

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

Convenors:

केनरा बैंक



Canara Bank

Ref: SLBC 127 M SLBC2019 MA

Date: 6th April, 2019

(All Members of SLBC)

Dear Sir,

Sub: Minutes of the 127th Meeting of SLBC, Kerala

We are forwarding herewith the minutes of the 127th Meeting of SLBC, Kerala held on 16th March, 2019 at Hotel Hilton Garden Inn, Punnen Road, Statue, Trivandrum.

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

Thanking you,

Yours faithfully,

Yours faithfully,

A handwritten signature in black ink, appearing to read 'G.K. Moya'.

G.K. Moya

Convenor, SLBC, Kerala

& General Manager, Canara Bank

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MINUTES OF THE 127th MEETING OF STATE LEVEL BANKERS' COMMITTEE, KERALA

Held on 16.03.2019 (Saturday)
at Hilton Garden Inn
Punnen Road, Statue, Trivandrum

The meeting commenced at 10 a.m. The List of participants is annexed.

Smt. G.K Maya, Convenor, SLBC & General Manager, Canara Bank welcomed the participants. In her address she stated that the SLBC meeting would be reviewing the Banking performance of the State for the quarter ended December 2018. The year 2018 will remain as a blot in the minds of all Keralites. The year that is newly born – 2019 – is a beacon of hope. We have hopes and aspirations galore in post-flood Kerala. We have replaced our old calendar with a new one with the reverberating manthra of TRIPLE - R – Recoup, Rethink and Rebuild. The first 2 Rs – Recoup & Rethink – are over. It is now Rebuilding Time for Kerala.

- In the Rebuilding process, to say, we are confronting challenges is an understatement. The entire State and banking sector specifically is engaged in transforming the challenges into opportunity
 - Rearrange our priorities
 - Reshape our Businesses
 - Redraw our action plan and
 - Restructure our portfolios
- The New year kick started with some noble initiatives witnessing a culmination – The 100 days programme of Hon^{ble} Prime Minister - MSME Support and Outreach Programme concluded on 8th February. The 2 identified districts of Kerala – Kottayam and Idukki wrapped it off with stellar performances, achieving more than 100% of the target set by the Central Government. It was the first time we saw half a dozen Government Departments joining hands with the Lead Bank in enthusiastically implementing the roadmap to progress. She applauded the joint efforts of Lead District Managers of Idukki and Kottayam, their Controlling Offices, Chairman – KGB, other fellow bankers, SIDBI, GST Dept etc. in making this programme a resounding success in Kerala
 - The 2nd Thumbs Up for Kerala was our initiatives in the Cashew Sector. The Kollam based cashew industry had been in deep distress for 3 years, caught in a labyrinth of problems, unable to extricate itself by any ordinary means. Here again we saw a rare coming together of the State Government, RBI, NABARD and SLBC representing all Banks – a union of like minded entities who tried and succeeded in pulling the sick industry employing 3 lakh women labourers – from out of the doldrums. Not less than 6 meetings were convened by the Hon^{ble} Chief Minister in his earnest endeavor to find a solution to the problem. Needless to say everyone agreed to co-operate to bend the rigid

norms and run the extra mile to revive a sick industry which was traditionally a foreign exchange earner for the country. She hoped that 2019 shall see the resurgence of cashew industry in Kollam.

- Yet another achievement for the State was the success of the RKLS (Resurgent Kerala Loan Scheme). Together, a sum of Rs.1000 crore was made available to nearly 1 lakh people who were looking up for ways and means to rebuild their livelihoods, which were washed away by flood waters. The commercial and Co-op Banks and Kudumbasree Mission were the Trinity to come to their rescue.
- Now, Ujjeevana Scheme has been launched for reconstructing the life of flood affected people through Bank loans. We will dedicate this year for Ujjeevana. Hope, we can replicate the success story in Ujjeevana also as we have done in RKLS
- Recurrence of suicides in the predominantly Agricultural districts – Wayanad and Idukki are disturbing. Reasons vary, but financial problems certainly had a role to play. Banks were the first to be targeted as the villains who pursued the farmers. However, on an analysis of the cases, we observed that there were several causes, one being the pressure of the lending institution – not necessarily a commercial bank – to initiate recovery measures on loans which had become past due
- The Sub Committee of SLBC has considered this serious issue and we came out with some proactive steps. One being the constitution of a District Level Committee consisting of Lead Bank Manager, SLBC representative and the Lending Bank’s representative who would look into the merits of each case before giving the go-ahead to pursue SARFAESI action, resorted by a bank.
- To start with 2 Districts identified are – Idukki & Wayanad – where the incidents of farmers’ suicides are more.
- If all member banks support the initiatives of SLBC, these shall be a respite for the farmers and we shall see the end of farmers’ suicides. With the proposed extension of moratorium till December 2019, we are hopeful that the post flood decline in the agricultural front shall be turned around and 2020 will see a really Resurgent Kerala.

While concluding her address, Smt. G.K Maya once again welcomed all the dignitaries of the meeting.

Smt. A Manimekhalai, Chairperson, SLBC & Executive Director Canara Bank in her presidential address extended a hearty welcome to all participants on behalf of SLBC Kerala and touched upon the following points.

Kerala is among the toppers in Bank density with one bank branch for every 5220 persons and one ATM for every 3688 persons.

As of December 2018, there are 6395 Commercial Bank Branches in the State of Kerala.9052 ATMs have been deployed in the state, out of which, 7588 ATMs have Braille keypad.

Public sector banks account for 56 percent of all financial access points in Kerala, signifying the strategic importance of these banks in the inclusive growth of the state and drive to financial inclusion.

- Commercial banks have a Total business of Rs.7,93,268 Crores in the State. There was an increase of Rs.87,773 Crores over December 2017 and registered a Y-o-Y growth rate of 12%.
- Deposits of commercial banks in the State grew by 12% Year on Year, to reach Rs.4.78 lakh crores. However, growth over September 2018 is just 2%.
- NRI marked a Y-o-Y growth of 15 % with an outstanding of Rs.1,86,376 Crores
- Advances of Commercial banks have grown by 14% during last one year to reach Rs.3.14 lakh Crores. However, there is meager 3% growth over September 2018.
- Y-o-Y Total Business increased by 12 %.
- The CD ratio of the state has recorded marginal improvement from 65% as at December 2017 to 66% as at December 2018. The CD ratio of five Districts viz. Pathanamthitta (28%), Alleppey (47%), Kottayam (54%) Kannur (58%) and Thrissur (57%) are below 60%. The DCC/ DLRC meetings of these districts to chalk out strategies for improving the CD Ratio duly taking into account the potential of the district.
- The performance of Banks under Priority Sector, Agriculture and Weaker Sections is well above the mandatory levels at 52%, 24% and 23% respectively.
 - Y-o-Y Priority sector advances increased by 5 %.
 - YoY Agricultural advances increased by 17 %.
 - Advances to MSME sector has shown a substantial growth of 19% and achieved an outstanding level of Rs. 51,315 Crores
 - Education loans shows a Negative YoY growth of 3%
 - Total Y-o-Y Industrial advances increased by 39%.
 - Coming to the quality of assets, Total NPA is 4.04% of Total Advances. Of which 29 % are Non Priority Advances and 71 % are Priority Sector Advances.
 - In Education loans, 15 % is the NPA (a decrease of 2 % from the last Quarter)
 - In Self Help Group loans, 3.12 % is the NPA and JLG loan, 2.16 % is the NPA.
 - Priority sector contributes to 71 % of Gross NPA of which, the major shares are from MSME (33 %) and education Loans (12 %)
 - The growing stress in MSME sector in Kerala should be studied closely.
 - MSME constitutes only 16 % of the total advances.
 - But its share in gross NPA, as stated above is 33 %.
 - The NPA % in MSME again is double that of the total NPA %. It is 8 %

