

**State Level Bankers' Committee (SLBC), Kerala**  
**STATE LEVEL REVIEW MEETING (SLRM) 2012**  
**Minutes of the Meeting held on 3<sup>rd</sup> & 4<sup>th</sup> July, 2012**  
**at Hotel Residency Tower, Trivandrum**

**DELIBERATIONS ON 3<sup>rd</sup> JULY, 2012**

**OPENING SESSION OF SLRM 2012**

The meeting commenced at 10.30 a.m. with **Sri. G. Sreeram**, General Manager, Canara Bank and Convenor SLBC in the Chair.

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

**Sri. G. Sreeram**, General Manager, Canara Bank and Convenor SLBC, in his presidential address informed that State Level Review Meeting of SLBC, Kerala is a very important meeting in the annual calendar of SLBC where a threadbare review of the progress made by the Banking sector of the State for the previous fiscal, under various vital sub sectors of Priority credit and Government sponsored programmes is done. Following were the highlights in his address.

- He stated that the State's accomplishments in areas like agricultural credit, educational loans, total priority credit, linkage of self-help groups, credit to weaker sections & minority community, empowerment of women were all praiseworthy. State is a pioneer as far as implementation of financial inclusion road map is concerned.
- The two days SLRM meeting is of utmost importance since the three groups formed on Primary, Secondary and Tertiary sectors would be dealing in depth the review of performances under the respective sectors, discusses all the new as well as the pending issues confronting the development process of the Banking sector of the State.
- He noted that Kerala State has started showing an aggressive stand in the development front recently. The State needs to show the world that the social development that it has achieved, is sustainable and that it will be a springboard for entering a higher trajectory of economic development. He reminded that SLBC forum has a crucial role to play in this aspect.
- All the 14 districts have launched their credit plans for the current fiscal, ie, 2012-13 well in time. He congratulated all the banks especially the Lead District Managers for this splendid achievement. He observed that already four LDMs have released the DCP booklet and expected that the rest of the districts would complete the task by this month end as desired by SLBC.
- The State credit plan for 2012-13 aims at disbursing Rs. 89,963 crores during the current fiscal of which Rs. 30,064 crores would be to Agriculture sector & a total of Rs.67125 crores would be to priority sector.

- SLBC has been closely monitoring the progress made by the banks in the implementation of directives of ministry especially in the financial inclusion front. But of late it is observed that the state is not showing appreciable progress in the implementation of these directives, be it coverage of all farmers in the state under KCC, opening of more number of no frill accounts, conducting of savings bank campaigns, popularisation of e -payments, opening of accounts for the migrant labourers & street vendors, improving the visibility of BC/CSPs in financial inclusion villages etc. He requested the groups to come out with recommendations on the ways and means to improve on these critical areas of utmost interest to Government of India so that the state moves in perfect alignment with the national priorities.
- He requested the member institutions to approach the group discussions with a spirit of co-ordination and intimate involvement. He mentioned that many issues like deepening of financial inclusion drive in allocated villages, low share of investment credit under agriculture, low credit flow to SME sector, issues pertaining to Education Loans in the wake of recent amendments in IBA model education loan scheme, identification and nursing of sick SME units, improved coverage under CGTMSE, recommendation of the M. V. Nair committee on Priority sector, poor recovery climate prevailing in some pockets of the state, long pending agenda items with some of the Govt departments, dovetailing of credit flow from the banking sector with priorities of State Government schemes like KSS EDM etc needs focussed attention and calls for thread bare discussion.
- He requested the members of the group to understand the importance of their role play and participate actively in the deliberations and come up with constructive recommendations for solving the pending issues. SLBC would further deliberate on the recommendations the next day and examine whether these could be adopted.
- The growth rates of Deposits, Advances & Priority sector in the State during the last financial year was 22.28%, 22.39% & 20.33% respectively. The growth rates recorded by the State was better than the national level average. However the CD ratio of the State at 75.57% is less than the national level of 78%. In Kerala, the banking sector could achieve all the stipulated minimum threshold levels under national priorities except DRI scheme.

While concluding, Sri. G. Sreeram welcomed all the participants to the opening session of the SLRM and solicited continued co-operation, support and involvement in the smooth conduct of the meeting.

**Sri. K. R. Rao**, General Manager, NABARD in his address highlighted the following points:

- Achievement under Annual Credit Plan for 2011-12 have exceeded the targets projected barring the secondary sector. The achievement under primary sector is well above the all India norms.
- Primary sector financing in the State focused mainly on crop loans or Agriculture Jewel loan. He suggested that Banks shall give more focus to Agriculture Term Loan

component as well as issuance of Kissan Credit Cards to eligible farmers. He pointed out that as against the 32 lakhs outstanding accounts under agriculture gold loans, the outstanding under KCC accounts was only 18 lakhs. This matter need to be seriously looked into by the group for Primary Sector. He suggested conversion of agriculture jewel loan accounts into KCC so that all eligible farmers in the state are covered with KCC.

- In Kerala, there is tremendous growth in Dairy sector and enormous demand in importing the dairy items. Banks have to identify each and every potential sector and work out specific goal that could be achieved through required financing.
- Introduction of Tenancy Act is a pending issue with State Government. The matter has to be pursued further.
- Government of India/RBI/NABARD had issued Circular on revised scheme under KCC to Commercial Banks and Co-operatives. He requested to work out a methodology to reach the goal so that ICT based smart card solutions could be extended to the farming community.

**Sri. G. J. Raju**, Deputy General Manager, Reserve Bank of India in his address congratulated all banks for achieving the Annual Credit Plan target for the year 2011-2012. He then highlighted the following points for deliberation.

- As per the report of Dr. K.C. Chakrabarthy, Deputy Governor, Reserve Bank of India, SLBC should give more time for discussions on agenda items.
- That there shall be transparency in utilization of RIDF, FIF, FITF and funds held by NABARD. Since Government Departments are not picking up these funds, we need to think of methods to energize Government Departments to use these funds for creating more benefits to Kerala.

**Sri. R. Sudeep**, Deputy General Manager, Reserve Bank of India, in his remarks stated that the targets under primary and tertiary sector for the financial year 2011-12 are surpassed. All the 3 groups viz. primary, secondary and tertiary sectors have to deliberate on the agenda items and come out with practical solutions. He expressed hope that the targets under all segments would be achieved for the financial year 2012-13.

**Sri. Anil Kumar P.**, Assistant General Manager, Canara Bank then briefed the forum regarding the Group Discussion session – the objectives, report preparation and presentation and the expectations from the group.

### **GROUP DISCUSSION SESSION**

The forum then segregated to 3 groups for discussions on issues related to Primary Sector, Secondary Sector and Tertiary Sector. The session commenced at 11.45 a.m. and extended up to 6 pm. The reports of the groups were prepared and presented in the plenary session on 4<sup>th</sup> July, 2012.

## DELIBERATIONS ON 4<sup>th</sup> JULY, 2012

### PLENARY SESSION

The plenary session of the State Level Review Meeting of SLBC Kerala commenced at 10.30 a.m. with **Sri. Oommen Chandy**, Hon'ble Chief Minister of Kerala in the chair.

**Sri. G. Sreeram**, General Manager, Canara Bank & Convenor, SLBC Kerala, welcomed the Hon'ble Chief Minister of Kerala Sri. Oommen Chandy, Hon'be Minister for Finance, Sri. K. M. Mani and other dignitaries to the Plenary Session of the State Level Review Meeting (SLRM) of SLBC Kerala. He thanked the State Government for the excellent support rendered to SLBC. He felt that with commercial bank branch strength nearing 5000, Banks in the state are well poised to exploit the abundant opportunities available in the state in the days to come.

He then touched upon the present status of National economy:

India's financial sector is going through perhaps the most chequered phase of its history.

- Growth has moderated
- Inflation is still high above the tolerance level
- Rupee has depreciated by more than 20% in a year.
- Investment (Gross Fixed Capital Formation) has declined during the last three quarters.
- The Growth of 6.5% in 2011-12 is not only poor - compared to pre-crisis growth & immediate post crisis years - But it is the lowest annual growth recorded in the last 9 years.
- During 2011-12, the inflation rate moderated from a peak of 10 % in September 2011 to 7.7 % in March 2012. However, during 2012-13 so far, provisional data suggest that it inched up from 7.2 % in April to 7.6 % in May - driven mainly by food and fuel prices.

Significantly, these trends are occurring in a situation in which concerns over the fiscal deficit, the current account deficit and deteriorating asset quality are looming large. In nutshell, a host of challenges are awaiting banking sector and growth of the country during the current fiscal. It is heartening to note that despite all these pressures the Banking sector of the State had outperformed the national averages and recorded a healthy growth rate of 22 % under total business during the last financial year.

He reminded the forum regarding the role and responsibility to be played by banks in the National Goal of inclusive growth. He reaffirmed that through the inclusive growth strategy Government/RBI is trying to make the growth process faster, broad-based and inclusive by reducing the fragmentation of the society.

He informed that towards achieving this National priority, Government of India had come out with many directives recently, that would ensure the State reaching further heights in Priority Sector lending and inclusive growth. These include.....

- Coverage of all farmers in the State under KCC.
- Preparation of a comprehensive District Financial Service Plan - LDMs, DDMs and Nodal officers of Public Sector Insurance Companies (both life and nonlife) are directed to prepare a comprehensive district financial service plan covering banking, rural development, insurance etc.
- He extended appreciation of the forum towards the splendid efforts put forth by all LDMs in the timely preparation of Service Area Plans, updation of GIS data in the web portal of the ministry.
- Financial literacy is one of the major challenges being faced by countries across the globe, irrespective of their level of economic development. Financial Literacy is considered an important adjunct for promoting financial inclusion, consumer protection and ultimately, financial stability.

Towards this SLBC Kerala has decided to open FLCCs in the all the blocks of the State. As per RBI guidelines after opening FLCCs first at District level the coverage to be expanded in a phased manner to Blocks. All the DLRCs have already completed the allotment of responsibilities amongst banks for opening FLCCs in all its blocks. He requested Banks to initiate steps to open FLCCs in the allotted centres.

- Organizing campaigns for opening Savings Banks accounts by banks as per the directives of IBA. Soft copy of model publicity materials have been provided to the controlling offices of banks & Lead Banks by IBA & SLBC. But not much progress is achieved in the matter. He requested the Controlling Offices of banks to take appropriate steps in organizing campaigns for opening of more number of Savings banks account in their service area.
- Accelerating opening of No frill account, issuance of Smart Cards and grant of small value credit - It was observed that granting small value credit to no frill account holders is yet to gain momentum and he requested the Banks with responsibility of FI villages to pay required attention in this regard. He reminded the banking fraternity that though creating a framework of sustainable Financial Inclusion in the state is highly appreciated, the real test is in successful execution and implementation. He told that the process of financial inclusion is going to be incomplete and inadequate if it is measured only in terms of new accounts being opened and smart cards issued. Large numbers of smart cards issued are yet to be operationalised, defeating the very objective of issuing them. Hence he exhorted banks that the focus should be more on the number and value of transactions in no-frills accounts and credit disbursed through information and communication technology (ICT) based BC outlets in the days to come.

He reminded the forum regarding the directives of Department of Financial Services for extending banking facilities to the migrant labour and street vendors / hawkers in urban areas. He urged banks to initiate, a drive to open accounts of migrant labour and street

vendors / hawkers in urban areas. To begin with, accounts of all migrant labour and street vendors / hawkers who are working within 500 meters of the branches in urban and metro areas should be opened. He also requested the bankers to open more accounts under New Pension scheme - "Swalamban" so as to benefit the marginalized and the underprivileged.

