Kudumbashree program in Kerala which would provide funding for restarting the small entrepreneurship by the women in rural areas.

Coming to the Insurance sector, One issue which the Insurance companies pointed out in their meeting is that currently a moratorium of 30 days can be given by them for the flood affected cases. So further continuing policies, it could be extended to 90 days, which could be done by IRDA. Since a lot of people are not in a position to pay premium to the existing policies and the policies cease to operate. All the vehicle Insurance cases, state government would provide duplicate RC book and documents without charging any fee. Insurance companies have assured that with the biometric data and other digital records available with them, they can recreate all the records for the policy holders.

For PMFBY and other Crop Insurance Scheme, the initial estimate suggests that the people are going to get very small compensation under the crop insurance scheme, though large area of the crop is lost. Crop loss compensation amount is very small that it is not going to make any difference to farmers lives.

Sri Devendra Kumar Singh IAS Agriculture Production Commissioner & Principal Secretary Agriculture, Govt of Kerala stated that the total loss to agriculture is more than Rs 1300 Crores. The percentage of insurance coverage under PMFBY is very insignificant compared to the number of farmers who have suffered. In the review meeting of the insurance companies, they have estimated that total compensation payable would be about 20 crores which is very low compared to the loss occurred. One of the issue is that to get the benefit of this scheme, the farmer has to get loan from the bank and as Finance Secretary said credit to agricultural sector is less and many farmers have not availed this scheme through the banking system.

He requested the Union Government to extend the time to enter the crop loss assessment data in the central server which has ended in August 15th 2018.

Dr. T M Thomas Issac, Minister for Finance, Govt of Kerala addressed the gathering that this is was the most serious flood the State has ever witnessed since 1924 and the actual assessment of the damage it caused is yet to be reckoned. Our preliminary assessment was around Rs20000crores, but the final figures would be much higher. Now it is important to distinguish between the loss of income and the loss of assets. The bankers are more concerned with the loss of income and livelihood which prevents the people to repay their loans.

The loss in assets is about 20000 crore rupees. A reconstruction programme for the same amount or a little more has to be formulated. This scale of investment cannot be from the current revenue or surplus created by the government. It will have to be borrowed. The state governments borrowing capacity is limited by the Union Government. Therefore any realistic reconstruction program would entail that the borrowing limit of the State Government should be raised. Since 2009 even the Union Government is having higher fiscal deficit which is above 3 percent. Severe calamity has struck Kerala and FRPM limit could be raised so that sufficient funds can be mobilized for reconstruction. Otherwise, state has to give up some of the budget's capital expenditure to meet reconstruction which would be equally disastrous to the future income of the state. Once the limit is raised, the state would certainly look for soft loans, in consultation with Ministry of Economic Affairs , from multilateral agencies.

The State request to the central government is that they must be allowed to impose cess on SGST. Otherwise state would have to fully depend upon the grants from the Centre.

The Finance Department, GoK had a discussion with IFC and they have agreed to explore the possibilities of Guarantee scheme so that bank's risk would be reduce in giving fresh loans.

PACs and NDCI normally gives only project based funding. Now they are willing to explore a special package for Kerala by which PACs can lend with Government support and with 15 percent subsidy routed through the Government.

NABARD refinancing for banks has to be raised to 65 percent which would enable PACs to lend at 4 percent with some interest subvention from Govt of Kerala.

Banks can play a proactive role in helping the affected by rescheduling the debt and providing Additional credit for working capital would have to be thought.

For the poor who have lost the assets, the Govt of Kerala has formulated a scheme by providing one lakh rupee loan from the banks.

Debashish Panda IAS, Additional Secretary, DFS, Govt of India said that Kerala has gone through a very serious calamity of severe nature in which lot of people have lost their lives and there has been a colossal damage to the property also. Several issues have been raised by the Honorable Finance Minister and the Finance Secretary with regard to ways of restoring the infrastructure, the livelihood of the affected people and the issue relating to farm sector particularly Insurance.