Under Annual Credit Plan (ACP):

- Achieved only Primary Sector target as at Dec 18. Missed the targets under Secondary, Tertiary sector and Total Priority Sector. As we are coming to the end of the financial year, achievement of targets is crucial .She called upon all the Banks to show better performance under ACP so that the set targets will be achieved for the Financial Year 2018-19.
 - Increasing the investment credit to agriculture is the area where all of us have to concentrate on

- Though the achievement under Agriculture credit is 25% of total advances which is 7 % above the mandatory requirement of 18 %, it is mostly through short term credit. The share of term loans is only 1/5th of total Agriculture credit. For a sustained growth of Agriculture sector a healthy proportion of Long term investments are essential.
- Also we observe wide variation in performance among districts.
 - Districts like: Malappuram @ 85%, Palakkad @ 84%, Kasaragod @ 83%, Kollam @ 82%, Kozhikode @ 78%, Thrissur @ 73% and Ernakulam @ 70% have achieved above State average of 67%.
 - There are 7 districts which have achievements below the state average. They are: Alappuzha @ 59%, Idukki @ 56%, Trivandrum @ 56%, Kottayam @ 54%, Wayanad @ 52%, Kannur @ 45%, and Pathanamthitta @ 41 %.
 - The LDMs are requested to analyse the reasons for the low performance and take necessary corrective measures to reach the targets.
- All the banks together have disbursed Rs.1921Crores under MUDRA loans during the quarter and the outstanding under Mudra loans has crossed Rs.7897crores
- Under Social Security Schemes All the banks together have mobilised over 41.76 lac enrolments under the three Social Security Schemes like PMJJBY, PMSBY & APY. It is observed that enrolments of PMJDY account holders under PMSBY and PMJJBY is limited. The banks may explore the possibility of enrolling all eligible PMJDY account holders.

Agriculture continues to be the mainstay of the economy and the sector is aiming for doubling of farmers' income by 2022. Policy support, production strategies, public investment in infrastructure, research and extension for crop, livestock and fisheries are the significant factors to increase food production and its availability.

Bankers need to focus on the strategies for augmenting the investment credit in Agriculture and ancillary activities to ensure sustainable development of the Agriculture in the state.

The Micro, Small and Medium Enterprises [MSME] sector is also a significant contributor towards building up of a strong and stable national economy. Access to credit, access to market, technology up gradation, ease of doing business and a sense of security for employees are five key aspects for facilitating MSME sector. As part of access to credit, 2% interest subvention has been announced for all GST registered MSMEs, on fresh or incremental loans.

She requested the banks to explore newer areas of lending and look for opportunities for credit expansion and extend finance to all feasible bankable ventures that are coming up in the state especially the Infra Projects coming up in Kerala.

SLBC Kerala has always been in the forefront in implementation of all Government directives on Financial Inclusion.

With regard to opening of banking outlets in unbanked villages with population above 5000 which are identified by SLBC, she requested the member banks to provide CBS enabled banking facility at the earliest which will enable the State to have further inroads in financial inclusion

and will improve the living conditions of the people of the unbanked villages. This will further ensure 100% coverage of villages in compliance of the RBI direction. All the Business Correspondents deployed are to be kept active. Inactive BCs are to be replaced wherever necessary. The banks are requested to have close monitoring and reviewing of BCs and ensure that BCs render all services as stipulated by RBI.

She sought the support of all the stake holders for successful implementation and monitoring of Key deliverables under financial inclusion such as opening of PMJDY accounts, issuance of Rupay cards to PMJDY a/c holders, opening of Banking outlets in uncovered villages, activation of inactive Business Correspondents, Deployment of BHIM Aadhaar Pay Devices.

She urged all the stake holders to concentrate on certain priorities such as;

1. Focusing on achieving the set targets under all parameters including Annual Credit Plan for the year 2018-19 with focus on Agriculture and MSME.
2. Extending necessary relief package to identified Cashew Industries units as proposed in the Revival Scheme by SLBC
3. Partnering with the State Government in strengthening the economy of the State.
4. Successful implementation of comprehensive Financial inclusion Mission by Opening of Bank accounts to all adults in the family and Coverage under Social Security Schemes , PMJJBY & PMSBY
5. Opening of banking outlets in the remaining unbanked villages within 5 km radius and Activation of all BC outlets.
6. Issuance and Activation of Rupay cards in all eligible accounts.
7. Appointing Financial Literacy Counsellors in vacant centres.
8. Promotion of Digital Banking.

It is also gratifying to note that the state Govt. has been extending all possible support to the banking fraternity. A cordial and mutually supporting relationship continues to exist between Banks and the State Government in Kerala. On behalf of all the bankers in the State, She thanked the entire Government machinery of Kerala State for the support being extended to the bankers.

She also thanked RBI , NABARD and various developmental agencies for the excellent support, guidance and co-operation rendered to SLBC and the Banking sector in the State.

She reassured the State Government on behalf of all the member banks that we shall together continue our efforts and support for rebuilding Kerala and the overall socio economic development of the State.

Sri. Tom Jose, Chief Secretary, Government of Kerala in his address stated that after the unprecedented flood that hit the state in 2018, State is going through turbulent times especially with respect to the agricultural sector. State government has taken a series of measures to mitigate the situations faced by the people. Banks have been generally cooperative.

Coming to the Cashew Industry which has taken a terrible hit but due to the cooperation from the banks, Government was able to bring in certain amount of relief to the cashew industry.

Coming to the Agricultural sector, farmers are finding it difficult to meet both ends. Recently Chief Minister had convened a meeting of bankers and has taken some measures to bring in relief to the debt ridden farmers. The average size of agricultural loans in Kerala is about 1.84 lakhs only whereas the non agricultural loans are much higher. However the source of repayment of both the type of loans is from Agriculture. Therefore when the income source is hard hit, it is difficult for the people to repay the loans. There are guidelines issued by the RBI and NABARD that needs to be followed by the banks in Natural Calamity situations. He urged the banking community to take lenient approach towards helping people who are caught in the debt trap.

Sri. Devendra Kumar Singh IAS, Additional Chief Secretary, Agricultural Department, GoK in his address stated that after the devastating floods that hit the state in 2018, the Government has taken various steps to revive the agricultural sector and impact of those mechanisms have been fruitful. The present productivity of paddy reported from the fields is quite significant.

