

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

Convenors: केनरा बैंक  **Canara Bank**

Ref : SLBC 38 86 2018 GN
Date: 07TH August, 2018

(All Members of SLBC)

Dear Sir,

Sub: Minutes of the State Level Review Meeting of SLBC, Kerala

We are forwarding herewith the minutes of the State Level Review Meeting of SLBC, Kerala held on 20TH & 21ST June, 2018 at Hotel Residency Tower, Government Press Road, 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,



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

All communications to be addressed to:

General Manager
Canara Bank, **SLBC Cell**
Circle Office, Canara Bank Bldg.
P.B.No.159, M.G.Road
Thiruvananthapuram -695 001

Phone : 0471 2331302 (Direct),
0471 2331051 Ext .608,609
Fax : 0471 2338236 / 2331355
E-mail : slbckerala@canarabank.com
Website: www.slbckerala.com

State Level Bankers' Committee (SLBC), Kerala
STATE LEVEL REVIEW MEETING (SLRM) 2018
Minutes of the Meeting held on
20th June, 2018 & 21st June, 2018 at Hotel Residency Tower, Trivandrum

DELIBERATIONS ON 20th JUNE, 2018 - OPENING SESSION

The meeting commenced at 10 a.m with **Smt. G.K. Maya**, SLBC Convenor & General Manager, Canara Bank in the Chair.

Sri. N. K Krishnankutty, Deputy General Manager, Canara bank welcomed the participants of the Opening Session of the two-day Review Meeting. **Smt. G. K Maya**, SLBC Convenor & General Manager, Canara Bank in her presidential address briefed about the importance of this opening session She then broadly outlined the matters that needed to be deliberated upon in the first day's session.

- The quarterly growth rates of Deposits, Advances & Priority sector in the State during the last Quarter was 4 %, 4 % & 5% respectively.
- The annual growth rates of Deposits, Advances & Priority sector in the State during the last financial year was 9 %, 12 % & 17% respectively.
- CD ratio of the State had risen from 62% as at March 2017 to 65 % as at March 2018.
- The mismatch between PLP , ACP and the actual ground level credit needed examination . This mismatch was evident when the performance of individual banks and Districts were examined. There are banks which have achieved the ACP set by the Lead Bank. But their net credit growth is zero or negative. On the other hand there are banks who miss out the ACP target and still record reasonable increase in loan out standing
- Of the State Govt schemes, two are online schemes. One is ELRS. The other is RR online. The committees were requested to discuss the ground feed back on these schemes
- Ways to double farmers' income by 2022 and increasing PMFBY cover also should be discussed by the forum.
- NPA problem is a concern for us . The percentage change in Total NPA as compared to March 2017 is 10% upward The quantum share of MSME in total NPA is above 30 % .

Sri V R Praveen kumar , General Manager , FIDD, Reserve Bank of India stressed the importance of the first day session of the SLRM . He desired that the three groups discuss the various relevant issues in their respective sectors and come out with practical solutions .

Speaking on the occasion, **Sri. Nagesh**, Deputy General Manager, NABARD in his address explained the agenda items of NABARD which were incorporated in the booklet as item No 2.5.1 to 2.5.2.

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

Sri. Sunil kumar S Divisional Manager SLBC Kerala proposed the vote of thanks

GROUP DISCUSSION SESSION

The forum was then segregated to 3 groups for discussions on issues related to Primary, Secondary and Tertiary Sector. The session commenced at 11 a.m and extended up to 4.30 pm. The reports of the groups were prepared and presented in the plenary session on 21st June, 2018.

DELIBERATIONS ON 21st JUNE, 2018- PLENARY SESSION

The plenary session of the State Level Review Meeting of SLBC Kerala commenced at 10 a.m. with **Sri. Debashish Mukherjee**, Executive Director, Canara Bank & **Sri. Paul Antony**, IAS Chief Secretary, Government of Kerala jointly chairing the meeting

The forum commenced its proceedings after paying homage to a member of SLBC late Sri K Ramachandran IAS , who expired while holding the office of the Rural Development Commissioner

Smt. G. K Maya, Convenor SLBC Kerala & General Manager, Canara Bank welcomed the dignitaries to the Plenary Session of the SLRM 2018.

In her welcome address , she stated the following

- The South West Monsoon made a good start in Kerala. As the forecast goes now, the state is in for an all round positive growth in the state.
- There have also been pockets of distress due to natural calamities. Banks will be doing their part in these areas. Such calamities remind us of the need to cover more farmers under the crop insurance. Insurance is an important risk mitigation measure. Kerala has a long way to go to attain its goal.
- Banks, Field departments like Agriculture dept and VFPC, Agri Insurance Company and other stake holders have to work together to increase the coverage
- Lease farming is catching up in the state. But due to the absence of documented lease, these farmers are not able to get the required credit from formal banking channels. Hence they depend on money lenders
- We understand that there are two reasons for that. One is the fear among many land owners that documented lease may create an adverse possession.
- The other is that lease above 11 months is compulsorily to be registered in the state, with a 5% registration duty. Our recommendations to mitigate this is also placed as an agenda
- Issues faced by Cashew sector in South Kerala is a matter of serious concern to both the Government as well as the banks. Our assessment shows that there three categories of units.
- One – Units who could contain stress and whose factories are operational. They may not need any special support for the time being.
- Two – Borrowers who are under stress but could operate the factories till the last season or the previous season. It is this category which we can revive with appropriate support from Govt, Banks and RBI.
- The expected support from Govt would be an interest subvention and Raw nut supply through Cashew Board (either on credit or at reasonable price)
- The support that banks can extend to the second category shall be restructuring of the existing debts and fresh fund infusion for one or two cycles
- The support required from RBI is a special dispensation for relaxing IRAC norms for restructured debts. We understand that Govt of Kerala have written to RBI central office in this matter
- The Third category is the units which are defunct and whose financial papers do not reflect the ground reality. On this category, our considered opinion is that there is no point in delaying the inevitable. Govt may support such units with a friendly exit policy similar to the ELRS
- Today we have the NPCI (National Payment Corporation of India) as an invitee to the meeting. They have raised some points which were discussed by the tertiary committee yesterday
- The ST Development Department has informed that the ST debt waiver scheme of 2016 can still accept fresh applications . I request all the banks and other financial intermediaries to submit left out cases as early as possible
- Frauds in Digital banking are often hot news in print and electronic media. One interesting aspect here is that it is not only the layman, but even the well educated people are convincingly duped to reveal

OTPs and passwords. To aid the unfortunate victims of such frauds, we have prepared a Standard Operating Procedure in Malayalam. It is placed as an agenda.

Smt G K Maya also took the opportunity to congratulate the staff of the SBI branch in Kozhikode Medical College , who continued their unhindered service in the times of NIPAH virus outbreak in Kozhikode

Shri. Debashish Mukherjee, Chairman, SLBC Kerala and Executive Director, Canara Bank, in his presidential address congratulated the State Government for their efforts in effectively controlling the NIPAH Virus attack that erupted in certain pockets of Kerala.

- Kerala has many laurels to its credit - the first state in India where every household had access to at least one bank account - has banking facility in all Grama panchyaths - Kerala has opened Financial Literacy centers in all the blocks - remains a leader in Financial Inclusion in India and thus the industry can learn from its accomplishments.
- During the past 3 years, the country had witnessed various initiatives that were being channelized through the banking sector namely, Financial Inclusion, extension of banking services to the unbanked areas, Social Security Schemes etc. The ultimate success of these initiatives call for serious efforts from all the stake holders, in the process of implementation.
- SLBC Kerala has always been in the forefront in implementation of all Government directives and the State Government objectives in particular. This has become an effective forum that has ensured the integration of the efforts of banking sector, various Government and Non-Government institutions that facilitated the overall socio-economic development of the state. Our SLBC, is one of the most vibrant and proactive SLBCs in the country.
- During the last Financial Year, there is a marginal reduction in the number of branches and ATMs due to consolidation. As at March 2018, there are 6256 commercial bank branch branches.9056 ATMs have been deployed in the state,out of which, 6791ATMs have Braille keypad. Kerala has one bank branch for every 5500 persons and one ATM for every 3800 persons. Besides, the banks have established Banking kiosk channels in the form of Akshaya Centres and BCAs in Sub Service Areas(SSAs).
- Public sector banks account for 48 percent of all financial access points in Kerala, signifying the strategic importance of these banks in the drive to achieve financial inclusion. However, by drilling down to the district level, it becomes clear that these are concentrated heavily in two districts, one of which is the state's administrative headquarters and the other being the commercial capital. So, although public sector banks account for a large portion of all access points in Kerala, they are not effectively reaching the desired segments of the population in tier 2-6 centres.
- In terms of business -Commercial banks have a Total business of Rs.7,32,136 Crores in the State. There was an increase of Rs. 65,569Crores over the previous year with the growth rate of 10%. The Deposits increased by Rs.34,909 Crores to Rs. 4,45,401 Crores and Advances increased by Rs.30,660Crores to Rs. 2,86,735 crores. NRE deposits witnessed a Y-o-Y growth of 12%, with an outstanding level of Rs.1,69,944 crores.
- Deposits have registered a growth rate of 9 % (Y-o-Y) where as the advances have grown by 12% (Y-o-Y).
- The performance of Banks under priority sector, agriculture and weaker sections, is well above the mandatory levels of 40%, 18% & 10% of Gross credit, with outstanding levels of 58%, 24% and 24% respectively.