- He then drew the attention of the forum on making operational the zero balance no frill accounts already opened by banks. No Frill Accounts were opened with zero balance to include people into the banking system. Government of India had directed that Banks should ensure that all the existing zero balance no-frill accounts should be converted to real accounts by ensuring that the account holders maintain balance and operate the accounts. In light of the above, he appealed to the bankers of the state that along with savings bank campaign the message for converting zero balance no-frill accounts to real accounts by having some minimum balance in the accounts should reach the common public. Bank branches to guide the customers to keep the account operative with regular transactions.
- Opening of Ultra Small Branches (USBs)
- Implementation of EBT in the State & Automation of State Government Treasuries - Government of Kerala had constituted a subcommittee for evolving a suitable model for the implementation of EBT in the state. The committee had already met five times and is in the process of evolving a Kerala Government Payment Portal which would be a plug and play type portal to facilitate payments by all Government Departments. He requested the State administration to speed up the process and also initiate required steps for completion of networking and automation of State Government treasury.
- Branch expansion plan - As per the guidelines brick & mortar branches are to be opened in those villages with more than 10,000 population and without any bank branches in a vicinity of 5 km radius. In Kerala State, 12 such villages have been identified and physical branches are proposed to be opened in these villages before September 2012. Already branches are opened in four centres. He requested the remaining banks to act upon the same so as to accomplish the task well ahead of the deadline of September 2012.

As the Education Loan season for the current year is about to commence, he requested the Bankers to empathetically deal with the Education Loan applicants and dispose the loan applications on merits within the timeframe stipulated for the same, duly satisfying the IBA/RBI guidelines and Service Area norms. He urged the banks to sensitize the branches periodically on this matter.

While concluding, Sri. G. Sreeram congratulated the Government of Kerala for organising - "Emerging Kerala" at Kochi scheduled to be held between September 12-14, 2012, aiming at attracting investors to the State. He informed that Emerging Kerala is designed to bring people from all walks of life who are interested into the vision of an 'Emerging, Enterprising, Equitable Kerala, and is certain to attract substantial investment to the State. He requested the fellow Bankers to make use of the opportunity and help in capital formation and contribute to the economic progress of the State.

**Sri. Oommen Chandy**, Hon'ble Chief Minister of Kerala, in his inaugural address informed that bank related aspects, especially Education Loan issues are debated at length in the Legislative Assembly Session. Some of the issues had drawn severe criticism from the members. In this context, a meeting with MLAs and Chief Minister, Finance Minister and Minister for Planning was convened by Government. This meeting came out with some recommendations for placing in the SLBC meeting. He highlighted the following points:

- When Education Loan was introduced for the first time, the only condition was that the institutions in which the students were getting admission should have Government recognition. Now in the wake of recently revised IBA guidelines this had undergone drastic changes. This matter was taken up with the Hon'ble Prime Minister of India and he has given suitable direction to the concerned to conduct a study in this regard and make necessary amendments in the guidelines after examining the complaints.
- Top priority is given by each and every family in the State to extend good education to their children and the following are the common complaints emerging from them.
  - At present, the students getting admission under Management quota are not getting Education loans. As per the agreement between Government of Kerala and Christian Management Association 15% seats are earmarked for NRIs, 85% for merit. Out of the 85% merit seats, 50% seats are for the students selected from Government Entrance list. Remaining 35% seat shall be filled by considering the Entrance marks as well as academic marks. As the 85% seats are filled based on the marks secured through the Govt. Entrance exam, he suggested that these admissions are to be considered as merit and shall be made eligible for Education Loan.
  - Different banks are charging different interest rates for Education Loans. In fact same bank is charging different rates of interest for Education loan to the students getting admission in same college/course according to the risk element. This matter needs a revisit.
  - An Insurance cover is to be implemented for Education loans so as to take care of loan liability, in case an unfortunate incident of death of the loanee/earning member of the family happens.
- At present, with the subsidy support from Government of India, nationalized banks can extend Agriculture loans up to Rs. 3 lakhs at the rate of 4% interest. Since, private sector banks are outside the ambit of interest subvention, the Service Area Approach implemented for agriculture loan has to be reviewed.
- He solicited wholehearted support and co-operation from banks in the implementation of Kerala State Entrepreneur Development Mission (KSEDM) for the educated unemployed youth.
- He solicited wholehearted support for the "Emerging Kerala" programme scheduled to be held on 12-14 September, 2012. Many infrastructure projects are coming up in the State viz. Kochi Metro, Kannur Airport etc. The investment friendly atmosphere in the State could be exploited fully only with the co-operation from banks.

- Government of Kerala had decided to provide interest subsidy for Education loans availed by students belonging BPL category during the period 2004-2009. Government Order in this regard had already been issued. Details in this regard need to be worked out as early as possible for which support of SLBC would be required.

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

- Kerala State Entrepreneur Development Mission is launched by Government of Kerala for supporting to 50,000 educated unemployed youth. Under the scheme Government would provide Rs. 20 lakh interest free loans to 10,000 units, which is expected to generate 6 lakh job opportunities in the State. He informed that the first batch training is over and the second batch training would be commencing soon. He added that cheques would be handed over to the first batch of beneficiaries in the function proposed to be held at Kollam. He sought the support of banks for the successful implementation of the programme by providing interest free loans to the youths registered under the programme. He also requested banks to charge interest rate only at the base rate of respective banks and also that priority should be given to small and medium scale enterprises while lending.
- Agriculture interest subvention extended by Government of India is available only for the loans availed from Nationalised banks. As private sector banks charge 12-14 % interest, the farmers in the service area of private sector banks will be forced to avail the agricultural loan paying such high interest rates. Hence, he urged that the decision to disburse KCCs through private sector banks in the allotted Service Area shall be reconsidered.
- He then sought the wholehearted co-operation of banks towards implementing the interest subsidy programme of Government of Kerala proposed for Education loans availed during the period 2004-2009.

**Sri. Subrata Biswas IAS**, Principal Secretary, Planning & Economic Affairs Department in his address informed that banking sector in the State has done very well considering the current financial situation in the country as well as in the world. He touched up on the following points:

- Banking sector had grown by 22% during the last fiscal. He hoped that at least a portion of this would trickle down and translate in to the growth (GSDP) of the state, which is aiming to grow at 9.50%. This growth was possible with the support of banks especially in capital formation.
- State Government is giving more thrust to agriculture sector. Credit outlay for the current financial year for agriculture sector is Rs. 1000 crores. Agriculture Department and National Horticulture Mission are going to implement hi-tech agriculture farming activities in the State. Government of Kerala had made tie up arrangements with



various agencies through which farmers would be sensitised properly. He solicited active support from banking sector in this initiative.

- Under vegetable cultivation, 30,000 units were promoted in urban areas in Trivandrum where each household was given 25 vegetable saplings for cultivation. The programme would be extended to all the Corporations, Municipalities and developed clusters in the State. The State Government is promoting agriculture activities through Agro service centres. Banking sector need to come forward and adopt some of the agriculture service centres in their region.
- The KCC holders' number has increased by nearly 2.50 lakhs in the state during the financial year 2011-12. Data of farmers who are eligible for KCC in Wayanad District is 1.05 lakh. Panchayat wise list of farmers having KCC account would be made available in the website. He requested banks and LDM, Wayanad to come forward to find out measures to improve the performance. He expressed hope that by the end of the financial year, Government would be in a position to provide the complete database of the farmers in the State in the public domain.
- Referring to Education Loan, he informed that many complaints was received stating that without valid reasons genuine students have been denied loan. The matter was taken up in the Legislative Assembly also. He expressed hope that the complaints could be sorted out at District Level Redressal forum chaired by District collector. He urged banks to grant Education loans in a transparent manner.
- Planning Department had received micro level data from SLBC on Education loans extended to students belonging to BPL category during the period 2004-2009. Since the data is incomplete, he requested SLBC to collect individual branch wise data and arrive at the total loan/interest quantum.

While concluding, Sri. Subrata Biswas, IAS urged the forum to work together for promoting hi-tech agriculture, dairy sector and come forward with viable projects under these sectors.

**Sri. K. R. Jyothilal IAS**, Secretary, Agriculture Department, Government of Kerala in his address touched upon the following points:

- Government of Kerala had identified some areas where scope of private investment under agriculture is there:
  - Growth of Agriculture sector in the state can take place only with increased capital formation. With this objective only Government had come up with polyhouse cultivation scheme. This Hi-tech agriculture activity for an area of up to 5000-10000 Sq. feet of individual units would roughly cost about Rs. 5 lakhs of which 75% funds would be provided by State Government as subsidy and remaining 25% shall be financed through banks under EMI scheme.
  - Regarding processing side, Kerala Agriculture University, Agriculture Department, SFAC and research institutions in this area have identified projects for investment in the processing sector.

- In a drive to create vegetable self sufficiency, Government had identified some select vegetables to be focussed during the current year. Vegetable cultivation is planned in about 75 lakh households under the scheme. With regard to marketing part, IIM, Kozhikode is preparing project for setting up agriculture malls which ensures regular demand for these vegetables.
  - Munnar in Kerala is identified as the best place for cultivation of export oriented flowers. Department is preparing project for setting up floriculture parks at Munnar and Wayanad for export oriented floriculture aiming to promote more entrepreneurs under this scheme.
- Government of Kerala had taken a very dynamic decision regarding direct transfer of subsidy to farmers account for which support from banks would be required. The Government Order in this regard is already issued. The Director of Agriculture had opened accounts in SBI and SBT and preliminary discussion was done with SBI. Other banks may also take interest in working out the modalities for online transfer system.
  - The Debt Relief Commission for Wayanad district had come with some suggestions. Under the Act there is no provision for waiving commercial bank loans, but the same is there in the case of Fishermen Debt Relief commission. Just like fishermen debt relief scheme, Government wants the details regarding quantum of loans given by banks in Wayanad during the period identified by the commission so as to enable the Government of Kerala to take a policy decision/ take up the matter with Government of India for waiver.
  - Under secondary agriculture, Government would be promoting rice bio-park and coconut bio-park so as to attract more investment in this sector.

**Sri. Salim Gangadharan**, Regional Director, Reserve Bank of India in his address highlighted the following points:

- Banks in the State need to give focus on primary, secondary and tertiary sectors. In the secondary sector there would be more employment opportunities. Secondary sector target for 2011-12 was not achieved. He hoped that the concerned group would have looked in to the matter and come up with proper solutions.
- There is need for physical plan and financial plan in our planning exercise. The performance under Agriculture sector is far above the national norm. Those banks, which have not surpassed the targets, should critically look into their performance.
- The outstanding figure of KCC as at March 2012 is only 22 % of the total agriculture outstanding. RBI had issued comprehensive guidelines on KCC. He requested the Government of Kerala to adopt West Bengal model wherein KCC dispensation was done in a big way through the handholding of State Government. In the model the area of land, type of crop, credit requirement etc of a farmer is identified and certified by the officer in agriculture department and forwarded to service area banks for issuing KCC.

- Referring to JLG financing, he noted that the penetration is not impressive and needs focussed attention. The investment credit under agriculture sector is much lower than that of the working capital finance. More focus should be given to long term finance under Agriculture sector which can bring more productivity.
- In Kerala 96% of the sick units are declared as unviable. We should look the potential areas for financing after classifying them as viable or unviable.
- CGTMSE –More awareness programmes are to be conducted at ground level. Empowered Committee had decided to conduct wider campaigns on CGTMSE at various focal points in Kerala jointly by Government, banks and industrial associations.
- DRI advances as at March 2012 is 0.02%, for which more attention is required from banks.
- FLCC – there is need to familiarise people with the financial products and advantages of various banking products. We should work for establishing FLCC at block level also.
- Ernakulam District was identified as the first district in India for implementing the project of meaningful financial inclusion with the active support of all banks and State Government.
- C:D Ratio – Bank should focus more on secondary sector which would help in significant increase of C:D Ratio.