Coming to the PM- Kisan Samman Nidhi, Agriculture department has received more than 20lakhs applications and out of that 11.5 lakh applications have already been registered in the PM portal and around 5 lakh farmers money have been disbursed that is about 100 crore rupees has been flown into the accounts in the last one month and the process is going on.

Government is focusing on organic cultivation. Therefore the people will be approaching the banking fraternity for different types of credit and the department is focusing on 510 clusters and more than 12000 hectares. The department is also in the process of developing traceability in the system.

Two district level monitoring committees have been set up in Wayanad and Idukki. He requested the committee to identify the people under stress so that those people can be linked with livelihood components.

Sri. S.M Narashimha Swamy, Regional Director, Reserve Bank of India in his address stated that the forum is envisioned under the Lead Bank Scheme of Reserve bank of India, has been effective in the coordinating the activities of banks, government departments and other developmental agencies, to achieve the objective of enhancing the flow of bank finance to the priority sector and other sectors and to promote banks' role in the holistic development of the State. We are approaching the end of another financial year, a year which has been eventful and difficult in parts, but nevertheless not too much for the hard work and dedication of many people present today in the forum including Govt. officials, bankers and other agencies. It is a continuing journey in which we are all responsible stakeholders to safeguard the interest of the common man.

The Monetary Policy Committee (MPC) which met in February 2019, noted that there is a need is to strengthen private investment activity and buttress private consumption in the current and evolving macroeconomic situation. Against this backdrop, the MPC decided to change the stance of monetary policy from calibrated tightening to neutral and reduced the policy repo rate under the liquidity adjustment facility (LAF) by 25 basis points from 6.5 per cent to 6.25 per cent.

Consequently, the reverse repo rate under the LAF stands adjusted to 6.0 per cent, and the marginal standing facility (MSF) rate and the Bank Rate to 6.5 per cent.

A number of positive guidelines have been issued in the fields of agriculture and MSME. The limit for collateral free agricultural loans has been raised to ₹ 1.6 lakh from the existing level of ₹ 1 lakh, keeping in view the overall inflation and rise in agriculture input cost over the years.

The implementation of the Interest Subvention Scheme with modifications for the years 2018-19 and 2019-20 for short term crop loans up to ₹ 3 lakhs has been approved. Reserve Bank of India has brought out guidelines dated March 7, 2019 in this regard titled “ Interest Subvention Scheme for Short Term Crop Loans during the years 2018-19 and 2019-20”.

To provide relief to the farmers affected due to severe natural calamities, an interest subvention of 2 percent per annum will be made available to banks for the first three years/entire period (subject to a maximum of five years) on the restructured loan amount. Further, in all such cases, the benefit of prompt repayment incentive @ 3% per annum shall also be provided to the affected farmers. The grant of such benefits in cases of severe natural calamities shall, however, be decided by a High-Level Committee (HLC) based on the recommendation of Inter-Ministerial Central Team (IMCT) and Sub Committee of National Executive Committee (SC-NEC). To avoid multiple loaning and to ensure that only genuine farmers avail concessional crop loan through the mechanism of gold loans, the lending institutions may conduct due diligence and ensure proper documentation including recording of land details even when the farmer avails gold loans for such purposes.

In order to help Animal Husbandry farmers and Fisheries (AH & F) meet their working capital requirements, it has been decided to extend the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries. Detailed guidelines dated February 4, 2019 have been issued by RBI in this regard.

On the MSME front, Government of India, on November 2, 2018, has announced „Interest Subvention Scheme for MSMEs 2018“, enabling all GST registered MSMEs to avail 2% interest subvention for on fresh or incremental loans. SIDBI is the single national level nodal implementation agency for the scheme.

Also, with a view to facilitate meaningful restructuring of stressed MSME accounts , it has been decided to permit a one-time restructuring of existing loans to MSMEs classified as „standard“ without a downgrade in the asset classification, subject to conditions like the aggregate exposure, including non-fund based facilities, of banks and NBFCs to the borrower does not exceed ₹ 250 million as on January 1, 2019, borrower’s account is in default but is a „standard asset“ as on January 1, 2019 and continues to be classified as a „standard asset“ till the date of implementation of the restructuring and borrowing entity is GST-registered on the date of implementation of the restructuring and the restructuring of the borrower account is implemented on or before March 31, 2020. A provision of 5% in addition to the provisions already held, shall be made in respect of accounts restructured under these instructions.

An Expert Committee on Micro, Small and Medium Enterprises has been constituted, headed by Shri U.K. Sinha Former Chairman, Securities and Exchange Board of India having representatives from DFS, major banks, academicians, etc. as members. The committee would review the current institutional framework, study the global best practices with respect to MSMEs, review the existing MSME focused policies and would propose measures for leveraging technology in accelerating growth of the sector and suggest long-term solutions for the economic and financial sustainability of the MSME sector. The Expert Committee will submit its report by the end of June, 2019.

With an objective to encourage digitisation of payments and enhance financial inclusion through digitisation, the Reserve Bank of India has constituted a High-Level Committee on Deepening of Digital Payments, chaired by Shri Nandan Nilekani, Former Chairman, Unique Identification Authority of India. This committee would review the existing status of digitisation of payments in the country, identify the current gaps in the ecosystem, assess the current levels of digital payments in financial inclusion and suggest measures to strengthen the safety and security of digital payments.

On the consumer protection front, Reserve Bank of India (RBI) has launched the Ombudsman Scheme for Digital Transactions (OSDT) on January 31, 2019 for redressal of complaints against System Participants as defined in the said Scheme. The Scheme would provide a cost-free and expeditious complaint redressal mechanism relating to deficiency in customer services in digital transactions conducted through non-bank entities regulated by RBI. Complaints relating to digital transactions conducted through banks will continue to be handled under the Banking Ombudsman Scheme.

With a view to further strengthen customer protection for the PPIs which are issued by entities other than banks, the criteria for determining the customers' liability in unauthorised electronic payment transactions resulting in debit to their PPIs have been reviewed and the details on the extent of customer liability has been issued.

Committee on Currency Movement (CCM) (chaired by Shri D.K. Mohanty, Executive Director) constituted to review the entire gamut of security of treasure in transit has come out with a number of recommendations relating to standardisation of storage facilities in Currency Chests (CCs) and banks are to confirm implementation of recommendations by September 30, 2019.