- The priority sector advances have grown by 17% to Rs 1,66,843 Crores and Agriculture sector has shown a growth of 13%, reaching an outstanding level of Rs 69,339 Crores.
- Advances to MSME sector has shown a substantial growth of 20% and achieved an outstanding level of 47,193 Crore.
- Education loan portfolio has grown by 9 % and housing loan by 5%
- The achievement under Annual Credit Plan (ACP) for 2017-18 is worth mentioning with target crossed under all sectors. Banks have achieved 116% under Primary sector, 103% in secondary and 104% in tertiary sector during the year.
- All the banks together have disbursed Rs 5098 Crores under MUDRA loans during the year and the outstanding under Mudra loans has crossed Rs 5,751 crores.
- All the banks together have mobilised over 40 lac enrolments under the three Social Security Schemes (PMJJBY, PMSBY & APY).
- The banks in the State have performed well under many of the parameters. But, there are a few concern areas requiring immediate attention of all - main area being the increasing NPAs especially under Education loan and MSME.
- With the Non-Performing assets rising, many banks had to be negative in their Balance sheet. Further due to increase in NPA, many banks are under the potential threat of slipping to PCA [Prompt Corrective Action] unless their figures improve by this year end. A few banks have already been placed under the PCA.
- The Education Loan Repayment Support Scheme of Kerala State Government has helped bankers to settle the NPAs under education loan and about Rs.60 crores has been released to the banks. He thanked the State Government for the novel initiative taken for reduction of Education loan NPA portfolio.
- Regarding Central Sector Interest Subsidy for Education loans, certain modifications have been effected. The interest subsidy is now being restricted to students enrolled in professional/ technical courses from NAAC accredited institutions or professional/ technical programmes accredited by NBA or institutions of National importance or Central Funded Technical Institutions (CFTIs). Those Professional institutions/programmes, which do not come under the ambit of NAAC or NBA, would require approval of the respective regulatory body viz, approval of Medical Council of India for Medical courses, Nursing Council of states for Nursing courses, Bar Council of India for Law etc.
- The CD ratio of the state has recorded marginal improvement from 62 % as at March 2017 to 65 % as at March 2018. C D Ratio of the state continues to be an area of concern and needs further improvement. He urged upon the banker friends to take a serious note on this.
- He called upon the banks to explore newer areas of lending, look for opportunities for credit expansion and extend finance to all feasible bankable ventures that are coming up in the state. The growth under MSME sector is a positive indication. The timely monsoon also boosts the Agriculture sector in the state. The bankers can tap the untapped potential in these areas to improve the lending to the priority sector. Agro processing facilities under tourism & health, small and medium industries, loans under Stand Up India, MUDRA all offers an excellent opportunity for credit expansion to augment the credit growth, thereby helping to achieve a desirable C:D ratio.
- Government of India has given a call to ensure doubling of farmers' income by 2022. The investment credit in Agriculture continues to be on lower side despite the primary sector crossing the target under annual credit Plan with good margin. Investment credit needs to be augmented to ensure the sustained development of the area and improved employment generation. Suitable district wise

action plan to be drawn and implemented and monitored to achieve the goal. Post-harvest management, Agro processing, Value Addition and Proper Marketing are major areas of focus for doubling the farmers' income. He expressed hope that the sub committee comprising of RBI, NABARD, SLBC and State Agriculture Department will formulate and monitor the action plan meticulously to achieve the goal.

- **Coming to Financial Inclusion**, a lot of responsibility now rests on the bankers in reaching out to the customers through various financial inclusion programmes namely, Activation of Business correspondents, Activation of PMJDY accounts, Issuance and usage initialization of Rupay Cards etc which are all to be taken on war footing.
- Gram Swaraj Abhiyan, which is a pan India campaign of Government of India targeted to ensure 100% saturation of PMJDY accounts, PMJJBY, PMSBY along other 4 rural development programmes in select villages have been successfully accomplished in 15 select villages in four districts of Kerala in Phase I. He congratulated all the LDMs, field level functionaries, controlling offices of banks, Insurance Companies and State government for the successful completion of the task.
- The Gram Swaraj Abhiyan Phase 2 is now being taken up in 115 Aspirational Districts in India and Wayanad District in this state is identified under the campaign. All the 48 villages of the district need to ensure saturation of PMJDY, PMJJBY and PMSBY by 31st July 2018. He sought support of all stake holders for the successful completion of the Abhiyan.
- 100% Aadhaar seeding & Authentication process in all accounts are to be completed on priority. Kerala has the highest level of Aadhaar Enrolment and hence Aadhaar Seeding & authentication of bank accounts should be a relatively easier task as compared to other states. The Aadhaar enrolment centers at select branches for enabling the customers for Aadhaar enrolment as well as updations are to be made functional. Banks shall ensure that minimum levels prescribed by UIDAI are happening in these centres.
- He called upon the bankers to promote digital payments under National Digital Payment Mission and BHIM AADHAAR Bharat E Pay, to fall in line with Central Government directives on digitalization.
- Cashew industry in Kerala is facing a serious setback. All Commercial banks put together have an exposure of Rs.3328 Crores to Cashew Industry. More than 26 % of the exposure is under Stressed Assets. We hope, the measures adopted by State Government, RBI and Banks would result in purposeful resolutions and help to mitigate the problems.

While concluding, Sri Mukherjee urged upon all the stake holders to concentrate on certain priorities such as;

1. Ensuring 100% Aadhaar seeding & authentication in all operative accounts.
2. Issuance and Activation of Rupay cards in all eligible accounts.
3. Financial Literacy is to be imparted successfully. FLCs are to be made more efficient and counselors are to be appointed in all vacant posts by the respective Banks well before July 2018.
4. Activation of all BC outlets.
5. Banks to focus on achieving the set targets under Annual Credit Plan for the year 2018-19 with focus on investment credit.
6. Successful implementation of GSA to achieve 100% saturation under PMJDY, PMJJBY, PMSBY in the identified villages.

On behalf of the convener Bank, he expressed happiness to note that the Banking sector in the state has displayed vibrancy in all the endeavors of the State Government. He thanked the Central and the State Governments and various developmental agencies, RBI and NABARD for the excellent support, guidance and co-operation rendered to the banking sector in the State over the years. He congratulated all the fellow bankers for their significant contribution in improving the economy of the State, and for partnering the process of growth and development, more so with special reference to taking banking to the doorsteps of the financially excluded segment.

On behalf of all the bankers in the State, he thanked the entire Government machinery of Kerala State for the support being extended to the bankers.

The Chairman concluded his address by reassuring the State Government on behalf of all the member banks that they would strive together for the Socio economic development of the State.

Sri. Pinarayi Vijayan, Hon'ble Chief Minister of Kerala graced the meeting with his distinguished presence In his inaugural address, Hon'ble CM stated that banks should not only look at the principal and interest aspect but also have to consider the society.

When the issue of renovation of the KSRTC came up, banks generally cooperated. But some of the banks who are claiming to be Kerala own banks did not cooperate. It was unfortunate. It is felt that the amount of Education loan granted to students who are going for higher studies is not adequate, which in turn affects their future. Banks should look into it.

There are allegations that the loans to certain sectors such as education, housing, agriculture or industries are not being sanctioned timely by the banks. In case of denial of credit, banks are not informing the customers in a time bound manner. Feasibility of increasing the number of repayment installments of loans should be considered by the banks.

Complaints regarding charging too much interest rate should be taken seriously. Lot of complaints are being received by the Legislative Assembly in this regard. The banks do not respond to such complaints in time hence the government is facing difficulty in answering such complaints before the Legislative Assembly.

The steps taken by the banks in the name of the SARFAESI Act are quite strange. When the Government is moving forward with strong measures to provide houses to nearly 5 lakh homeless people in the state, the approach of the bank to throw people out of their houses should be avoided. When default in the repayment of loan occurs, avoid taking extreme recovery actions against the poorest of the poor. The Kerala Legislative Assembly has requested Government of India to exempt the people having less than 5 cents of land from the purview of SARFAESI Act. A response from Govt of India is awaited.

Banks should consider a suitable insurance coverage as part of lending so that if the person who took the loan dies, then banks can get the loans closed and the family can be saved from thrown to the street.

Hon'ble CM also informed that the State Govt is coming with a Grid Connected Roof Top Solar Power Generation scheme intended to cover the individual housees in the state. He requested SLBC to formulate a suitable bank loan to finance such units.

Shri. Paul Antony IAS Chief secretary, Govt of Kerala commenced his speech by quoting the importance of banks and government working together for the development of the state. Government is expected to layout the framework in terms of infrastructure, policies, and clearances so that the banks can come forward to finance the entrepreneurs.. The present government is marked by the tremendous spending in infrastructure. KIIFB has already sanctioned loans of around 20,000 crores to 20 projects.

Ministry of National Highways has committed to spend around 26000 crores on national highways in Kerala. Other infrastructure projects like the Vizhinjam port, Kannur International airport which is expected to be commissioned by September 2018.

LNG pipeline (GAIL pipeline), Rs 4300 crores of investments lying invested in the LNG import terminal in Cochin working at 5 percent capacity, the pipeline has not been laid. Government took the bold step of providing the right way of 503 Km of road all the way to Mangalore, whose work is in progress.

