

136th Meeting of State Level Bankers Committee, Kerala Agenda & Background Notes

1. ADOPTION OF MINUTES OF 135th SLBC Meeting

The minutes of State Level Bankers' committee Meeting, held on 20th January 2022 was circulated vide SLBC letter no SLBC/135 SLBC/2022/Minutes/219/SP dated 25th March 2022.

The house may adopt the said minutes.

2. PENDING ISSUES

2.1 Pending Issues in Primary Sector

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

RBI vide their letter no.FIDD.CO.LBS.BC No. dated 29 September 2016 had advised all SLBC Convenor Banks/Lead Bank to include 'Doubling of Farmers Income by 2022' as a regular agenda under Lead Bank Scheme in various for a such as SLBC,DCC, DLRC and BLBC.

Progress during the first three years in increasing farmers' income was nullified by the devastating flood especially in the agricultural sector. The state is recovering from the loss.SLBC has initiated natural calamity measures to overcome the disaster. Limited credit exposure to the lease land farming sector in Kerala was an issue pointed out in SLRM.

During 130th SLBC the forum observed thatthere is a need to adopt new strategies for ensuring the target of doubling the farmers' income by 2022. The two consecutive floods in 2018 and 2019 nullified the progress made and now the pandemic has also played havoc with the program. Hence there is a need to re-strategize the process.

Action Taken:

1. SLBC has made the following recommendation to the State Government on issues related to lease land farming vide letter *Ref: Kerala SLBC/95 /78/GN/2018 dated 13th July 2018* regarding Reducing Stamp duty & Registration fees on lease deeds for lease land cultivation.134th SLBC forum approved the draft guidelines formulated by Department of Agriculture in consultation with SLBC for promoting lease/tenant/licensed farming in the State of Kerala. The major component of the proposed scheme is a tripartite agreement to be executed between Land owner –Licensor(s), Representative of LSGI and Licensee cultivator (s). A government order in this regard may be issued.
2. The Sub-committee on Agriculture decided focus on saturation of Kisan Credit Card to agriculture and farmers engaged in the allied sector besides "SUBHIKSHA

KERALAM" Scheme launched by Government of Kerala. Integrated farming, market interventions to reduce the role of middleman, promoting organic farming methods, food processing etc. to be promoted.

3. SLBC has written to Department of Agriculture regarding marking of Hypothecation clause in the State Agriculture Insurance Scheme. Now the PMFBY scheme is made voluntary. In order to protect the interests of farmers, they may be given an option to choose between PMFBY and State Insurance Scheme.

SLBC had taken up the matter with Director of Agriculture and the reply received as follows;

No:ADFW/1518/2021-TP4
From
Director of Agriculture
To
The Convenor ,
SLBC. Kerala

Sir,

Sub:- Marking of "Banks Hypothecation clause" in Agricultural Insurance policies - report -submitting of -reg

Ref:- 1)Letter no Kerala SLBC/177/2020/SN dated 07/12/2020 from the Convenor SLBC
2) Note from TR(2)8254/20 dated 21/02/2021 of TR section

It is hereby informed that at present, the crop insurance compensation is paid directly to farmers account by EBT as per order no G.O.(MS) 37/2017/agri dated 22/03/2017. The Agriculture Department is working for the welfare of farmers and crop insurance scheme intends to pay compensation directly to farmers who incur heavy loss due to natural calamities.

It is also informed that inclusion of "Banks Hypothecation clause " in the crop insurance policies will hinder the farmers recultivation process as they may face difficulty to raise funds for the recultivation activities , if the compensation amount is credited to the loan account. .

133rd SLBC forum has opined that crop insurance coverage in the State of Kerala is less than 1% and need improvement.

During 135th Smt. Ishita Roy IAS, Additional Chief Secretary & Agricultural Production Commissionerinformed concerns regarding the issues with regard to the hypothecation clause in the State Crop insurance policy. Banks hypothecation clause in the insurance policies will hinder the farmers to go for re-cultivation purpose since also will be a hurdle raise fund.

The SLBC Convenor replied regarding incorporation of hypothecation clause in State crop insurance for crediting the compensation in KCC Account of the borrower, Kisan Credit Card limit is in the nature of a revolving cash credit facility without any restrictions in number of debits and credits the compensation credited to the KCC

account can be utilized by the farmer for their re-cultivation purpose. PMFBY insurance allows crediting of insurance claims in KCC account of the farmer.

In Kerala, Crop insurance coverage is very less compared to rest of India. Moreover, Crediting of State Crop Insurance claims to Kisan Credit Card account of the farmers will enable the Bankers to encourage to bring more farmers under crop insurance bracket.

4. In consultation with RBI, selected SLBCs and other stakeholders NABARD has developed the benchmarks/indicators for monitoring and reviewing the progress under Doubling of farmers' income by 2022. Review report is attached as annexure.
5. SLBC is coordinating and reviewing the campaign for issuance of Kisan Credit Card to farmers for Agriculture and allied activities. After the withdrawal of Interest Subvention Scheme (ISS) and Prompt Repayment Incentive to short term crop loan other than Kisan Credit Card facility, there is an increase in number of KCC account. ***Number of Kisan Credit Card issued to farmers has increased from 21,23,066(March 2021) to 2297345 (December 2021) and marked an increase of 174279.***

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

RBI is considering to introduce a framework to extend credit delivery for tenant farmers. The existing tenancy laws may be reformed so that both land owner as well as the tenant farmers are benefitted. The framework is in streamline with the Model Land Leasing Act released by NITI Aayog. This may be added as a regular agenda to be raised in the State Level Bankers' Committee meetings and the government of Kerala would be apprised the need of such framework.

Action Taken:

Directorate of Agriculture has suggested the following agenda during 132nd SLBC meeting;

b. Loan to leased land farmers

Subhiksha Keralam is a flagship programme of Government of Kerala to sustain food security in which fallow land cultivation is the major component. Fallow land cultivation is carried out mostly in leased land. To encourage cultivation in fallow land the government has issued norms of lease land cultivation as per G.O.No 1400/20 (Tripart agreement). This may also be considered by the SLBC and direct all the participating banks for lending sufficient credit support to these farmers for successful implementation of Subhiksha Keralam .

132nd SLBC forum decided to work on the possibility of how the tripartite agreement can be made beneficial to bankers and farmers so as to enhance credit delivery to the tenant farmers. Director of Agriculture has submitted points to be considered on the proposed license agreement received from the Government to create a template for license agreement between land owners (particularly those who have uncultivated land) and potential cultivators of land.

After two rounds of discussions SLBC sub-committee on Agriculture held on 08.09.2021 has finalized the modalities for issuing Kisan Credit Card scheme for Lease/licensed farmers. The scheme guidelines and model format is attached in Agenda item.

134th SLBC forum approved the draft guidelines formulated by Department of Agriculture in consultation with SLBC for promoting lease/tenant/licensed farming in the State of Kerala. The major component of the proposed scheme is a tripartite agreement to be executed between Land owner –Licensor(s), Representative of LSGI and Licensee cultivator (s). A government order in this regard may be issued.

135th SLBC meeting *Principal Secretary & APC* has informed that the finalization of tripartite agreement is under consultation of Legal Department.

2.1.3 Extension of Kisan Credit Card (KCC) Scheme for Animal Husbandry Farmers and Fisheries

Reserve Bank of India vide circular FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated February 04, 2019, issued guidelines to all Scheduled Commercial Banks (including Small Finance Banks and excluding Regional Rural Banks) for extension of KCC Scheme to Animal Husbandry Farmers and Fisheries, to meet their working capital requirements.

State Level Bankers' Committee (SLBC) and District Consultative Committees (DCCs) shall ensure smooth extension of the KCC facilities to Animal Husbandry Farmers and Fisheries and monitor/ review the progress in the respective fora meetings.

Department of Financial Services, DFS has decided to launch a special saturation drive in the form of weekly "District Level Camp" for a period of 3 months w.e.f. 08th November 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries under KCC.

Standard Operating procedure for holding the weekly camp is given below.

1. "District-level KCC Camp" will be held for the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries.
2. State Animal Husbandry Department/ State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.
3. The applications will be sourced by the Nodal officers from eligible farmers for Animal Husbandry and Fisheries activities, through District Veterinary Surgeons, District Fishery Officer, field supervisors of district milk unions and CSC.
4. A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:
 - (a) Lead District Manager- Convenor
 - (b) DDM, NABARD - Member
 - (c) District Nodal Officer, Department of Animal Husbandry - Member
 - (d) District Nodal Officer, Department of Fisheries - Member
 - (e) Bank's representatives at District Level –Member

The Coordination Committee will function under the overall supervision of the District Magistrate.

5. During this Campaign ‘**District level KCC Camp**’ will be organized at least once a week.
 - a) A preliminary scrutiny of the applications will be conducted as per the standard checklist and applications found complete in all respects will be accepted by banks with a proper acknowledgement to the applicant.
 - b) Acknowledgement with running number for accepted applications.
 - c) The accepted application forms will be sent to bank branches/ handed over to representatives of Banks concerned, and a record of the same will be maintained at LDM office.
 - d) The concerned Bank branch in the District will process the accepted applications within 15 days of their receipt, as per the extant policy/guidelines.
 - e) Logistics and other incidental support for holding the District-level KCC Camp, will be facilitated by the Department of Animal Husbandry (DAH&D, Department of Fisheries (DoF) and District Administration.
 - f) Monthly Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the Dist. Magistrate and Nodal Officers for communicating the status to the applicants.
 - g) Pending finalization of online portal by DAHD, data on the application submitted during the Camp will be shared on a monthly basis with the and Department of Fisheries.

Action taken

“**District-level KCC Camp**” has been organized in all the 14 districts for the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries in close coordination among District Dairy, Fisheries department and Lead District Managers.

The details of camps conducted as follows;

BANK NAME	Application Received	Application Accepted	Sanctioned	Rejected
Bank of Baroda	38	37	4	33
Bank of India	154	154	48	106
Canara Bank	689	674	499	171
Central Bank of India	30	29	1	28
Cooperative Bank	326	326	229	97
Indian Bank	42	42	21	21
Indian Overseas Bank	89	89	3	86
Punjab National Bank	14	14	11	3
State Bank of India	634	608	427	181
UCO Bank	5	5	0	5
Union Bank of India	100	99	33	66
Total	2121	2077	1276	797

Department of Financial Services vide letter F.No..3/25/2021-AC dated 06 April,2022 has advised resumption of nationwide AHDF KCC Campaign from 18th April 2022 to 31st July, 2022.

F. No. 3/25/2021-AC
GOVERNMENT OF INDIA
Ministry of Finance
Department of Financial Services

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated: 6th April, 2022

To

1. Chairman NABARD
2. Chairman SBI
3. MD & CEOs of all PSBs

Subject: Resumption of nationwide AHDF KCC Campaign from 18th April, 2022 to 31st July, 2022– reg.

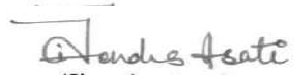
Sir,

As you are aware, a special saturation drive in the form of weekly “District-level Camp” was launched w.e.f 8th November 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry & Fisheries under KCC.

2. A Standard Operating Procedure (SOP) dated 24th September, 2021 had been issued and shared with all PSBs and NABARD to streamline the process of credit delivery through KCC to Animal Husbandry & Fisheries farmers. A copy of the SOP is enclosed at Annexure I for ready reference.

3. In view of COVID, the weekly KCC Campaign was temporarily suspended w.e.f 18th January, 2022 vide DAHD letter dated 18th January, 2022. Now, DAHD vide its letter dated 1st April, 2022 has informed that the Nationwide AHDF KCC Campaign shall resume from 18.04.2022 till 31.07.2022. In this regards, DAHD’s communication dated 1st April, along with the guidelines are annexed at Annexure-II for reference.

4. In view of the above, you are kindly requested to issue suitable instructions to all zonal and regional head, bank branches and other field functionaries, including RRBs sponsored by your bank for their proactive participation in the camp and ensure processing and sanctioning of KCC to eligible Animal Husbandry & Fisheries farmers in a timely manner. You are also requested to kindly monitor the progress of the camp in your personal desk and ensure successful holding of camps.


(Jitendra Asati)
Joint Director to Govt. of India
Phone No.23748706
e-mail : acsec-bkg@nic.in

Encl as above

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2.1.4 Agenda Suggested by Reserve Bank of India

2.1.4.1 Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem

As per the third advance estimates of the Ministry of Agriculture & Farmer's Welfare, food grains production estimates in 2019-20 are 3.7 percent higher than the final estimates of the previous year. Rabi procurement is in full flow in respect of oilseeds, pulses and wheat, benefiting from the bumper harvest although some delays are reported owing to transportation and labour issues. Additionally, as per latest information available, kharif season sowing was higher by 44 per cent over last year's acreage. These developments will support farm incomes, improve the terms of trade facing the farm sector and strengthen food security for the country.

2. In this context, there is a need for taking full advantage of the bumper harvest and increase in net sown area in the ongoing crop cycle by enhancing the investment credit provided to agriculture logistics and supply chain sector through enhanced lending against Warehouse Receipts (WRs), including Negotiable Warehouse Receipts (NWRs) and electronic NWRs, and promoting agriculture infrastructure investment as is provided under the PSL guidelines.

3. The Prime Minister's Atma Nirbhar Bharat Abhiyan Stimulus Package, *inter alia* includes, setting up of ₹. 1 lakh crore agri infrastructure fund to strengthen the farm gate infrastructure wherein the prime focus is on development of post-harvest infrastructure including development of warehouse, silos, storage and grading units, cold chains, logistic facilities, supply chain services etc. Guidelines on this have been issued by the Govt. of India.