Under the orders from the Union Minister of the State for Finance the department has been closely engaging with banks to ensure that the immediate banking services are restored at the earliest. All possible relaxations should be given to the people who are affected. Relief and facilitation that can be extended to the people of Kerala is the top most priority.

He then took the forum through a Power point presentation of Relief measures by DFS

Relief Measures for Banking & INSURANCE in flood affected Kerala

Department of Financial Services

Effect of flood on Banking Services in Kerala

Submerged branches - 324

- Reopened - 191
- Shifted to temporary premise - 6
- Yet to start functioning - 148

Submerged ATMs - 520

- Started re-functioning - 179
- Yet to be functional - 342
- Mobile ATMs as alternative - 21

Relief Measures taken for Banking in flood affected Kerala

For customers

- **Waiver of Charges:**
 - ✓ No charge for duplicate pass book, deposit receipt, account statement, hot listing and issuing fresh debit card, cancellation and issuance of cheque books
 - ✓ Not to deduct charge for non-maintenance of minimum balance or other charges from distress relief assistance received from Government through DBT
 - ✓ Banks to waive ATM charges and charges for non-maintenance of minimum balance, increase ATM withdrawal limit etc.
 - ✓ **loss of KYC document:** On request issuance of Photo-affixed pass books free of charge
- **Currency:**
 - ✓ exchange of soiled / mutilated /defective notes at all branches of banks
 - ✓ Soggy / pulpy notes to be collected and sent to RBI for adjudication with name, address and a/c details
- **Counter staff** to provide hassle free service with empathetic view

Banking Services have been restored

- Temporary premises set up for 30 days under intimation to RBI
- Satellite offices, extension counters, mobile banking services initiated
- Restored ATM services on priority and Biometric enabled micro ATMs being deployed
- Mobile ATMs Deployed
- E-PoS being made available
- New series notes exchanged at currency chests
- making available lower denomination notes adequately

Credit relief measures

- No Penal interest on current dues
- Waiver of penal interest in all restructured loans
- No Compounding of interest during moratorium period
- No compounding of interest on the fresh loan for one year
- Wherever eligible fresh loans may be granted
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Relief for Housing loans

- Need based moratorium upto 1 year and rescheduling instalments accordingly
- Need based top loans for house repair
- No penal interest
- No compounding of interest during moratorium period

Fresh consumption loans

UptoRs. 10,000 to be granted on need-basis

Security and margin waived

Repayable in 30 months

Instant OD limit in PMJDY accounts up to Rs.10,000

Loans related to agriculture and allied activities

Moratorium for one year

Extension of repayment by one year and rescheduling of instalments / current dues

No penal interest on current dues and waiver of penal interest on restructured loans

No compounding of Interest

Loans related to MSME

One year moratorium for MSME loans

Extension of repayment period

Need based fresh loans

Kerala Floods-Actions initiated in Insurance Sector

Vide [letter dated 17th August, 2018](#), all Public / Private Sector Insurance Companies / G.I.Council / L.I.Council have been instructed to quickly process and expedite settlement of all claims arising out of floods

- ❖ Nodal Officers Appointed in all affected districts
- ❖ Camp Offices/facilitation centres set up
- ❖ Deployed adequate surveyors,
- ❖ Survey requirements up to certain limit exempted
- ❖ Expeditious settlement of all claims under PMJJBY / PMSBY/ PMFBY
- ❖ Wide Publicity has been given regarding facilitation centres and nodal officers - news papers/electronic media

IRDAI on 17th August, 2018 has issued [guidelines to all Life / Non Life Insurance Companies](#) for quick registration & disposal of all Kerala flood claims.

[Common strategy](#) has been communicated to all companies for aspects like

- ✓ Claim forms,
- ✓ Document waiver,
- ✓ Claims awareness across vernacular dailies etc.

[LIC](#) has constituted a special team for speedy settlement of PMJJBY and other life insurance claims and appointed nodal officers who are available 24 hours for processing claim related issues.