Kerala imports about 70 percent of its total power supply requirements. To decrease the dependence on import, Kudankulam-Kochi 400KV EHT power transmission line for power evacuation from the Kudankulam Nuclear Power Project has gained speed and is expected to be completed in a time bound manner.

This time around we got good monsoon. So banks should help the farmers to boost the agricultural sector in the state.

The hon'ble Chief Minister has announced a new policy for estates in the state. New policy has done away with agricultural income tax, plantation tax etc which in turn helps the investment to grow. Coming to the Ease of Doing Business bill, which has recently become an act. Lot more action is required from the executive to ensure its prompt implementation. In order to enhance the business growth in the state and to help the bankers to do their business, the government has put the clearances in one place. Along with infrastructure spending that is happening, we hope it will be easier for bankers to lend.

Coming to the Cochin Shipyard, Rs 3000 crores of investment has been envisaged, a lot of vendors are going to come up in this area. Industries department is going to set up a defence park there.

Nissan, a Japanese automotive major, is mulling setting up a digital hub in Kerala.. Intel is going to invest through SPV in the state.

Coming to the law and order parameter, Kerala once again topped in the list. The governance in place, infrastructure spending is happening, clearances have been eased up.

It is the apt time for the banks to contribute, so that the entrepreneurs can use it productively.

After the speech of Sri Paul Antony IAS, the forum honored him, as he was laying down his office on the 30th of June 2018

Sri. S M N Swamy, Regional Director, Reserve Bank of India stated that SLBC is an important platform for coordinating the efforts of the financial system with the agencies of Govt. and other stakeholders to achieve the objective of bringing formal banking benefits to the common people of Kerala.

At the outset, he thanked all the bankers for the efforts put in for the successful conduct of Financial Literacy Week during June 4th to 8th, 2018. Financial Literacy week is organized by RBI with the aim of popularizing formal banking channels and related information among the people. A number of Financial Literacy events were conducted during the week on the theme of "consumer protection". RBI arranged the distribution of posters across all bank branches in the state and pamphlets among the masses, with the efforts of ROs/ZOs of banks, LDMs and FLCs. Instructions to banks are provided for continuing the momentum and ensure that the FL messages reach the intended audience.

This SLBC meeting is being convened when the banking and financial sector are continuing to pass through turbulent times. The important transformations in place, viz., demonetisation of high value currency notes; introduction of goods and services tax (GST); the problem of rising non-performing assets etc. have continued to influence India's financial sector landscape.

The Central Statistics Office (CSO) released on May 31, 2018 the quarterly estimates of national income accounts for Q4:2017-18 and provisional estimates for 2017-18. Gross domestic product (GDP) growth for 2017-18 has been estimated at 6.7 per cent, up by 0.1 percentage point from the second advance estimates released on February 28. This increase in growth has been undermined by a significant upward revision in

private final consumption expenditure (PFCE), due especially to improved rural demand on the back of a bumper harvest and the government's thrust on rural housing and infrastructure. Quarterly data suggest that the economy grew at 7.7 per cent in Q4:2017-18 – the fastest pace in the last seven quarters. Gross fixed capital formation (GFCF) growth accelerated for three consecutive quarters up to Q4.

On the basis of an assessment of the current and evolving macroeconomic situation at its meeting, the Monetary Policy Committee (MPC) decided in May 2018 to increase the policy repo rate under the liquidity adjustment facility (LAF) by 25 basis points 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 6.50 per cent.

The MPC notes that domestic economic activity has exhibited sustained revival in recent quarters and the output gap has almost closed. Investment activity, in particular, is recovering well and could receive a further boost from swift resolution of distressed sectors of the economy under the Insolvency and Bankruptcy Code. Geo-political risks, global financial market volatility and the threat of trade protectionism pose headwinds to the domestic recovery.

As per the Census 2011, our country has around 250 million youngsters in the age group of 10-19 years largely referred to as “Demographic Dividend”. This demographic numbers can become a dividend only if meaningful employment can be provided to them. That cannot come only from agriculture or services sector jobs. It has to primarily come from small enterprises. The development of a vibrant Micro, Small and Medium Enterprises (MSME) sector is therefore crucial for employment generation and poverty alleviation that would lead to sustainable economic growth. MSMEs provide the largest share of employment after agriculture. They are the nurseries for entrepreneurship and innovation. They are widely dispersed across the country and produce a diverse range of products and services to meet the needs of the local markets, the global market and the national and international value chains.

The Reserve Bank of India has given a loan-repayment breather to all micro, small and medium (MSMEs) that have been affected due to implementation of the Goods and Services Tax regime.

In February 2018, banks and NBFCs were allowed to temporarily classify their exposures to the Goods and Services Tax (GST) registered Micro, Small and Medium Enterprises (MSMEs), having aggregate credit facilities from these lenders up to ₹250 million, as per a 180 day past due criterion, subject to certain conditions. This was done with a view to ease the transition of MSMEs to the formalized sector post their registration under the GST.

Having regard to the input credit linkages and associated issues, it has now been decided to temporarily allow banks and NBFCs to classify their exposure, as per the 180 day past due criterion, to all MSMEs with aggregate credit facilities up to the above limit, including those not registered under GST. Accordingly, eligible MSME accounts, which were standard as on August 31, 2017, shall continue to be classified as standard by banks and NBFCs if the payments due as on September 1, 2017 and falling due thereafter up to December 31, 2018 were/are paid not later than 180 days from their original due date.

Coming back to the agenda of the SLRM 2018, it is quite gladdening to note the meticulous work done in analyzing the performance of the banking sector vis-à-vis its intended targets. It is necessary to continue to maintain and improve the commitment shown by banks and government agencies to keep up the good work and rectify the shortfalls wherever it is found.

RBI lays huge emphasis on the achievement of targets to various sectors of our economy. Along with financial inclusion, we also place importance on spreading the awareness about financial system to the people of this country. Financial Literacy Week as mentioned earlier is one of the mechanisms through which RBI intends to bring the common man one step closer to financial stability. RBI also aims to train bankers through specialised workshops and interact with public through town hall meets and events in rural and unbanked areas.

As part of our endeavour to upgrade the skills of the Counsellors of the Financial Literacy Centres (FLCs) and also to equip them to handle sessions on the identified topics for the Financial Literacy Week, capacity building workshops were organized in three phases at Kannur, Kochi and Thiruvananthapuram for 161 FLC Counsellors across all blocks of Kerala.

Thiruvananthapuram RO of RBI, conducted a study recently on the impact of FL camps, especially the Going Digital camps. We have completed the study and sent our observations to CO. One of the important feedbacks received from the study is the need of support required from the banks for the FL programmes conducted by the FLC counsellors. Needless to say, the institution of Financial Literacy Counsellors is an important component in the promotion of financial literacy, which along with financial literacy is an integral requirement for the financial stability of the nation.

A recent significant initiative by RBI is the launching of the Certified Credit Counsellor (CCC) for MSME in association with SIDBI. This is in line with the recommendations of our Deepak Mohanty Committee – “a system of professional credit intermediaries/ advisors for MSMEs, which could help bridge the information gap and thereby help banks to make better credit decisions. The credit intermediaries/ advisors could function in a transparent manner for a fee and be regulated by the Reserve Bank.” The CCCs are expected to advise the entrepreneurs by (a) offering help in preparing business proposals; (b) helping to prepare financial documents and financial statements; (c) sharing information on suitable credit instruments available in the market and (d) supporting with non-financial or semi-financial business decisions such as business expansion plans. They can also (i) recommend the business proposals of entrepreneurs to the banks; (ii) perform first level credit appraisal on behalf of the banks and (iii) collate additional supporting information required by the banks/ credit institutions.

Business correspondent is a facility introduced by RBI to bring the benefit of financial inclusion to the doorsteps of the common man. Many Business correspondents are performing well in the state, delivering banking services to people including the disabled and senior citizens and pensioners in the comfort of their homes, even outside the normal banking hours without any additional charge. The functioning of BCs is beneficial for the banks as well, as it has the potential to free bankers' time from the routine work at the bank counters and devotes time for more intensive functions of business expansion and recovery. It is pertinent here to note that facilities like AEPS (Aadhaar Enabled Payment System) have immense potential to transform banking in Kerala, where a high subscription to Aadhaar- bank linkage is already achieved owing to the persistent efforts by banks and Govt. agencies. It is an opportunity to allow the people of Kerala, to reap the benefit of digital banking by popularizing the JAM (Jandhan-Aadhaar-Mobile) trinity. The superior tele-density of the state is an added advantage which shall be leveraged for the benefit of the common man.

Empowerment of the common man is the surest and the safest way to preservation of wealth. This forum aims at closely coordinating the activities of banks and other developmental agencies in order to achieve the objective of enhancing the flow of bank finance to priority sector and other sectors and to promote banks' role in overall development of the rural sector. We are all important components of this vision.

Sri. Manoj Joshi IAS Principal Secretary, Department of Finance, GoK in his address informed the forum that with respect to the issues in Cashew industry, the government has approached RBI for the package which the lead bank has prepared. This is one of the major issues and the state government is giving the highest importance to it because the livelihood of many depends on this sector. The requirement is that the restructured loans do not suddenly become NPAs. As per the present norms any loan which is restructured would continue to be an NPA, therefore the banks cannot extend additional loans. The whole revival plan depends on the additional loans given by the bank for working capital purpose. A large number of people do not have the security. Obviously for bankers for lending purpose security is important. Lead bank has suggested that whatever CGTMSE used we can make for whatever collateral is not then to use that up to one crore rupees. We don't know in each case how much of CGTMSE coverage is already taken. He urged to all banks to examine each case. State government would extend all possible support through cashew board supplies. The support given by the government depends on the inference given by the banks after examining individual case because each case would be different and it has to meet existing regulations.