4. Accordingly, lending for augmenting the farm gate and supply chain infrastructure, including against WRs/ NWRs/ e-NWRs may be included as one of the key action points in your current Annual Credit Plan/ District Credit Plan.

Action Taken

131st SLBC opined that all banks have schemes for financing under negotiable warehouse receipt and requested the Banks to popularize the same in the Kerala State and informed LDMs to include the same as one of the Key point in the Annual Credit Plan/District credit plan.

Regarding Agri Infrastructure Fund, Banks are extending maximum support and SLMC meetings and DLMC meetings are monitoring the progress of the scheme. In the Agriculture sub-committee held on 15.07.2021, Special officer monitoring Agri Infrastructure fund had explained the scheme in detail and discussed about various other Central Sector Schemes that can be considered along with Agriculture Infrastructure Fund.

In 134th SLBC meeting, Regional Director, RBI informed banks to ensure the adequate lending under warehouse receipt and negotiable warehouse receipt, since the priority sector lending limit under these two instruments have been enhanced from 50 lakhs to 75

lakhs per borrower. Credit limit other than warehouse receipt shall be continuing with existing 50 lakhs. This policy change should be note by member banks and the progress report in lending should be submitted on time.

In 135th SLBC forum noted that WRDA (Warehousing Development Regulatory Authority of India) is implementing the electronic negotiable warehouse receipt system, which would help farmers to avail loans from Banks by pledging negotiable warehouse receipts. The registration process shall be online and contactless but one major concern is that only 10% of the Storage godown is registered with WDRA. Banks may encourage the warehouses to register with WDRA and loan against shall be promoted.

2.1.4.2 A Monograph on the State of Sikkim's Organic Transformation

As we know, Agriculture is a key sector in Indian Economy in view of its contribution to employment and GDP and therefore, the importance of the sector in the country's socioeconomic development cannot be overemphasized. With passage of time, Agriculture sector in India has also undergone transformative changes in terms of methods of farming, increase in efficiency through adoption of new technologies, supply chain management, financing etc. Of late, the term 'Organic Farming' has also assumed greater significance from the perspective of protecting environment as also for the health benefits offered by organic farm produces.

2. In the direction of Organic Farming, the State of Sikkim has made significant progress. It may be worth mentioning that the Hon'ble Prime Minister of India declared the State of Sikkim as the first Organic State of India in January 2016. In this connection, the concerned Regional Office of Reserve Bank of India has documented a Monograph detailing the journey of transformation of the State as an Organic State, in consultation with the Sikkim Organic Mission.

3. The Monograph weaves together all the actions taken by various stakeholders on the Roadmap. The document, besides giving rich information about the adoption of Organic Farming in the State, also provides a valuable Template for other States and UTs to implement Organic Farming. The document may be used as a model framework for similar Organic Missions for other States and UTs. While a synopsis of the Monograph is given at **Annex I**, detailed version of the Monograph is available at **Annex II**.

4. Considering that State/ UT Level Bankers Committees (SLBCs/ UTLBCs) are apex platforms for bankers and other stakeholders at State/ UT level and the fact that credit flow to Agriculture sector is one of the important agenda items for discussions in the meetings, SLBCs/ UTLBCs are suggested to deliberate on the Monograph of the State of Sikkim and explore ways to replicate the best practices of the model framework, in order to promote Organic Farming in their respective States/ UTs. Within the extant framework governing the Lead Bank Scheme, SLBCs/ UTLBCs may also consider constituting Sub-Committee(s), as may be required, which can work towards promoting Organic Farming in the States/ UTs and the Monograph may well be used as a guiding document.

Action Taken

During 131st SLBC meeting RBI made a presentation on Sikkim model in the SLBC forum. The forum requested the Department of Agriculture and Kudumbasree to support the efforts.

*Kerala State has adopted **Bharatiya Prakritik Krishi Paddhati Programme (BPKP)**, is introduced as a sub scheme of Paramparagat Krishi Vikas Yojana (PKVY) since 2020-21 for the promotion of traditional indigenous practices including natural farming. The scheme mainly emphasizes on exclusion of all synthetic chemical inputs and promotes on-farm biomass recycling with major stress on biomass mulching; use of cow dung-urine formulations; plant based preparations and time to time working of soil for aeration.*

*In 136th SLBC, **Smt. Ishita Roy IAS, APC** has informed, the target of 100 days program has been surpassed and covered around 40000 hectares of land has been brought under Organic farming and suggested that the Data regarding organic farming may be furnished by Department of Agriculture in the SLBC forum.*

2.1.5 Agenda Suggested by Director Agriculture

1. Credit under Agriculture Infrastructure Fund (AIF).

AIF is a Central Sector Scheme meant for setting up storage and processing facilities to support farmers, PACS, FPOs, Agri- entrepreneurs in building community farming assets and post harvest agriculture infrastructure.

AIF is a medium -long term financing facility for investment in viable projects for post harvest management infrastructure and community farming assets through interest subvention and credit guarantee. The duration of the scheme for 10 years. It provides credit guarantee coverage for Micro and Small enterprises for loans upto Rs.2 crore.

Almost all Nationalised Banks are participating in the scheme. Hence all banks are requested to extend credit facilities to the beneficiaries under the scheme for smooth functioning of the scheme.

The main features of the scheme are as under;

- Convergence with all schemes of central or state government.
- Online single window facility in collaboration with participating lending institutions.
- Project Management Unit to provide handholding support for projects including project preparation.
- Size of the financing facility – ₹ 1 lakh Crore.
- Credit Guarantee for loans up to ₹ 2 Crore.
- Interest subvention of 3% p.a., limited to ₹ 2 crore per project in one location, though loan amount can be higher.

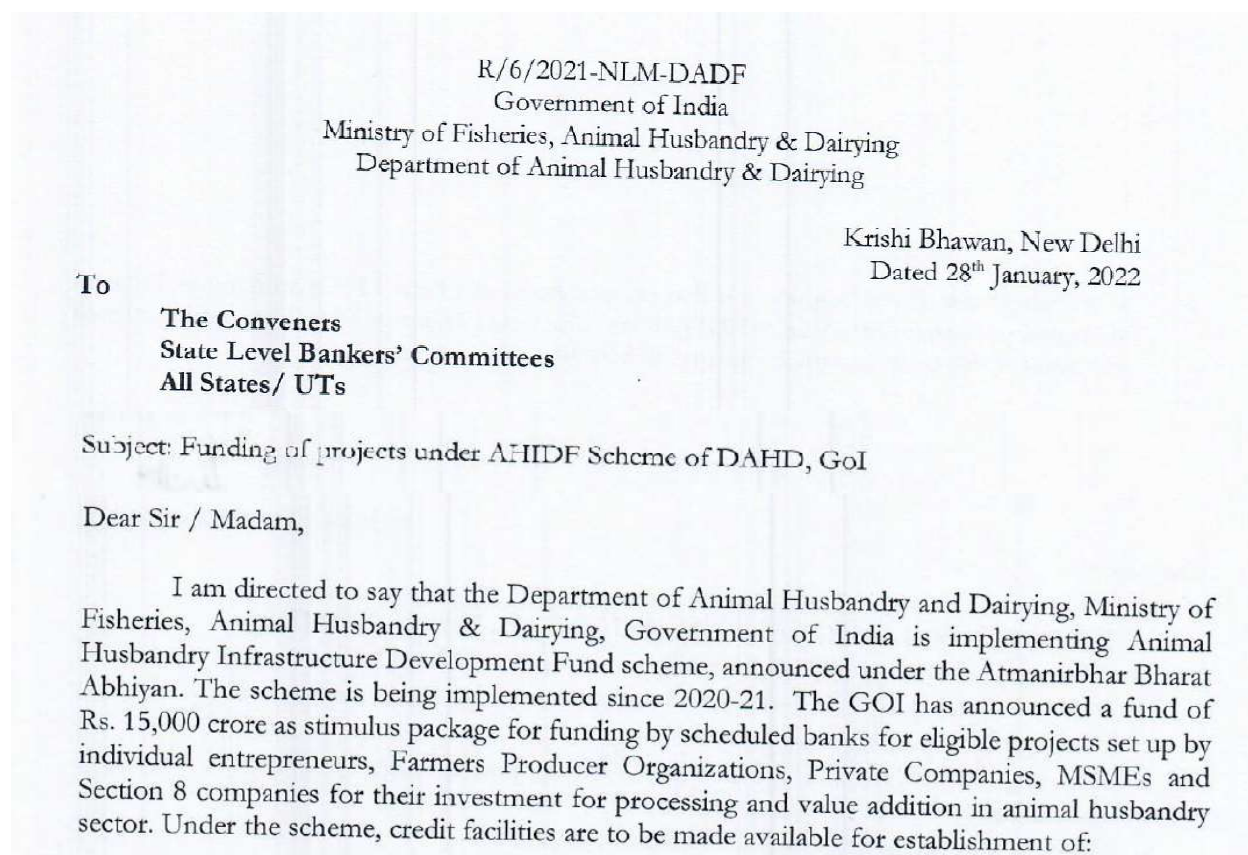
Performance AIF as under;

Institution Category	Submitted	Denied	Verified	Rejected	Approved	Disbursed	Sanctioned	Total
DCCBs with PACS affiliation	0	25	53	1	6	8	14	93
Regional Rural Banks	0	2	1	2	1	3	4	9
Scheduled Commercial Bank	1	135	19	55	11	42	53	263
State Cooperative Banks	0	8	8	1	6	6	12	29
Total	1	170	81	59	24	59	83	394

In 135th SLBC meeting Convenor requested member Banks to dispose maximum number of applications in a time bound manner to perform well for the development of the state. The AIF scheme has placed a cap on lending rate in order to ensure that the benefit of interest subsidy reaches the beneficiary and services to the farmers remain affordable.

The agenda item may be pursued further.

Department of Animal Husbandry and Dairying vide letter R/6/2021-NLM-DADF dated 28th January, 2022 has advised about funding of projects under AHIDF Scheme of DAHD, GoI.



- (a) Dairy processing & value addition infrastructure,
- (b) Meat processing & value addition infrastructure,
- (c) Establishment of animal feed plant and
- (d) Breed improvement technology and Breed Multiplication farm.

A copy each of the Scheme guidelines and SOPs is attached for your ready reference.

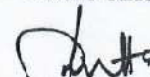
2. Also, recently it was decided that the applicants who have already who have received sanction for term loan by the Banks/ Lending Institution before or after the date of notification of scheme guidelines and Eligible Entity as per the AHIDF guidelines can also avail benefit under AHIDF provided project has not commercially operationalized prior to or after the date of notification of scheme. However, the Interest subvention in such case will be calculated after 24.06.2020, the date on which the scheme got approval. In the regards, please find attached D.O. letter F.No. R-43023/1/2019-NLM-DADF dated December 21, 2021 along with a copy of the proceedings of Project Sanctioning Committee held on September 30, 2021 for your reference and necessary action.

3. Since, the Banks are the most crucial stakeholders in achieving the objectives of the Scheme, therefore, support in the matter from the banks are solicited. It is also requested to include the **'Status of funding of projects under AHIDF Scheme of DAHD, GoI'** in as an agenda item for SLBC meetings. The Banks in your state may be asked to furnish data of such funding. This will impart a strong impetus to the Scheme in your state.

4. It is also requested to kindly provide a slot of 10-15 minutes in the next SLBC meeting to enable us to make a presentation on the AHIDF Fund Scheme to the participants of the meeting and encourage banks to fund more projects under the Scheme. Alternatively, we can also organize a webinar for SLBC constituents for the purpose. Kindly let us know in this regard.

5. We would also like to apprise you that Grant Thornton Bharat LLP is working as Program Management Agency (PMA) for AHIDF Scheme. The Grant Thornton PMA team will be in touch with you for follow-up and the banks for the Scheme related matters.

Yours Sincerely,



(Dr. S.K. Dutta)

Joint Commissioner (AH)

2.2 Pending Issues in Secondary Sector

2.2.1 Agenda Suggested by the Director of Industries and Commerce – Review of MSME Schemes part of Atmanirbhar Bharat

Sharing the data of eligible loan accounts, details of loan sanctioned and disbursed by financial institutions under Emergency Credit Line Guarantee Scheme (ECLGS) to MSME Sector in the State. The Bank wise and district wise data

Review of Performance under ECLGS

ECLGS Data as on 31.03.2022			(Amt. In Crores)
	No. of	Sanctioned	Disbursed

	eligible customers	A/cs	Amt.	A/cs	Amt.
Total- Public Sector Commercial Banks	167615	132123	3349.46	110774	2837.97
R R B - KERALA GRAMIN BANK	35568	2497	27.22	2497	27.22
Total- Pvt Sector Commercial Banks	46567	21657	5216.11	18437	4722.59
Total- Small Finance Banks	0	0	0.00	0	0.00
Total Co-operative Banks	0	0	0.00	0	0.00
Total - Banking Sector	249750	156277	8592.80	131708	7587.79

Department of tourism, Government of Kerala has placed an agenda during 135th regarding extension of ECLGS scheme and tourism support scheme formulated by Government of Kerala.

Subsequently Department of Tourism has convened a meeting of representatives from RBI, Bankers and Tourism and hospitality sector on 02.03.2022. The forum deliberated various issues that are being faced by the tourism sector. During the meeting Additional Chief Secretary, Government of Kerala has suggested the following;

- All the eligible beneficiaries from Tourism and Hospitality sector are to be provided with ECLGS 3.0 benefit
- Working Capital Loan scheme introduced by Government of Kerala to support the entrepreneurs from tourism industry has not produced the desired outcome because of non-cooperation from some banks. It is advised that the loans are to be sanctioned without keep pending and the rejections are to be communicated properly to the applicants.
- The performance of Banks under tourism sector will be reviewed during the SLBC meetings.
- SLBC cell has to reiterate the ECLGS scheme guidelines to all the member banks.