The House then proceeded with issues listed in the agenda items

Sri. R Srinivasan, Chief General Manager, NABARD in his address highlighted the importance of credit linkage of SHGs, especially in those areas, where the livelihood of the poor have been severely affected due to the floods. He touched upon the efforts of NABARD in promoting micro finance in the state such as digitisation of SHG data through E-Shakti Platform and incentivising promotion and credit linkage of JLGs for taking up income generating activities by accessing higher amounts of credit. He also touched upon the MoU that NABARD has signed with KGB and SBI for promotion of JLGs. Shri Sreenivasan highlighted the need to improve coverage of all farmers under crop insurance schemes and coverage of all poor under the social security pension schemes. He also shared the efforts taken by NABARD in improving

the skill base of small and marginal farmers and artisans through programmes such as Micro Enterprise Development Programmes, Livelihood and Enterprise Development Programmes. On the agriculture front he highlighted the importance of improving investment credit to agriculture sector to aid private sector capital formation. He opined that collectivisation of farmers for aggregation, processing of farm produce and collective marketing is the only solution for ensuring better price realisation by farmers. More than 100 Farmers' Producer Organisations have been promoted by NABARD to achieve this objective. He concluded his speech with a brief presentation on RIDF which has been instrumental in filling critical infrastructure gaps in agri and rural sectors of the state.

1. ADOPTION OF MINUTES

The forum unanimously adopted the minutes of 12th Meeting of State Level Bankers Committee, Kerala held on 18th December 2018 which was forwarded to the members, vide Convenor's letter SLBC 35 50 2019 MA dated 21st January, 2019.

2. PENDING ISSUES

Pending Issues in Primary Sector

Doubling Farmers' Income by year 2022 (Suggested by Reserve Bank of India)

Sri. Tom Jose IAS, Chief Secretary, GoK stated that the sub group recommendation given in the agenda is with respect to the insurance given to the farmers against crop loss at an affordable premium. In case of crop loss, insurance companies are a bit reluctant to process the claim, especially when it is caused through floods and fire. These are the two issues where insurance companies are reluctant. He requested the forum to take a note of this and to ensure that adequate coverage given to farmers. SLBC should give recommendations to the insurance companies in this regard and the government would take it up subsequently.

Smt. G. K Maya, SLBC Convenor & General Manager, Canara Bank stated that farmers are reluctant to go for insurance due to very high premium.

Sri. Tom Jose IAS, Chief Secretary, GoK requested the forum to constitute a subcommittee comprising the insurance companies to look into the issue.

The forum decided to pursue the agenda.

(Action : SLBC, Insurance Companies)

Suggestions of National level Monitoring Committee (NLMC) on Pradhan Mantri Fasal Bima Yojana (PMFBY) (Suggested by NABARD)

Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank stated that SLBC has suggested Action plan to increase the coverage of crop insurance in the state and has suggested for more risk coverages like inclusion of Inundation etc on crop insurance in the SLTC held on 21st Dec.2018. A request has been made to the State Govt to notify the Crop Insurance in time so that the banks will get more space to cover the accounts. Awareness camps were conducted in all Districts jointly with AIC

*Sri. Devendra Kumar Singh IAS, Additional Chief Secretary, Agricultural Department, GoK informed the forum that lack of data on yield prevents adding of more crops under the PMFBY scheme. Yield of last 7 to 8 years is required to get notified under the scheme. Most of the crops , fruits and vegetables **are** now covered under the weather based crop insurance scheme. Coverage of items vary from district to district and the insurance premium is also district specific.*

*Secondly, earlier the coverage of insurance was given only to crop losses that occurred due to excess or minimum rainfall, recently temperature parameter is also added which affects the vegetable cultivation. But the disadvantage is that after adding these parameters, the insurance premium has gone up making it **non** viable for the farmer.*

*Another issue is that even though insurance coverage is available, still the farmer is not able to get insurance claim in time due to lack of account details. There are around 500 cases with Agricultural Insurance Company which they have not been able to disperse due to this **reason**.*

The forum decided to pursue the agenda.

(Action : SLBC, AIC)

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

*The forum noted that there is no progress in this issue from the last SLBC meeting **and** decided to pursue the agenda.*

(Action : Revenue Department)

Pending Issues in Secondary Sector

Committees for Stressed Micro, Small and Medium Enterprises (Suggested by RBI)

The forum requested the banks which have not formed the committees may form immediately and update to SLBC.

The forum decided to pursue the agenda.

(Action : Banks)

PENDING ISSUES IN TERTIARY SECTOR

Noting of Equitable Mortgage created in favour of the banks in Revenue Records

(Pending since March 2014)

Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank stated that in SLRM 2018, Govt had informed that digitisation of revenue records will take time for completion. As an alternative, Govt suggested to facilitate an entry in the Sub Registry records. SLBC has made its specific recommendations in this regard. On discussion with ACS Finance it was informed to take up the matter with Taxes Dept also. SLBC has written to Taxes Department vide SLBC/EM/199/MA/2019 dated 11th Jan 2019.

The forum decided to pursue the matter.

(Action : Revenue Department)

2.3.4. Loan Waiver Scheme of Scheduled Tribes Development Department

Representative from the SC Department informed the forum that banks have not given the beneficiaries list.

Sri. SMN Swamy, Regional Director, Reserve Bank of India requested the banks which have not submitted the claims, to submit the list of beneficiaries at the earliest.

The forum decided to drop the agenda.

(Action : Banks)

Education Loan Repayment Support Scheme

Update as on 27th Feb 2019 (Amount in Rs Cr)

Amount processed by branch	Amount forwarded by Nodal Officer	Amount forwarded by SLBC	Amount Approved by Finance
316	223	189	156

Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank stated that a cost sharing formula for the expenses incurred for verification and scrutiny of the applications was permitted by 126th SLBC

Quantum will be arrived and will be informed by SLBC

(Action :SLBC, Banks)

Revamp of Lead Bank Scheme (Agenda by RBI)

Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank informed the forum that SLBC have enabled portal for Data uploading and have imparted trainings for all the concerned officials.

100% of the data have been updated through the portal by the banks for this quarter.

The forum requested for timely uploading of data in the coming quarters without delay.

(Action : LDMs, Banks)

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

Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank informed the forum that in the 126th SLBC, ED Kudumbashee informed the matter was taken up with MoRD. SLBC has been continuously following up the matter and written to Kudumbashree vide letter SLBC/127/55/MA/2019 dated 16th Feb 2019.

Representative from Kudumbhasree informed the forum that the first installment of approximately 1.5 crores will be given to the RSETIs in the coming week itself.

The forum decided to pursue the agenda.

(Action : Kudumbashree)

Progress made in Digitization of Land Records

Sri. Tom Jose IAS Chief Secretary, Govt of Kerala informed the forum that digitization is an ongoing process. An officer has been appointed solely for this purpose.

The forum decided to pursue the matter.

(Action : Revenue Department)

Delay in Appointment of Financial Literacy Counsellors

Sri. K Palanivelu, General Manager, Canara Bank informed the forum that with respect to FLCs, there is existing guidelines that LDM can take up with the concerned bank and there is no restriction that people from the concerned bank will have to be appointed. It is open for other bankers also. The eligible person[ex employees] from other banks can also be appointed.

Sri. SMN Swamy, Regional Director, Reserve Bank of India stated that FLCs play a very important role in bringing in all the excluded sections into the formal financial fold. Therefore he requested the controllers of individual banks to ensure that wherever the vacancy is there, it should be appointed expeditiously.

The forum decided that the banks which have not appointed may do so immediately. Banks and LDMS may inform the latest position to SLBC.

The forum decided to pursue the agenda.