Coming to educational loans, in the recently concluded review meeting with the Chief Minister, it is observed that there is a delay in the part of loanees to pay their portion of their money. A great number of applications have already been processed by the finance department.

In the context of Kerala, small lending is the key. If banks overextend loans to someone and don't recover it, it will cause trouble for both bankers and the borrowers. So instead of collateral based lending which we always followed, it should be more on giving smaller loans and efforts for recovery. This is what bankers need to take care of.

Dr. K. Ellangovan IAS, Principal Secretary (Department of Industries and Commerce & NORKA) Govt of Kerala in his address stated that if the Kerala model of industrialization is analyzed, we don't see large scale industrial units coming up as a standalone entity to put up huge plants, creating hundreds of job opportunities. The successful part of the industrialization in Kerala is through the MSME in terms of cluster development. MSME is very important sector for the state. As per the annual report of the MSME 2013-14, if we compare the 10 big states ranging from Uttar Pradesh to Kerala, the percentage of people employed (in terms of percentage of population) in MSME sector in Kerala seems to be the highest in the country with 9.94 percent whereas in UP its only 2.97 percent. Out of 33.39 million populations in Kerala, 9.94 million people are employed in MSME sector. This indicates that MSME is the future model of industrialization in the state.

As per the annual credit plan of the secondary sector, although we are achieving target year after year, the real importance given by the state government is to the agricultural loans, which is having a very low interest rate. MSME is like agriculture for Kerala, Kerala is different in many sense from other states. MSME should also be treated in par with the agricultural sector because this is the sector which is giving bulk of employment opportunities. If policy decisions are taken at the highest level to consider MSME in Kerala as a special entity and if some sort of interest subvention is made, it will open up huge inroads in terms of providing more employment opportunities to the youngsters.

Coming to the NORKA department program for Returning Migrants, People are returning from Middle East countries like Saudi Arabia, UAE etc. It is estimated that by 2025, there will be more number of returnee migrants than people emigrating from the country. Kerala will be left out with the huge problem of managing these skilled people, who returned home without job. While the NORKA department has lined up several programs, the banks have to step in. Now the program called NDPREM is a simple program. It is giving loans to returning migrants wherein the due diligence is already done by the NORKA department. Under this scheme Rs. 20 lakh is the loan and 15 percent of the loan will be given as subsidy by the state government. This scheme did not get the required attention from the banks managers. This sector of people (returnees) has serviced the state economy much more than the people living here. They have been sending money in the past and now they are in need of monetary support from the state and the banks. Out of the 4610 applications sent to various banks last year, only 526 cases has been sanctioned. Due to this the government is not able to spend the Rs.15 crores which is kept as the subsidy money. This is very big concern for the department. The NORKA department is now trying to revise this scheme by removing the ceiling limit of 20 lakhs while retaining the subsidy component of Rs. 3 lakhs intact.

Coming to the cashew sector, the issue is in the consideration of RBI and the state government. Cashew sector is an employment intensive sector for the women. It has a huge implication on the economical growth in certain districts.

Department of industries is in line of setting up 5 huge parks. Instead of attracting investment in all the sectors, the industries department has identified 5 major sectors for focus. They include

1. Huge petrochemical park in Ernakulam; it's a downstream stream project from the refinery 468 acres of land. Out of which 150 acres are taken by BPCI.
2. Electronic park in Amballoor in Kochi. 160 acres of land in Cochin.

3. Two huge mega food park : one in Cherthala and other in Palakkad each one having around 100 acres of land – food processing is again defined as one of the dominant sectors of Kerala because of the huge scope in the processing of spices and fruits like pineapple, coconut.
4. A defense park in Ottapalam with government of India allowing 100 percent FDI possible in defense ancillary units.

Kerala is poised to attract some of the investments in terms of small and medium scale fire arms, ancillary units in territorial laboratories. Industrial department is taking with the department of defense production. Soon a seminar will be organised to sensitise the investors to come to Ottapalam to invest in Defense Park.

Kerala model of industrialization is probably going for a change in terms of focused sector and in terms of park where all the difficulties of obtaining land or buying land in getting permits are taken care by the government in the state. So he requested the bankers to be the ambassadors of these parks.

A small manual will be circulated to banks highlighting where all the government is investing and what all the government is investing and what are its possibilities. He requested the bankers to help the government to find the investors so that the banks and the state can jointly to ensure investment.

Shri. Sanjeev Kaushik IAS Secretary Department of Finance Resource GoK in his address informed that under Educational Loan Repayment Subsidy Scheme, 78000 applications have been received but only about 60 crores rupees has been disbursed so far as lot of pendency is there. There are some issues which we are in process of resolving. So he urged all bankers to give special focus and to make sure that we expedite the processing and disbursement of these claims. This is an initiative which is very close to the heart of the present government.

Coming to the Securitisation of Housing Building advances Portfolio, Banks should come forward and finance the scheme. The government has already received only two or three concrete proposals from the banks. If banks are interested in this scheme, please contact the finance department at the earliest. This is the scheme we are looking forward on urgent basis.

Coming to KIIFB, in the recently held meeting with the bankers, the government sought the support of banks in raising very critical fund for infrastructure development of the state. The state has been in the forefront of welfare schemes – social and human development right from the beginning. As a result of the high expenditure on the revenue side, capital expenditure is low. If the state has to progress and develop moving forward, the pace of infrastructure projects likes transportation for industrial development of the state. So this is where KIIFB is playing an important role. As deputy CEO of KIIFB, he requested the bankers to come forward and offer the best possible help in terms for giving the lines of credit and loans to KIIFB which is a government guaranteed borrowing. These are long term loans which are securitized against the inflows from motor vehicles tax, and petroleum cess which has been made available to KIIFB.

Sri R Sundar , Cheif General Manager NABARD in his address mentioned that NABARD has done well in refinance segment last year. The total of 10969 crore has been refinanced by NABARD , out of it 10,024 crores for agriculture. This refinance facility has gone to cooperative banks, RRBs and commercial banks.

Agriculture term loans which normally lags behind in the state, has gone from 15 percent in 2014-15 to 28 percent in 2017-18 as per SLBC data. The NPA for agriculture sector is only 2 percent.

Capital formation in rural areas, is mainly public capital formation i.e. state is investing. It is for the bankers to support individual farmers to take up term investment in rural areas.

Coming to the crop insurance, the state happens to in a very precarious position as only 0.5 percent of the agriculture loans, which are eligible for crop insurance seems to have been insured which is not acceptable

to NABARD. By 2019, the target given is to insure at least 50 percent of all agricultural loans for the notified crops in the notified districts. Loans which are given by banks have to be insured.

Government sponsored programs like DEDs will be continuing in 2018-19. There is a allocation of 3.02 cr for Kerala for this scheme. National livestock mission will also continue in 2018-19 with an outlay of 1.96 cr.

ACABC and National program of organic farming will also be continuing in 2018-19. So banks have to be quick intake of subsidy because allocation is limited and has been made specific . For general category candidates, it is 2.19 crore under DEDs , for SC it is 54 lakhs and for ST it is 28 lakhs.

Last year NABARD conducted water campaign in eight most vulnerable districts in the state. NABARD mobilized NGOs, Jal dooths to communicate with the people to make them aware the need of water harvesting and conservation. NABARD has been able to mobilize public participation by inviting school and college students. In collaborating with Malalayala Manorama, NABARD is giving away awards for the best performing panchayats and municipalities in each district. This will in turn provide support to Local Self Government entities to continue the good work they are doing in water conservation. In the ongoing financial year NABARD is focusing on micro enterprise schemes because the average land holding size is very small in Kerala. Most of the farmers are not full time farmers. For small and medium level farmers, the major part of their income is coming from either labour or other activities from the non farm sector.

Coming to the Haritha Kerala Mission, water conservation and organic farming are the main goals. NABARD aims to converge all these schemes.

NABARD is focusing on the micro enterprises in the farm sector. NABARD has identified 4 districts in the state namely Wayanad, Idukki, Thrissur, Alappuzha. Converging with Haritha Kerala Mission, KVKS to train people in various aspects. NABARD will be soliciting the participation of bankers. NABARD has lined up a slew of activities to take up this year.

Coming to the digitization, the digitization is being taken up to strengthen and make transparent the working of all neighborhood and self-help groups in the country. In this context, E -sakthi project has been launched. Digitization of SHGs. In Kerala around 15 percent to 18 percent of SHG groups are non Kudumbashree groups. These are handled by NGOs. Remaining are handled by Kudumbashree. This is being implemented in 4 districts. The idea is that NABARD is giving funds for transcribing the accounts of SHGs into digitizing and is provided with training so that the local animators can use handheld devices during SHG meetings they can key in the data. Banks will get an idea of the financial position of the groups and their loan repayment capacity, making sanctioning of loans easier. In other parts of the country, SHGs own savings out ways the loans outstanding in the banks. This may not be the case in Kerala but still NABARD wants bankers to have access to SHGs which are operating in their service area.