Review of Performance under PMSVNidhi

PMSVANidhi - BANK WISE STATUS - AS ON 28.02.2022					
Sl No	Bank Name	No of Applications Submitted	No of Applications Sanctioned	No of Application Disbursed	Total Pending for Sanction
1	STATE BANK OF INDIA	3552	3426	3389	126
2	CANARA BANK	2698	2476	2457	222
3	KERALA GRAMIN BANK	1164	1094	1077	70
4	UNION BANK OF INDIA	1211	1071	949	140
5	INDIAN BANK	782	659	634	123
6	INDIAN OVERSEAS BANK	476	457	445	19
7	PUNJAB NATIONAL BANK	458	442	413	16
8	BANK OF BARODA	436	418	415	18

9	BANK OF INDIA	350	328	321	22
10	CENTRAL BANK OF INDIA	348	275	242	73
11	FEDERAL BANK	480	249	238	231
12	SOUTH INDIAN BANK	411	182	170	229
13	UCO BANK	175	160	159	15
14	IDBI BANK	81	71	66	10
15	PUNJAB AND SIND BANK	67	65	65	2
16	CATHOLIC SYRIAN BANK	45	30	24	15
17	DHANLAXMI BANK	66	28	24	38
18	HDFC BANK	22	22	17	0
19	KARNATAKA BANK	32	21	20	11
20	TAMILNADU MERCHANTILE BANK	20	15	14	5
21	AXIS BANK	17	8	8	9
22	BANK OF MAHARASHTRA	9	8	6	1
23	KERALA BANK	13	5	5	8
24	ESAF	4	4	4	0
25	KARUR VYSSA BANK	6	2	2	4
26	YES BANK	1	1	1	0
27	BANDHAN BANK	2	0	0	2
28	CITY UNION BANK	4	0	0	4
29	ICICI BANK	19	0	0	19
30	JAMMU & KASHMIR BANK	2	0	0	2
31	KOTAK MAHINDRA	1	0	0	1
32	LAXMI VILAS BANK	1	0	0	1
33	UJJIVAN SMALL FINANCE BANK	2	0	0	2
	TOTAL	12955	11517	11165	1438

Kudumbasree Mission has informed the following to the SLBC Cell regarding the implementation of PMSVNidhi Scheme;

1. Second tranche of Loan limit

Ministry of Housing and Urban Affairs through letter dated 9/4/2021 had given direction to all participating lending institutions and banks to support the street vendors with enhanced loan of 20000/- to the street vendor's (letter attached as annexure III). Kudumbashree had started to mobilize the eligible street vendors for second loan, but the banks are not processing the second tranche loans (e.g.: SBI, Indian Bank). Moreover banks are also conveying the message to the beneficiaries that they had not received any communication regarding the same. This creates a lot of difficulties to the vendors and is also affecting the credibility of the scheme. State is planning to support all the 8216 street vendors who had availed first dose of PM SVANidhi loan, but only 49 street vendors had so far supported with the second tranche loan.

Directions may be given to the banks for considering the enhanced loan applications and take necessary steps for sanctioning the same at the earliest.

Steering committee observed that the Ministry of Housing and Urban Affairs (MoHUA), vide their communication ref No.K-12017(30)/2/2020-UPA-II(9088388) dated 09.04.2021 and No. K-12017(30)/2/2020-UPA-II-UD (EFS 9088388) dated 18.08.2021, has conveyed guidelines on implementation of 2nd tranche of loan under PM-SVANidhi scheme, for eligible PM SVANidhi beneficiaries on timely/early repayment of earlier loan.

1. Social profiling of PM SVANidhi beneficiaries in Kochi & Thiruvananthapuram.

Ministry of Housing and Urban Affairs as part of PM SVANidhi scheme has introduced Socio Economic profiling of PM SVANidhi beneficiaries in the two major Cities of Kerala Kochi & Thiruvananthapuram. The programme would map the socioeconomic profile of the PM SVANidhi beneficiaries and their families, assess their potential eligibility for various Central welfare schemes and facilitate the linkages to these schemes. The enrolment for the major schemes like PM SBY, PMJJBY, PM SYM are the responsibility of the banks. Even though banks are taking part in the camps conducted for the enrolment of beneficiaries in this scheme, long delay is happening from their part for sanctioning the applied schemes to the beneficiaries.

Directions may be given to concerned banks to sanction the applied schemes on a time bonded manner and entrust the respective LDMs to involve in matter.

Steering Committee suggested LDM Trivandrum and Eranakulam to support the ULBs to complete socio Economic profiling of PM SVANidhi beneficiaries in a time bound manner. The representatives from ULBs shall bring more beneficiaries to the social security schemes.

Schemes	Thiruvananthapuram			Kochi		
	Eligible	Applied	Sanctioned	Eligible	Applied	Sanctioned
PM Suraksha Bima Yojana	1,483	59	23	955	129	129
PM Jeevan Jyoti Bima Yojana	502	24	9	471	22	22
One Nation One Ration Card*	467	192	192	271	150	87
PM Shram Yogi Mandhan Yojana	101	0	0	86	16	16
PM Jan Dhan Yojana	396	3	2	63	50	50
Registration under BoCW	7	0	0	2	2	2
Janani Suraksha Yojana	0	0	0	1	1	1
PM Matru Vandana Yojana	0	0	0	0	0	0
Total:	2,956	278	226	1,849	370	307

DFS letter dated 24.12.2021 regarding PM SVANidhi Scheme - Rejection of PM SVANidhi loans on low credit scores of CIBIL/ other CICs

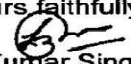
Subject: PM SVANidhi Scheme- Rejection of PM SVANidhi loans on low credit scores of CIBIL/other CICs (Credit Information Companies)

Reference is invited to the Video Conferencing (VC) meeting jointly conducted by the Ministry of Housing and Urban Affairs (MoHUA) and Department of Financial Services (DFS) with the State officials, Member Lending Institutions (MLIs) and SLBC conveners on 20-12-2021 to review performance of the Prime Minister Street Vendors Atma Nirbhar Nidhi (PM SVANidhi) scheme.

2. During the VC, some of the state officials have informed that many of the applications have been returned by the Lending Institutions (LIs) due to CIBIL score issues (Para 3.j of the minutes of meeting). In this regard, it is informed that all public sector banks have already confirmed that while they are not insisting on high credit score/ credit rating requirement for the purpose of sanctioning PM SVANidhi loans, credit reports are checked to verify past repayment history and overdue/ default records of the applicant. The issue was also highlighted in the department's letter no. 16/01/2021-MO-DFS dated 27.09.2021 addressed to all concerned Member Lending Institutions (MLIs) and also during various follow up meetings.

3. In view of the above, all MLIs are requested to review the status of returned applications on the ground of low credit score. Minutes of meeting is also being enclosed for further suitable action by the MLIs.

Yours faithfully,


(Sushil Kumar Singh)

Director (FI)

Email: sushilidas.dad@hub.nic.in

Tel: 23748718

**2.2.2 Agenda Suggested by Director of Industries and Commerce
(Regarding accepting of Acknowledgement Certificate for setting up of MSME units instead of Local Body Licences).**



നം. ഡി.ഐ.സി/15051/2018-വി.എം.പി3

വ്യവസായ വാണിജ്യ ഡയറക്ടറേറ്റ്
മൂന്നാം നില, വി.കെ.എസ്. ഭവൻ
തിരുവനന്തപുരം, പിൻ : 695033
ഫോൺ നം. 0471 2302722
തീയതി : 29/02/2020

വ്യവസായ വാണിജ്യ ഡയറക്ടർ.

ക.എസ്.എൽ.ബി.സി സെൽ, കാനറാ ബാങ്ക് സർക്കിൾ ഓഫീസ്.
കാനറാ ബാങ്ക് ബിൽഡിംഗ്, എം.ജി റോഡ്, തിരുവനന്തപുരം.
സർ,

വിഷയം:- വ്യവസായം - വിഭാഗം - 130-ാമത് എസ്.എൽ.ബി.സി മീറ്റിംഗ് - അജണ്ട
വിഷയങ്ങൾ ചർച്ചയാക്കുന്നത് - സംബന്ധിച്ച്

സൂചന:- 07.02.2020 തീയതിയിലെ എസ്.എൽ.ബി.സി -യിൽ നിന്നുള്ള SLBC 154 130 SLBC
AGENDA നമ്പർ കത്ത്.

മേൽ സൂചനയിലേയ്ക്ക് അങ്ങയുടെ ശ്രദ്ധ ക്ഷണിക്കുന്നു. 130-ാമത് എസ്.എൽ.ബി.സി മീറ്റിംഗിൽ
ഉൾപ്പെടുത്താനുള്ള അജണ്ട വിഷയങ്ങൾ താഴെപ്പറയും പ്രകാരം സമർപ്പിക്കുന്നു.

1. (a) 2019 കേരള സ്പെഷ്യൽ ചെറുകിട ഇടത്തര വ്യവസായ സ്ഥാപനങ്ങൾ സുഗമമാക്കൽ ആക്റ്റിലെ
സെക്ഷൻ 3 പ്രകാരം വ്യവസായ സ്ഥാപനങ്ങൾ സ്ഥാപിക്കുന്നതിനും പ്രവർത്തിപ്പിക്കുന്നതിനും വേണ്ടി
നൽകുന്ന Acknowledgement Certificate തദ്ദേശ സ്വയം ഭരണ സ്ഥാപനം നൽകുന്ന ലൈസൻസിന്
സമാനമായിട്ടുള്ള ലൈസൻസുകൾക്ക് പകരമായി സ്വീകരിക്കുന്നതിന് ബാങ്കുകൾക്ക് നിർദ്ദേശം
നൽകണം.

Signature valid

Digitally signed by R
RAMAKSH
CHANDRAN
Date: 2020.02.29
16:21:02+05:30
Reason: Approved

വിശ്വസ്തയോടെ,

ADDITIONAL DIRECTOR

വ്യവസായ വാണിജ്യ ഡയറക്ടർക്ക് വേണ്ടി

Action Taken

In 130th SLBC meeting, Principle Secretary Industries informed that in order to make the industrial licensing, easy and swift the Government had introduced Kerala MSME Facilitation Act by which an acknowledgement certificate issued online through KSWIFT portal is treated as equivalent to industrial license. The Bankers raised concerns regarding the situation where the Industrial license is not confirmed even after three years and requested the clarity.

SLBC convened a meeting of Banks and Government departments to discuss about the implementation of KSWIFT on 04.12.2020 and Banks were raised some concerns regarding the scheme. SLBC has taken up the matter with Department of Industries and commerce vide letter Kerala SLBC/179/2020/SK dated 19.12.2020.

Hon'ble Minister for Industries and commerce on 10.02.2021 had called for a meeting of Director Industries and Commerce, The Managing Director KSIDC, Convenor SLBC and law department to discuss about various issues relating to acceptance of Acknowledgement certificate for availing banking services.

During 134th SLBC meeting the Chief Secretary informed the forum that Acknowledgement Receipt is a statutory certificate under a law passed by the State and there is no case so far regarding invalidation of the certificate. Another new law also has been made where any rejections has been made by any agency there is State level appellate authority under law and

that authority can clear it. The Acknowledgement Certificate issued through KSWIF portal shall be considered as a valid approval.

2.2.3 Agenda suggested by KVIC - Review of PMEGP

Agenda Note On Prime Minister's Employment Generation Programme (PMEGP)

1. Target for -2021-22

Under PMEGP Basic Scheme		Under PMEGP 2nd Loan		Total Target	
No. of Projects (Nos)	2199	No. of Projects	25	Total No. of Projects	2224
Margin Money (Rs. in lakhs)	6623.00	Margin Money (Rs. in lakhs)	280.70	Margin Money (Rs. in lakhs)	6903.70
Employment (Nos)	17592	Employment (Nos)	200	Employment (Nos)	17792

The number of projects is only indicative, where as the M.M. disbursement is the deciding factor for achievement. As has been done in the previous years, the implementing agency wise M.M. allocation is made in the ratio 25:25:50 for KVIC,KVIB and DIC respectively with the approval of State Level Monitoring Committee (SLMC) as shown below for the FY 2021-22.

Agency	Margin Money Target for fresh loans (in lakhs) for 2021-22
KVIC	1655.75
KVIB	1655.75
DIC	3311.50
Total	6623.00

With regard to Coir Board, there is no separate target earmarked , hence it is considered inclusive of Coir Board for coir based projects.

No separate target allocation is made for second loan/up gradation under PMEGP among the I.As. All implementing agencies together have to initiate efforts to generate applications to achieve the target under “PMEGP 2nd Loan”..

1(a) Progress achieved during 2021-22(KVIC+KVIB+DIC+Coir Board) as on 14-02-2022

State Target: 6623.00 Lakhs (Fresh loans)

Projects forwarded to banks by all I.A's		Sanction Position		Status of M.M. claimed		Status of M.M. Disbursement		Proposals pending at Banks	
1	2	3	4	5	6	7	8	9	10
Nos.	M.M. involved (in Lakhs)	Nos.	M.M. involved (in Lakhs)	Nos.	M.M. involved (in lakhs)	Nos.	M.M. involved (in Lakhs)	Nos.	M.M. involved (in lakhs)
4655	11265.10	1902	4883.85	1783	4419.66	1645	4158.63	1942	5327.51

M.M. claimed is 90.4% of Project sanction

M.M. Disbursed is 94% of M.M. claimed and

and equivalent to **62.79%** of allotted M.M. target for the State.