In conclusion, Sri. Salim Gangadharan requested the forum to take innovative policies and decisions to exceed the targets so as to bring out total development in agriculture, industry and services sectors.

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

- By and large due to the very small holdings in Kerala, the productivity of the agriculture land has to be developed by efficient utilisation of resources including manpower and technology. Government of Kerala had unveiled some of the measures for farming activities and other sectors where subsidy is also provided to the entrepreneurial activities.
- Food security system needs to develop much more. Production system should include storage, warehousing and logistics. This is one area where Kerala has to give more focus.
- Another area for banks is the huge investment opportunities under agriculture sector. Investment credit in agriculture - precision farming, organic farming, processing facilities and production oriented system together forms a very great opportunity for banks. NABARD, Regional Office is trying to develop some facilities aiming to enhance entrepreneurship in the State.

- Referring to the performance under KCC, he suggested that banks should target for converting at least 25% of Gold loans to KCC this year which would add about 9 lakh cards in the system.
- He informed that NABARD has come out with a scheme for computerisation of land records in the State. He requested Government of Kerala to leverage the facility of NABARD for computerisation of land records in the State.

He then pointed out some of the issues taken by NABARD at Regional Office and National level.

- NABARD had started the project guidance cell at Regional Office and they are going around different parts of the State and looking for cluster based projects to be implemented with other stakeholders. Basically NABARD is looking at some of the commodity boards like Rubber Board, Coir Board, Coconut Development Board etc. which are utilising the scheme of the State Government and also having their own mandate and mission. Thus NABARD can support one particular commodity in a big way so that entire value chain develops. Value chain development is the primary focus of NABARD.
- Through the project guidance cell, NABARD would be coming out with various model projects which can be adopted straightaway by the farmer.
- NABARD had extended various grants/funding support which has received high impact at ground level. This would be project linked.
- NABARD is also promoting the Producers Organization Development Fund for creating more value addition.

In conclusion, referring to Dairy sector Sri. R. Amalorpavanathan requested the State Government to reactivate some of the state farms because many of the state farms are having the facility to come up with breeding, supply of animals, quality seeds etc.

In his remarks, **Sri. V. K. Chopra**, Deputy Secretary, Department of Financial Services, Ministry of Finance, Government of India, highlighted the following points:

- Financial Inclusion is one of the major policy decisions of Government of India through which banking facilities would be provided to each and every household in the villages having more than 2000 population. Kerala State had declared 100% coverage under financial inclusion, but the matter of concern is the actual impact in the field. He requested for close co-ordination by all the stakeholders for successful implementation of the programme.
- The issuance of KCCs should be focused by SLBC and all banks. With the support of State Government officials, KCC should be provided to all eligible farmers in the villages identified under financial inclusion. The responsibility of the State Government is to provide the eligible list of farmers for KCC to banks. LDMs to ensure the issuance of KCC and GCC to each household in the villages so that the financial inclusion becomes meaningful.

- The name of BC catering to a village as well as the official who would visit the villages has to be incorporated under the service area plan.
- Referring to EBT, he informed that as far as Government of India is concerned the Controller General of Accounts has finalised Central Plan Scheme Monitoring System (CPSMS) through which the benefit of all the central schemes would be made available to the beneficiaries. As a pilot project, the EBT scheme has to be implemented in the State in the identified districts and for this account opening process has to be completed on or before 31.07.2012 for which SLBC should take lead.
- Representatives of insurance companies are also now part of the SLBC. This would enable preparation of comprehensive District financial services plan with the active co-ordination and support from State Government, banks, LDMs and insurance companies.

The house then proceeded to consider the presentation of the groups and the agenda items. **Sri. G. Sreeram**, General Manager, Canara Bank & Convenor, SLBC Kerala guided the proceedings.

## **1. ADOPTION OF MINUTES**

The forum adopted the minutes of the 106<sup>th</sup> meeting of SLBC, Kerala held on 26<sup>th</sup> March, 2012, which was forwarded to the members, vide Convener's letter SLBC 35 772 2012 KRA dated 30.04.2012 without any amendments.

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

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

(**Sri. V. R. Muralidhar**, LDM, Trivandrum, the leader of Group-I presented the report of the group).

### **2.1. Review of Performance under Annual Credit Plan 2011-2012**

The Group felt that the performance of Banks in the State under Primary Sector is satisfactory.

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

While analysing the reasons for poor performance of some Banks listed in the Agenda, it was informed by these Banks that it is mainly due to non-availability of interest subvention to Private Sector Banks and KSCARDB. Notwithstanding the above, the forum advised that all Banks should strive to achieve the targets assigned during the current fiscal.

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

LDM, Waynad informed that due to adverse recovery climate prevailing in the District, the target could not be achieved. However, when compared to previous years, there is marked improvement in the credit disbursal and the Banks in the District could achieve 92% of target under ACP. He was confident that during this current year, the district would cross the target.

### **2.2. Agriculture Advances**

The Group felt that the Private Sector Banks have to achieve the mandatory of level of 18% under Agriculture. The low performance of KSCARDB, was attributed to non-availability of interest subvention to their clients who avail short term loans.

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

The forum requested banks for activating all eligible dormant cards through intensive awareness programmes at branch level.

*(Action: Controlling Offices of Banks)*

### **2.4. Agri-Clinics and Agri Business Centres**

The forum requested banks for conducting more awareness campaigns among students pursuing Agriculture in Vocational Higher Secondary Schools, so as to motivate and increase the number of proposals under the scheme.

*(Action: SLBC/ Banks)*

## **2.5. FRESH ISSUES**

### **2.5.1. Interest subvention as incentive to farmers - Short Term Crop Loans (KCC)** (Suggested by KSCARD Bank)

SLBC may pursue the matter with Government of India.

*(Action: SLBC)*

### **2.5.2. Bunching of Dairy Loan applications by Department of Animal Husbandry at the fag end of the financial year** (Suggested by LDM, Kollam)

The official from the Department informed that they have achieved 96% of the target under the scheme during last year. However, both Dairy & Animal Husbandry Department have completed the preliminary works for the schemes to be implemented during the current year and assured that the applications will be submitted to Banks sufficiently early for implementation.

Based on the above confirmation and assurance, the forum decided to **drop** the item.

*(Action: Animal Husbandry / Dairy Development Department)*

## **2.6. PENDING ISSUES**

### **2.6.1. Stamp Duty exemption for Agricultural loans availed from Commercial Banks**

It was decided that SLBC shall pursue the matter further with the State Government.

*(Action: Registration/Taxes Department/ SLBC)*

### **2.6.2. Financing of tenant farmers/ oral lessees and share croppers**

It was decided that SLBC shall pursue the matter further with the State Government.

**Sri. K. R. Jyothilal IAS**, Secretary, Agriculture Department, Government of Kerala informed that at present Government is implementing a scheme for lease land cultivation for bringing all fallow lands in the State under cultivation. He requested all banks to extend adequate funding support for lease land farming as recommended by concerned Agriculture Officers.

It was also informed that a committee has been constituted to study the scale of finance, unit cost etc. and the report would be finalised after discussion with all stakeholders.

The forum requested to provide the details of the scheme for adoption by banks.

*(Action: Agriculture Department / Banks)*

### **2.6.3. Incentives to farmers for prompt repayment - under utilization**

The Group requested all Banks to promptly submit the required data to SLBC in time.

**Dr. P. Rajasekharan**, Chief (Agriculture), State Planning Board observed that some banks viz. SBI, SBT are having alert system for passing information to farmers regarding due date of loan repayment which helps the farmers to make payment before the due date and get the benefit of incentive for prompt repayment extended by Government of India.

It was also suggested that sending of due notices to farmers promptly also would help the cause by making farmer aware of the due date.

SLBC had noted the same and requested all banks to implement the same. Based on this it was decided to **drop** this item.

### **2.6.4. Status of yield of major crops vis- a- vis credit absorption in farm sector**

It is reported that the Department of Economics & Statistics, Government of Kerala, has published the Agricultural Statistics pertaining to 2010-2011. The Group felt that copies of the Book may be provided to all LDMS for reference and guidance.

**Dr. P. Rajasekharan**, Chief (Agriculture), State Planning Board informed that since the Department of Agriculture and Department of Economic & Statistics are not having such database it would be impossible to provide the data to banks. He added that the statistics published by Department of Economics & Statistics are not providing details co-relating credit with yield. Hence, he suggested that further deliberation on the matter to be avoided.

In the light of the above, the forum decided to **drop** the item.

#### **2.6.5. Non availability of Interest Subvention in Private Sector Banks**

It was decided that SLBC shall pursue the matter further with the Government of India.

*(Action: SLBC)*

#### **2.6.6. Widening and deepening the spread of Kisan Credit Card (KCC)**

Progress made in the KCC campaign was discussed by the Group. According to Agriculture Department, the Pilot Project for registration of farmers was already implemented in Wayanad District, and the process is progressing. About 1, 05,010 applications have been received and data entry is being made. Data entry for 45,000 applications has been completed. Online registration of farmers is now implemented throughout the State through Krishi Bhavans in all Districts. The exact data on farmers will be available only after completion of this process. However, the Department had given instructions to all District level officials to co-operate and co-ordinate the current KCC campaign with local Bank officials and LDMs.

The matter was also discussed threadbare in the BLBCs / DCCs / DLRCs by the respective LDMs highlighting the various strategies to be adopted for covering all eligible farmers under KCC. All Banks have assigned targets to their branches and a special KCC campaign is being observed during June and July 2012. Controlling Offices of Banks have issued detailed guidelines to their branches for implementation of the Scheme.

**Sri. K. R. Jyothilal IAS**, Secretary, Agriculture Department, Government of Kerala pointed out that Legislative Committee had noticed that there is a practice existing in Wyanad District that after collecting the land record details from farmers some NBFCs are availing Agriculture Gold Loan from Commercial Banks in bulk at 4% interest and providing the same to farmers at 15-17% interest. Pro-active steps have to be taken to overcome the situation and banks shall strive to convert all Agricultural Gold Loans to KCCs.

He also requested banks to open more no frill accounts which would help State Government to transfer benefits like subsidies and grants directly to farmers account without any delay. He also suggested merging of no frill accounts with KCC and issuing a card with photo of the farmer which will serve identification purpose also.



**Sri. Salim Gangadharan**, Regional Director Reserve Bank opined that certifying the extent of land and type of crop grown by the farmer by the local Agriculture Officer is sufficient for issuing KCC and this model is successfully adopted in West Bengal.

The forum noted that out of the 13 points raised by Ministry of Finance, Government of India, provision for on line verification of land records is pending implementation.

**Sri. K. R. Jyothilal IAS**, Secretary, Agriculture Department, Government of Kerala informed that Agriculture Department is in the process of land resurveying, certification etc. and the matter would be sorted out after completing the process of computerization of land records in the State.

It was decided to continue with the agenda till achievement of 100% KCC coverage in the State is ensured.

*(Action: Banks / LDMs / Agriculture/Revenue Departments)*

#### **2.6.7. Mobile Enabled KCC Project**

Agriculture Department, Government of Kerala had identified Sultan Bathery block for this pilot project. The participating bank has to be decided in the DLRC meeting.