Small loans for micro enterprises is more feasible because in Kerala there is no exclusive dairy farmer, paddy farmer, fish farmer. There is a farmer who does a combination of many of these things. One loan is not sufficient, the entire financial needs of the farmer have to be identified and has to be addressed. He requested the cooperation of government agencies and bankers for their cooperation as he concluded.

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

1. ADOPTION OF MINUTES

Forum adopted the minutes of the 124th SLBC meeting of SLBC, Kerala held on 23rd March,2018 at Hotel Residency Tower, Trivandrum ,which had been circulated to the members vide Convener's letter Ref: SLBC 49 50 2018 GN dated 21st May, 2018.

Thereafter , the forum proceeded with the agenda discussion based on recommendations drafted by the three groups in the group discussion session in the previous day.

2. PRIMARY SECTOR

Subjects related to Primary Sector was presented by Sri G Vinod (LDM Wayanad) the team leader of Group I

2.1. Review of Primary Sector Performance under Annual Credit Plan 2017-2018

The forum noted the performance. The Group i (on Primary sector made the following recommendations to improve Investment Credit in Agriculture

1. Term Lending has to increase from present 30% to 40 % . The ways to achieve it are to promote government subsidy schemes such as:

- i) NABARD Schemes
 - DEEDS, NLM
- ii) State Animal Husbandry Department Schemes
 - Interest Subsidy scheme for dairy farmers (Max 5000 p.a per farmer)
 - Goat breeding unit(maximum subsidy 1 lakh)
 - Broiler Unit max subsidy 1 lakh(State A H dept)
- iii) State Dairy Development Department **subsidy scheme for cattle feed**
- iv) State Horticulture Mission Schemes **which carry subsidy of 20%-40%**

The Primary group listed out the following concerns in primary sector

- Agri Term loan Interest Rate is high compared to other sector like retail. State /Central Govt may consider a suitable interest subvention scheme
- Incentive for prompt repayment as in short term loans need to be extended to agri term loans also
- Security norms relaxation may be considered as in MSME sectors
- Tripartite Agreement with Co op milk Societies will improve repayment
- Adequate publicity on schemes required from banks, Govt & other agencies
- Proper retrieval of dues & NPA recovery by Govt depts in association with the banks
- Adequate Support Price- to be fixed for all major agriculture crops
- Structured Rate of Interest to be extended to term loans also
- Crop insurance schemes are offered by various agencies like AIC, VFPCCK, Dept of Agri. Farmers may be given freedom to choose the scheme.
- Formation of FPOs to be encouraged to avoid middle men
- VFPCCK model to be extended for more areas/more crops.
- Other pro-farmer initiatives such as risk fund trust for price fluctuation, subsidized insurance scheme, additional interest incentive @2% for prompt repayment, assistance for marketing etc.
- Thrust for infrastructure facilities such as cold chains

2.4. PENDING ISSUES IN PRIMARY SECTOR

2.4.1. Meetings of the Standing Sub Committees of SLBC

The Standing sub Committee on Primary sector met on 2018 May 22nd . The Sub Committees on Secondary and Tertiary sectors met on 2018 June 06th and reviewed the Banks' performance under respective sector as at March 2018

The Gist of decisions taken by the primary committee which is reported hereunder was noted by the forum

- State Govt may be requested to notify Crop Insurance time so that the banks will get more space to cover the accounts
- Compulsory registration of lease deed & its 5 % duty being impediments in increasing lending to lease farming , State Govt may be requested to waive or ease registration charges for lease deeds for farming
- SLBC may prepare suitable schemes for
 - (a) Farm Tourism in the model of Federal Bank Scheme ,
 - (b) A suitable scheme fitting the House Hold Nano Enterprises scheme of State Govt
- Banks may lend more loans for composite activity of 2 milch cows and a heifer
- The Committee would meet once again this quarter to discuss the Doubling of Farm Credit

The decisions of the standing sub committees on secondary sector and tertiary sector are given under their respective heads

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

The sub group on primary committee recommended the following strategies to reach the target :

- Reducing the cost of production
- Increase the Minimum Support Price of crops with periodical revision
- Insure the farmers against crop loss through crop insurance at an affordable premium
- Adopting latest technology right from sowing to marketing
- Hassle free credit with thrust on investment credit.
- NABARD may formulate area based schemes in tune with PLP.
- Innovative ideas like farm tourism to be encouraged
- Pisciculture to be encouraged under blue revolution.

Sri. Anil Kumar P, General Manger, Canara Bank suggested that more discussions should be done in the SLBC subcommittee on primary sector. Agriculture Department may explore possibility of covering more crops under MSP . As of today only paddy is covered.

The forum decided to pursue the matter.

(Action: SLBC)

2.5. FRESH ISSUES IN PRIMARY SECTOR

2.5.1. Continuation of Government Subsidy Schemes (Suggested by NABARD)

Forum noted the information

2.5.2. Second Meeting of National level Monitoring Committee (NLMC) on Pradhan Mantri Fasal Bima Yojana (PMFBY) (Suggested by NABARD)

The forum noted the poor performance of banks and decided to pursue the matter.

(Action SLBC , Banks , AIC , Department of Agriculture)

2.5.3. Loan against Paddy Receipt Sheets (PRS) & recovery of other loans (Suggested by Federal Bank)

The forum requested the participating banks to follow the MOU conditions outlined by SLBC so that the interests of another bank is not jeopardized . As per the MOU terms, banks have to verify credit information reports of the applicant . If he is enjoying agriculture loans from any other bank , he may be directed to that bank .

2.5.4. Ornamental Fish Culture (Suggested by Directorate of Fisheries)

The forum noted the scheme and requested banks to extend necessary support

Action: (Banks)

3. SECONDARY SECTOR

Subjects related to Secondary Sector was presented by Sri Padmakumar (LDM Kollam) the team leader of Group II

The forum noted the following decisions of meeting dt 2018 June 6th of the Secondary Sector Standing Sub Committee of SLBC

- The Committee studied the report made by the SLBC cell on the underperformance of Alapuzha Dist may be examined in the angle of unrealistic target fixation also
- As regards the secondary sector performance of Alapuzha District , the steering committee reviewed the ACP targets and performance for the past three years (table below)

Alapuzha Dist ACP – Secondary sector (Rs Cr)			
Year	15-16	16-17	17-18
Target	1280	2904	3030
Achievement	1011	919	569
%	79 %	32 %	19 %

- Committee agreed with the PMEGP targets fixed by SLBC for 2018-19

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

The forum noted the performance.

3.1.2. District wise Performance under Secondary Sector

The group observed that

- Overall Performance is encouraging
- Alappuzha, Idukki, Pathanamthitta are below 50%,
- Trivandrum, Kottayam, Thrissur, Palakkadu, Wayanadu, Kannur are at 90% level.
- Kollam , Eranakulam, Malappuram, Kozhikkode, & Kasargod surpassed target.
- Bad debts in old Remote scheme of Coir board contributed to poor performance in Alapuzha . A repayment support scheme with Coir Board support is needed to save the situation.
- Recovery Mechanisms may be strengthened in coir board schemes by forming a subcommittee at district level involving officials from Coir Board

3.2. Performance under MSME Advances (Priority) (Refer Annexure 8.6)

The group II recommended that

- Total loan outstanding in MSME has grown by 20% in 2017-18 which conforms to Govt directives.
- Distribution of MSME advances is as follows;
- 28% - Manufacturing Sector, 18% - Trade Sector & 54% -Service Sector. This trend has to be reoriented towards manufacturing sector.
- NPA level in MSME is 8% and is increasing year by year, which is causing concern.
- Growth in advances under weaker section, SC Advances, ST Advances are satisfactory.
- DRI Advances shows a decreasing trend. This trend should be arrested.

3.7. Performance under MUDRA Loans (PMMY) as at March 2018

- The forum noted the performance.

- The group II suggested that MUDRA applicants may be provided with beforehand counseling on Credit & project management by FLCs or DIC Incubation Centres to reduce failures.

3.8. Loan Outstanding under Stand up India Programme as at March 2018 (Ref Annexure 8.34)

The group observed that

- In Stand up India, 1529 loans were sanctioned, as against 6256 commercial bank branches in Kerala. The minimum target is two projects per branch
- Bank Credit extended to SC/ST needs improvement. Banks find difficult to get viable proposals . Dovetailing schemes and efforts of RSETIs, DIC Incubation Centres & SC/ST Dept/Dev. Corporations in District Level can improve the position. More efforts to be taken in this direction

In the matter of CGTMSE claims, the Representative from SIDBI informed the forum that claim settlement is taking time as the claims from SIDBI is getting late because the whole banking sector is under stress and more applications are being placed. Earlier there used to be only a few claims but now the number of claims lodged has also gone up.

3.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at March 2018 (Refer Annexure 8.33)

The forum noted the performance.

3.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at March 2018 (Refer Annexure 8.31)

The forum noted the performance.

3.11. PENDING ISSUES IN SECONDARY SECTOR

3.11.1. Issues involved in the implementation of PMEGP Scheme

(Pending since March 2014)

The forum noted that a favourable legislation has been enacted by the State assembly regarding ease of doing business, by amending seven vital acts

The forum decided to pursue the matter.

(Action : SLBC)

3.11.2. Performance under PMEGP 2017-18 & Target for 2018-19

The forum noted that the state achieved its PMEGP target for the year It also noted the latest changes in the scheme guidelines

The Group suggested the following points for the smooth implementation of PMEGP scheme.