[GIPSA companies](#) have set up camp offices in all districts to assist & guide claimants at all times

Vide [email dated 21st August, 2018](#); LIC, PSGICs, GIPSA, G.I.Council and L.I.Council have been requested to furnish daily claim settlement data in the devised formats ([Life](#) / [Non Life](#)) to DFS for effective monitoring of Settlement of Claims.

Status of Claims

- LIC has already paid two claims amounting to Rs.50,000 and Rs.1.47 Lakhs respectively on 23rd August.
- Four Public Sector General insurance companies have received 6188 claims worth Rs.248.44 crores as on 21st August.
- Under PMFBY, a total of approximately 20,000 farmers have been covered with a total area of around 15,000 hectares with a sum insured of Rs.92 crores
- Major Crops covered - Paddy, Banana and Tapioca
- Claims are expected to be intimated by the flood affected as normalcy returns

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Total No. of Districts in Kerala : 14
Crop Insurance Schemes : PMFBY & RWBCIS

During Kharif 2018

No. Districts Notified under PMFBY: 14

NFA Level: Gram Panchayat
Crops Notified : 3 : Paddy Banana & Tapioca

No. of Districts Notified Under RWBCIS : 12

NFA Level: Gram Panchayat

Crops Notified: 10 Paddy, Banana, Pepper,
Ginger, Turmeric, Cardamom, Nutmeg, Sugarcane, Pineapple & Arecanut

PMFBY

Major Crops: Paddy and Banana (Insurance Unit: Village Panchayat);
Minor Crop: Tapioca (Insurance Unit: Block)

No. of Clusters: 1 No. of districts Notified: 14

PROVISIONAL COVERAGE

District Name	No of Farmers	Area Insured (Ha)	Sum Insured Rs. In Lakh	Gross Premium Rs. In Lakh
Alappuzha	2801	4002.927	2132.77	126.60
Ernakulam	117	11.82515	46.00	1.19
Idukki	137	14.49277	69.13	1.38
Kannur	83	18.61046	78.47	2.04
Kasaragod	33	9.6965	26.91	0.54
Kollam	212	36.49722	115.62	2.31
Kottayam	329	194.3185	200.06	5.43
Kozhikode	33	6.1069	26.45	0.85
Malappuram	56	15.82918	51.83	1.04
Palakkad	310	123.0526	395.23	9.88
Pathanamthitta	129	62.8589	168.07	6.16
Thiruvananthapuram	99	19.98654	116.12	3.00
Thrissur	124	21.3011	83.48	2.17
Wayanad	57	10.66054	37.62	0.98
Grand Total	4520	4548.163	3547.76	163.56

Claims under Germination Failure – PADDY Crop - PMFBY KHARIF 2018

DISTRICT	No of Farmers	Area Insured in Ha.	Sum Insured (Rs. Cr)	Gross Premium (Rs. Cr)	GF Claims (Rs. Cr)	No of farmers benefited
ALAPPUZHA	2744	3993.80	20.97	1.26	4.50	2744
KOTTAYAM	232	170.79	1.41	0.04	0.50	232
Total	2976	4164.59	22.38	1.30	5.00	2976

RWBCIS Kharif 2018

No. of districts Notified: 12

Provisional Coverage details

District Name	No of Farmers Insured	Area Insured (Ha)	Sum Insured Rs. In Lakh	Gross Premium Rs. In Lakh
Ernakulam	40	59.19301	21.43	1.79
Idukki	661	662.3541	297.79	12.84
Kannur	171	38.39298	19.48	3.51
Kasaragod	1607	550.2859	276.00	54.12
Kollam	105	19.03567	15.63	2.31
Kottayam	20	90.2387	31.93	2.60
Kozhikode	36	25.80001	13.29	2.16
Malappuram	14	12.27	6.14	0.94
Palakkad	7705	5948.756	2995.06	490.98
Thiruvananthapuram	38	8.2665	8.27	0.99
Thrissur	785	173.19	87.36	9.80
Wayanad	1003	449.2482	297.14	31.66
Grand Total	12185	8037.031	4069.51	613.69

CURRENT STATUS

PMFBY

- State Government invoked Germination Failure in 2 Districts vide Notification dated 14.08.2018
- Data entry of farmers' data by the Banks in MOA Portal still continues
- Claim for Germination Failure under disbursement
- State Government may notify On-Account Payment for Annual/Commercial & Horticulture Crops

WBCIS

Excess Rainfall phase was not notified in the term-sheet for major crop i.e., Paddy

The Ministry is absolutely sensitive and concerned about the welfare of the state, the people and the Central Government would do whatever possible to assist the state.