*(Action: Banks)*

#### **2.6.8. Pilot project for registration of farmers in Wayanad District**

About 1, 05,010 applications have been received and data entry is in progress. Data entry for 45,000 applications has been completed.

*(Action: Agriculture Department)*

#### **2.6.9. Initiatives to compile development scheme implemented through various developmental agencies**

CGM, NABARD informed that the compilation of details of various schemes implemented by developmental agencies can be done by NABARD provided the details are furnished to NABARD by the concerned agency. SLBC had requested all Departments to submit their respective schemes to NABARD Regional Office for consolidation and collating the data.

*(Action: Government Departments/NHB/NHM/SFAC/Other Developmental Agencies)*

## 2.6.10. Status paper on implementation of 105<sup>th</sup> SLBC approved Bankers' Package for Wayanad District

LDM Wayanad submitted the report as follows:

- (i) Loan of farmers who have committed suicide, to be written off by respective Banks, viz., SBT, SBI, SMGB, NMGB and Central Bank of India.

**Action:** SMGB, NMGB and Central Bank of India have written off the loans availed by the farmers who have committed suicide.

SMGB - 2 accounts amounting to Rs.22, 000/-

NMGB - 1 account amounting to Rs.59, 000/-

Central Bank of India - 1 account amounting to Rs.27, 000/-

SBT informed that they are writing off 3 loans amounting to Rs.122338/- availed by 1 farmer.

SBI is yet to write off.

- (ii) Regarding Moratorium on recovery of Agriculture loans excluding loans under allied activities, all Banks in Wayanad postponed recovery steps up to 29.12.2012.

- (iii) Provision of restructuring of loans outstanding as on 31.10.2011 as per extant guidelines:

**Action:** Lead Bank Office had given press release in all Local Dailies twice, first on 08.01.2012 and subsequently on 10.02.2012 which received good coverage. Banks like Canara Bank prepared banners and displayed in the vicinity of their premises. Banks in the District have sent notices to the customers explaining the scheme and requested to execute necessary documents for restructure. Also contacted the parties over phone and in person and explained the scheme.

- (iv) Some Banks waived penal interest also.

261 accounts only restructured amounting to Rs.260.97 lakhs by all the Banks in the District.

*The forum noted the above for information.*

*The forum also noted that farmers in the district are not coming forward for execution of revival papers/Acknowledgement of Debt due to which banks are constrained to initiate legal action to protect the loan accounts from becoming time barred. The forum requested State Government to create awareness among the farmers that signing of revival papers is necessary both to extend the package and to keep the moratorium in force.*

*Many Bankers expressed concern over the alarming situation in Wayanad where the people are not repaying the loans in anticipation of some package and not coming forward for revival of the loan documents.*

**Sri. K. R. Jyothilal IAS**, Secretary, Agriculture Department, Government of Kerala informed that State Government had requested Central Government for a special package for Wayanad and the same is under consideration. He has requested banks to be in preparedness with the data as Government may come out with a package which may also take care of the loans availed from banks also up to a certain amount.

**2.6.11. Debt Relief scheme for Fishermen - Government proposal for extending relief to loans availed from Nationalized/Scheduled Banks**

Representatives from Debt Relief Commission explained that the maximum eligible amount for waiver from State Government is Rs.75,000/- plus 25% of interest. They also requested Bankers to consider at least 17 monthly installments while re-scheduling the balance dues.

In order to arrive at the quantum of sacrifice by Banks and to place for required permissions of the respective Boards of Banks, the forum requested the commission to provide the list of eligible beneficiaries - Bank-wise and amount-wise which would enable taking further decision in the matter.

*(Action: Kerala State Fishermen Debt Relief Commission)*

**2.7. INFORMATION NOTE**

**2.7.1. Agricultural Gold Loan – Need to adhere to guidelines** (Suggested by Reserve Bank of India)

The forum requested Banks to strictly ensure the end use of the loan while granting Agriculture Gold Loans.

*(Action: Banks)*

**2.7.2. JLG financing - Issue of instructions by Controlling Offices of Commercial Banks to their branches** (Suggested by NABARD)

The forum requested the Controlling offices of Banks to properly advise their branches on the modalities/details of lending under JLG. Care should also be taken to avoid dual/multiple financing under this Sector.

*(Action: Banks)*

**2.7.3. Continuation of Centrally Sponsored Subsidy Schemes** (Suggested by NABARD)

The representative from NABARD informed that schemes mentioned in the Agenda Notes will be continued during the current year and requested all Banks to implement the same.

*(Action: Banks)*

#### **2.7.4. RIDF Warehousing Scheme (Suggested by NABARD)**

The representative from NABARD informed that RIDF Warehousing schemes mentioned in the Agenda Notes will be continued during the current year. It was also informed that 1.50% incentive will be available for prompt repayment.

*(Action: Banks)*

#### **2.7.5. Revised KCC guidelines (Suggested by NABARD)**

Most of the Controlling Offices of Banks in the State are yet to receive the official circular from their Corporate Office.

The forum requested banks to implement the scheme in letter and spirit

*(Action: Controlling Offices of Banks)*

#### **2.7.6. Milk Shed Development Scheme (Suggested by Directorate of Dairy Development)**

After detailed discussion, the Group suggested that only applications sponsored by the Department shall be considered for granting loan and proper intimation of sanction and disbursement need to be made to the Department by the Bank branch. Up to the date of receipt of subsidy, Bank will be charging interest on entire loan amount and from the date of receipt of subsidy, interest will be only charged on loan amount less subsidy.

*(Action: Dairy Development Department / Banks)*

#### **2.7.7. Guidelines on Livestock Development for Livelihood Support (LDLS 2011-12) under Supplementary Demands for Grants (Suggested by Directorate of Animal Husbandry)**

The forum adopted the guidelines for implementation by banks'.

*(Action: Banks)*

### **FRESH ISSUES emerged during the Group Discussion Session**

#### **2.7.8. Delay by Banks in Responding to Queries on Subsidy claims**

Representatives from NABARD and NHB had requested that Banks shall respond immediately to the queries raised by them for speedy disposal of the claims.

*(Action: Banks)*

### **2.7.9. Delay in notification of crops under NAIS for the current Year**

The representative from Agriculture Department clarified that the same would be done within a week.

*(Action: Agriculture Department / AICIL)*

### **2.7.10. Non-coverage of insurance for poultry, rabbit rearing and inland fisheries**

The Group suggested for including the above activities also under Insurance Coverage to boost investment credit.

**Dr. N. Mohan Sankar**, Senior Divisional Manager, United India Insurance Co. Ltd. informed that they have a policy for poultry farming, rabbit rearing. There are some issues connected with issuing policies covering inland fish farming. He added that specific issues if any could be sorted out at District level with concerned officials from United India Insurance Co. Ltd.

### **2.7.11. Delay in settlement of cattle insurance claims**

The group suggested that formalities need to be simplified and liberalised and there should be specific time limit for settlement of claims, as raised by Department Officials and Bankers.

**Dr. N. Mohan Sankar**, Senior Divisional Manager, United India Insurance Co. Ltd. informed that a special insurance scheme named “Go Surakha” insurance is being implemented by them in tandem with Animal Husbandry Department and Kerala Livestock Development Board. United India Insurance Co. Ltd. is piloting that scheme in the entire State. He assured that the company would definitely address specific issues, if any.

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

The Group noted that after implementation of ADWDRS, the recovery under Agricultural Sector is posing problems for all Banks and NPA is mounting. Under the circumstances, the Group suggested introduction of a Guarantee Scheme similar to CGTMSE, particularly for Term Loans. The forum decided to inform the suggestion to Government of India.

*(Action: SLBC)*

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

(Sri. K. R. Jayaprakash, LDM, Ernakulam, the leader of Group-II presented the report of the group).

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

The performance under the Sector during the financial year was not up to the expected level and only Kasargod District, could achieve the target under Annual Credit Plan. During the discussion, the following emerged as the major reasons for non performance.

- Viable bankable projects are not forthcoming to the expected level.
- During 2010-11, intensive efforts were taken to expand the credit under this sector which could not be repeated in 2011-12.
- Certain Banks reclassified a few SME accounts (Agro processing activities) under Agriculture.
- Improper/inaccurate/inadequate reporting through old LBR/2 format which can be rectified only by revamping of SAMIS.
- More Banks shall join CGTMSE scheme and more advances to be covered under CGTMSE.
- Poor performance reported in Districts like Alappuzha and Wyanad are reportedly due to the unfavourable conditions for industries, declaring the Districts as distressed, extension of moratorium period, failure of certain types of industries, etc.
- Lack of infrastructure, especially scarcity of land, also adversely affected establishment of industries.
- The high cost of borrowing, stringent norms for sanction of loans, inadequacy of single window approach, unfriendly attitude of the people also creates hindrance in the establishment of units and growth of SME in the State

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

- Inadequate and improper reporting caused non achievement up to a certain level.
- Apprehension on the part of Banks in extending loans under the sector, general slump in the industrial sector on account of the perceived recession also resulted in slow pace of growth under SME.

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

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

- The outstanding had shown an increase of Rs. 3697 crores which is better than the figure reported in 2009-10, but lesser than that of 2010-11, which stood at Rs. 5137 crores.

- The increase in outstanding is not matching with the disbursement reported, which may be due to improper reporting (disbursement is reported only for industrial sector, whereas outstanding is that of SME activities).
- Correct reporting would be reflected only after changing the SAMIS (reporting system) and after getting the support of participating Banks by timely reporting.

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

The forum noted the performance.

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

Guidelines have been issued by the Ministry for improvement of the credit flow to SME sector which have to be followed scrupulously by all lending institutions. The performance under disbursement to micro and small enterprises alone is in tune with the recommendations. Special efforts need to be taken by all stake holders to improve from the current level. Regular meeting of the District level empowered committee, adherence to time norms, rehabilitation of sick units, reduction in interest rate to the sector, IT enabled tracking system, availability of training for financial literacy, proactive lending by Bankers, opening of special SME Branches, etc are to be actively followed up.

The investment limit for service sector may be increased from Rs. 10 lakhs to Rs. 25 lakhs and that of manufacturing sector may be increased from Rs. 25 lakhs to Rs. 50 lakhs.

JLGs are to be promoted for increasing SME based activities.

**Sri. S. Panikkassery**, Director, MSME Development Institute, Thrissur informed that an apex committee is monitoring and reviewing the performance under SME sector at fortnightly intervals. Since banks are submitting the SME data on a quarterly basis to SLBC, institute is unable to present the data in the review meeting. Since the format for data submission envisaged for the review meeting and the format for submission of returns by banks to SLBC are different, he requested the forum to adopt the format devised by apex committee which would enable submission of data by institute followed by review at apex level.

*(Action: SLBC)*

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

#### **3.4.1. Swarnajayanthi Gram Swarozgar Yojana (SGSY) - Performance as at March 2012**

The overall target has been surpassed by the State. The performance by the Nationalised Banks and Cooperatives are much above the target, whereas the Private Sector Banks and RRBs could not achieve the target. The scheme is already over and new NRLM scheme guidelines are awaited.

**LDM, Trivandrum** informed that most of the banks in Trivandrum district are yet to receive the subsidy under SGSY scheme. He added that more than Rs. 85 lakhs is pending at various bank branches. The forum advised to take up the matter immediately with PAU of State Government.

*(Action: SLBC)*

### **3.4.2. Performance under PMEGP as at March 2012**

The forum noted that the target allotted was surpassed.