- Monthly Taskforce Committee/Monitoring Committee meetings are to be arranged.
- Pre counseling of PMEGP applicants by DIC Incubation Centre before the Taskforce meeting to be provided.
- Sponsoring applications need to be completed by end of third quarter.
- Filing of FIR in the case of mis-utilisation jointly by Govt Agency & Banks must join together for filing FIR against misutilisation
- Uniform Rate of Interest among banks in case of government sponsored scheme may be thought of

Sri. Abraham Shaji John Lead District Manager, Trivandrum informed that the revised subsidy rules are not favourable to banks. If the account is irregular or failed due to any reasons, the bank is required to refund the subsidy. It is a matter of concern to the banks, because banks are bearing the credit risk. With this they are forced to bear the subsidy risk as well

Smt. G.K Maya, SLBC Convener & General Manager, Canara Bank stated that in the cases of misutilisation of loan and subsidy, although provisions are in place for government agencies and banks to file joint FIRs, in effect it is not happening. She requested the government agencies to support the banks in recovery process since the banks are left to themselves after the loans are granted.

Sri Pradeep, Assistant Director KVIC informed the forum that presently there is no pre counseling at all for PMEGP loans. Applicants are directly making applications on the online portal and are directly coming to an interview forum without any knowledge. Some agents/intermediaries are putting up applications in the portal; even know what they are going to do. He suggested that the District Level task force committee to conduct a pre selection counseling session for all applicants to make them aware of the scheme.

*The forum decided to pursue the matter
(Action : Banks , KVIC,KVIB,DIC)*

3.11.3. Information Note on SLBC Sub Committee decisions on cashew Industry issues (Information note by SLBC Convenor)

The forum noted the information.

3.12. FRESH ISSUES IN SECONDARY SECTOR

3.12.1. Committees for Stressed Micro, Small and Medium Enterprises (Suggested by Reserve Bank of India)

The forum requested the banks which have not constituted the committees yet to do so within July 31st and report to SLBC

3.12.2. Review of implementation of Coir Udyami Yojana (CUY) during 2017-18 (Suggested by Coir Development Board)

Forum noted the performance

3.12.3. Adjustment of Margin Money (Subsidy)

The forum requested the bankers to cooperate with the coir department to complete the process.

Smt. G.K Maya, SLBC Convener & General Manager, Canara Bank stated that a repayment support scheme with the help of coir board is worth considering because the NPAs are going up and has never come down. Representative from coir board stated that the loans which slipped into NPAs are the loans which have been taken long back. In Loans which have been disbursed from 2015 onwards, their NPA percentage is low and informed the forum that they will cooperate with the scheme formulated by the concerned department.

The forum requested SLBC may suggest to Coir Board a suitable repayment support scheme for Coir Remote Loans

(Action: SLBC)

3.12.4. Information Note by Ministry of Housing and Urban Affairs

1. Amendments to operational guidelines of Deendayal Antyodaya Yojana- National urban Livelihood Mission (DAY- NULM)-reg

The forum noted the amended provisions of DAY NULM scheme

➤ **Operational Guidelines of Social Mobilisation and Institutional Development (SMID) under DAY-NULM**

3.12.5. Operational Guidelines of Self Employment Programme (SEP) under DAY-NULM

The forum noted the information

3.12.6. Details of Pending Applications – DAY- NULM (SEP) (Suggested by Kudumbashree)

The forum requested banks to dispose of these applications on a time bound manner.

(Action: Banks)

3.12.7. Cluster Development Programme

The forum requested banks to extend merit based credit support

(Action: Banks)

3.12.8. Proposal for the formulation of policy decision to get credit facility at minimum interest rate in MSME sector in Kerala (Suggested by Directorate of Industries and Commerce)

The forum suggested that the State Govt may examine the possibility of an interest subvention scheme in the model of the one proposed for House Hold Nano units under MSME Sector

4. TERTIARY SECTOR

Subjects related to Tertiary Sector was presented by Sri Sathish (LDM Ernakulam) the team leader of Group III

The forum noted the following decisions taken in the meeting dt 2018 June 06th of the Tertiary Sector Standing Sub Committee of SLBC

The Committee examined the Standard Operating procedure for victims of Digital Fraud prepared by SLBC cell and suggested certain modifications

The committee reviewed the preparations made by SLBC for the GSA phase 2 in the aspirational district (Wayanad)

4.1. Performance under Tertiary Sector of ACP

The forum noted the performance.

4.2. Performance under Education Loan (Refer Annexure 8.25)

The forum noted the performance.

4.3. Performance under Housing Loan (Refer Annexure 8.7)

The forum noted the performance.

4.4. Status of Creating Banking environment for the visually challenged
(Refer Annexure 8.23)

The forum noted the performance.

4.5. PENDING ISSUES IN TERTIARY SECTOR

4.5.1. Land Allotment for construction of RSETI Buildings *(Pending since July 2012)*

Representative from the Rural Development Department informed the forum that in the case of Kozhikode RSETI, the issues have been resolved and the base papers have been submitted to the LSGD department for their approval. Kollam RSETI, Land has been identified in Kottarakkara and the issues have been resolved and the construction work has begun. In Pathanamthitta RSETI, 50cents of land has been identified in Elanthoor and the documents have been forwarded to the LSGD department on 12th June 2018. Palakkad RSETI, one acre of land in Perigottukurissi has been identified.

Sri Paul Antony, Chief Secretary, GoK informed the forum that Perigottukurissi is located 35 Km away from Palakkad town which needs to be re-examined.

The form noted that there was no appreciable progress since the last SLBC meeting and requested the urgent attention of Rural Development Department. In Idukki RSETI, although has been allotted land, there is still some confusion since LSGDs doesn't have the power to hand over the RSETIs and are required to get a confirmation from the Government. Proposal is ending in LSGD

Regarding the enhanced limit of Rs 2 crore, the forum requested SLBC to write to MoRD after receiving requests from the concerned banks.

The forum decided to pursue the matter

(Action: SLBC, LSGD, RD Commissionerate)

4.5.2. Computerization of Land Records & Creation of a Central Registry titled National Mortgage Repository *(Pending since June 2006)*

The forum noted that digitisation is progressing

The group on tertiary sector pointed out a field level issue observed. The Computerised Tax Receipt generated by Village Officers can be downloaded as original, any number of times. They are being used for availing loans from different banks.

The forum requested SLBC to take up this matter with the concerned department.

(Action: Akshaya, Revenue Department)

4.5.3. Noting of Equitable Mortgage created in favour of the banks in Revenue Records *(Pending since March 2014)*

Sri Paul Antony, Chief Secretary, GoK stated that this issue is pending since 1985, main reason for this pendency is due to the non digitisation of the land record and digitisation process will take time

Sri Manoj Joshi IAS, Principal Secretary, Finance, GoK informed that land records in some parts of Kerala are not up to date. So the above request could not be accommodated at present .He said he would call a meeting of the concerned to seek an alternative

Action: (Finance Dept SLBC, Revenue Dept)

4.5.4. Loan Waiver Scheme of Scheduled Tribes Development Department

The representative from ST Development Department informed that the scheme is open to accept applications from the banks. He requested the banks to submit the pending claims if any.

(Action: Banks, ST Development Department)

4.5.5. Review of PMAY & Converting eligible Housing loans granted after launch of PMAY to CLSS

The Group on Tertiary Sector observed that there is delay on part of banks in e filing subsidy claims with NHB/HUDCO

The forum decided to pursue the matter.

(Action: Banks)

4.5.6. Education Loan Repayment Support Scheme

The forum noted the progress reported

Sri. Parthasarathi Patra, General Manager State Bank of India stated that ELRS scheme of Government of Kerala has created confusion among the borrowers. The borrowers who are not eligible under this scheme have stopped repaying the loan. Now the educational loan NPA has risen to 20 percentage.

The forum raised concern on the sharp rise of NPAs in Educational Loans after the ELRS scheme was notified in the state

(Action Bank, SLBC , Finance Dept)

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

The forum requested SLBC to write to Kudumbasree and Ministry of Rural Development in this regard.

(Action: SLBC, Kudumbasree)

4.5.8. Aadhaar Seeding and Verification of bank accounts

The forum noted that the aadhaar seeding and aadhaar verification of operative bank accounts is progressing in the banks

The group on tertiary sector pointed out that , when the adhaar mapped account in the NPCI server is changed , the banks are unable to know , which is the newly mapped account . Earlier this facility was available to the banks . Due to this lots of complainst are arising that DBT is not credited to accounts registered with the implementing agencies

Representative from NPCI stated that because of the security and privacy policies and because of the various cases pending in the Supreme Court, the ministry has directed NPCI and UDAI to make the systems more stringent. A provision which has come up is if the customer has an aadhaar number, he can input his aadhaar number, an OTP will be send to his mobile in which he will be able to identify to which account his aadhaar is mapped. For the people living in tribal areas who are facing issues, the aadhaar enrolment facility is available in banks, post offices, akshaya centres.

Sri. Sooraj, Assistant General Manager, RBI stated that mapping between aadhaar and mobile number is quite difficult in tribal colonies, as these people do not have proper subscription to mobiles and used to change their service providers time and when a new offer pops up. There should be forum to discuss these issues and some solution has to be sorted out. It is causing inconvenience to the FLCs, bankers and the LDMS. He requested SLBC to convene a meeting in this regard and requested UIDAI and NPCI to participate in the discussion to resolve this issue.