From the above, the progress achieved in terms of **M.M. disbursed** stands at **62.79%** of the State target of 2021-22 .However , sufficient number of proposals are available with banks for credit decision during 2021-22. Bank wise data placed at **Table no.1**.KVIC being the Nodal agency, the bank wise pendency has been taken up with SLBC-Kerala, Lead Dist.Managers, RBI for its kind intervention. Besides, this matter has also been discussed in various DLRC meetings, Monitoring committees at District level headed by District Collector held till date. Further, the guidelines ensures

freedom to Banks for taking a credit decision on proposals forwarded to banks. Considering the closure of FY 2021-22, a time bound decision by banks is very much essential so as to minimize the pendency rather than keeping it beyond the time frame as per RBI norms. If the proposal is found not viable or no sufficient/supporting documents available, the same needs to be rejected on the portal after recording valid reasons so as to take further action by implementing agencies.

1(b)Implementing agency wise performance during 2021-22 (as on 07-02-2022)
is given under.

Amount in Lakhs								
Agency	Projects forwarded to banks		Sanction Position		Status of M.M. Disbursement		Proposals pending at Banks	
	Nos.	M.M. involved (in lakhs)	Nos.	M.M. involved (in Lakhs)	Nos.	M.M. involved (in lakhs)	Nos.	M.M. involved (in lakhs)
DIC	3145	7076.25	1393	3417.34	1256	3023.56	1340	3434.50
KVIC	862	2284.30	264	758.49	187	563.18	367	1112.56
KVIB	528	1320.00	197	618.05	137	439.82	192	642.94
Coir Board	120	453.60	48	89.97	65	132.07	43	137.51
TOTAL	4655	11134.15	1902	4883.85	1645	4158.63	1942	5327.51

1 (c) Conversion of “sanctioned projects to Margin Money claim”

It is observed that bank have updated sanction on PMEGP portal, but there is a difference of M.M. grant claimed by banks against the sanction. The agency wise data is given below. In this direction, banks have to ensure, online submission of M.M. Claims of all sanctioned cases updated on portal.

Sl.No.	Agency	Sanction updated on portal (nos) by banks	M.M. grant claim made in portal (nos.) by banks
1	KVIC	272	222
2	DIC	1447	1413
3	KVIB	208	162
	Total	1927	1797

1(d) Status of achievement under SC/ST category during 2021-22

Against the total M.M. Target allocated for the State, there is a sub target of 9.10 % and 1.45% for SC and ST category respectively. The performance under the above category for the year 2021-22 is given as under.

M.M. Target	S.C	602.69 lakhs	Achievement	S.C	Rs.162.15 lakhs for 86 projects
	S.T	96.03 lakhs		S.T	Rs.12.76lakhs for 11 projects

Percentage of achievement: **S.C 27%**

Percentage of achievement :**S.T13.28%**

Category	No. of projects forwarded to banks	Sanction position	M.M. disbursed	Pendency
S.C	406	108	162.15 Lakhs	186
S.T	19	4	12.76 Lakhs	8

From the above, it is evident that the performance under SC/ST category is far behind the desired target and its reason is to be examined and necessary measures need to be taken by all implementing agencies/banks to fulfill the target.

1 (e) Relaxation to EDP training

Vide Circular No.PMEGP/Policy/2021-22 dated.31-01-2022, of Dte. of PMEGP, it has been informed that, after reviewing the performance of PMEGP scheme by the Ministry of MSME, relaxation to EDP has been accorded till March 2022. The above said circular has been forwarded to all I.A's, LDM's, SLBC, DIC's, Kerala KVIB, Coir Board etc. This decision has been taken to foster the implementation process with out waiting for completion of EDP. The banks can sanction/disburse loan and claim the M.M. grant in view of the above relaxation till 31st March 2022. However, this is only a temporary arrangement and beneficiaries;received the M.M. grant on account of the relaxation; invariably has to undergo the EDP before end of June 2022 which is also mandatory for adjusting the M.M. grant. Even though relaxation to EDP is accorded, the online EDP facility embedded with e portal of PMEGP can be effectively utilized by the applicants.

2. Major bank wise performance during 2021-22 is given under

Sl.No.	Name of Bank	No. of proposal sanctioned (nos.)	M.M. claims uploaded by banks and disbursed M.M.(nos.)	M.M. grant received (in lakhs)
1	Canara Bank	627	502	1357.74
2	State Bank of India	244	208	542.34
3	Kerala Gr.Bank	240	227	482.55
4	Union Bank of India	219	191	438.49
5	Federal Bank	119	110	342.7
6	Indian Overseas Bank	96	79	194.97
7	Punjab National Bank	74	50	108.97
8	Indian Bank	59	47	110.63
9	Bank of Baroda	63	74	224.09

10	Bank of India	52	50	118.62
11	Central Bank of India	33	29	67.59
12	South Indian Bank	20	27	77.85
13	HDFC	16	9	18.74
14	CSB Bank	8	2	8.94
15	ICICI Bank	8	6	10.00
16	UCO Bank	8	10	17.49
17	Dhanalakshmi Bank	7	14	18.29
18	Axis Bank	2	1	1.40

2 (a). Status of Sanction and uploading of M.M. claimson e portal

As per e portal of PMEGP. It is noted that against the sanction of 1902 nos. of projects during 2021-22, M.M. claims of **257 nos.** has not been uploaded by the financing banks , which is equivalent to M.M. of **Rs.725.22 lakhs** , This needs immediate attention of banks. The implementing agencies are to co- ordinate with banks in the matter.

The financing banks are to take necessary steps to ensure M.M. claims of all sanctioned proposals are uploaded enabling KVIC to disburse the M.M. grant. In case of improper sanction , the same is to be corrected on portal by the banks. In addition to this, the e portal shows many referred back proposals for want of various documents from I.As/banks . In view of closure of FY 2021-22, implementing agencies and banks are to clear the above mentioned sanctioned cases .

2(b).The year wise total pendency of projects with banks is given below.

Year	No. of proposals pending with banks for decision	M.M. involved (in lakhs)
------	--	--------------------------

2020-21	593	1493.22
2021-22	1942	5327.51
Total	2535	6820.73

3 Physical Verification of PMEGP units

Physical verification (P.V) of PMEGP units is mandatory for adjusting the M.M. grant. The Central Office of KVIC has entrusted the work to M/s Genesys International Corporation –Mumbai which is selected as National agency for the said work. The P.V. being conducted by the said firm using a mobile application and Geo tagging. The said agency has already started the P.V works and updation has been done in e portal of PMEGP. KVIC, being the nodal agency, has given necessary inputs to the implementing agencies about the procedure to generate the Margin Money adjustment letters; which will be uploaded on e portal and system will forward the same to financing banks for further action. It is observed that, I.A's performance (DIC & KVIB) in processing the online P.V reports is at a slow pace. The Principal Secretary (Industries) Govt. of Kerala has written to all I.A's to attend the P.V reports available on e portal of PMEGP on top priority.

4. Backward and Forward Linkage activities

In order to disseminate the benefits of PMEGP scheme, KVIC has given wide publicity covering all Districts in the State through print medias and Implementing agencies have started conducting District level awareness camps across the State so as to entice the prospective entrepreneurs. The Kerala KVIB and DIC have conducted many Dist. level awareness camps in the State. In view of the pandemic induced restrictions by the Govt. of Kerala, further conduct of the awareness camps are stalled presently. It is also decided to conduct a State level Exhibition in the month March 2022 by State Office-KVIC subject to approval from authorities concerned.

Agenda Suggested by COIR Board – (Implementation of Prime Minister's Employment Generation (PMEGP) in Coir Sector)

As per the modified operational guidelines of Prime Minister's Employment Generation Programme (PMEGP), the Coir Board has been included as an implementing agency for facilitating setting up of Coir Units under the Scheme. Accordingly, the Board has been

implementing PMEGP in Coir Sector w.e.f. 1st April, 2018. In the State of Kerala, the Scheme is being implemented through Board's Field Offices viz. Regional Office, Kalavoor and Sub Regional Office, Kannur.

Even though the Nodal Agency, KVIC, has not been allocating any targets to the Coir Board, since the inception of the Scheme, every year the Coir Board has been allocating state-wise targets to its Field Offices for implementation of PMEGP. Accordingly, during the last year and current year 265 coir units each has been fixed for the State of Kerala. The status of applications under PMEGP during the year 2020-21 and 2021-22 (as on 22.02.22) in Kerala are as follows:

	2020-21	2021-22
Application received	447	135
Applications forwarded to Banks	477	134
Applications sanctioned by Banks	121	51
Applications returned by Banks	280	72
Applications pending at Banks	53	51
MM Disbursed No. of projects	65	73
Amount	Rs.83.30 lakhs	Rs.140.35 lakhs

From the above, it can be seen that the Board could set up only 65 Nos. and 73 Nos. coir units under PMEGP in Kerala during the last year and current year respectively against the target of 265 units fixed for the State. Even though the Board has received sufficient numbers of applications for achieving the target, due to the rejection/pending of applications by banks resulted in non-achievement of target by the Board. The Bank Branch-wise pending applications for the year 2020-21 and 2021-22 are annexed as **Annexure-A & B**.

Majority of applications received through PMEGP e-portal by the Board are for setting up of Coir Yarn Spinning Units, as the coir yarn is the basic raw material for the production of value added products like coir mats, mattings etc. The demand for yarn is on higher side compared to other products in the Coir Sector. Since the demand for yarn is very high, the intended applicants couldn't find any difficulty in marketing and they can repay their loans without any default. The total cost for setting up of a spinning unit ranges from Rs.1.00 lakh to Rs.1.50 lakhs as detailed below:

Component	Estimated Cost (in Rs.)
Work shed of size 12M x 5M	80,000.00
Machinery : Electronic Ratt - 2 Nos. Willowing machine- 1 No. Rehanking machine-1 No. Other accessories	25,000.00
Working capital	30,000.00
Total Project Cost	1,35,000.00

Some of the Banks are of the view that when compared to the size of the machines, the size of the work shed is very large. Hence, they could sanction loan without considering the cost of work shed. The Board had given clarification on the above to the Banks that the normal length of coir yarn produced in the Coir Sector is 12 Mtrs. In order to produce such kind of yarn at least 12 M length and 5 M width work shed with an estimated cost of Rs.80,000/- is required. This is the reason for making higher provision for work shed than the machinery in the total project cost.

For setting up of a coir yarn spinning unit, the work shed is very essential as the poor coir workers have to work in all the climatic condictions for their livelihood without losing any working days. Even after Board's clarifications the Banks have sanctioned loan without considering the work shed cost to some applicants, who are willing to accept the Bank's conditions and rejected the applications in respect of the applicants, who are not agreeing with the Banks conditions. This action on the part of the Bank has curtailed the dreams of poor coir workers, who have wished to set up spinning units for their livelihood.

Therefore, the Committee may kindly intervene in the matter and issue directions to the Banks to consider the applications of the coir yarn spinning projects without rejecting the work shed component. The Committee may also give directions to the Banks to consider the coir project applications pending with them for sanctioning loan and to extend their support and cooperation in processing the PMEGP applications for achieving the target fixed for setting up of coir projects in the State of Kerala for the current year.

Annexure -A

Coir Board Regional Office, Kalavoor				
Bank-Branch wise pending PMEGP applications 2020-21				
Sr No	Bank	Branch	No.of Application	MM Involved
1	BANK OF BARODA	KARUVATTA	1	322000
		HARIPPAD	1	47264
		CHERTHALA	3	2625000
		NADUVANNUR	1	17500
2	CENTRAL BANK	CHEMPU	4	189042
3	CATHOLIC SYRIAN BANK	VAIKOM	1	47250
4	DHANALAKSHMI BANK	THRIKUNNAPUZHA	3	115500
5	FEDERAL BANK	THANKEY BRANCH, ALPY	1	875000
		BALUSSERY	4	105000
		MEPPAYUR	1	17500
6	SOUTH INDIAN BANK	CHERTHALA	2	1222550

		AROOR	1	875000
		NADUVANNUR	3	52500
		ELAPULLY PALAKKAD	1	17500
7	UJJIVAN SMALL FINANCE BANK	HARIPPAD	1	38500
8	UNION BANK OF INDIA	KALAVOOR	1	350000
		NARIKKUNI	3	52500
11	KERALA GRAMIN BANK	KAKKUR	18	315000
		MATTOMM, THRISSUR	1	17500
12	KOZHIKODE DISTRICT COOPERATIVE BANK LTD	BALUSSERY	1	17500
13	KOZHIKODE DISTRICT COOPERATIVE BANK LTD	ULLIYERI	1	17500
TOTAL			53	7337106

Annexure -B

Coir Board Regional Office				
Bank-Branch wise pending PMEGP applications 2021-22				
1	BANK OF BARODA	HARIPPAD	1	875000
		Kunnamangalam	1	17500
2	CENTRAL BANK OF INDIA	MULLACKAL	1	875000
3	CANARA BANK	KANAYANNUR	1	350000
		THURAVOOR	1	875000
		THANKEY	1	875000
		POOCHACKAL	1	875000
4	FEDERAL BANK	KALAVOOR	1	350000
		MARARIKULAM	1	875000
		Karuvannur	1	35000
		Kunnamangalam	2	35000
5	INDIAN OVERSEAS BANK	CHERTHALA	1	875000
6	SOUTH INDIAN BANK	CHERTHALA	2	875000
7	STATE BANK OF INDIA	CHERTHALA SOUTH	1	350000
		KARTHIKAPALLY	2	94500
8	UNION BANK OF INDIA	KALAVOOR	1	875000
		MUTHUKULAM	1	70000
		VAYALAR	1	875000

		NEMMARA -KAIKATTY PALAKKAD	1	874998
		Cherpu	5	175000
9	STATE BANK OF INDIA	MEENCHANTHA , KOZHIKODE	1	17500
		NARIKKUNI	2	35000
		MANKADA MALAPPURAM	1	735000
		VENKIDANGU THRISSUR	1	35000
		Kunnamangalam	2	35000
10	KERALA GRAMIN BANK	NARIKKUNI	2	35000
		PERUMPILLISSERY	2	70000
		GURUVAYOOR	1	35000
		PARAPPUR	1	35000
		Kanhani	2	70000
		Kunnamangalam	7	122500
11	PUNJAB NATIONAL BANK	Kunnamangalam	1	17500
12	BANK OF INDIA	KANDASANKADAVU	1	35000
TOTAL			51	12379498

2.2.4. Agenda suggested by NORKA – NDPREM

NORKA Department Scheme for Return Emigrants (NDPREM) is a Government Scheme for the rehabilitation of overseas returnees. It is considered to be an effort towards supporting the overseas returnees for their livelihood generation. The programme intends to enable the member to identify their strength and skills and nurture them to be capable enough to start small enterprises. As part of the scheme, Norka Roots have entered into MoU with 17 financial institutions. Based on this, the bank will sanction the loan as per their rules and regulations as term loan / composite loan. NORKA Roots releases capital subsidy of 15% of the total project cost, subject to a maximum of Rs.3 lakhs and interest subsidy of 3% for the first 4 years to those beneficiaries who are regular in payment.