### **3.5. Performance under Micro-credit**

The forum noted the performance.

### **3.6. Performance of other Institutions under SME financing (Outstanding) as at March 2012**

The forum noted the performance.

### **3.7. Performance of other Institutions under SME financing (Disbursement) as at March 2012**

The forum noted the performance.

### **3.8. Coverage under CGTMSE scheme from Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)**

The forum noted/advised the following:

- More awareness/sensitisation programme to Bankers and public required.
- Granting of collateral free SME loans up to Rs. 10 lakhs is to be compulsorily ensured by all member lending institutions.
- Non availability of CGTMSE coverage should not be a hindrance in extending credit to SME sector.
- Reduction of premium may be considered.
- Simplification of the norms of CGTMSE may be explored.
- The State Government may continue the scheme of reimbursement of guarantee fee paid to CGTMSE.

*(Action: Banks/Industries Department/LDMs/SLBC)*

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

#### **3.9.1. Swarozgar Credit Card Scheme**

- All Banks have to participate actively to promote the scheme, as is being done by RRBs and Federal Bank.



- Sensitisation/Awareness programmes are to be conducted to promote the scheme.

*(Action: Banks/LDMs)*

### **3.9.2. Artisans Credit Card Scheme**

The performance reported under the scheme is not up to the mark. Banks have to actively participate, as is being done by Canara Bank, SBI and Corporation Bank.

*(Action: Banks/LDMs)*

### **3.9.3. Laghu Udhyaami Credit Cards**

The performance reported under the scheme is not up to the mark. Banks have to actively participate, as is being done by Canara Bank, Corporation Bank and Syndicate Bank.

The group suggested that all the three Cards may be clubbed together and a single Card may be issued for the purpose. Though this proposal was taken up earlier with IBA the same has not materialised. Hence the forum decided not to take up the matter again.

*(Action: SLBC)*

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

The forum noted/advised the following regarding GCC:

- The performance under the scheme is not up to the mark. Only some Banks had shown good performance.
- As per the directives of the Ministry of Finance, Banks are in the process of extending KCC to all eligible non default farmers and GCC to non farmers.
- The credit under GCC is classified under Agriculture.
- GCC is an ultimate tool for financial inclusion as the same can be extended for general / consumption purpose also.
- Banks have to remove the inhibitions and treat it as a development oriented tool for FI.

*(Action: Banks/SLBC)*

### **3.10. Advances to Weaker Section**

The forum noted that the performance is much above the stipulated bench mark and the tempo is to be maintained.

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

The forum noted/advised the following:

- The fall in the share of SC is alarming.
- Proper compilation and reporting is to be ensured.
- The department representative may be directed to actively participate in Lead Bank meetings with bankable schemes.
- A mechanism for effective follow up of issues related to SC to be established in each District.

### **3.12. DRI Advances**

- The group observed that the performance is dismal.
- Rural/Semi Urban Branches may be strictly instructed to achieve the monthly target under DRI scheme.
- The upper limit under DRI may be enhanced to Rs. 50,000/- and the income criteria may be stepped up to Rs. 36,000/- and Rs. 42,000/- in Rural and Semi Urban areas respectively.

*(Action: SLBC/ Banks)*

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

The achievement is much above the stipulated bench mark and the level may be maintained.

### **3.14. FRESH ISSUES**

#### **3.14.1. Strategies to improve performance under SME segment (Suggested by Reserve Bank of India)**

- The forum concurred with the views of the steering committee and noted/advised the following :
  - Since target under secondary sector is not achieved in any of the districts, potential/viable units are to be identified and adequate steps to be taken to improve credit flow to SMEs
  - Industrial clusters to be allotted to various banks at district level. Performance of branches catering to the credit needs of clusters need to be monitored by Controlling Offices of respective banks.
  - The matter to be discussed as a standing Agenda in DCC/DLRC meeting
- Block level investors meet may be conducted by Banks in association with line departments to identify potential entrepreneurs.
- The line departments have uploaded new viable projects in their respective websites and the same be popularised.

- Area specific projects may be identified by the Block level committee in which Branch Managers and RBI representative may also participate.
- Single window concept may be made more effective.
- Banks may also participate in the ED Clubs formed at vocational study centres (Polytechnics, VHS and ITIs) to promote the Bankable schemes.

*(Action: Banks / LDMs / RBI / Government Department concerned)*

### **3.14.2.Implementation of loan waiver under financial package - Revival, Reform and Restructuring package for Handloom sector** (Suggested by Directorate of Handloom & Textiles)

Banks to identify the beneficiaries under the scheme as per guidelines and prefer claims with NABARD Regional office before 31.07.2012.

*(Action: Banks)*

### **3.14.3.Issuance of Weavers Credit Card** (Suggested by Directorate of Handloom & Textiles)

The Directorate of Handloom & Textiles informed that the target for the state is 10,000 cards for the current year. All Banks put together have received 13,000 applications so far. Till now only 3 Banks have sanctioned loans under the scheme amounting to Rs. 21.75 lakhs in 103 loan accounts.

As Service Areas area is not specified clearly in the applications, huge number of applications is returned by Bank Branches. Even over-aged persons were identified as beneficiaries during the selection, which compelled Branches to return many of the applications. Lack of awareness on the part of beneficiaries about the scheme has also become a hindrance in the smooth implementation of the scheme.

The representative from **Handlooms & Textiles Directorate** informed that they have conducted 18 awareness camps on the scheme so far and applications collected through the awareness camps have already been sent to the banks. He informed that the confusions on account of not mentioning the service area properly in loan applications would be resolved through the concerned field level staff by initiating proper corrective measures.

**LDM, Kannur** informed that thousands of applications under the scheme were dumped at Lead Bank Office, Kannur. The applications have to be distributed to the concerned service area bank by the Directorate. He added that since there is no clarity for claiming the subsidy under the scheme, proper guidelines are to be issued.

The representative from **Handlooms & Textiles Directorate** informed that subsidy under the scheme is directly send to the banks individually.

**LDM, Kollam** informed that there is no follow up from the Directorate of Handlooms & Textile through their sub-offices at district level.

Forum strictly advised banks to dispose the loan applications on merit within the time frame stipulated for Priority Sector loans. LDMs were advised to follow up the pendency status with controlling offices and branches in the district.

*(Action: Banks/LDMs/SLBC)*

#### **3.14.4. Institutional Credit to the Handloom Sector** (Suggested by Directorate of Handloom & Textiles)

The forum decided that the data on implementation of the scheme (Weavers Credit Card) may henceforth be collected from member Banks by SLBC and reviewed in quarterly SLBC meetings.

*(Action: SLBC / Banks)*

### **3.15. PENDING ISSUES**

#### **3.15.1. Introduction of a system of online application and tracking of MSE applications**

Only very few Banks such as SBT, SBI, Canara Bank and Indian Overseas Bank are having online tracking system. Other Banks may also take steps to fall in line and confirm compliance.

*(Action: Banks)*

#### **3.15.2. Review on Rehabilitation of Sick but Viable MSME units**

The forum noted/advised the following:

- Proper identification of sick units/irregular accounts are to be carried out by all bank branches on a regular basis and report to DIC. DIC has assured their support to conduct viability study and extend support for revival of sick units with prescribed incentives.
- The district level empowered committee on MSME may take it as a regular agenda item to review the status of revival of sick units. All Banks are to be made members of the committee.
- Sensitisation programme may be conducted for representatives of branches having more number of sick units along with respective entrepreneurs. Banks may identify incipient sickness and take preventive steps in time.
- Banks may be given monthly targets for revival of sick units.
- Immediate up gradation of the asset as Standard to be permitted, to incentivise the Bank under Sick Unit Rehabilitation Programme.

*(Action: Banks / Directorate of Industries & Commerce / LDMs)*

### **3.15.3.Proposal to introduce penalty for delayed payment of premium for coverage under CGTMSE**

SLBC may pursue the matter with CGTMSE, Mumbai.

*(Action: SLBC)*

### **3.15.4.Non-Receipt of subsidy for PMEGP loan**

The forum noted that all the three Banks have received the subsidy.

In the light of the above, the forum decided to **drop** the item.

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

Banks have reportedly prepared claim in respect of accounts which are having outstanding equivalent to the subsidy portion in the first phase. The issue may be followed up till settlement of all pending claims.

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

## **3.16. INFORMATION NOTE**

### **3.16.1.Income Support Scheme in Coir Sector** (Suggested by Directorate of Coir Development)

The department has identified 30,000 beneficiaries out of which only 3,500 have opened accounts so far. Banks may open accounts for all the remaining beneficiaries and promptly pass on the benefits to the beneficiaries.

No charges to be levied in the accounts while transferring funds to the beneficiaries.

*(Action: Banks)*

### **3.16.2.Holding regular review on MSME advances in terms of the recommendations of the Prime Minister’s Task Force on MSE advances & Subsequent RBI directive** (Suggested by MSME - Development Institute)

The forum noted that the review of performance of banks under major recommendations was included in the Agenda & back ground notes. The same was noted for information.

*(Action: Banks)*

**3.16.3. Information Note on Public Procurement Policy (PPP) MSEs w.e.f. 01.04.2012**  
(Suggested by MSME - Development Institute)

The forum noted the contents for information.

*(Action: Banks)*

**3.16.4. Adjustment of Margin Money under PMEGP Scheme – Information note by KVIC**

The forum noted the contents for information.

*(Action: Banks)*

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

(Sri. V. S. Jayaram, LDM, Kannur, the leader of Group-III presented the report of the group).

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

Achievement during the year 2011-12 was 114.69% of the annual plan and was satisfactory.

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

But for 3 districts viz. Kollam, Kasaragod & Kozhikode, all other districts achieved the targets. The reasons for non achievement and strategies to be adopted to ensure achievement of target in the current year are to be discussed in the DLRC meetings of these 3 districts.

**4.3. FRESH ISSUES**

**4.3.1. Proposal to establish FLCC in all blocks in the State** (Suggested by Reserve Bank of India)

The allocation of Blocks among the banks was already finalised and communicated to the banks. Banks to take immediate steps for establishment of FLCCs in the allotted blocks. LDMs to review the progress in quarterly DCC/DLRC meetings by making this a standing agenda till accomplishment of task.

Representative from NABARD informed that reimbursement from NABARD will be available only in the backward districts, identified by Government of India.

*(Action: Banks/LDMs)*

**4.3.2. Creation of awareness amongst Panchayat members** (Suggested by Reserve Bank of India)

The forum decided that in all the Districts, an awareness programme for the panchayat/local body officials shall be conducted at district level by the respective LDMs jointly with LDOs & DDMs with financial assistance from NABARD under Financial Inclusion Fund (FIF).

*(Action: LDMs)*

**4.3.3. Interest Subsidy on Education loans** (Suggested by KSCARD Bank)

The forum decided to take up the matter with Government of India.

*(Action: SLBC)*

**4.3.4. Delay in sanctioning/processing of Education Loans** (Suggested by LDM, Idukki)

The forum requested Controlling Offices of all Banks for strictly adhering to the time limits prescribed by RBI in this regard. The compliance in this regard is to be monitored by LDMs.

Since adequate monitoring system is already in place, the forum decided to **drop** this item.

*(Action: Banks)*

**4.3.5. Agenda items suggested by RSETI, Thrissur**

The forum noted that for programmes like PMEGP & KSEDM, training is given at RSETI's. But for the programmes implemented by PAU like SGSY, only few trainings are given at RSETI.

It was decided to take up the matter with respective Government Department to give clear instruction that SGSY training programmes shall be conducted only at RSETI.