The forum requested SLBC to hold a separate meeting with UIDAI & NPCI.

(Action: SLBC, NPCI, UIDAI)

4.5.9. Discrepancies in Quarterly FLC reporting by SLBC on number of Rural branches- District wise (Suggested by RBI)

The forum reiterated its earlier request to the banks to report the Rural branches only on the basis of the status appearing in Database on Indian Economy of RBI.

The forum decided to pursue the matter

(Action: Banks)

4.5.10. Progress made in Digitization of Land Records

The forum decided to pursue the matter

(Action: Revenue Department)

4.5.11. Delay in Appointment of Financial Literacy Counselors

The forum requested the banks who have not appointed the FLCs to appoint the FLCs at the earliest.

(Action: Banks)

4.5.12. 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)

The forum requested SLBC to examine cases of 42 villages reported by LDMS and ascertain whether they actually banked or not as per the latest RBI guidelines.

(Action: SLBC)

4.5.13. Standard Operating Procedures (SOPs) for preventing Cybercrime

(Agenda suggested by Reserve Bank of India)

The forum approved the SOP prepared by SLBC and requested to publish it for the benefit of public

(Action: SLBC)

4.5.14. Infrastructure facilities to the Financial Literacy Counsellors

(Agenda suggested by Reserve Bank of India)

The forum noted that there are some FLCs not been provided with the required infrastructure. The forum requested the concerned banks to take a note of this and do the needful, as per the FIDD guidelines.

(Action : Banks)

4.5.15. SLBC Website – Standardization of Information/ Data

(Agenda suggested by Reserve Bank of India)

Hon'ble Chief Minister Sri. Pinarayi Vijayan launched the revamped SLBC website in the meeting . The SLBC convenor informed that the web based data collection portal will be made available to the members shortly

(Action : SLBC)

4.6. FRESH ISSUES IN TERTIARY SECTOR

4.6.1. Misuse of Name & Logo of Commercial Banks by various entities (Suggested by Reserve Bank of India)

The forum noted the information and requested banks to take appropriate action wherever such instances are observed

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

The forum requested the banks to inform the list of inactive BCs to the SLBC

(Action: Banks, SLBC)

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

Sri. Sooraj S, Assistant General Manager, Reserve Bank of India stated that in Kerala digital banking can be easily be promoted because of the existence of large number of bank branches and FLCs. One of the aspects that RBI wants is that banks should give the list of areas where there is a lack of network connectivity, if the bank wants to increase door step delivery of banking services in the state. This the ground level issue reported by the BCs when they move with their handheld devices to the rural areas.

Smt. G.K Maya, SLBC Convener & General Manager, Canara Bank requested the Lead Bank Managers of each district to report to SLBC the list of areas which lack network connectivity.

Smt Satya Priyadarshini, Deputy Director General (TERM cell), Department of Telecom, GOI informed the forum that all the 1015 gram panchayaths in Kerala have network connectivity. BSNL is providing the connectivity from gram panchayath to the desired villages. In each gram panchayat 1000 mbps data speed is available through optical fibre cables The data present with Telcom department reflects that 95 to 98 percent of all the villages in Kerala have been covered by almost all the telecom service providers.

In the recently held DOT meeting in Ooty, the connectivity issues in DBT mission, Financial inclusion have been discussed.

She requested SLBC to provide the list of specific areas where network connectivity is lacking.

(Action: Banks, LDMs, SLBC)

4.6.4. Amendments to Prevention of Money Laundering (maintaenance of records) Rules, 2005 relating to small accounts (Suggested by Reserve Bank of India)

The forum noted the information

4.6.5. Unclaimed Deposits/ Inoperative accounts in banks- Treatment of certain saving bank account opened for credit of Scholarship & credit of DBT under Govt schemes (Suggested by Reserve Bank of India)

Sri. Sooraj S Assistant General Manager, Reserve Bank of India stated that there are accounts which are used only once in a while like the scholarship accounts or the subsidy account. RBI insists that although the banks are not prevented from keeping this account as dormant but credit facilities to this account should not be blocked.

The forum requested the banks to do the needful in this regard.

(Action: Banks)

4.6.6. NABSKILL (Suggested by NABARD)

The forum noted the information

4.6.7. E Shakti (Suggested by NABARD)

The forum noted the information

4.6.8. Agenda suggested by Labour Commissionerate, Govt of Kerala

The forum requested the participating banks to nominate a person as a liaison officer for the WPS scheme and inform his details to Labour Commissioner , with copy to SLBC .

(Action: Banks)

4.6.9. Appointed Facilitator for the promotion of CLSS (Suggested by Kudumbashree)

The forum noted that the initiative of Kudumbasree to appoint facilitators to promote PMAY(Urban) will boost the efforts of the stake holders to promote the scheme . The forum requested all banks to make use of the services of the facilitators .

(Action: Banks)

4.6.10. PMAY Recednt changes in scheme guidelines (Agenda suggested by National Housing Bank)

The forum noted the information and requested the banks to take appropriate steps for the prompt implementation of the scheme.

(Action: Banks)

5. Review of Performance under various Segments

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

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

Sri. N.K Krishnankutty, Deputy General Manager, Canara bank proposed vote of thanks **in the plenary session.**

PARTICIPANTS ON 20.06.2018 - OPENING & GROUP DISCUSSION SESSIONS

1. Smt. G.K Maya	General Manager & Convenor, SLBC
2. Sri. Praveen Kumar	General Manager, Reserve Bank of India
3. Sri. N.K KrishnanKutty	Deputy General Manager, SLBC & Canara Bank
4. Sri. Sooraj S	Assistant General Manger, Reserve Bank of India
5. Sri. Sunil Kumar R	Assistant Director, Directorate of agriculture
6. Sri. R Prasannan	Joint Director, ST Development department
7. Sri. Rajesh Kumar M	Joint secretary, SC/ST Development Department
8. Sri. Sharath V.S	Assistant Director, Handlooms
9. Sri. A.S Shiras	Deputy Director, Industries
10. Sri. S. Pavithran	General Manager, Kerala Gramin Bank
11. Sri. C . Satish	Lead District Manager, Ernakulam
12. Sri. Rajagopalan G	Lead District Manager, Idukki
13. Sri. K.M Sivadasan	Lead District Manager, Calicut
14. Sri. Kunhiraman.T.P	Lead District Manager, Malappuram
15. Sri. Chandrasekharan C.V	Lead District Manager, Kottayam
16. Sri. Kanakambaran R.R	Lead District Manager, Thrissur
17. Sri. V. Vijayakumaran	Lead District Manager, Pathanamthitta
18. Sri. A. Padmakumar	Lead District Manager, Kollam
19. Sri. Remanan.C.S	Lead District Manager, Kasargod
20. Sri. Haneefa K.C	Lead District Officer, Kannur
21. Sri. Sivadasan K.M	Lead District Manager, Calicut
22. Sri. Abraham Shaji John	Lead District Manager, Trivandrum
23. Sri. Vinod G	Lead District Manager, Wayanad
24. Sri. Vinod kumar V	Lead District Manager, Alappuzha
25. Sri. Asokkumar. S	Assistant General Manager, State Bank of India
26. Sri. N. Balasubramanian	Assistant General Manager, Punjab National Bank
27. Sri. Suresh K.P	Assistant Vice president, ESAF
28. Sri. Vinu Xavier	Deputy Manager, National Payments Corporation of India
29. Sri. S. Premkumar	Chief Manager, South Indian Bank
30. Sri. Sabin. B	Chief Manager, UCO Bank
31. Sri. Nikhil. P	Manager, Catholic Syrian Bank
32. Sri. Sharath. V.S	Assistant Director, Handloom & Textiles
33. Sri. Sudheer.V	Regional Officer, Coir Board
34. Sri. K.R Arunachalam	Chief Manager, Corporation Bank
35. Smt. E.R Radhamani	Additional Registrar, Registrar of Cooperative Societies

36. Smt. JayalakshmiAmma P. N	Deputy Registrar, Registrar of Cooperative Societies
37. Sri. Thampy Mathew	Joint Director, Dairy Development
38. Dr K.C Thankachan	Joint Director, Animal Husbandary department
39. Sri. S. Ayyappan	Chief Manager, Indian Overseas Bank
40. Sri. Thomas P Mathew	Assistant Vice President , Federal Bank
41. Sri. S.M Sharabudeen	Agri Development Manager, KSCARD Bank
42. Sri. Vimal C.V	Administrative Officer, Agriculture Insurance Company
43. Smt. Rani George	Manager, VFPCCK
44. Sri. Abraham Rajan	Assistant General Manager, State Bank of India
45. Smt. Abhijatha A	Manager, Canara Bank
46. Sri. Vijayakumaran V	Lead District Manager, Pathanamthitta
47. Smt. Arya S	Assistant manager, Corporation bank
48. Sri. P.K Mohanan	Joint Development Commissioner, Rural Development Department
49. Sri. Rajashekharan. K	Senior Manager, Karur Vysya Bank
50. Sri. J. Joseph Tharun	Manager, SIDBI
51. Smt. Varada Menon	Regional Head, IDBI Bank
52. Smt. S. Sudha	Assistant General Manager, IDBI Bank
53. Smt. Kathrenamma Sebastian	Deputy Director, MSME- DI
54. Sri. Deepak S Nair	Assistant Vice President, IndusInd Bank
55. Sri. Sreejith C.S	Assistant General Manager, Catholic Syrian Bank
56. Sri. Raviraj. R	P.O, MGNREGA
57. Sri. Prasanth. K	Chief Manager, Dena Bank
58. Sri. S. Sreeharsh Unnithan	Cluster Credit Manager, Ujjivan SFB
59. Smt. Sheela. G	Under Secretary, Planning & Economic Affairs Department
60. Sri. Sivalal M	Research officer, Planning & Economic Affairs Department
61. Sri. Jithesh	Assistant Vice President , HDFC Bank
62. Sri. Tony Thomas	RCM, ICICI Bank
63. Sri. G. Nandakumar G	Senior Manager, State Level Bankers Committee
64. Sri. Sankar K	Manager, State Level Bankers Committee
65. Sri. Muhammed Anseem	Manager, State Level Bankers Committee
66. Smt. Nisha V L	Officer, State Level Bankers Committee