- During this financial year, NORKA Roots has recommended around 2549 applications to various financial institutions and out of these only 728 applications have been sanctioned till now. Bank wise details are as

follows:-

Sl.No	Name of Bank	No.of applications Send to bank	Sanctioned	Pending
1	Canara Bank	386	133	253
2	State Bank of India	635	120	515
3	Union Bank of India	130	51	79
4	Bank of Baroda	61	19	42
5	South Indian Bank	166	15	151
6	Federal Bank	281	68	213
7	Indian Overseas Bank	94	35	59
8	Bank of India	62	39	23
9	UCO Bank	23	8	15
	TOTAL	1838	488	1350
	Other Financial Institutions	711	240	471

- It is seen that a large number of applications are still pending with various branches of banks without informing the status to Norka Roots. This delayed response from the banks creates lots of hardship to the loan applicants and affects the very purpose of the project.
- Pending Capital / interest subsidy claims may be sent to Norka Roots at the earliest.
- MoU with Bank of India expired on 06.10.2021 and is not renewed till now.

In the above circumstances, it is requested to place the above issues before the SLBC meeting and necessary instructions may be given to the respective banks to take immediate action in this matter for the uninterrupted continuance of the scheme.

During 135th SLBC meeting, Convenor requested the member banks to complete all pending applications before 31.03.2022 and claim interest subsidy for the existing loans within the time frame.

2.2.5 Agenda suggested by Reserve Bank of India - Credit flow to SC Entrepreneurs under CEGSSE nationally

The Credit Enhancement Guarantee Scheme for SC Entrepreneurs (CEGSSC) was launched by Ministry of Social Justice & Empowerment on May 6, 2015, with the objective of promoting entrepreneurship among the Scheduled Castes (SCs). Under this scheme, the Credit Enhancement Guarantee would be provided to Member Lending Institutions (MLIs), who provide financial assistance to these entrepreneurs. IFCI Ltd. had been designated as the Nodal Agency under the scheme, to issue the guarantee cover in favour of MLIs, to encourage finance to SC entrepreneurs and to boost entrepreneurship amongst the marginal strata of the society.

Registered Companies and Societies/ Registered Partnership Firms/ Sole Proprietorship firms having more than 51% shareholding by SC entrepreneurs/promoters/members as well as Individual SC Entrepreneurs, with management control for the past 6 months are eligible for guarantee from IFCI Ltd., against the loans extended by MLIs. The amount of Guarantee cover under CEGSSC is from ₹ 0.15 Cr to ₹ 5.00 Cr and the tenure of Guarantee is 7 years or repayment period, whichever is earlier.

However, it is understood that the banks are not taking advantage of the scheme. In view of this, the above issue related to credit flow to SC entrepreneurs under CEGSSC, may be discussed in the 135th SLBC meeting and SLBC Convenor bank is advised to encourage the bankers to make use of the scheme.

During 135th SLBC meeting General Manager RBI requested the stake holders to take the advantage of CEGSSC scheme to provide credit facility, as the credit flow to SC Entrepreneurs under CEGSSE scheme is not up to the expected level.

SLBC has shared the CEGSSE scheme details to all the member as decided in the 135th SLBC forum.

2.3 Pending Issues in Tertiary Sector

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

(i) At present there is no practice of noting/recording the Equitable Mortgage (EM) transactions (i.e. Mortgage by deposit of title deeds) in the revenue records of the State Government. Also there are no provisions for the same in the revenue regulations of the State of Kerala.

In the judgment of the Hon'ble Supreme Court of India in State of Haryana v. Narvir Singh & another, reported in (2014) 1 Supreme Court Cases 105, wherein it has been held that banks and financial institutions who accept mortgage by deposit of title deeds can request the Revenue Authorities to enter the factum of such mortgage in the revenue records. In the facts of the aforesaid case, the Revenue Authorities had taken the stand that only a registered mortgage can be noticed in the revenue records. The view taken by the Revenue Authorities has been held to be unsustainable.

Now that the law has been settled by the Hon'ble Supreme Court, it is requested that when the bank accepts mortgage by deposit of title deeds (Equitable Mortgage), provision shall be enabled for the bank to request the Revenue Authorities to note the same in the revenue records.

The 116th Meeting of SLBC, Kerala held on 22.09.2015 at Trivandrum proposes that the Government may introduce a reasonable fee for this facility and suggested the following fee tariff:

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

As of now, there is no legal obligation on the part of the Village authorities to note bank's charge in the Thandaper Register. If that is made legally mandatory, it will help to prevent fraudulent transactions.

In the 121st Meeting of SLBC, Kerala held on 24.03.2017 at Trivandrum, the representative from Revenue Department informed that the matter is under the active consideration of Revenue Department and at present the matter is placed before the Law Department for their advice and expected to sort out the issue shortly.

Govt of Kerala had called SLBC for a discussion in the matter. The questions raised by the Govt and the recommendation given by SLBC convener is given below

"This is with reference to the letters cited above and the Discussion we had with the Govt on 2018 Feb 2nd and 7th on the matter. The subject of the letters cited above cover two aspects

- 1. You have informed us that our request for facilitating the noting of lien in Revenue records, shall not be considered in view of the proposed Registration Act amendment bill pending in Rajya Sabha***

Our views in this regard was that,

- The said bill is pending in Rajya Sabha since 2013. We are not certain about the time by which it may be passed.*
- Till that time, the State Govt may adopt the suggestion made by us, both as a measure to increase state revenue and to improve ease of doing banking business in the state.*

- 2. You have requested us to give our views on the necessity of possession certificate and location sketch from village office for granting loans by banks. You have suggested that the Village Office shall issue the ownership certificate of land. The possession, enjoyment & location sketch may be sourced by banks through their own mechanisms***

3.

Our recommendations in this regard is that

- Currently the certificate generally called "possession certificate" is the principal proof available to financing agencies to find out the ownership and enjoyment of the property as per Revenue Records.*
- Though the certificate is generally called "Possession Certificate", it certifies ownership and enjoyment.*
- This certificate is obtained not only by banks, but also by various other financing bodies*

including the Govt of Kerala for its HBA scheme for State Govt Servants (Under HBA scheme it is the Possession Certificate from Tahsildar and Location Sketch from Village Officer).

- *Banks also request Nil revenue recovery certificate from Village Office.*
- *If the Govt can place an alternative mechanism to confirm the ownership and enjoyment of land as per revenue records, the possession certificate may be replaced.*
- *Such alternative can be*
 - a) Access to the banker /land owner to view and download Thandapper Register details ,*
or
 - b) A combined ownership certificate cum Nil RR certification or*
 - c) Physical TP register Extract which shows with clarity as regards ownership and extent owned*
- *In Northern Villages where Revenue Records are still maintained in Adengal registers present certification may continue.*

Based on the discussions in SLRM 2018, the Principal Secretary (Finance) held a meeting on 2018 June 28th. As decided in the meeting, SLBC submitted the following recommendations to the Govt:

- i) **Equitable Mortgages to be shown in registration records.** A new mechanism need to be adopted for this and a reasonable charge should be levied for it. Bank has to be declared a public entity for the execution of the process. Action in this regard has to be done by Taxes and Registration Department.
- ii) **Necessary amendments in the Stamp Act may be introduced for the registration of equitable mortgages on bank loans.**
- iii) **The registration fees should be made reasonable.**
- iv) **SLBC is directed to submit a proposal to Taxes Department for exemption of registration fees and stamp duty on equitable mortgages on bank loans.**

Recommendation of SLBC

1. Govt may introduce a system similar to GAHAN Registration (Gahan document is a declaration given in lieu of mortgage deed, to the co-operative banks and societies for taking loans.)
2. Based on a similar declaration given by the Manager of a Commercial Bank, the Sub Registrar may make a noting about the Equitable Mortgage in Book 1, "Register of non-testamentary documents relating to immovable property"
3. Govt may notify the Bank Manager as the holder of a public office to exempt his appearance in person or by agent at any registration-office in any proceeding connected with the registration of any instrument executed by him or in his favour, in his official capacity, or to sign as provided in section 58 of Indian Registration Act 1908
4. Government may charge reasonable fee for the facility as suggested above.
5. Government may also facilitate a real-time online search option in Book1 at a reasonable fee.

126th SLBC forum decided to write to the Govt Department to update the progress on the matter. On discussion with Sri Manoj Joshi IAS (ACS, Finance Dept), he had informed to take up the subject matter with Taxes Department, Govt of Kerala. Hence SLBC has written to Taxes department also. No further developments in this regard.

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

Convenor:



Ref: Kerala SLBC/EM/199/MA/2019

Date : 11th Jan 2019

To
Sri P Venugopal IAS
Secretary (Taxes)
Government of Kerala

Dear Sir,

Sub : Recommendations on noting Banks' Equitable Mortgages in Sub Registry Records

Ref : 1) Meeting held by the Office of Principal Secretary(Finance) on 28th June 2018
2) SLBC pending Agenda on noting of Equitable Mortgage in Revenue Records
3) Our letter Ref: Kerala SLBC/SLRM 2016/75/GN 2018 dt.18th July 2018

As instructed by Additional Chief secretary (Finance), We invite your kind attention to our above referred letter on the subject matter. As it is a continuing Agenda in the SLBC (Pending since March 2014),and as decided in the 126th SLBC meeting we are taking up the matter for a favourable decision.

File No: IGR/3527/2018-RR9(1)

Office of The Inspector General of Registration
Vanchiyoor, Thiruvananthapuram 35.
Phone:0471-2472118/2472110/2474782
E-mail regig@kerala.nic.in
www.keralaregistration.gov.in
Date: 15/05/2019

Inspector General of Registration
Kerala

The General Manager, Canara Bank &
Convenor, SLBC
slbckerala@canarabank.com

Sir,

Sub -:Registration Department – State Level Review Meeting of SLBC –
Agenda Item – forwarding of.

Ref -:Govt. letter No. J3/17/2019/TD dated 10.05.2019

Registration Department has no new agenda items to suggest for discussion in State Level Review Meeting of SLBC. However the Department is to invite attention to a long pending demand of SLBC, “Noting of equitable mortgage created in favour of banks in Revenue Records” which is pending in SLBC agenda since March 2014.

Banks grant loans on mostly on equitable mortgage. At present the equitable mortgages are not noted in Revenue Records. A few of them are registered mortgages. The high rates of Stamp Duty and Registration fees of mortgage and release deeds prevailed in the state have dispirited the banks from registering agreements relating to deposit of title deeds. Now Government have reduced the rates of stamp duty and registration fees of mortgage deeds by way of deposit of title deeds and release deeds thereof. Now the stamp duty for deposit of title deeds is 0.1% subject to a maximum of Rs 10,000/- and the stamp duty for release deeds of such mortgages is 1% subject to a maximum of Rs 1000/-. The registration fees of such mortgages and release deeds are 0.1%. The intention of the amendment is to encourage registration of the equitable mortgages. This will be a win-win situation for both Government and Banks. Banks will get the mortgages recorded in Registration records and there by prevent the alienation of property and Government will get revenue.

SLBC may convey the situation to all members and may take steps to register the mortgages and release deeds.

Yours faithfully

Signature valid

Digitally signed by P.K.S. JANKUMAR
Date: 2019.05.15 16:43:56 IST
Reason: Approved

Joint Inspector General of Registration
for Inspector General of Registration

Action Taken:

1. SLRM 2019 informed that the charges suggested for other loans are reasonable and shall request for waiving the charges on Agricultural loans. No further communication received from the concerned department in this regard.