The forum requested the Planning & Economic Affairs Department to take up the matter with Commissioner ate of Rural Development for issuing necessary instruction in this regard.

*(Action: Commissioner ate of Rural Development/Planning Department/SLBC)*

**4.3.6. Land Allotment for construction of RSETI Building, Kozhikode** (Suggested by RSETI, Kozhikode)

As land allotment for RSETIs at Kozhikode, Palakkad and Kollam districts is a long pending issue, Government may resolve this issue and allot the land at the earliest.

The forum requested the Planning & Economic Affairs Department to take up the matter with Commissioner ate of Rural Development for issuing necessary instruction in this regard.

*(Action: Commissioner ate of Rural Development/Planning Department/SLBC)*

#### **4.3.7. Aadhaar Enabled Payment System - Implementation in Pilot Districts [Suggested by Unique Identification Authority of India (UIDAI) ]**

The forum noted the contents for implementation.

*(Action: LDM Wayanad & Pathanamthitta/ Banks/SLBC)*

#### **4.3.8. Improving the effectiveness of SLBC meetings**

The forum decided the following:

- The SLBC meetings should be a full day programme starting at 10 a.m. in accordance with the number/length of agenda items.
- Heads of the respective Government Departments to ensure active participation in the course of proceedings. There should be continuity of person attending SLBC meetings.
- Before every SLBC meeting, the planning department shall convene a pre-SLBC meeting and review the progress in the position of pending issues with the various Government Departments.
- A deadline of 2 years shall be fixed for carrying forward the agenda items.

*(Action: SLBC / Government Departments/ Planning Department)*

### **4.4. PENDING ISSUES**

#### **4.4.1. Contact details of Nodal Officers of Revenue department identified for Revenue Recovery**

The forum noted that some LDMs have furnished the details to SLBC and requested the remaining LDMs also to submit the details immediately.

*(Action: LDMs)*

#### **4.4.2. Sanctioning OD in no frills accounts**

The forum requested the Controlling Offices of all banks to furnish the status of implementation of providing inbuilt OD in no frill accounts to SLBC. It is also suggested that this should be included in the awareness programme to be conducted for panchayath members at district level.

*(Action: Banks)*



#### **4.4.3. Utilization of Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund (FITF) in the State – status report**

The forum noted that the list of projects financed under Financial Inclusion Fund & Financial Inclusion Technology Fund is provided in the annexure. It is also advised that this fund may be utilised effectively for conducting awareness programmes amongst panchayath members in all districts.

Since the required information was furnished by NABARD, it was decided to **drop** this item.

*(Action: Banks/ LDMs)*

#### **4.4.4. Number of BCs and BFs operating in the State (separately)**

The forum directed Controlling Offices of all banks to furnish the break up details of BCs, CSPs and BFs operating in the State to SLBC for placing in the SLBC in its next meeting.

*(Action: Banks)*

#### **4.4.5. Utilization of Producers Organization Development Fund (PODF) of NABARD**

The Group noted the write up on PODF provided in the annexure for information and necessary action.

Since the required information was furnished by NABARD, it was decided to **drop** this item.

*(Action: Banks/LDMs)*

#### **4.4.6. Inclusion of banks under Kerala Land Conservancy Act 1957**

SLBC to pursue the matter with the Revenue Department, Government of Kerala.

*(Action: Revenue Department/SLBC)*

#### **4.4.7. Revamping of SAMIS under Lead Bank Scheme**

Representative from NABARD informed the Group that the matter is under examination at RBI and NABARD. The Group felt that the real picture of achievement under ACP is not reflected in the SLBC statistics due to non-revamping of SAMIS.

*(Action: NABARD)*

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

SLBC to pursue the matter with the Revenue Department.

*(Action: SLBC/ Revenue Department)*

**4.4.9. Objections raised by sub Registrar's Offices on the sale of properties attached by Banks**

SLBC to follow up the matter with Registration Department.

*(Action: Registration Department/SLBC)*

**4.4.10.E-Collection of Kerala State Commercial Taxes - Inclusion of major banks in the State in addition to banks handling the same at present**

SLBC to follow up the matter with Taxes Department.

*(Action: Taxes Department/ SLBC)*

**4.4.11.Exemption to Public Sector Undertakings etc. from producing Identity Card and Photo for registration of document in terms of Notification RR-4/5448/2003 dated 04.05.2007 of Registration Department**

SLBC to follow up the matter with Registration Department.

*(Action: Registration Department/SLBC)*

**4.4.12.Green Initiative – e-payment**

SLBC to pursue the matter with concerned Government department.

The forum also suggested that the EBT payment system shall be implemented on a pilot basis in Trivandrum District for the current financial year in tune with Government of India guidelines.

*(Action: Planning & Economic Affairs, Finance Departments / Banks)*

**4.4.13.Government proposal of declaring moratorium on recovery of loans availed by the people in Endosulphan affected areas - Request to furnish list of affected victims**

**Sri. M. Radhakrishnan**, Joint Secretary, Finance Department & representative from Planning & Economic Affairs Department informed that Government of Kerala had already given instructions to District Collector, Kasaragode to provide the list of Endosulphan affected victims to LDM, Kasargaode and SLBC. The matter would be followed up further.

*(Action: Government of Kerala / District Collector, Kasaragode/LDM Kasaragode)*

#### **4.4.14. Establishing one more DRT for the State of Kerala and Union Territory of Lakshadweep**

**Sri. V. K. Chopra**, Deputy Secretary, Department of Financial Services, Ministry of Finance, Government of India informed that Government of India took a decision that at present there is no need for establishing one more DRTs for the State of Kerala and Union Territory of Lakshadweep.

In the light of the clarification, the forum decided to **drop** the item.

#### **4.4.15. Status of revival of defunct SHGs**

The forum noted that the many banks are yet to furnish data to SLBC. The forum requested banks to submit the data immediately to SLBC.

*(Action: Controlling Offices of Banks)*

#### **4.4.16. Levying of Service Charges under SARFAESI**

SLBC to pursue the matter with Revenue Department.

*(Action: Revenue Department)*

#### **4.4.17. Computerization of Land Records**

SLBC to pursue the matter with Revenue Department.

*(Action: Revenue Department)*

#### **4.4.18. Creation of a Central Registry titled National Mortgage Repository (NMR)**

SLBC to pursue the matter with Registration/Revenue Department.

*(Action: Registration / Revenue Department)*

#### **4.4.19. ADWDRS - Waiver of RR collection charges**

The forum noted that at present there are no pending claims at district level revenue authorities in this regard. Hence, the forum decided to **drop** the item.

#### **4.4.20. Need for Reduction in Stamp Duty and Registration charges for Registered Memorandum**

SLBC to further follow up the matter with Registration/Revenue/Finance Department.

*(Action: Registration / Revenue / Finance Department)*

**4.4.21. Noting/Recording of Equitable Mortgage created in favour of the banks in Revenue Records/Sub-Registrar**

SLBC to pursue the matter with Taxes Department.

*(Action: Taxes Department)*

**4.4.22. Amendments suggested in the format for issuing Encumbrance Certificate for landed property issued by Sub-Registrar Office (SRO)**

SLBC to pursue the matter with Taxes Department.

*(Action: Taxes Department)*

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

SLBC to pursue the matter with Taxes/Registration Department.

*(Action: Taxes/Registration Department)*

**4.4.24. Waiver of Stamp duty on SHG loans**

SLBC to pursue the matter with Finance/Taxes/Registration Department.

*(Action: Finance/Taxes/Registration Department)*

**4.4.25. Inclusion of Banks under “Public Utility Service” - under S 22 A of Legal Services Authorities Act- Establishment of Permanent Lok Adalath under S 22 B**

SLBC to follow up the matter with the Ministry of Finance, Government of Kerala.

*(Action: SLBC)*

**4.4.26. Issues in Education Loans**

- a. As IBA has come out with revised guidelines on Education Loan on 31.05.2012, the Group recommended that all the admissions secured to a higher education course in recognized institutions in India or abroad through Entrance Test / Merit based selection process have to be treated as merit quota (both within and outside Kerala State) and considered under IBA model scheme.

- b. After fixation of service area for granting Education loans, grievance petitions have come down drastically and equitable participation of banks in lending process was also ensured. Now every bank/customer is clear on the service area concept. Hence the forum decided that the existing arrangement of service area approach for Education Loan shall continue.
- c. IBA has come out with a model Education Loan scheme for Vocational Education and Training. The forum requested all banks to formulate suitable schemes in tune with IBA model scheme.
- d. The Group deliberated upon the minutes of the sub-committee of SLBC, Kerala on Education Loan issues held on 10.04.2012, furnished as per Annexure 7.62 in the Agenda notes and decided to adopt the same except the following:
  - The fixing maximum cap of Rs. 2.5 lacs for B.Sc Nursing to be removed.

Banks should desist from fixing maximum cap of Rs. 2.5 lacs for Education loan given to B.Sc Nursing. Instead banks are advised to fall in line with IBA guidelines which stipulate that the loan amount has to be arrived based on the fee structure approved by respective State Governments/ regulatory authorities for merit quota seats.

The Controlling Offices of all the banks shall ensure that the above recommendations are implemented in its true spirit.

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

- e. As IBA Education Loan Scheme has recently been revised, the Group recommended that the Government of Kerala and SLBC shall jointly give wide publicity on the guidelines of the revised scheme.

***(Action: SLBC / Government of Kerala)***

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

Representative from Planning & Economic Affairs Department informed that Government of Kerala is developing software in collaboration with NIC.

***(Action: Finance Department)***

### **4.5. INFORMATION NOTE**

#### **4.5.1. Stipulation of Security for small value credit for Education loans (Suggested by Reserve Bank of India)**

The forum requested member banks to strictly adhere to the IBA guidelines in force.

***(Action: Banks)***

**4.5.2. Improvements to be made in the website of SLBC** (Suggested by Reserve Bank of India)

The forum noted that SLBC Cell is in the process of revamping the website with facility for web enabled data submission by member banks and LDMs. Preliminary discussions on the matter with the software vendor is completed.

*(Action: SLBC)*

**4.5.3. Utilization of RIDF in the State** (Suggested by Reserve Bank of India)

The Group recommended that details of status of RIDF and its utilization should be reported and discussed in all the DLRC meetings. The forum requested NABARD to place an information note in SLBC on the eligible projects and other directives with regard to RIDF.

*(Action: LDMs / NABARD)*

**4.5.4. Items suggested by Ministry of Finance, Department of Financial Services, Government of India for review in SLBC**

The forum noted the contents for information and banks were directed to scrupulously adhere to the directives of Finance Ministry.

*(Action: LDMs / Banks)*

**4.5.5. Nodal Officers in respect of LIC and non-life PSU companies with regard to Financial Inclusion Plan**

The forum noted the contents for information. The forum requested LIC to nominate its officials to the subcommittee constituted at District level for the preparation of comprehensive District Financial Services plan.

*(Action: LIC/LDMs)*

**4.5.6. Progress under Reverse Mortgage Loan Scheme of National Housing Bank - Review**

The forum noted the contents for information. The representative from National Housing Bank informed that State level awareness programme will be organized with the support of SLBC for popularizing the scheme among the senior citizens.

*(Action: National Housing Bank)*

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

The forum noted the contents for information.

#### **Additional Agenda suggested during the Group Discussion Session**

#### **4.5.8. Micro Insurance for weaker sections**

During the Group discussion, the representative from LIC informed that Government of India has come out with an insurance product suitable for low income group named “JEEVAN MANGAL”. The LIC official requested for a slot for presenting the scheme details in DLRC meetings.