Sri S M N Swamy Regional Director, RBI conveyed that during the meeting with DFS and the major banks, RBI and NABARD, Bankers have raised issues with regard to restructuring of loans. The following issues have been raised by banks in the meeting:

- Granting fresh loans to persons who are already NPA defaulters.
- Whether personal loans taken against the property & vehicle loans are eligible for reschedulement and restructuring.
- Whether the Agricultural Gold loans are eligible for restructuring.

For restructuring and reschedulement of loans only productive loans such as Agricultural loans and MSME loans are eligible. For restructuring loans, higher amount of provisioning will be required. This issue has been flagged to RBI Central Office which is under their consideration.

For granting fresh loans, RBI has issued detailed circular for all the banks. For productive loans, the banks can grant fresh loans, they can make need based assessment. Bankers can grant consumption loan of upto 10000 Rupees immediately.

Sri R Srinivasan, CGM NABARD stated that for the current year RIDF allocation 500 crore rupees has been allotted to the State out of the total 28000 crores given by RBI. Based on the letter from the Chief Minister, Government of Kerala an additional allocation of 400 crores is under consideration. If Government of India takes up with RBI, NABARD will be able to allocate additional 2000 crores depending on the allocation given by RBI.

Coming to LTIF, already two projects of GoK has been approved by GOI which costs around 215 crores. GoK can avail this fund by entering into an agreement with NABARD.

GOI is coming out with a scheme for Commercial Area Development called ISBIG (Incentivization Scheme for Bridging Irrigation Gap). 370 projects have been identified for CAD which includes a few projects from Kerala.

Coming to NIDA, as of now 500 crores has been sanctioned to KIIFB, they have availed around 120crores.

A proposal from KWA for 600 crores has been received, it is under the active consideration of NABARD.

In availing all these, the borrowal limit of GoK has to be increased. As of now, 1800 crores is the available ceiling which GoK can utilize. But the borrowing power for NABARD assistance for the current year is only 700 crores. If this limit is raised to 2000 or 3000 crores, additional assistance to NIDA,LTIF and RIDF can be provided.

Regarding the Refinance given to PACs through NABARD, the present limit is 40 percent of the realistic lending program, i.e, 700 crores for current financial year. Increasing this limit to 60 percent is under the consideration of the NABARD. This fund comes under the shortfall of the Priority sector lending from commercial banks.

Secondly Reducing the interest rate at the PAC level our request is to reduce the margin that is kept at State Cooperative Bank level and District Cooperative Bank level. The margin presently is around one percent each . If that can be reduced to some extent, then the farmers could be given loans at 7 percent.

For the current financial year, 2000 crores has been allocated to the State Cooperative Banks.

Sri. Pon Radhakrishnan, Union Minister for Finance, Govt of India said that the meeting has been convened due to the unprecedented rain and flood devastation in Kerala. Honourable Prime Minister Sri. Narendra Modi monitored the situation regularly and visited the state on 17th and 18th August. Under the Prime Ministers direction, the central government provided one of the largest rescue and relief operations involving 40 helicopters, 31 Aircrafts, 58 NDRF Teams, Central Armed Police and has saved nearly 60,000 human lives. Necessary medicines and food grain has also been provided. As an immediate measure, 600 crore was released from NDRF on 21st August and credited to state account on 23rd August with the allocation of Rs 248 crores during 2018-19 to Kerala, the state government has received a total amount of Rs 562.45crores in SDRF. Further assistance will be decided after submission of memorandum by the state. As the banking service was affected, immediate measures were taken by the Ministry. Nearly 191 bank branches and 179ATMs were made functional . Measures are being made to take remaining refunctional.