2. *SLBC had a subcommittee meeting on long pending issues on 08/11/2019. Most of the banks concurred with the suggestions.*
3. *Land and revenue commissioner vide LRB 6-2662/2017 dated 14.10.2020 informed SLBC that they have requested Government of Kerala for permitting Banks to mark their mortgage in relic software without reflecting any changes in land record.*
4. *In 132nd SLBC, the Assistant Commissioner Land and Revenue had informed that they received Government Order permitting the implementation of the above mentioned changes in relic software.*
5. *SLBC had a meeting with State IT department on 03.03.2021 as advised by Land and Revenue Department. The proposed functionality has been explained in the meeting and decided to create a test users for SLBC and selected member banks for testing purpose and suggestions. SLBC had written to commissioner, Department of Land and revenue vide letter Ref: Kerala SLBC/297/2021/SN dated 19.04.2021.*

Ref: Kerala SLBC/297/2021/SN

Date: 19.04.2021

To

Shri K Biju IAS
Commissioner
Department of Land Revenue
Govt. of Kerala
Thiruvananthapuram

Respected Sir,

Sub: Digitalization of Land records - Creation of Online Charge by Banks-reg

- 1 This has reference to the 132nd SLBC agenda no 3.5 regarding digitalization of land records in Kerala.

Vide your letter LRB 6-2662/2017 dtd 14.10.2020, your good office had informed us that the request for permitting Banks to mark their mortgage in RELIX software, without reflecting any changes in Land record, has been taken up with the Government of Kerala.

During the 132nd SLBC meeting held on 22.02.2021, the Asst. Commissioner also informed that Government has permitted the aforesaid request, accordingly NIC has initiated the process of making necessary changes in the software and the same is under the final implementation stage.

Subsequently, we had a meeting with NIC team and officials of land and revenue through Video Conference wherein the NIC team explained the functionalities of the package and assured that the package shall be made available to banks for testing, shortly.

We wish to put forth following functionalities which shall be incorporated to facilitate usage of the package in an effective manner.

1. Creation of test User IDs for Banks
2. SLBC shall be provided with ADMIN login to subsequently create/edit/delete the login for the Banks
3. The login for the Banks shall be in MAKER(one who feed the data in the package) and CHECKER(one who approves the data)

Contd in Page 2...

4. The MAKER/CHECKER login shall be used while creation of the mortgage and also while release of the mortgage.
5. The PRINT option shall be included in the screen after creation of the mortgage.

Thanking you,

Yours faithfully,


Ajit Krishnan,
Convenor, SLBC Kerala
& General Manager, Canara Bank

6. During 135th SLBC meeting *the ACS, Finance Department*, pointed out online hypothecation charge marking of mortgages by banks on the revenue records, Land revenue department has been issued GOK and online marking is developed by the department. ACS requested Land and Revenue commissioner to ensure timely implementation at the earliest and Banks are able to do lien marking through online mode.
7. SLBC and member banks have been provided access to the test site for UAT. The functionalities are explained to selected member banks for testing and the final implementation is pending.

2.3.2 Agenda Suggested by Reserve Bank of India

2.3.2.1. Expanding and Deepening of Digital Payments Ecosystem – Kottayam District

With a view to expanding and deepening of Digital Payment Ecosystem in the country, RBI launched a pilot programme in October 2019 for making one district in each State 100% digitally enabled. Accordingly, State Level Bankers Committees (SLBCs) were advised to identify, on a pilot basis, one district in their respective States and allocate the same to an LBS for a member bank having significant footprint in the district which would endeavour to make the district 100% digitally enabled. In the pilot project, 42 districts across States were identified by respective SLBCs of which 8 districts were aspirational districts.

As a pilot programme Thrissur district was selected for this project and announced 100 % digitally enabled district.

As a matter of pride, Thrissur district has been successfully completed the mission of 100% digitalization with a view to expanding and deepening of Digital Payment Ecosystem in the country. After this successful completion one more district, Kottayam has been selected as the next district for the implementation of digitalization programme.

Progress made under Expanding and Deepening of Digital Payments Ecosystem:

A preliminary meeting was conducted on 25th November, 2021

Smt. JinuPunnoose, ADM chaired the meeting and the meeting was attended by Sri. S. Prem Kumar, Convener, SLBC & GM, Canara Bank, Sri. Azeem Muhammed, DGM (FIDD), RBI, Thiruvananthapuram, Sri. Suresh. V, DGM (B&O), SBI, Kottayam, Sri. Santhosh. S, DGM (FI), SBI, LHO, Thiruvananthapuram, Sri. Vinod Kumar. V, LDM, Kottayam

The following decisions were taken in the meeting

1. To conduct survey to identify the people who are not having bank accounts and not using alternate channels for banking transactions.
 - a. The survey should be conducted by each branch in their allotted wards as per service area allocation.
 - b. 50% of the survey should be completed before 15th December, 2021 and the remaining before 31st December, 2021.
 - c. Soft copy of the survey format to be sent to branches by Lead Bank.
 - d. After conducting the survey, the concerned branches should;
 - e. Help the unbanked people to open bank account and also educate them to use digital platform.
 - f. Identify the customers having SB/CA accounts who are not using alternate channels and give necessary awareness to them.
2. Maximum publicity should be given;
 - a. Display banners in branch premises
 - b. Distribute brochures/notices etc.
 - c. Conduct awareness camps in branches/panchayats, public meetings with the support of people's representatives
 - d. Use social media
3. All banks should submit the accurate data as on 5th& 20th of every month in the prescribed format to Lead Bank.
4. All branches should conduct awareness camps on a weekly basis for Auto/taxi drivers, small shopkeepers, street vendors, farmers, entrepreneurs, pensioners, etc. and also distribute QR codes.
5. Conduct Block/village level camps with the support of Lead Bank.
6. Controllers of all banks should support the branches for conducting camps, survey etc.

7. Common expenses should be shared by all banks on a slab basis.
8. Various committees to be formed for the smooth conduct of the programme.

The 2nd Meeting Held On 3rd December, 2021 (VC)

Various committees formed In the meeting as follows;

General Committee

Patron :Dr. P K Jayasree I A S, District Collector

Chairperson :Sri. Prem Kumar. S, Convener, SLBC, Kerala

Deputy Chairpersons :Sri. Azeem Muhammed, DGM (FIDD), RBI

Sri. Suresh Vakkiyil, DGM (B&O), SBI, AO, Kottayam

Sri S. Santhosh, DGM (FI), SBI, LHO, TVPM

Nodal Officer: Smt. Geetha Kumary.G, AGM(FI), SBI, LHO

Project Manager :Sri. Vinod Kumar. V, LDM, Kottayam

General Conveners : Sri. Reji Varghese, DDM, NABARD

Sri. Karthik. A. K, LDO (Kottayam), RBI

Sri. Bijesh Balan, RM, RBO-1, SBI, Kottayam

Smt. Minimol Liz Thomas, VP, RO, FBL, Kottayam

Sri. Jayadev Nair, RM, UBI, Kottayam

Members :Controllers of all banks functioning in Kottayam District

Programme Committee

Coordinator : Sri. Anil. D, Lead Bank, SBI

Publicity Committee

Coordinator : Sri. Amal, FBL

Finance Committee

Coordinator : Sri. Julian Su Vettoor, Lead Bank, SBI

LOGO of the 'DigitalKottayam' released by the District Collector Dr. P K Jayasree IAS on 22nd December, 2021 and got maximum publicity through the media in Kottayam.

The publicity committee finalized the brochures and banners which will be distributed to all bank branches (552) in Kottayam district before 12th January, 2022.

Arranged to display Boards projecting digitalisation in all Panchayats (79) Block offices (11) and Municipalities (6).

Field work also started with the support of Panchayats, FLCs, Trade Unions etc.

A. Digital coverage for individuals (Savings Accounts)

	Eligible Operative Savings Accounts	Internet Banking coverage	Mobile Banking + UPI + USSD coverage	AEPS coverage	Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)
Total No. of Accounts covered	3694038	778924	1033611	418288	4719193
% coverage	78	17	22	9	100
Out of total no. of women accounts (G6), no of women accounts covered	1565823	321665	429112	178546	1994509
% coverage for women accounts	79	16	22	9	100

B. Digital coverage for Businesses (Current Accounts)

Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with POS/ QR		Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking		No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies
	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	No. of accounts covered	% coverage	
68660	37000	53.89	45132	65.73	25359	36.93	68660	100.00	2225

Kottayam district has achieved 100% coverage under Expanding and Deepening of Digital Payments Ecosystem both under Savings and Current Account category. The district was announced 100% digitally covered on 24.02.2022, District Collector, Regional Director, RBI and Convenor SLBC were attended the meeting.

2.3.2.2. Revamp of Lead Bank Scheme standardized system for data flow

Revamp of Lead Bank Scheme - Action Points for SLBC Convenor Banks/ Lead Banks – Developing a Standardized System for data flow and its management by SLBC/ UTLBC Convenor Banks on SLBC/ UTLBC websites

Please refer to RBI Circular FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dated April 6, 2018 on Revamp of Lead Bank Scheme - Action Points for SLBC Convenor Banks/ Lead Banks, prescribing certain action points.

2. With respect to Action Point – (iv) of the abovementioned Circular, SLBC Convenor Banks were advised, inter alia, to develop a standardized system on the websites maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the member banks. It was also advised that the relevant data must also be directly downloadable from the CBS and/ or MIS of the banks with a view to keeping manual intervention to a minimal level in the process. The Circular also suggested the procedure relating to Management of data flow at LBS fora and advised that necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all banks to implement the envisaged data flow mechanism.

3. Based on the preliminary feedback received from several SLBC/ UTLBC Convenor Banks in respect of status of implementation of the abovementioned Action Point, a Working Group (WG) of select SLBC Convenor Banks and NABARD was constituted by RBI to work out a standardized system for collection, storage, presentation and management of data on the SLBC/ UTLBC website.

4. The WG reviewed the existing major categories of data being collated and monitored by SLBCs and suggested a broad set of data structure in the form of a Model Format which may be adapted by SLBCs/ UTLBCs for collection and monitoring of data. The model format is enclosed at Annexure I. While SLBC/ UTLBC Convenor Banks are encouraged to adapt the

model format to the extent possible, they may make suitable additions/ deletions/ modifications in the format as per State/ UT specific needs including future requirements. Further, while SLBCs/ UTLBCs may advise member banks to endeavor to report the data through direct extraction from their CBS/ MIS to the extent possible, there could still be some data which may not be available in the banks' systems. Such data may be collated at the Controlling Office level as is being done now for reporting purposes. The input file format structure suggested by the WG for the purpose is enclosed at Annexure II.

5. The WG has further suggested that in order to enable banks in uploading and downloading of the data upto the block level, banks should map all the branches with block codes. Once mapping of the branches with block codes is completed by banks in their systems, data at block level as well as at district and state level can be generated and monitored at different fora of the Lead Bank Scheme. A portal is required to be developed by SLBC/ UTLBC Convenor Banks on their respective SLBC/ UTLBC websites for facilitating uploading and downloading of data by member banks/ LDMs. A Standard Operating Procedure (SOP), which may be followed by SLBC/ UTLBC Convenor Banks, member banks and LDMs, as suggested by the WG is enclosed at Annexure III.

6. SLBC/ UTLBC Convenor Banks are advised to decide, in consultation with the member banks, a reasonable timeframe not exceeding six months from the date of issuance of this letter, for migration to the new data flow and management system as envisaged in RBI Circular dated April 6, 2018. SLBC/ UTLBC Convenor Banks are also advised to bring this letter to the notice of all member banks under the Lead Bank Scheme.

Action taken

As instructed by RBI, SLBC has constituted an implementation committee for devising and executing transition plan for migration to new data system within 6 months. The first meeting of the committee held on 28th OCT 2019. Banks are finding difficulty in getting block code for all the 152 blocks in Kerala. RBI subsequently provided the Block Codes.

SLBC Website is enabled with new functionality and ready for uploading and downloading of data. Member banks are requested to upload the data into the website from the next quarter onwards.

All the member Banks except co operative Bank has enabled the functionality.

2.3.2.3. PRAGATI Meeting: Review of Social Security Schemes – PMJJBY and PMSBY

PRAGATI Meeting: Review of Social Security Schemes – PMJJBY and PMSBY

PRAGATI (Pro-Active Governance and Timely Implementation) meeting to review implementation of Social Security Schemes was held under the Chairmanship of Hon'ble Prime Minister on January 22, 2020. The meeting reviewed the performance of PMJJBY & PMSBY Schemes in terms of enrolment, claims settlement, grievance redressal and overall benefits to the people at large across the nation and an urgent need was felt on augmenting the reach and efficiency of PMJJBY & PMSBY Schemes.

2. Department of Financial Services (DFS), Govt. of India has shared the concerns raised in the PRAGATI meeting in respect of implementation of PMJJBY and PMSBY Schemes with Reserve Bank of India and requested to advise banks to take the following actions for increasing the coverage and spreading awareness among targeted beneficiaries under these schemes:

- a., Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes;
- b. Streamline procedures and leverage technology to speed up claim settlement process and improve outreach;
- c. Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY;
- d. Enrol beneficiaries of other government scheme like PM Ujjawala, PM Kisan, MGNREGA etc. under the Schemes;
- e. Use SMS and other digital platforms to make account holders aware of the Schemes and also to seek auto debit mandate from them;
- f. Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY; and
- g. Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment till March 31, 2020.

3. Further, the recently launched National Strategy for Financial Inclusion (NSFI): 2019-24, sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector, which has also envisaged that "Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have

recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY, etc.) by March 2020", as one of its objectives.

4. In view of the above, SLBC/UTLBC Convenor Banks are advised to initiate the actions as suggested by DFS, GoI. The issues/concerns associated with implementation of PMJJBY & PMSBY Schemes in the States/UTs under your jurisdiction should also be discussed and resolved in the SLBC/UTLBC meetings in consultation with concerned stakeholders, in order to achieve the Government's vision of a financially included society along with universal insurance coverage.