**Smt. Lekshmy Kylas**, Senior Divisional Manager, LIC of India while explaining the Jeevan Mangal Insurance Scheme details, informed that as part of the financial inclusion LIC has come out with the scheme for the economically weaker sections of the society. (Leaflets on the scheme details were distributed in the meeting).

The forum noted that interested banks can co-ordinate with LIC for the implementation of the scheme.

*(Action: Banks)*

#### **4.5.9. Pending issues of SLBC:**

Many issues are pending with SLBC for more than 5 years. The forum requested Planning & Economic Affairs Department, Government of Kerala to convene a special meeting, inviting officials from concerned Government Departments and initiate suitable action for resolving the issues early.

*(Action: Planning & Economic Affairs Department)*

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

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

The forum reviewed the performance under various sectors as at March 2012 Quarter.

**Sri. Surendra Babu**, ADG, UIDAI presented a power point presentation on Aadhaar Enabled Payment System. The details of presentation are given below:

#### **Approval sought from SLBC**

- Linking accounts -
  - UIDAI proposed following 3 methods for Seeding Aadhaar number into bank accounts – viz.

- (i) Department shall provide bank branch with data (Name, Aadhaar number, Account number) for beneficiaries.
- (ii) State Government shall request beneficiary to provide Aadhaar number to branch
- (iii) State Government shall request residents to provide Aadhaar number to branch
- UIDAI to share enrolment data (8-10%) for bank account linking

- Opening new accounts
  - Existing schemes such as Pensions presently use Money Order; with Govt. dept. approval, whether banks can open new accounts for beneficiaries.
  - UIDAI (Tech centre) has enrolment data regarding resident request for new account. We can ask for it based upon our readiness so that banks can open Aadhaar enabled bank accounts for residents of Kerala requesting for the same.

Request from UIDAI

- Banking Transactions
  - Status of bank readiness with NPCI for APB and AEPS
  - Preparedness for roles (Sponsor, Beneficiary, Acquirer, Issuer) in the Aadhaar platform

Co-operative banks and AEPS

- Co-operative and other banks
  - Connectivity with NPCI for implementation of AEPS (Aadhaar Enabled Payment Systems)

The forum noted the information regarding requirements of UIDAI/Steps to be initiated by banks etc. As the pilot scheme for Aadhaar Enabled Payment System is going to be implemented in Wayanad & Pathanamthitta Districts, the forum requested UIDAI to conduct similar presentations in the DCC/DLRC meetings of these districts involving banks and Government departments. The LDMs of Wayanad & Pathanamthitta districts were advised to co-ordinate with UIDAI for the successful implementation of the scheme.

The plenary session concluded by 5.15 p.m with **Sri. C. G. Nair**, Deputy General Manager, Canara Bank proposing vote of thanks.

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## **PARTICIPANTS ON 03.07.2012 – OPENING SESSION**

### **RESERVE BANK OF INDIA**

1. Sri. G. J. Raju Deputy General Manager
2. Sri. R.Sudeep Deputy General Manager

### **NABARD**

1. Sri. K. R. Rao General Manager

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

1. Sri. G. Sreeram General Manager (Convener, SLBC, Kerala)
2. Sri. C. G. Nair Deputy General Manager
3. Sri. Anil Kumar P Assistant General Manager
4. Sri. K. R. Arun Kumar Senior Manager
5. Sri. Babu Venkitesh K Officer

## **PARTICIPANTS FOR GROUP DISCUSSION SESSION**

### **GROUP I**

1. Sri. V. R. Muralidhar LDM, Indian Overseas Bank, Trivandrum (Group Leader)
2. Smt. S. Sushama Additional Secretary, Agriculture Department
3. Sri. C. R. Ramesh Additional Director of Agriculture, Government of Kerala
4. Dr. Mohan J Additional Director, Animal Husbandry Department
5. Smt. S. Omanakumari Deputy Secretary, Agriculture (AH) Department
6. Sri. B. R. Krishnamurthy Sr.AD, National Horticulture Board
7. Sri. Isaac K. Thayil Deputy Director, Dairy Development Department
8. Sri. Sibymon B DEO, Dairy Department
9. Sri. N. Muralidharan Nair Deputy Commissioner, Rubber Board
10. Smt. Mumthaz Beegum K. A. Joint Registrar, Agriculture PPM Cell
11. Dr. V. Suresh Kumar Assistant Director, Animal Husbandry Directorate
12. Sri. Sathyanarayana Bhat B. V. Secretary, KSFDRS
13. Sri. H. Salim ADF, KSFDRS
14. Sri. C. Edison Assistant Registrar, Office of Registrar of Co-operative Societies
15. Smt. Sheela Joseph Deputy Director, SHM, Kerala
16. Dr. N. Mohan Sankar Senior Divisional Manager, United India Insurance Co. Ltd
17. Sri. Saji C. Assistant Manager, New India Assurance Co.Ltd.
18. Sri. H. Manoj Assistant General Manager, NABARD
19. Smt. Usha Ramesh Assistant General Manager, NABARD
20. Sri. P. K. Balakrishnan Chief Manager, State Bank of India
21. Sri. Sivanandan M Chief Manager, State Bank of Travancore
22. Sri. Sreekumar Menon Chief Manager, Bank of India
23. Sri. P. Aravindan Chief Manager, SMGB
24. Sri. Raju S. Nair Chief Manager, Federal Bank
25. Sri. Sathikumaran Nair Chief Manager, Dhanlaxmi Bank
26. Sri. K. Babu Ganesh LDM, Union Bank of India, Idukki
27. Sri. M. Ajith Kumar Menon LDM, Syndicate Bank, Kasaragod
28. Sri. Radhakrishnan Nampoothiri P LDM, SBT, Pathanamthitta
29. Sri. K. T. George LDM, Canara Bank, Wayanad
30. Smt. S. Jayasree Senior Manager, Syndicate Bank
31. Sri. Harisankar P. Manager, Indian Overseas Bank
32. Smt. Deepthi R. Manager, South Indian Bank
33. Smt. Supriya Shreedhar Manager, Lakshmi Vilas Bank
34. Sri. B. Maheshchand Agricultural Development Manager, KSCARD Bank
35. Smt. Brinda R. Agricultural Officer, KSCARD Bank

## **GROUP II**

- |                             |  |
|-----------------------------|--|
| 1. Sri. K. R. Jayaprakash   | LDM, Union Bank of India, Ernakulam (Group Leader)       |
| 2. Sri. V. Santhappan Nair  | Joint Commissioner, Commissionerate of Rural Development |
| 3. Smt. Jameela P           | Deputy Director, KVIB                                    |
| 4. Sri. P. T. Rosamma       | Joint Director, Industries & Commerce                    |
| 5. Sri. Anil Kumar K. S     | Deputy Director, Directorate of Handlooms & Textiles     |
| 6. Sri. V. R. Vinod         | Assistant Director, MSME Development Institute           |
| 7. Sri. Samuel Mathew       | Deputy Registrar, Coir Directorate                       |
| 8. Sri. M. Krishnadhas      | D/o, BT.KVIC   |
| 9. Sri. S. Krishna Kumar    | Nodal Officer, KVIC                                      |
| 10. Smt. G. Dhanya          | Investigator, NCSC                                       |
| 11. Sri. D. Rajappan        | General Manager, Janasree                                |
| 12. Sri. V. Reveendran      | Assistant General Manager, RBI                           |
| 13. Sri. S. D. Singh        | Assistant General Manager, NABARD                        |
| 14. S Sri. Suresh K. P      | Chief Manager, State Bank of India                       |
| 15. Sri. C. Krishna Moorthy | Chief Manager, State Bank of Travancore                  |
| 16. Sri. J. B. Subrahmanyam | Chief Manager, State Bank of Hyderabad                   |
| 17. Sri. S. Ganesan         | Chief Manager, Oriental Bank of Commerce                 |
| 18. Smt. Geetha V           | Chief Manager, Federal Bank                              |
| 19. Sri. Damodaran P. K.    | Chief Manager, South Indian Bank                         |
| 20. Sri. Binesh Joseph      | Chief Manager, ICICI Bank                                |
| 21. Sri. K. R. Vaidyanathan | LDM, State Bank of Travancore, Alappuzha                 |
| 22. Sri. R. Suresh Babu     | LDM, Canara Bank, Malappuram                             |
| 23. Sri. R. Rajagopalan     | LDM, Canara Bank, Palakkad                               |
| 24. Sri. P. Srinivasakumar  | Senior Manager, Union Bank of India                      |
| 25. Sri. C. V. Rajan        | Senior Manager, Dena Bank                                |
| 26. Sri. V. S. Kurup        | Senior Manager, UCO Bank                                 |
| 27. Sri. K. K. Balachandran | Senior Manager, Karur Vysya Bank                         |
| 28. Sri. Sekar N.           | Senior Manager, Tamilnad Mercantile Bank                 |
| 29. Sri. K. Venugopal       | Manager, NABARD  |
| 30. Sri. M. Alagarasan      | Manager, SBBJ  |
| 31. Smt. Daisy Xavier       | Manager, SIDBI   |
| 32. Sri. Biju Kumar D. S.   | Manager, Indian Bank                                     |
| 33. Sri. P. George          | Senior Branch Manager, Bank of Maharashtra               |
| 34. Smt. Priya C.S          | Manager, YES Bank  |
| 35. Sri. K. Mohan           | Assistant Manager, City Union Bank                       |

## **GROUP III**

- |   |  |
|---|--|
| 1. Sri. V. S. Jayaram   | LDM, Syndicate Bank, Kannur (Group Leader)     |
| 2. Sri. M. Radhakrishnan  | Joint Secretary, Finance Department            |
| 3. Sri. Joykutty M. Under Secretary, Planning & Economic Affairs Department |  |
| 4. Sri. C. Radhakrishna Kurup   | Joint Director, Urban Affairs                  |
| 5. Sri. S. Jayamohan  | Manager, LIC                                   |
| 6. Sri. Sunil Christopher   | Assistant Manager, LIC                         |
| 7. Sri. P. H. Maheswarulu   | Assistant General Manager, State Bank of India |
| 8. Sri. K. Pankajakshan Nair  | Deputy General Manager, KSCB                   |
| 9. Sri. Venu S. Menon   | Assistant General Manager, NABARD              |
| 10. Sri. P. V. Antony   | Zonal Manager, Catholic Syrian Bank            |
| 11. Sri. P. B. Sundararaj   | Chief Manager, State Bank of India             |
| 12. Sri. P. K. George   | Chief Manager, State Bank of Travancore        |
| 13. Sri. G. P. Girija Shankar   | Chief Manager, Indian Overseas Bank            |
| 14. Sri. K. P. Radhakrishnan  | Chief Manager, Bank of Baroda                  |
| 15. Sri. T. T. Thomas   | Chief Manager, HDFC Bank                       |
| 16. Sri. Mukundan T.  | Chief Manager, NMGB                            |