The efforts of all the officials involved in serving the service to get relief to the public in crisis is commendable.

The banks have waived the charges for issuing duplicate passbooks, deposit receipts, charges of not maintaining minimum balance etc. The soiled notes will be exchanged at all bank branches. A consumption loan of Rs 10000 on need basis and moratorium on agricultural and MSME loans for one year. Further public and private insurance companies have been instructed to quickly process and expedite settlement of all claims arising out of floods.

The demands raised by the Honourable Finance minister of Kerala regarding 10 percent cess under SGST, raising of borrowal limit, credit guarantee scheme will be considered sympathetically considering the context of the demand.

The concerned authorities will take adequate steps as per the Government's direction to support the people of Kerala. As mentioned by the Honourable Prime minister Sri. Narendra Modi, the demand of the State government will be looked into by the Central government and necessary assistance will be provided.

All other issues raised by the minister and other dignitaries will be looked into.

Sri N K Krishnankutty, Deputy General Manager, Canara Bank proposed vote of thanks for the session.

Meeting concluded at 6.30 p.m.

List of Participants

- | | |
|-----------------------------|---|
| 1. Smt. P.V Bharathi | Chairman, SLBC & Executive Director, Canara Bank |
| 2. Smt.G K Maya | Convenor ,SLBC & General Manager, Canara Bank |
| 3. Sri.Sanjeev Kaushik, IAS | Principal Secretary, Financial Resources, GoK |
| 4. Sri.D.K Singh | APC & Principal Secretary, Agricultural department, GoK |
| 5. Sri.R Srinivasan | Chief General Manager, NABARD |
| 6. Sri.K Ganesh | Executive Director, LIC of India |
| 7. Sri. Ajay Kumar | Area Manger, Bank of India |
| 8. Sri.Abraham Shaji John | Lead District Manager, Trivandrum |
| 9. Sri.A Padmakumar | Lead District Manager, Kollam |
| 10. Sri.Vijayakumaran V | Lead District Manager, Pathananthitta |
| 11. Sri.Vinod Kumar V | Lead District Manager, Alappuzha |
| 12. Sri.Chandrasekharan C V | Lead District Manager, Kottayam |
| 13. Sri.Rajagopalan. G | Lead District Manager, Idukki |
| 14. Sri.C Satish | Lead District Manager, Ernakulam |
| 15. Sri.R R Kanakambaran | Lead District Manager,Trichur |
| 16. Sri.Anil D | Lead District Manager Palakkad |
| 17. Sri.Kunhiraman T. P | Lead District Manager, Malalppuram |
| 18. Sri.Sivadasasn K M | Lead District Manager, Calicut |
| 19. Sri.Vinod G | Lead District Manager, Wayanad |
| 20. Sri.Remanan C S | Lead District Manager, Kasargode |
| 21. Sri.D Ravi Sankar | Senior Manager, Syndicate bank |
| 22. Sri.V Muraleedharan | General manager, Kerala State Cooperative Bank |
| 23. Sri.Abdu Manad K | IA, PIB Trivandrum |
| 24. Sri.P K Velayudhan | A.E, PRD, Trivandrum |
| 25. Sri.Tony Thomas | Regional coordinator, ICICI Bank |
| 26. Sri.George Augustine | Regional Head, HDFC Bank |