(Action : LDMS,Banks)

Second phase Roadmap for opening CBS Enabled banking outlets in villages with population more than 5000 without a bank branch of scheduled commercial bank

(Suggested by SLBC Convenor)

Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank informed the forum that SLBC is examining it based on the newly updated Jan Dharshak portal and has also requested LDMS to update on the unbanked villages.

The forum decided to pursue the agenda.

(Action : SLBC, LDMS)

Infrastructure facilities to the Financial Literacy Counsellors

(Agenda suggested by Reserve Bank of India)

Sri. SMN Swamy, Regional Director, Reserve Bank of India stated that RBI has given detailed guidelines on the physical infrastructure and basic amenities that needs to be provided to FLCs.

The controllers of individual banks have to ensure that proper infrastructure facilities are provided to the appointed FLCs.

He requested the LDMs to write the concerned banks whose FLCs are not provided with adequate infrastructure facilities with a copy of the letter to SLBC

The forum decided to pursue to the agenda.

(Action : Banks, LDMs)

SLBC Website – Standardization of Information/ Data

(Agenda suggested by Reserve Bank of India)

Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank stated that the data portal is active and further data updations of the banks are required to be fed through the portal. Trainings have already been imparted to concerned bank officials and LDMs. We have achieved 100% data updations through the portal for this quarter and is expecting timely portal updations in the upcoming quarters also.

Sri. SMN Swamy, Regional Director, Reserve Bank of India stated that in order to maintain data integrity and data reliability periodic updation of data is required.

(Action : SLBC,Banks, LDMs)

2.3.11. Functioning of Business Correspondents (Suggested by Reserve Bank of India)

Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank stated that SLBC has conducted an LDMs & Bankers Meet on 15th Feb 2019 and discussed various issues relating to the Matter.

The forum requested the LDMs and Banks to give the list of inactive BCs(if any) to SLBC

The forum decided to pursue the agenda.

(Action : LDMs, Banks)

Issues in network connectivity in remote areas (Suggested by Reserve Bank of India)

Sri. Ajith Kumar DDG, Telcom Department informed the forum that in Agaly and Attapadi region, Telecom operators such as Vodafone, Airtel and Reliance Jio is available.

All the villages in Kerala have been covered with at least one telecom operator.

The forum requested the banks and LDMs to provide the list of areas which lack network connectivity to SLBC so that SLBC can take up with telecom department.

(Action : SLBC, LDMs, Banks)

Agenda by LDM Malappuram

Representative from Industries Department informed the forum that the department in coordination with DIC will try to sort out this issue before the next SLBC meeting.

The forum decided to pursue the agenda.

(Action : Industries Department)

3. FRESH ISSUES

Primary Sector

3.1.1 Report of the Cashew Revival Committee dated 31.01.2019 (Information Note by SLBC Convenor)

Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank stated that in the cashew revival committee around 175 cases were taken up for discussion and out of that 111 cases were recommended for restructuring and 58 cases were given One Time Settlement option.

In the recently held meeting with the honorable Chief Minister, it was directed to the banks to reexamine the One Time Settlement cases and to restructure the account of those borrowers which are eligible.

Sri. Tom Jose IAS Chief Secretary, Govt of Kerala requested the banks to attend the issue in a little more proactive manner because the government is very keen on assisting the cashew industry as large number of workers are engaged in it.

*The forum **approved the report** and requested the banks to do the needful in this regard.*

Minutes of the meeting held on 12.02.2019 to discuss the proposal from Govt of Kerala on Cashew Revival Units (Information Note by SLBC Convenor)

The forum approved the minutes.

Data of Natural Calamity Relief measures by Banks (Information Note by SLBC Convenor)

Total Amt Restructured/ Rescheduled		Total Fresh finance/ Relending provided	
No.of Acc	Amt (In Lakhs)	No.of Acc	Amt (In Lakhs)
124623	551292	56272	156269

The forum noted the information.

Agenda suggested by State Bank of India

The forum requested the RBI to write to their central office for an increase in the stipulation of amount under priority sector for SHGs.

The forum decided to pursue the matter.

(Action : RBI)

Agenda by VFPCCK

1. Adjustment of Interest subvention on Agricultural Loans.

Representative from VFPCCK stated that at the time of renewal, some banks insist that the full amount of interest (7%) to be paid first informing the farmers that the banks will reimburse the eligible interest subvention (3%) to the beneficiary account after the Government of India has disbursed to them.

Sri. R. Srinivasan, Chief General Manager, NABARD stated that the benefit of timely repayment of loan [3% interest subvention] should be passed on to the borrowers account immediately after the repayment.. The banks should not wait for the interest subvention amount to be reimbursed by the Government of India.

The forum requested the banks to adhere to the guidelines issued by the Government of India in this regard.

(Action : Banks)

2. Providing separate Product Code for KCC loans to VFPCCK farmers

Representative from VFPCCK informed the forum that VFPCCK is an association of about 2 lakh farmers, they are availing credit on a regular basis. If a uniform product code is provided to VFPCCK farmers on their credit that would be helpful for its monitoring and its follow up actions.

Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank stated that a separate product code for VFPCCK farmers is not a pragmatic approach since it is technically intensive. Instead a flagging off can be done their respective account to identify them separately.

(Action : Banks)

Agenda by LDM Trivandrum

Smt. Mini Antony IAS, Secretary Department of Co-operation and Consumer affairs informed the forum that insurance coverage of equipments and vessels used in fisheries sector was a pilot project in 2014-15. But when the negotiations happened, the insurance companies were not willing to give any kind of benefit to the partial damage. Around 80% of cases will be reported like this only. The offer from government side was that 50 percent of the premium amount will be given as subsidy to the scheme. But the insurances companies were reluctant.

Sri. Tom Jose IAS, Chief secretary, Govt of Kerala stated that the reluctance of insurance companies on matters related to small and marginal farmers is a matter of serious concern. It is high time that the issue has to be taken up at higher level.

The forum decided to pursue the matter.

(Action : Banks, Insurance Companies)

Agenda suggested by Kudumbhasree

1. Loan to Kudumbashree Broiler Farm Units

Representative from Kudumbashree stated that Kudumbashree is the implementing agency for the Kerala Chicken Project, launched by the Government of Kerala in 2018 and have started around 540 farm units in the state. There are a lot of individual demand for starting poultry farms in Kerala. He requested the banks to sanction adequate loan to the Kudumbashree broiler farm units under collateral free credit schemes under PMMY.

Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank stated that for agricultural loans mortgage is a must for above the RBI permitted limit .

It can be accommodated with CGFMU cover

(Action : Banks)

2 : Start-up Village Entrepreneurship Programme (SVEP) [Information Note by Kudumbashree]

The forum noted the information

3: Present status of Resurgent Kerala Loan Scheme and the extension of scheme up to June 2019.

Representative from Kudumbashree stated that till date 1.24 lakhs beneficiaries from 16,899 NHGs received loan of Rs. 1016 Cr. However it is observed that about 1000 newly formed NHGs will not be completing 6 months mandatory time period on 31st March,2019. In order to get the benefit of the scheme to those newly NHGs, she requested the forum to extend the scheme period up to 30th June 2019.