5. SLBC/UTLBC Convenor Banks are also advised to place the status report of implementation of these schemes in their SLBC/UTLBC meetings on quarterly basis invariably. A copy of status report should be forwarded to the concerned Regional Office/Sub-Office of RBI for information.

Action Taken

Progress of implementation social security schemes are attached in the annexure.8.30

- *SLBC had convened a meeting of Banker and discussed about the implementation of various social security scheme and Atal pension Yojana Scheme. The forum discussed about strategies to improve the coverage and also advised Member Banks to impart special focus on propagating and enrolling maximum beneficiaries under the schemes. The forum also requested to enroll at least 60 APYs each by all the Member Banks before 31.03.2021.*
- *SLBC had conducted a webinar on expanding the outreach of APY schemes on 9th September 2021, by inviting speakers from PFRDA for the SLBC State Coordinators, Lead District Managers and BCs.*
- *Member Banks are covering beneficiaries of PMMY & PMJDY scheme under Social Security Schemes in a campaign mode.*

Department of Financial Services has communicated "Saturation drive for Jan Suraksha Schemes" vide F.No.21(23)/2014-FI(Mission) dated 27.09.2021.

Hon'ble Prime Minister, in his Independence Day 2021 speech, has announced: "We have to achieve saturation. ... all the households should have bank accounts... We have to connect every entitled person with the government's insurance and pension schemes. We have to move ahead with a mindset of cent percent achievement."

2. While the goal of ensuring a bank account for all households has been substantially achieved under Pradhan Mantri Jan Dhan Yojana (PMJDY), this entails ongoing work as young persons attain adulthood and in course of time set up independent households. Therefore, it is necessary to proactively identify such persons, as well as any other persons who may not have an account, and reach out to them to ensure opening of a bank account. The electoral roll is available online on the websites of the Chief Electoral Officers of States and Union territories (UTs), which includes all local adults along with their address details. Addressee banks are hereby advised to ensure the following:

- (a) The Corporate Office of the bank shall arrange to download the electoral rolls for the respective States/UTs for which it is the SLBC convener and arrange to prepare lists in Excel format of all such adults who have attained majority in the last three years i.e. 2019, 2020 & 2021. This should be arranged by district, Assembly constituency and polling station as specified in the electoral roll;
- (b) Communicate the lists prepared above to their respective SLBC/UTLBC Convenors for allocating among the addressee banks latest by 31.10.2021 the responsibility for reaching out directly or through their sponsored RRBs to all such adults, with a view to ascertaining whether they already have a bank account and, if not, to facilitate their account-opening within Q3FY2021-22;
- (c) For allocating responsibility as above, the Convenor shall consult the State In-Charge of the addressee banks and their sponsored RRBs as well as all the LDMs and generate the bank-wise, branch-wise allocation of polling station-wise lists keeping in view proximity to the polling station area;
- (d) Reports of progress against the allocated lists shall be collated by the Convenor's office from the respective addressee banks, who shall also be responsible for collecting and incorporating the progress in respect of their sponsored RRBs;
- (e) The addressee banks shall put in place centralised arrangements to collect the feedback from the branches (including RRBs) regarding which of the targeted persons reported already having an account and which ones opened an account with the bank; and
- (f) Convenors shall furnish consolidated monthly reports in this regard to the Mission Office [missionfi@nic.in].

3. Towards saturation cover of eligible persons under the three Prime Minister's Jan Suraksha Schemes (PMJSS), *viz.*, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana and Atal Pension Yojana, as lead banks, the addressee banks are hereby advised to take immediate necessary steps for initiating a campaign for enrolment of persons eligible for PMJSS. For this, they may firm up in regular or special State/UT Level Bankers Committee (SLBC/UTLBC) meetings held at the earliest, State/UT-wise Jan Suraksha Schemes Enrolment Plans that include both a digital campaign and periodic physical camps/drives, the first round of which will begin from 2.10.2021.

4. In parallel, the ministries/departments implementing large-scale beneficiary-oriented schemes have been requested (copy of letter attached) to leverage their own or State/UT or other implementing partners' field formations and databases for enrolling eligible beneficiaries under PMJSS for their social security protection and to instruct the national level Scheme Implementing Authorities (SIAs) of their major schemes to advise State/UT level SIAs to provide duly filled enrolment forms to LDMs of the district concerned and to extend necessary cooperation to the SLBC/UTLBC Convener in mobilisation for camps/drives, outreach for the digital campaign, and reviews convened. State Governments and UT Governments/Administrations too have been requested to extend similar cooperation and to schedule the special SLBC/UTLBC meeting at the earliest possible (copy of letter attached).

5. While other ministries/departments and States/UTs have been requested to assist the banks in realising the Prime Minister's vision in respect of their major schemes, the banks need to ensure saturation cover of beneficiaries under the major schemes implemented through the banks themselves, *viz.*, PMJDY and Pradhan Mantri Mudra Yojana (PMMY), in the eligible age groups. In PMJDY, a quarterly average balance of Rs. 1,000 or more in Q2FY2021-22 may be taken as indicative of the holder of an operative account to pay premium/contribution for PMJSS. To this end, addressee banks are hereby advised to ensure by 15.10.2021,—

- (a) from the Corporate Office, extraction of State/UT-wise numbers of their respective accountholders in each of the three PMJSS scheme eligibility age groups who have—
 - (i) operative accounts under PMJDY with such quarterly average balance, and
 - (ii) standard PMMY accounts,along with the number of such accounts that are already enrolled under the respective PMJSS scheme, and communication of the same to the SLBC/UTLBC Convenors concerned;
- (b) through the SLBC/UTLBC Convenor of the States and UTs for which the addressee bank is the lead bank, allocation by of monthly targets to each addressee bank (including its sponsored RRBs) for achieving saturation enrolment under each of the PMJSS schemes of the unenrolled accounts by 30.9.2022, with advice to similarly allocate targets to their branches;
- (c) furnishing through their SLBC/UTLBC Convenors consolidated monthly reports in this regard to the Mission Office [missionfi@nic.in].

6. In addition, PSBs are instructed—

- (i) to further assign enrolment targets to each individual field functionary and their sponsored RRBs by 15.10.2021;
- (ii) put in place instructions for special mention in their service record for each of the appraisal years concerned achievement of their target by 15.10.2021;
- (iii) institute policies to give this due consideration to such special mention in the promotion process by 15.10.2021;
- (iv) create auto-prompt feature across channels (branch, BC and ATM) to alert the teller/BC/customer that an uncovered customer is transacting, so that the bank executive / BC may enrol him/her or the customer may self-enrol by 31.10.2021;
- (v) create by 31.10.2021 a CBS-based MIS for both the bank and its sponsored RRBs to work out the monthly rate of enrolling such uncovered customers transacted with, coupled with automated feedback to branches regarding the absolute and relative performance of the branch and its BCs and automated escalation to supervisory levels in case of pre-defined poor performance;
- (vi) create by 15.11.2021 CBS-enabled outreach mechanism in the bank and its sponsored RRBs to identify uncovered accounts, detect significant DBT credits to such accounts and send SMSs in local language with feature for voluntarily enrolling through SMS or/and app;
- (vii) ensure immediately that all BCs of the bank and its sponsored RRBs are made aware of the enhanced intermediary commission of Rs. 30 under PMJJBY, as well as existing commissions under PMSBY and APY, and are encouraged to take advantage of the same, while also ensuring they receive such commission in a quick, timebound manner;
- (viii) furnish through their SLBC/UTLBC Convenors consolidated monthly reports in this regard to the Mission Office [missionfi@nic.in].

7. The addressee bank's chief executive and the whole-time director reporting to him on financial inclusion are advised to personally review progress in this regard with their respective circle/zonal heads and the SLBC/UTLBC Convenors for the States/UTs for which the address bank is the lead bank, and copy the minutes of the review to the Mission Office [missionfi@nic.in] by the 10th of each month.

Yours faithfully,

Encl.: as above



Sushil Kumar Singh
Director (FI)

2.3.2.4.Review of CD Ratio –Suggested by RBI

During 132nd SLBC Regional Director RBI has raised concern regarding the decline in CD Ratio 66 % as on March 2020 to 63.18 % as on September 2020 and to 63.79 % as on December 2020. The Regional Director appreciated the efforts of most banks in keeping lending at same or higher levels in spite of the difficult environment. State Bank of India, the industry leader and Federal Bank, the second largest bank in Kerala as also CSB Bank and Dhanlaxmi Bank need to take concrete measures so that the good work done by other banks for the State of Kerala is not lost. In this context, Regional Director has advised, in order to effectively monitor the performance of individual banks, a standing agenda item of bank-wise CD ratio to be introduced from the next meeting.

List of bottom 13 Banks in CD Ratio in Our State is given below

Sl.no	Bank Name	Total Advance	Total Deposit	CD Ratio
1	BANDHAN BANK	14,974	2,62,318	5.71
2	RBL Bank	8,565	47,565	18.01
3	Ujjivan Small Finance Bank	26,226	1,08,520	24.17
4	CSB BANK	4,41,425	12,11,768	36.43
5	FEDERAL BANK	46,60,110	1,13,17,800	41.18
6	DHANLAXMI BANK	4,18,958	9,18,752	45.60
7	SOUTH INDIAN BANK	25,67,643	54,54,873	47.07
8	STATE BANK OF INDIA	94,84,545	1,91,48,027	49.53
9	LAKSHMI VILAS BANK	42,242	84,620	49.92
10	INDIAN OVERSEAS BANK	6,55,516	12,64,718	51.83
11	ESAF	5,23,951	9,92,567	52.79
12	KSCB	41,54,457	67,93,206	61.16
13	KARUR VYSYA BANK	1,00,955	1,62,497	62.13

***The Chief Secretary suggested** implementing a performance dash board in the State Government portal with Banking Statics to evaluate Bank's participation and performance in various sectors, it will be informed to the Government department. This will help to identify and to encourage top performing Banks in our State.*

During 135th Regional Director, RBI suggested all thirteen banks to submit the action plan for improvement of CD ratio for the coming October to December months. SLBC cell consolidated the report and submitted to Regional office, RBI.

CD Ratio in the State of Kerala has increased from 62% to 64%.

2.3.3 Education Loan Repayment Support Scheme

The update in the scheme as on 30th March 2022 is given below:

Sl No	Bank Name	Processed By Bank Branch	Forwarded By Nodal Officer	Forwarded By SLBC	Approved By Government
1	ALAPPUZHA DISTRICT CO OPERATIVE BANK LTD	5687139	4898693	4898693	4898693
2	ALLAHABAD BANK	2212856	477558	342858	342858
3	ANDHRA BANK	5258147	2150356	2117308	2117308
4	BANK OF BARODA	33950883	13764306	13764306	13764306
5	BANK OF INDIA	58113554	26168018	26031378	26031378
6	CANARA BANK	453737308	236310046	222410843	22258502
7	CATHOLIC SYRIAN BANK LTD	50445027	37102420	37102420	37102420
8	CENTRAL BANK OF INDIA	105222192	62470434	62182741	62182741
9	CITY UNION BANK LTD	0	0	0	0
10	CORPORATION BANK	79626769	48651929	48606248	48606248
11	DENA BANK	3230789	1759993	1759993	1759993
12	DHANLAXMI BANK LTD	13724250	6240660	5707571	5707571
13	FEDERAL BANK LTD	295365838	194828175	194828175	194166699
14	HDFC BANK LTD	1356213	57251	0	0
15	ICICI BANK LTD	1170318	340702	0	0
16	IDBI BANK LTD	1772590	160479	0	0
17	IDUKKI DISTRICT CO OPERATIVE BANK	15384494	6826299	6826299	6826299
18	INDIAN BANK	92972740	39022514	38662281	38662281
19	INDIAN OVERSEAS BANK	107492950	66642667	66615751	66615751
20	KANNUR DISTRICT CO OPERATIVE BANK	337831	239656	160481	160481
21	KARNATAKA BANK	2298045	779162	232500	232500
22	KARUR VYSYA BANK	373824	203584	203584	203584
23	KASARGOD DISTRICT CO OPERATIVE BANK LTD	415314	415314	415314	415314
24	KERALA GRAMIN BANK	373223350	372929293	372929293	372418090
25	Kerala State Co operative Agricultural and Rural Development Bank Ltd	1167605	497071	383071	383071
26	Kerala State Co operative Bank	88567674	83332504	83332504	83332504
27	KOLLAM DISTRICT CO OPERATIVE BANK	11744118	10745988	10249188	10151088
28	KOTTAYAM DISTRICT CO OPERATIVE BANK	0	0	0	0
29	MALAPPURAM DISTRICT CO OPERATIVE BANK	0	0	0	0
30	ORIENTAL BANK OF COMMERCE	8928697	4100389	4100389	4100389
31	PATHANAMTHITTA DISTRICT CO OPERATIVE BANK LTD	1455721	1140955	1140955	1140955
32	PUNJAB NATIONAL BANK	86818880	36861328	36516879	36447084
33	PUNJAB SIND BANK	316082	198000	198000	198000
34	SOUTH INDIAN BANK	61556226	30535417	30535417	30535417
35	STATE BANK OF INDIA	984072089	578142444	569225146	568756537
36	SYNDICATE BANK	185722213	91640578	91476007	91371384
37	TAMILNADU MERCANTILE BANK	1029551	366179	250151	250151

38	THE THIRUVANANTHAPURAM DISTRICT CO OPERATIVE BANK	123000	123000	0	0
39	THRISSUR DISTRICT CO OPERATIVE BANK	280897	280897	280897	280897
40	UCO BANK	19703416	9804198	9804198	9804198
41	UNION BANK OF INDIA	225602773	133560361	133335458	133168327
42	UNITED BANK OF INDIA	862255	862255	684974	684974
43	VIJAYA BANK	37389961	14246901	14072001	14072001
44	WAYANAD DISTRICT CO OPERATIVE BANK	475716	153450	0	0
GRAND TOTAL		3419189295	2119031424	2091383272	2089149994

During SLRM 2021, Convenor SLBC requested the following to its Member Banks,

- ✓ *Processing of pending claim in the portal.*
- ✓ *Extending of Banks OTS schemes for ELRS rejected applicants.*
- ✓ *Government support should adjust with loan account in time.*
- ✓ *Updation of Status of crediting the Government assistance in ELRS portal.*

SLBC has requested NIC on 08.03.2022 to provide the details of bank wise pending applications and the reply is awaiting.