17. Sri. N. A. Shanbhag	Advisor, National Housing Bank
18. Sri. Abdul Rashid Mir	Executive, J & K Bank
19. Sri. K. Jaya Sankar	LDM, State Bank of Travancore, Kottayam
20. Sri. C. R. Gopikrishnan	LDM, Indian Bank, Kollam
21. Sri. O. Raveendran	LDM, Canara Bank, Kozhikkod
22. Smt. Annamma Simon	LDM, Canara Bank, Thrissur
23. Smt. Rethula Paul	Senior Manager, Federal Bank
24. Sri. Dinesh K. V.	Senior Branch Manager, Karnataka Bank
25. Sri. P. Srinivasan	Manager, Reserve Bank of India
26. Sri. G. Ravikumar	Manager, Vijaya Bank
27. Sri. Atul Vinod G.	Manager, IDBI Bank
28. Sri. Sharath P. S.	Relationship Manager, ING Vysaya Bank
29. Smt. Sobha Manoj	Relationship Manager, ICICI Bank
30. Smt. K. Seethalekshmi	Assistant Manager, Indian Bank
31. Sri. Adalarasan S.	Assistant Manager, Corporation Bank
32. Sri. Shyam Chand C.	Assistant Manager, AXIS Bank
33. Sri. N. S. Subramanian	Deputy Chief Officer, Central Bank of India

## **PARTICIPANTS ON 04.07.2012 – PLENARY SESSION**

### **CHIEF GUESTS**

- |                              |  |
|------------------------------|--|
| <b>1. Sri. Oommen Chandy</b> | Chief Minister of Kerala               |
| <b>2. Sri. K. M. Mani</b>    | Finance Minister, Government of Kerala |

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

1. Sri. Subrata Biswas, IAS	Principal Secretary, Planning & Economic Affairs Dept.
2. Sri. K. R. Jyothislal, IAS	Secretary, Agriculture Department.
3. Sri. V. K. Chopra	Deputy Secretary, Dept. of Financial Services, Ministry of Finance
4. Sri. A. Mohana Kumar	Additional Development Commissioner for Rural Development
5. Sri. M. Radhakrishnan	Joint Secretary, Finance Department
6. Smt. P. Sreelatha	Joint Secretary, Planning & Economic Affairs Department
7. Smt. K. Shylasree	Deputy Secretary, SC/ ST Development Department
8. Sri. V. K. Bahuleyan	Deputy Secretary, Higher Education Department
9. Sri. Joykutty M	Under Secretary, Planning & Economic Affairs Department
10. Dr. P. Rajasekharan	Chief (Agriculture), State Planning Board
11. Sri. C. Edison	Assistant Registrar of Co-operative Societies
12. Smt. Sarojini K. T.	Director, Dairy Development Department
13. Sri. C. R. Ramesh	Additional Director, Agriculture Department
14. Sri. S. Ameer Jan	Joint Director, Dairy Development Department
15. Smt. P. T. Rosamma	Joint Director, Industries & Commerce Department
16. Sri. Anil Kumar K. S	Deputy Director, Directorate of Handlooms & Textiles
17. Dr. Suresh Kumar V.	Assistant Director, Directorate of Animal Husbandry
18. Smt. K. P. Lalithamaneey	State Director, KVIC
19. Sri. S. Panikkassery	Director, MSME Development Institute
20. Smt. P. Jameela	Deputy Director, KVIB
21. Sri. V. R. Vinod	Assistant Director, MSME Development Institute
22. Smt. Lekshmy Kylas	Senior Divisional Manager, LIC of India
23. Sri. M. Mushtaq Ahamed	Deputy General Manager, Kerala Financial Corporation
24. Sri. Samuel Mathew	Deputy Registrar, Directorate of Coir Development
25. Smt. V. T. Veena Kumari	Assistant Inspector General, Registration Department
26. Sri. Thirumavalavan	Executive Director, HUDCO
27. Smt. Beena Philipose	Deputy General Manager, HUDCO
28. Sri. Surendra Babu	ADG, UIDAI

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|-------------------------------|--|
| 29. Sri. M. Krishnadhas       | D/o, BT.KVIC   |
| 30. Smt. Asha Krishnan        | Manager, State Project, UIDAI                              |
| 31. Sri. Noushad P            | SSA, UIDAI   |
| 32. Smt. Anupama James        | Microfinance Team leader, Kudumbashree                     |
| 33. Sri. V. Muralidharan Nair | Deputy Commissioner, Rubber Board                          |
| 34. Dr. N. Mohan Sankar       | Senior Divisional Manager, United India Insurance Co. Ltd. |
| 35. Smt. Seethalekshmi A      | Section Officer, Planning & Economic Affairs Department    |
| 36. Smt. G. Dhanya            | Investigator, National Commission for SC                   |
| 37. Smt. R. Geetha            | Senior Superintendent, Registration Department             |
| 38. Sri. D. Rajappan          | General Manager, Janasree                                  |

### **RESERVE BANK OF INDIA**

- |                           |                           |
|---------------------------|---------------------------|
| 1. Sri. Salim Gangadharan | Regional Director         |
| 2. Sri. G. J. Raju        | Deputy General Manager    |
| 3. Sri. R.Sudeep          | Deputy General Manager    |
| 4. Sri. V. Reveendran     | Assistant General Manager |
| 5. Sri. P. Srinivasan     | Manager                   |

### **NABARD/National Housing Bank**

- |                             |                                   |
|-----------------------------|-----------------------------------|
| 1. Sri. R. Amalorpavanathan | Chief General Manager, NABARD     |
| 2. Sri. K. R. Rao           | General Manager, NABARD           |
| 3. Sri. S. D. Singh         | Assistant General Manager, NABARD |
| 4. Sri. N. A. Shanbhag      | Advisor, National Housing Bank    |

### **STATE BANK GROUP**

- |                            |                                |
|----------------------------|--------------------------------|
| 1. Sri. A. K. Agarwal      | General Manager, SBI           |
| 2. Sri. T. Keshav Kumar    | General Manager, SBT           |
| 3. Sri. B. Ramakrishna     | Deputy General Manager, SBT    |
| 4. Sri. Anil R.            | Assistant General Manager, SBI |
| 5. Sri. J. B. Subrahmanyam | Chief Manager, SBH             |
| 6. Sri. M. Alagarasan      | Manager, SBBJ                  |

### **PUBLIC SECTOR BANKS**

- |                                |  |
|--------------------------------|--|
| 1. Sri. Mayank Mehta           | Deputy General Manager, Union Bank of India  |
| 2. Sri. M. S. M. Varma         | Deputy General Manager, Syndicate Bank       |
| 3. Sri. C. Haridas             | Deputy General Manager, Indian Overseas Bank |
| 4. Sri. M. T. Premanand Kamath | Deputy General Manager, Corporation Bank     |
| 5. Sri. Mohandas V.S.          | Deputy Regional Manager, Bank of Baroda      |
| 6. Sri. Shyamasundaran Chittad | Assistant General Manager, Vijaya Bank       |
| 7. Sri. J. Prasad              | Chief Manager, Indian Bank                   |
| 8. Sri. Vijayan V. Nair        | Chief Manager, Central Bank of India         |
| 9. Sri. Sreekumar Menon        | Chief Manager, Bank of India                 |
| 10. Sri. S. Ganesan            | Chief Manager, Oriental Bank of Commerce     |
| 11. Sri. T. R. Chockalingam    | Chief Manager, UCO Bank                      |
| 12. Sri. Anith Thomas Zacharia | Chief Manager, Andhra Bank                   |
| 13. Sri. C. V.Rajan            | Senior Manager, Dena Bank                    |
| 14. Sri. Harisankar P          | Manager, Indian Overseas Bank                |
| 15. Sri. G. Ravikumar          | Manager, Vijaya Bank                         |
| 16. Sri. N. S. Subramanian     | Deputy Chief Officer, Central Bank of India  |

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

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|----------------------------|--|
| 1. Sri. G. Sreeram         | General Manager (Convener, SLBC, Kerala) |
| 2. Sri. C. G. Nair         | Deputy General Manager                   |
| 3. Sri. K. R. Balachandran | Deputy General Manager                   |
| 4. Sri. Anil Kumar P       | Assistant General Manager                |
| 5. Sri. K. R. Arun Kumar   | Senior Manager                           |
| 6. Sri. Babu Venkitesh K   | Officer                                  |

### **REGIONAL RURAL BANKS**

- |                      |                     |
|----------------------|---------------------|
| 1. Sri. Shaji K. V   | Chairman, SMGB      |
| 2. Sri. V. K. Saigal | Chairman, NMGB      |
| 3. Sri. Mukundan T   | Chief Manager, NMGB |
| 4. Sri. P. Aravindan | Chief Manager, SMGB |

### **PRIVATE SECTOR BANKS**

- |                            |  |
|----------------------------|--|
| 1. Sri. C. P. Sasidharan   | Deputy General Manager, Federal Bank         |
| 2. Sri. P. V. Antony       | Deputy General Manager, Catholic Syrian Bank |
| 3. Sri. P.S. Sankaran      | Assistant General Manager, Karur Vysya Bank  |
| 4. Sri. Rajish K           | Assistant General Manager, ICICI Bank        |
| 5. Sri. Vinod Kumar B      | Vice President, HDFC Bank                    |
| 6. Sri. Muraleedharan      | Zonal Head, Dhanlaxmi Bank                   |
| 7. Sri. Roy Varghese       | Deputy Vice President, AXIS Bank             |
| 8. Sri. Raju S. Nair       | Chief Manager, Federal Bank                  |
| 9. Sri. Damodaran P. K.    | Chief Manager, South Indian Bank             |
| 10. Sri. T. T. Thomas      | Chief Manager, HDFC Bank                     |
| 11. Sri. Abdul Rashid Mir  | Executive, Jammu & Kashmir Bank              |
| 12. Sri. Dinesh K. V       | Senior Branch Manager, Karnataka Bank        |
| 13. Sri. N. Sekar          | Senior Manager, Tamilnad Mercantile Bank     |
| 14. Smt. Supriya Shreedhar | Manager, Lakshmi Vilas Bank                  |
| 15. Sri. Sharath P. S.     | Relationship Manager, ING Vysya Bank         |
| 16. Smt. Sobha Manoj       | Relationship Manager, ICICI Bank             |
| 17. Smt. Priya C.S.        | Manager, Yes Bank                            |

### **CO-OPERATIVE BANKS**

- |                              |  |
|------------------------------|--|
| 1. Sri. K. Pankajakshan Nair | Deputy General Manager, Kerala State Co-operative Bank |
| 2. Sri. B. Mahesh Chand      | Agricultural Development Manager, KSCARD Bank          |
| 3. Smt. Brinda R.            | Agricultural Officer, KSCARD Bank                      |

### **LEAD BANK OFFICES**

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|--------------------------------------|---------------------------------------|
| 1. Sri. V. R. Muralidhar             | LDM, Indian Overseas Bank, Trivandrum |
| 2. Sri. C. R. Gopi Krishnan          | LDM, Indian Bank, Kollam              |
| 3. Sri. Radhakrishnan Nampoothiri P. | LDM, SBT, Pathanamthitta              |
| 4. Sri. K. R. Vaidyanathan           | LDM, SBT, Alappuzha                   |
| 5. Sri. K. Jayasankar                | LDM, SBT, Kottayam                    |
| 6. Sri. K. Babu Ganesh               | LDM, Union Bank of India, Idukki      |
| 7. Sri. K. R. Jayaprakash            | LDM, Union Bank of India, Ernakulam   |
| 8. Smt. Annamma Simon                | LDM, Canara Bank, Thrissur            |
| 9. Sri. R. Rajagopalan               | LDM, Canara Bank, Palakkad            |
| 10. Sri. R. Suresh Babu              | LDM, Canara Bank, Malappuram          |
| 11. Sri. O. Raveendran               | LDM, Canara Bank, Kozhikode           |
| 12. Sri. K. T. George                | LDM, Canara Bank, Wayanad             |
| 13. Sri. V. S. Jayaram               | LDM, Syndicate Bank, Kannur           |
| 14. Sri. M. Ajithkumar Menon         | LDM, Syndicate Bank, Kasaragod        |