The forum decided to extend the RKLS scheme till June 30th 2019. Last date for receiving the application may be June 15th 2019.

Information Note on Ujjevana Scheme

Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank stated that Scheme guidelines have already been circulated vide Ref : Kerala SLBC/61/03/MA/2019 Dated 28th Jan 2019.

Subsequent to the above Govt has clarified the following with GO No.4/2019/DMD dated 22/02/2019 as

- It may be read as 'Sanctioned Amount' instead of 'Distributed Amount' Annexure 2 of the GO .
- The date of flood may be taken as 1st August 2018
- For Availing Ujjevana scheme benefits any other financial assistance received including RKLS will not be a hindrance.
- Scheme related proceedings will be decided and advised by SLBC
- Points 3 & 4 of GO it is modified as follows

A beneficiary availing Term loan/Working capital, subsidy is capped to Rs 2 lakhs and will be credited to Loan Accounts.

- *Progress of the scheme should be monitored by DLRCs on a fortnightly basis.*

Further queries raised by LDMs and Bankers

- *Whether those who availed working capital loan alone after 1.08.2018 or under ujeevana scheme are eligible for 25% of loan amount subject to a maximum of Rs 2 lac.*
- *Whether the clause of 9% int subsidy for WC loan availed after 1.8.2018 still continue as per clause IV a*
- *Loans which are enhanced after 01.08.2018 can avail the benefit under Ujeevana*
- *Loans which are renewed after 01.08.2018 can avail the benefit under Ujeevana*

It is clarified as under

- *Yes, as per GO no.4/2019/DMD dated 22/02/2019 it is clarified that TL/WC*

subsidy is capped to Rs 2 lakhs

- *Yes*
- *Yes, the enhanced portion can be claimed under Ujeevana Scheme*
- *No, In Renewal only cases, party is not eligible under the Scheme*

She requested the forum to extend the scheme till 31.12.2019 to avail the benefits of the new provisions for fresh finance declared as part of Natural Calamity Relief Measures by SLBC will be applicable for the Scheme.

The forum decided to extend the scheme up to 31st December 2019.

Secondary Sector

Agenda suggested by Planning & Economic Affairs Department

A] The forum requested the NORKA department to submit a detailed scheme on newly added provision of the NDPREM scheme so that the steering committee of SLBC could discuss and finalise it.

***Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank** stated that as per the existing Scheme guidelines Govt subsidy has to remain with the Bank for 5years and may be released / appropriated to the borrowers loan account, provided the unit has remained in operation for a period of 5years from the date of sanctioning of the subsidy.*

She requested the NORKA department for modifying this condition so as to enable the banks to adjust the subsidy towards loan account after a period of 3 years irrespective of the asset quality of the loan account.

(Action : NORKA)

B] *The forum requested the banks to check the portal regularly to see whether any application is pending. The onus is on the banks to ensure that the portal is up to date.*

(Action : Banks)

3.2.2. Information Note By Coir Board

1] *The forum noted the information and requested the banks to extend the necessary credit supports within the existing schemes.*

2] **Representative from Coir Board** *informed the forum that out of the 163 PMEGP applications forwarded to different banks, only 5 applications have been sanctioned. He requested the banks to consider the applications favourably.*

The forum noted the information and requested the banks to process the applications before 31st March 2019

(Action : Banks)

3] *The forum noted the information*

Tertiary Sector

Agenda Suggested by Reserve Bank of India 1] Basic Savings Bank Deposit Small Account

The forum requested the controllers of individual banks to ensure that their branch level staffs are given necessary awareness about BSBDA Small Account facility.

(Action : Banks)

2] Natural Calamity Portal: Monthly Reporting

The forum requested banks to update the actual data on relief measures every month by 10th of the following month. In case there is no natural calamity or relief measures extended, a 'NIL' statement should be uploaded.

(Action : Banks)

3] Discrepancies in Quarterly Reporting by SLBC on FLC Database & the number of rural branches (district wise)

The forum requested the controlling banks to adhere to the Database on Indian Economy (DBIE) while reporting district wise number of rural branches and submit FLC database with the updated list.

(Action : SLBC, Banks)

4] Contact Number and email id of reporting and reviewing officers of banks and district wise particulars of BC outlets in SLBC website

Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank stated that the SLBC cell is in the process of collecting the contact numbers and email ids of reporting and reviewing officers of bankers and district wise particulars of BC outlets and will be uploaded in the portal at the earliest.

(Action : SLBC, Banks)

Agenda suggested by MNREGA

1] Advance payment of unskilled wages to Scheduled Tribe families

The forum noted that implementation of the pilot project is only in the initial stage of its implementation. The extension of this project to other districts can be considered only after the completion of the pilot scheme which is currently being implemented in two districts.

(Action : Banks, MGNREGA)

2] Payment pending in delay compensation due to SBT-SBI merger

The forum requested MNREGA department to share the list of delayed pay order along with necessary details to SBI since SBI is not having any record of failed transactions.

(Action : Kudumbashree, SBI)

Agenda by LDM Trivandrum

The forum noted that most of the banks have already incorporated the option of third gender in KYC forms and CBS and requested other banks do the same.

(Action : Banks)

Agenda by LDM Calicut

The forum decided to discuss the matter with the concerned department to sort out this issue.

(Action : Revenue Department)

Agenda by LDM Idukki [Table agenda]

**SLBC Sub Committee on Natural Calamity(2018) -
Decisions taken in the meeting dt 06 March 2019**

The meeting commenced at 2.30 pm in the Board Room , Floor no 6 , Canara Bank Building , Trivandrum , with Smt G K Maya, Convenor SLBC & GM Canara Bank in Chair. The list of participants is annexed.

The meeting was convened subsequent to the unfortunate suicides reported in the State, especially in Idukki and Wayanad Districts and in the backdrop of a meeting called by the Hon'ble Chief Minister on 06 March 2019 at his chamber.

1. The committee decided that SLBC may write to RBI on the following issues

- To permit Moratorium till 31.12.2019 on Agricultural loans and loans to those borrowers whose income is mainly from agriculture and allied activities.
- To permit DPD (Days Past Due) for 2 crop seasons for Agricultural loans and loans to those borrowers whose income is mainly from agriculture and allied activities.
- Permission for retaining the asset classification (Not to be down graded) at par with the relaxations permitted for MSME borrowers as per RBI Cir DBR No. BP 18/21.04.048/2018-19 dt.01.01.2019.

2. With regard to providing moratorium on Agricultural loans and loans to those borrowers whose income is largely from agriculture and allied activities, the committee clarified that Banks may permit moratorium to those loans pertaining to flood affected villages notified by Government, subject to the permission from RBI.

Borrowers need to submit application for restructure/fresh finance in flood affected areas. Banks have to take care to save limitation in all the cases.

3. The Govt. of Kerala has demanded moratorium on RR proceedings. The committee clarified that even if Banks are compelled to initiate RR proceedings, RR authorities may keep the same in abeyance as advised by the Government.