27. Sri.Vinayak Kaisare	Deputy General Manager, State Bank of India
28. Sri.E Devadasan	MD, KSCB & KSCARDB
29. Sri.P M Sibi	Deputy General Manager, South Indian Bank
30. Sri.S Suresh	Deputy General Manager, Indian bank
31. Sri.Jose V Joseph	EVP, Federal Bank
32. Sri.Mahesh Kumar V	Zonal Manager, bank of India
33. Sri.A.K Parida	Deputy General Manager, Union bank of India
34. Sri.K V N Murthy	Regional Manger, Syndicate Bank
35. Sri.K Santhosh	Regional Manager, Indian Overseas Bank
36. Sri.Balwant Singh	General Manger& Director, Oriental InsuranceCompamny
37. Sri.K B Vijay Srinivas	CMD, United India insurance
38. Sri.S Pradan	Director& General Manager, New India Insurance
39. Sri.Hemant Rokade	Director & General Manger, New India Insurance
40. Sri.Rajeev Chaudhary	General manager, AIC of India
41. Sri.Nagesh G Vaidya	Chairman, Kerala Gramin Bank
42. Sri.Arvind Gupta	General Manager, State Bank of India
43. Sri.K S M Lakshmi	General Manager, NABARD
44. Sri.Sarita Singh	Circle Head, Punjab National Bank
45. Sri.P.N Radhakriishnan	Chief Manager, Central Bank of India
46. Sri.Anand Kumar Jha	Chief Manager, Bank of Boroda
47. Sri.M V S Subramanyiam	Assistant General Manager, Vijaya Bank
48. Sri.K P Suresh	Assistant Vice President, ESAF Bank
49. Smt.Geetha Santhaseelan	Deputy General Manager, OICL
50. Sri.K. S John	Chief Regional Manager, OICL
51. Sri.C Sreenivasa Rao	Deputy General Manager, NICL
52. Sri.K C Sahadevan	CGM, Kerala State cooperative bank
53. Sri.Haridasan T.K	Deputy General Manager, UICL
54. Sri.John Philip P	Deputy General Manager, NIACL
55. Sri.Shivananda H S	Deputy General Manager, SBI
56. Sri.Jacob Eapen	AVP, Federal ABnk
57. Sri. S Subhash	Marketing Manager, LIC of India
58. Sri.B Chakrabarthi	RM, LIC of India
59. Smt.Santha Varkey	Senior Divisional Manager, LIC of India
60. Smt.R Rajasree	Divisional manager, LIC of India
61. Sri.S M Sharabudeen	ADM, KSCARD Bank
62. Smt.Usha A P	Senior Divisional manager, UICL
63. Sri.V Monivannan	RM,UICL
64. Sri.A Saleem	Special grade Inspector, Cooperation Department
65. Smt.Suja Varghjese	Superintend, CLR, Trivandrum
66. Smt.S Sudha	Assistant General Manager, IDBI Bank
67. Sri.P R Suresh	Senior Divisional manager, NICL
68. Sri.S Dinesh Kumar	Manager, NICL

69. Sri.Pradeesan K	Manager, NICTL
70. Sri.Jayadev J	Senior Manager, Dhanlekshmi Bank
71. Sri.Harimon G	Zonal manager, CSB
72. Sri.Sreejith G S	Assistant General Manager, CSB
73. Sri.Faizal A. K	AVP, IndusInd Bank
74. Sri.K Kadiresan	ED, LIC of India
75. Sri.J Bency	Additional Secretary, Revenue Department, GoK
76. Smt.A Geetha	Joint Land Revenue Commissioner, Revenue department
77. Sri. Padmakumar T	Additional Registrar, Cooperative Department
78. Dr. Valsala P G	Additional Director, Animal Husbandry Department
79. Dr P K Jayasree	Director, Agriculture
80. Sri.S Shanavas	Registrar Cooperative Societies, Cooperation Department
81. Sri.Sooraj S	Assistant General manager, Reserve bank of India
82. Sri.Praveen Kumar V R	General Manager, Reserve Bank of India
83. Sri.S Venkataraman	Chief general Manager, State Bank of India
84. Dr N Srinivasarao	Economic Advisor, DFS, GOI
85. Sri.Asok Kumar S	Assistant General Manager, State Bank of India
86. Sri. S Sunil Kumar	Divisional manager, SLBC
87. Sri. Nandakumar G	Senior Manager, SLBC
88. Sri. Sankar K	Manager, SLBC
89. Sri. Muhammad Anseem	Manager, SLBC
90. Smt. Nisha V L	Officer, SLBC