PARTICIPANTS ON 21.06.2018 - PLENARY SESSION

CHAIRMAN OF THE MEETING

1. **Sri. Paul Antony** Chief Secretary, Government of Kerala
2. **Sri. Debashish Mukherjee** Executive Director, Canara Bank

GOVERNMENT OF KERALA / GOVT. OF INDIA / DEVELOPMENTAL AGENCIES

1. Sri. Sanjeev Kaushik IAS Principal Secretary, Department of Finance, GoK
2. Dr. K. Ellangovan, IAS Principal Secretary, Industries Department & NORKA
3. Sri. Manoj Joshi, IAS Principal Secretary, Department of Taxes, GoK
4. Sri. Sajith Babu, IAS Registrar of Co-operative Societies, Department of Co-operation, GoK

5. Sri. Biswanath Sinha IAS	Principal Secretary, Ports
6. Sri. P Venugopal IAS	Special Secretary, Department of Cooperation
7. Sri. E Devadasan IAS	Managing Director, KSCB, KSCARDB
8. Sri. Rajesh Kumar M	Joint Secretary, SC/ST Development Department
9. Dr. K C Thankachan	Joint Director, Animal Husbandry Department
10. Sri. Sharath V S	Assistant Director, Handloom & Textiles Director
11. Dr Laila M	Joint Director, Fisheries Department
12. Smt. Sathya Priyadharsini	Deputy Director General, Telcom department
13. Sri. A.S Shiras	Deputy Director, Industries Department
14. Sri. S Pushpakumari	Additional Director of Agriculture, Agricultural Department
15. Sri. M S Bijukuttan	Joint Secretary, Planning & Economic Affairs Department
16. Sri. Abraham J Joseph	Director, Dairy Development Department
17. Smt. Sheela G	Under Secretary, Planning & Economic Affairs
18. Sri. Kathrenamma Sebastian	Deputy Director, MSME DI, Thrissur
19. Sri. Syam Kumar B.G	Regional Manager, Agricultural insurance Company of India
20. Sri. Noushad P	State Resource Person, UDAI
21. Sri. Vinu Xavier	Deputy Manager, National Payments Corporation of India
22. Sri. V Sudheer	Regional Officer, Coir Board
23. Sri. K.S John	Chief Regional Manager, Oriental Insurance Company Limited
24. Sri. Ratheesh S	Manager, Kerala State Industrial Developmental Corporation
25. Sri. Saji John	Chief Executive Officer, VFPC
26. Sri. Pradeep R	Assistant Director, KVIC
27. Sri. Shaji V	Nodal Officer, KVIB
28. Sri. Sivalal M	Research Officer, Planning & Economic Affairs Department
29. Sri. S Thulaseedharan	Additional Labour Commissioner
30. Sri. Harikrishnan R S	Assistant General Manager, HUDCO
31. Sri. Premjeevan P G	Director, IOB, RSETI, Trivandrum
32. Sri. John Joseph Vadassery	HUDCO

RESERVE BANK OF INDIA

1. Sri. S.N.M Swamy	Regional Director, Reserve Bank of India
2. Sri. Sooraj S	Assistant General Manager, Reserve Bank of India

NABARD / SIDBI / NATIONAL HOUSING BANK

1. Sri. R Sundar	Chief General Manger, NABARD
2. Sri. Ajith T S	Deputy General Manger, SIDBI
3. Sri. Hemakumar G	Regional Manger, National Housing Bank

PUBLIC SECTOR BANKS

1. Sri. Parthasarathi Patra	General Manager, State Bank of India
2. Smt. Varada Menon	General Manager, IDBI Bank
3. Smt. Shivananda H S	Deputy General Manager, State Bank of India
4. Sri. Dharmarajan E	Assistant General Manager, State Bank of India

5. Sri. Asokkumar S	Assistant General Manager, State Bank of India
6. Sri. D N Rajendra Kumar	Deputy General Manager, Central Bank of India
7. Sri. K Laxman Kuduva	Assistant General Manager, Corporation Bank
8. Sri. R Rajasekharan	Chief Manager, Allahabad Bank
9. Sri. K Ramesh	Chief Manager, Oriental Bank of Commerce
10. Smt. Lekshmy Ravikumar S	Assistant Manager, United Bank of India
11. Sri. Perumal B.K	Branch Head, Bank of Maharashtra
12. Sri. N Balasubramanian	Assistant General Manager, Punjab National Bank
13. Sri. S Suresh	Deputy General Manager, Indian Bank
14. Sri. K V N Murthy	Regional Manager, Syndicate Bank
15. Sri. S Santhosh	Chief Regional Manager, Indian Overseas Bank
16. Sri. A Krishnaswamy	Deputy General Manager, Union Bank of India
17. Sri. Suresh Prabhu S	Chief Manager, Bank of Baroda
18. Sri. Mahesh Kumar V	Zonal Manager, Bank of India
19. Sri. Prasanth K	Chief Manager, Dena Bank
20. Smt. Saritha Singh	Circle Head, Punjab National Bank
21. Sri. M V S Subrahmanyam	Assistant General Manager, Vijaya Bank

CONVENOR BANK (CANARA BANK)

1. Smt. G.K Maya	General Manager & Convenor, SLBC
2. Sri. Anil Kumar P	General Manager, Canara Bank
3. Sri. N K Krishnakutty	Deputy General Manager, Canara Bank
4. Sri. Babu Kurian	Deputy General Manager, Canara bank
5. Sri. S Sunilkumar	Divisional Manager, Canara Bank
6. Sri. G. Nandakumar	Senior Manager, State Level Bankers Committee
7. Sri. Sankar K	Manager, State Level Bankers Committee
8. Sri. Muhammed Anseem	Manager, State Level Bankers Committee
9. Smt. Nisha V L	Officer, State Level Bankers Committee

REGIONAL RURAL BANK

1. Sri. Nagesh G Vaidya	Chairman, Kerala Gramin Bank
-------------------------	------------------------------

PRIVATE SECTOR BANKS

1. Sri. Tony Thomas	Regional Coordinator, ICICI Bank
2. Sri. Jose V Joseph	Executive Vice President, Federal Bank
3. Sri. Jithesh	Assistant Vice President, HDFC Bank
4. Sri. Deepak S Nair	Assistant Vice President, IndusInd Bank
5. Sri. Deepu Nair	Branch Manager, Kotak Mahindra Bank
6. Sri. Sreeraj R	N. Officer, Axis Bank
7. Sri. M P Davies	Zonal Manager, Catholic Syrian Bank
8. Sri. Paul Antony Maliakal	Deputy General Manager, South Indian Bank
9. Sri. Prenith P C	Branch Head, Lakshmi Vilas Bank

10. Sri. Bijesh Chandra R	Branch Bussiness Leader, Yes Bank
11. Sri. Abhilash R	Regional Head, Dhanlakshmi Bank
12. Sri. Ramprasad S	Manager, City Union Bank
13. Sri. George K John	EVP Bussiness, ESAF SFB
14. Sri. Suresh K.S	Assistant Vice President, ESAF SFB
15. Sri. S Sreeharsh Unnithan	Cluster Credit Manager, Ujjivan SFB
16. Sri. Prasanth B	ESAF SFB

CO-OPERATIVE BANKS

1. Sri. S.M Sharabudeen	Agriculture Development Manager, KSCARD Bank
-------------------------	--

LEAD BANK OFFICES

1. Sri. Remanan C S	Lead District Manager, Kasargodu
2. Sri. Haneefa K.C	Lead District Officer, Kannur
3. Sri. Vinod G	Lead District Manager, Wayanad
4. Sri. Sivadasan K M	Lead District Manager, Calicut
5. Sri. Kunhiraman T P	Lead District Manager, Malappuram
6. Sri. Anil D	Lead District Manager, Palakkad
7. Sri. R R Kanakambaran	Lead District Manager, Thrissur
8. Sri. C Satish	Lead District Manager, Ernakulam
9. Sri. Rajagopalan S	Lead District Manager, Idukki
10. Sri. Chandrasekharan C V	Lead District Manager, Kottayam
11. Sri. Vinodkumar V	Lead District Manager, Alappuzha
12. Sri. Vijayakumaran V	Lead District Manager, Pathanamthitta
13. Sri. A Padmakumar	Lead District Manager, Kollam
14. Sri. Abraham Shaji John	Lead District Manager, Trivandrum