4. SARFAESI actions may be avoided as far as possible in Idukki and Wayanad Districts till 31st Dec 2019 as demanded by the State Govt.

5. A Committee at District level with LDM, representative from SLBC and respective Bank Official may examine the cases before initiating / continuing the SARFAESI actions. This is in respect of loan accounts where source of repayment is mainly from agriculture.

6. The committee clarified that fresh finance under Agriculture can be provided to applicants in the flood affected villages wherever restructuring of existing loans is permitted as a relief measure. For those accounts where restructuring has not been done, the same can be done upto 31.12.2019, subject to RBI permission.

7. The committee observed that for crop loans upto Rs.3 Lakhs, rate of interest charged is 9%, which is uniform across Banks.

8. The Committee clarified that Gold Loans granted to agriculturists may be excluded from the relief measures.

9. The committee recommended that FLCs in coordination with Agriculture & Allied Departments of the Government, may conduct camps to create proper awareness on restructuring and financial literacy among the farmer borrowers. All Banks to actively participate in the said camps.

10. The Committee observed that relief measures for non-farm sector were not implemented by Co-operative Banks. In this regard, NABARD and Kerala State Cooperative Bank, who are both members of SLBC, may take the initiative to communicate the RBI's Relief Measures implemented by Commercial Banks.

Smt. G.K Maya, SLBC Convenor & General Manager Canara Bank stated that due to unfortunate incidents of suicides reported, SLBC had called a Natural Calamity Sub committee

meeting on 06/03/2019 and the minutes of the meeting was circulated vide Ref: Kerala SLBC/NC/127/MA/2019.

Smt. Mini Antony IAS, Secretary, Department of Co-operation and Consumer affairs informed the forum that this issue is arising from the eastern parts of flood affected areas. In the case of loans given through District Cooperative Banks, no clear guidelines were given with respect to moratorium and restructuring. On approaching the NABARD Headquarters, the NABARD Chairman clarified that the guidelines issued to scheduled banks on 27th Dec 2018 in the State is applicable to District Cooperative Banks also. The guidelines issued by NABARD are in line with the RBI guidelines. Therefore there is no ambiguity.

For non agricultural loans which were taken by person's whose main income was from agricultural sources, direction was there from RBI to include them also. But it is not in effect in the case of the cooperative sector.

She requested the SLBC forum to give directions to the DCBs so that their loans can also be considered for restructuring and for recommending moratorium.

She stated that as the Secretary of Cooperation Department, She will give instruction to the GMs of District Cooperative Banks to attend the BLBC meetings.

Sri. R Srinivasan, CGM, NABARD stated that on 19th March 2019, NABARD is conducting a PIMC meeting in Kasargod district to sort out the issue mentioned in point No:5 of the agenda. Nabard has already discussed the matter with Executive Director Kudumbashree to extend the project to Idukki, Kottayam etc. The procedure of its implementation will be finalized in the PIMC meeting.

The forum approved the minutes

Table Agenda by Co operation (B) Dept

Government of India has introduced 'Prime Minister Kisan Samman Nidhi' scheme with a view to augment the income of the farmers by providing income support to all Small and Marginal landholder farmers across the Country. The scheme aims to provide a payment of Rs.6000/- per year for the family with cultivable land holding upto 2 hectares. Government of India also directed to persuade Co-operative Banks to ensure that there is no loan recovery from the amount released under Prime Minister Kisan Samman Nidhi Scheme. Being an income support scheme the amount sanctioned under PMKSY should not be adjusted against the outstanding dues of the farmers. Hence you are requested to include this matter for discussion in the next SLBC Meeting.

Yours faithfully,

P.S. RAJESH

ADDITIONAL SECRETARY TO GOVERNMENT

for Secretary to Government

The forum requested the banks to take a note of it and do the needful.

(Action : Banks)

Sri. R Srinivasan, CGM, NABARD presented a review on the utilisation of Rural Infrastructure Development Fund (RIDF)

The forum facilitated all the branch managers who have done exemplary work under Atal Pension Yojana and PFRDA representative honoured them with awards

The forum concurred with the review of the performance under various sectors as at December 2018 quarter provided in the background notes supplied.

The 127th meeting of SLBC, Kerala concluded with the above deliberations.

Sri. N K Krishnankutty, Deputy General Manager, SLBC & Canara Bank proposed the vote of thanks and the meeting concluded at 1:30pm.

Participants

CO CHAIRMAN OF THE MEETING			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Government of Kerala	Sri. Tom Jose IAS	Chief Secretary
2	Canara Bank	Smt. A Manimekhalai	SLBC Chairperson & Executive Director, Canara Bank

GOVERNMENT OF KERALA / GOVT. OF INDIA / DEVELOPMENTAL AGENCIES			
SL NO	INSTITUTION	NAME	DESIGNATION
1.	Department of Agriculture	Sri. Devendra Kumar Singh IAS	Additional Chief Secretary & Agricultural Production Commissioner
2.	Department of Agriculture	Dr. P.K Jayasree IAS	Director
3.	Local Self Government Department	Smt. T Mithra IAS	Additional Secretary
4.	Department of Corporation and Consumer Affairs	Smt. Mini Antony IAS	Secretary
5	Department of Cooperation	Sri. Shanavas S IAS	Registrar of Cooperative Societies
6	Department of Agriculture	Smt. Jyothei A.R	Asst. Director
7	Department of Telcom	Sri. Ajithkumar S	Deputy Director General
8	Department of Fisheries	Sri. Thulasikumar S	Deputy Director of Fisheries
9	Department of Fisheries	Dr. Laila M	Joint Director
10	Coir Board	Sri. Sudheer V	Extension service Officer
11	KVIB	Sri. Anilkumar CK	Director

12	Animal Husbandary Department	Dr S Sunil Kumar	Additional Director
13	KVIB	Sri. Krishnakumar TV	Secretary
14	Handloom and Textiles Department	Sri. K.P Maheendra Kumar	Deputy Director
15	Commissionerate of Rural Development	Sri. T.M Muhammed Ja	Joint Development Commissioner
16	KVIC	Sri. Pradeep R	Assistant Director
17	Industries Department	Sri. K.V Suresh	Deputy Director
18	ST Development Department	Sri. Saju S	Assistant Director
19	VFPC	Sri. Saji John	Chief Executive Officer
20	Kudumbhasree	Smt. Jiji R S	Program Manager
21	Kudumbashree	Dr. Nikesh kiran K R	Program officer
22	New India assurance	Smt. Shailaja Sivadas	Divisional Manager
23	LIC	Smt. Rajasree R	Divisional manager
24	Labour Commissionerate	Sri. S Thulaseedharan	Additional Labour Commissioner
25	PFRDA	Smt. Pooja Upadhyay	Manager
26	MGNREGA	Sri. Joseph C P	JDC
27	SC Development Department	Sri. K Anwar	Senior Superintendent
28	MSME Thrissur	Sri. K R Krishnakumar	Assistant Director
29	RSETI	K R Jayaprakash	State Director
30	NORKA Roots	Sri. Harikrishnan	CEO
31	State Planning Board	Sri. SS Nagesh	Agricultural Chief
32	Planning and Economic Affairs	Sri. Bijukuttan	Joint Secretary
33	Planning and Economic Affairs	Sri. Sivalal	Research Officer
34	NORKA Department	Smt. Sindhu S	Deputy Secretary
35	ECGC Ltd	Sri. N.Kameswara Rao	Branch Manager

RESERVE BANK OF INDIA

SL NO	NAME	DESIGNATION
1.	Sri. S M N Swamy	Regional Director
2.	Sri. V.R Praveen Kumar	General Manager
3.	Sri. Sooraj S	Assistant General Manager
4.	Sri. P V Manoharan	Assistant General Manager

NABARD / SIDBI / NATIONAL HOUSING BANK

SL NO	INSTITUTION	NAME	DESIGNATION
1.	NABARD	Sri. R Srinivasan	Chief General Manager

2.	NABARD	Dr Gopalakrishnan Nair	General Manager
3	NABARD	Sri. Nagesh Kumar	Deputy General Manager
4	SIDBI	Sri.C.V.K.D Prabhu	Assistant General Manager

PUBLIC SECTOR BANKS

SL NO	INSTITUTION	NAME	DESIGNATION
1.	State Bank of India	Smt. Ruma Dey	General Manager
2.	State Bank of India	Sri. Shivananda H S	Deputy General Manager
3.	State Bank of India	Sri. Asokkumar	Assistant General Manager
4.	Central Bank of India	Sri. P.N Radhakrishnan	Chief Manager
5.	Indian Overseas Bank	Sri. S Ramesh Kumar	Assistat General Manager
6	Andhra Bank	A P Ratnagiri	Chief Manager
7	Bank of India	Sri. Mahesh Kumar V	Zonal Manager
8	Syndicate Bank	Sri. D Ravi Sankar	Senior Manager
9	Bank of Maharashtra	Sri. Shyamkumar	Sr Branch Manager
10	IDBI Bank	Sri. Naveen Raj	Assistant General Manager
11	Vijaya Bank	Sri. C H Rajasekhar	Deputy General Manager
12	Indian Bank	Sri. S Suresh	Deputy General Manager
13	Bank of Boroda	Sri. M Suraj	Senior Manager
14	Syndicate Bank	Sri. K V N Murthy	Deputy General Manager
15	Dena Bank	Sri. Prasanth K	Chief Manager
16	Punjab National Bank	Smt. Sarita Singh	Deputy General Manager
17	Corporation Bank	Sri. Laxman Kudva	Deputy General Manager
18	UCO Bank	Sri. Sabin B	Chief Manager
19	Allahabad Bank	Sri. R Rajashekharan	Chief Manager
20	Punjab & Sind Bank	Sri. T Ravikumar	Assistant General Manager
21	United Bank of India	Sri. Adarsh Mohan	Manager
22	Union Bank of India	Sri. A K Parida	Deputy General Manager

CONVENOR BANK (CANARA BANK)

SL NO	NAME	DESIGNATION
1.	Smt. G.K Maya	SLBC Convener & General Manager
2.	Sri. K Palanivelu	General Manager
3.	Sri. N.K. Krishnankutty	Deputy General Manager
4.	Sri. Babu Kurian	Deputy General Manager
5.	Sri. Sunil Kumar S	Divisional Manager
6.	Sri. K Sankar	Manager
7.	Sri. Muhammed Anseem	Manager
8.	Smt. Nisha V L	Officer

REGIONAL RURAL BANK

SL NO	INSTITUTION	NAME	DESIGNATION
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1.	Kerala Gramin Bank	Sri. Nagesh G Vaidya	Chairman
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PRIVATE SECTOR BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1.	Federal Bank	Sri. Jose V Joseph	EVP
2.	Federal Bank	Sri. Jacob Eapen K	Assistant Vice President
3.	HDFC Bank	Sri. Jithesh Janadardhanan	Assistant Vice President
4.	South Indian Bank	Sri. Paul Antony Maliakal	Deputy General Manager
5.	ICICI Bank	Sri. Ajeesh Kumar A S	Regional Head
6.	ICICI Bank	Sri. Tony Thomas	Manager
7.	Catholic Syrian Bank	Sri. M P Davies	Zonal Manager
8.	Dhanlaxmi Bank	Sri. Abhilash R	Regional Head
9.	Yes bank	Sri.. Vichin Ramachandran Nair	Manager
10.	IndusInd Bank	Sri. Sajith P G	Assistant Vice President
11.	Karur Vysya Bank Ltd	Sri. Rajasekharan K	Senior Manager
12.	Tamilnad Mercantile Bank	Sri. T Bharath	Assistant Manager
13.	Kotak Mahindra Bank	Sri. Sujith P G	Senior Manager
14.	Bandhan Bank	Sri. Rajeew S	Assistant Vice president
15.	Bandhan Bank	Sri. P P S Prakash	Deputy Vice President
16.	Laxmi Vilas Bank	Sri. Prenjith P C	Branch Head
17.	Karnataka Bank	Sri. Sreejith	Karnataka Bank
18.	RBL Bank	Sri. Sivakumar R	
19.	J&K Bank	Sri. Neeraj Sharma	Asso.Executive
20.	Ujjivan SFB	Sri Abhilash Thomas	Area Manager
21.	Axis Bank	Smt. Maya Kannath	Senior Manager
22.	City Union Bank	Sri. Ramprasad S	Manager

CO-OPERATIVE BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1.	Kerala State Cooperative Bank	Sri. G Gopakumar	Deputy General Manager
2.	KSCARD Bank	Sri. Vijayan K	AEO

LEAD BANK OFFICES			
SL NO	INSTITUTION	NAME	DESIGNATION
1.	Indian Overseas Bank	Sri. Abraham Shaji John	Lead Bank Manager, Trivandrum
2.	State Bank of India	Sri. Vijayakumaran.V	Lead District Manager, Pathanamthitta
3.	State Bank of India	Sri. V Vinod Kumar V	Lead District Manager, Alappuzha

4.	State Bank of India	Sri. Chandrasekharan C.V	Lead District Manager, Kottayam
5.	Union Bank of India	Sri. Rajagopalan G	Lead District Manager,Idukki
6.	Canara Bank	Sri. R.R.Kanakambaran	Lead District Manager, Thrissur
7.	Canara Bank	Sri. Anil D	Lead District Manager, Palakkad
8.	Canara Bank	Sri. Kunhiraman.T.P	Lead District Manager, Malappuram
9.	Canara Bank	Smt. Vinod G	Lead District Manager, Wayanad
10.	Canara Bank	Sri. Sivadasan K M	Lead District Manager, Calicut
11.	Syndicate Bank	Sri. Remanan C S	Lead District Manager, Kasargod
12.	Syndicate Bank	Sri. M Narayana Naik	Lead District Manager,Kannur

SMALL FINANCE BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1.	ESAF Bank	Sri. Suresh K P	Branch Head