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

The matter came up for discussion in the 122nd meeting of SLBC, Kerala held on 05.10.2017 as suggested by SBI.

For providing training to BPL candidates, State Rural Livelihood Mission (SRLM) is providing reimbursement of training expenses through Kudumbashree Mission of Kerala State Government, which acts as State Rural Livelihood Mission Office. The claim submitted for the financial year 2015-16 and 2016-17, is yet to be received. The details of pending claims are given below.

RSETI - Pending reimbursement of training expenses										
								(Amt.in Lacs)		
Year	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Total
Sponsor Bank										
IOB (Trivandrum)					7.50	8.99	10.41	4.41	10.85	42.15
Syndicate (Kollam)					6.71	4.82	10.47	2.80	11.20	36.00
SBI (Pathanamthitta)					6.23	7.74	10.86	3.21	13.04	41.08
SBI (Alappuzha)					6.33	9.56	10.30	2.44	10.68	39.31

SBI (Kottayam)					7.28	7.47	7.02	2.65	9.15	33.57
UBI (Idukki)					4.27	6.22	4.73	1.10	4.51	20.83
UBI (Ernakulam)					7.80	6.17	4.24	1.06	9.21	28.48
Canara Bank (Thrissur)				5.97	9.50	10.33	12.45	2.74	5.34	46.33
Canara Bank (Palakkad)				1.13	7.28	9.35	24.62	3.66	8.85	54.89
Canara Bank (Malappuam)	0.76	1.07	2.29	1.02	3.10	5.76	6.39	5.10	17.62	43.12
Canara Bank (Kozhikode)					7.06	8.38	5.83	2.83	8.50	32.60
SBI (Wayanad)					7.02	8.42	8.36	2.30	13.79	39.89
RUDSET (Kannur)					6.32	6.34	9.83	0.94	38.20	61.62
Andhra Bank (Kasaragode)					6.46	10.37	11.97	3.54	11.77	44.11
Grand Total	0.76	1.07	2.29	8.13	92.85	109.93	137.47	38.78	172.72	563.99

Action Taken

The 122nd meeting of SLBC observed that similar claims are pending with all RSETIs and forum requested the following:

- 1) Kudumbashree to expedite the matter*
- 2) If such cases are there with other RSETIs, their Controlling Banks to collect the information and forward to SLBC for onward transmission to the LSGD and Kudumbashree.*

Representative from Kudumbashree informed that they have already taken up the matter with Ministry of Rural Development, Government of India. The aggregate pendency was collected by SLBC Convenor and submitted to the Executive Director Kudumbasree vide letter No.Kerala SLBC/35 /145 /GN/2017dated2017 November 24th.

In 125th SLBC ED of Kudumbasree informed that Rs.3 Cr is pending and the matter is under discussion with MoRD and early settlement is expected..

In 126 SLBC Kudumbashree informed the forum that the matter was taken up with MoRD and is expecting to sort out the matter before this financial year.

A first stage of release of Rs1.6Cr has been received vide Order No.7683/M Skill/2013/KSHO dated 06.05.2019.Remaining portion is expected to be credited shortly.

SLBC vide letter Ref: Kerala SLBC/159/AJS/2020 dated 26 Feb 2020 had written to ED Kudumbasree regarding the reimbursement of pending claim.

Ministry of rural development vide letter no.J-18027/01/2017-RSETI(Computer No.358598)-22 ordered for release of another Rs.2.26 Crore towards Reimbursement of Training Expenses of BPL Candidates to “AA” Rated RSETIs. The amount pertains to 2018-19 and 2019-20.

SLBC vide letter Kerala SLBC/RSETI/158/AJS/2020 dated 14.10.2020 has written to MoRD as decided in the 130th SLBC meeting, we are awaiting reply from MoRD.

National Centre for Excellence of RSETIs (NACER) has also written to the SRLM for the reimbursement of training cost.

National Centre for Excellence of RSETIs (NACER)

(Under the aegis of MoRD, Govt. of India)

'Renukaleela', No.1210, 1st Floor,
80 Feet Road, Chandra Layout
BENGALURU – 560 040

Ref.No.NACER/2021-22/F-415

Date: 17.04.2021

To
The CEO
All SRLMs

Dear Sir/Madam,

Sub: Position of State-wise pending claims for reimbursement of training cost of RSETIs

We wish to bring in notice to all State SRLMs regarding the pending position of reimbursement of training cost for RSETIs as on 31.03.2021.

This data has been collected by us from respective RSETIs through the State Director of RSETIs (SDRs) and to us.

State-wise position / Bank-wise position of pending claims is annexed with this letter for your perusal.

In this regard we wish to inform you that the consolidated position as on 31.03.2021 as under

SI No.	Financial year	Pending claims (Amt in Lakhs)
1	Upto 2017-18	3643.93
2	2018-19	3870.56
3	2019-20	10385.23
4	2020-21	2620.40
Total		20520.12

We request all SRLMs to expedite the claim settlement process to enable the RSETIs to function in a better way.

Yours faithfully,


Bipul Chandra Saha
National Director for RSETIs

Copy to:



1. Additional Secretary / Joint Secretary / Director of Rural Development, MoRD- For kind information
2. The President, NAR – for kind information
3. DG / Controller, NAR – for kind information
4. SLBC Convenor – Requested to have one permanent agenda on the topic
5. RSETI Sponsoring Banks – For kind information & for checking correctness of claims
6. All SDRs / ALL RSETIs – for follow-up with SRLMs

During 135th SLBC RSETI State Director informed that the issue regarding pendency of claims taken up with Ministry of Rural Development, Government of India and early settlement expected by the month of February 2022.

2.3.5 Agenda suggested by Indian Banks Association regarding E-Stamping of Bank Guarantees.



Indian Banks' Association

PS&BT/SLBC/AES/8342

December 9, 2019

The Chief Executives of Public Sector Banks

Dear Sir/Madam,

For Kind Attention of the Banks who hold the State Level Lead Bank Responsibility

Implementation of Digital E-Stamping facility on Bank Guarantees

In view of the Digitisation of Trade Processes, IBA had constituted a Working Group with few Select Member Banks, FEDAI, SWIFT & StockHolding Corporation. Three Sub Groups were formed under this Working Group. One of the Sub Groups, viz. Sub Group on E-Stamping and E-Bank Guarantee had come out with the implementation of "Automated E-Stamping (AES)" after constant endeavors.

2. The Sub Group on E-Stamping and E- Bank Guarantee and the StockHolding Corporation had finalised the procedural Guidelines of AES. (Copy enclosed as Annexure-A). SWIFT India Domestic Service plays the role of Implementing Agency. The Government of NCT of Delhi vide its communication dated May 27, 2019 had approved the proposal of payment of stamp duty through digital E-Stamping on Bank Guarantee. With the enormous support of the Delhi Government, StockHolding Corporation of India and Swift-India, E-Stamping had been successfully launched, using SWIFT Messaging System, by few Banks, in Delhi on 22nd August, 2019. Subsequently, the E-Stamp Certificate number along with the details of the Stamp Duty is being embossed on Bank Guarantee. Issuing of E-Stamp Certificate number reduces Paper work and also helps in completing the task quickly.

3. Considering the above benefits, all Member Banks, who hold the State Level Lead Bank Responsibility, are requested to advise their SLBC Convenors to discuss the matter in the SLBC Meetings and take up the matter with their respective State Governments, for the implementation of E-Stamping facility on Bank Guarantee in their States.

Yours faithfully,

(B Raj Kumar)
Deputy Chief Executive.

SLBC has taken up the matter with Department of Registration vide letter Kerala SLBC/AES/90/SV dated 19/05/2020.

Sub: Implementation of Automated E-Stamping System (AES) in the State of Kerala

In view of the Digitalisation of Trade Processes, Indian Banks' Association (IBA) had constituted a Working Group with few select Member Banks, FEDAI and SWIFT, under which a Sub-Group on E-Stamping and E-Bank Guarantees (eBG) was formed. The Sub-Group along with the Stock-Holding Corporation of India Limited (SHCIL) came out with "Automated E-Stamping System (AES)" and finalized the procedural guidelines of AES (enclosed). SWIFT India Domestic Service plays the role of the Implementing Agency.

E-Stamping was successfully launched by a few Banks in Delhi, on 22nd August 2019, by using SWIFT messaging system. As a result, the E-Stamp Certificate Number along with the details of the Stamp duty is being embossed on the Bank Guarantee.

After successful launch of the pilot, IBA issued a circular dated September 9, 2019 to all Banks to start utilising the service in order to widen the scope of the digitisation project to include all the States. Since SHCIL is the Central Record-Keeping Agency (CRA) for 22 States, priority was attached to roll out to these States. In these 22 States, end to end stamp duty processing is done by SHCIL and Government department have no developmental or migration work to do. As of now, Kerala is having a separate entity for collecting stamp duty and will have to do some developmental work in order to migrate to AES.

Although the Working Group had put forth AES primarily for issuance of Bank Guarantees, once implemented, its scope can be further extended to all the banking instruments such as loan agreements, indemnity bond, mortgage and forward contracts.

Implementation of AES has the following advantages:

1. E-Stamp Certificate generated is tamper proof. The software/workflow used for printing the Bank Guarantee would be designed such that there is one-to-one correspondence between the e-Stamping Certificate number and the Bank Guarantee. This will prevent issuance of multiple Bank Guarantees against one e-Stamping Certificate number.
2. The e-Stamping Certificate would bear a Unique Identification Number and accuracy/authenticity of the same can be verified by cross checking on the SHCIL Portal.

3. Not having to deal with paper instruments in the current situation of fight against Covid-19 and maintaining social distance
4. Introducing a digital alternative of delivering the stamp duty receipt for completing the documentation process in issuance of bank guarantee, loan agreements, indemnity bond, mortgage and forward contracts and reaping the associated benefits of efficiency without compromising the revenue generating capacity of State Governments
5. Creating the foundation for eBG and Repository of eBG whereby the beneficiaries of BG would be in a position to access the Repository electronically and manage the eBGs issued in their favor

The Government doesn't incur any revenue loss on account of the fact that duty structure for various articles will remain the same. The new system also do not aim at replacing any of the existing system but would be an additional mode for stamp duty processing. It is hoped that over a period of time, AES would be the most user-friendly alternative.

Considering the above benefits, we request your goodselfs to approve/adopt the Procedural guidelines for collection of Stamp Duty under "Automated E-Stamping System (AES)" in the State as advised by IBA at the earliest.

Thanking you.

Yours faithfully,


N Ajit Krishnan
Convenor, SLBC Kerala &
General Manager, Canara Bank

Government of Kerala vide G.O(Rt) No.66/2021/TAXES dated 29.01.2021 has issued order for e-Stamping for all denominations related to registreable as well as non-registerable documents with effect from 01.02.2021.

SLBC is awaiting reply from department of Registration regarding the implementation of Automated E-Stamping System in the State of Kerala.

During 135th SLBC ACS, Finance Department informed that the Registration Department, Government of Kerala has been signed MoU with National e-Governance Services Ltd (NeSL) to serve as a repository of legal evidence for financial credit contracts by setting up a secured Digital Document Execution Platform. As per the instruction in the Government Oder, the department have already integrated the department's application system viz. PEARL with that of NeSL's Digital Document Execution platform and the system has also been made operational on 1st February 2022 after due security clearances.

ACS, Finance Department informed that National e-Governance Services made available for all financial instruments, not only for e- stamping of Bank Guarantee but for remote digital execution of all financial instruments. Implementation of Digitalization helps to ensure the revenue in a centralized manner.

SLBC has arranged a meeting of member banks with NeSL to commence Digital Document Execution and make use of Digital e -Stamp Papers on 07.03.2022.

2.3.6. Status of Land allotment for RSETIs building

The Status of Land allotment RSETIs at various districts as follows;

RSETI Trivandrum:

26.93 cents of land were allotted for RSETI building. Now RSETI wanted to appoint a new architect and retender process is going on. But allotted land is having only 2.42 meter wide road access hence Corporation is not giving approval. Alternate road access obtained and seeking approval from Corporation.

RSETI Kollam:

Land of 66 cents allotted adjacent to NavodayaVidyalaya, Kottarakkara and the land demarcated the area with compound wall. Detailed Building Plan and estimate submitted for approval with LSGD authorities. The Building overseer has submitted his report of land inspection and the file is with the Building Engineering Section Kottarakkara. They have already finalized Architect for the Building construction and supervision.

RSETI Alappuzha:

Aryad Block Panchayat had allotted 50 cents of land for RSETI in 2010 and MOU was also signed. Construction is about to start.

State Bank of India has allotted fund for construction of the building and appointed an Architectural Consultant, M/s Prima Arch, and Chertala. Site visit report is ready and Plan is submitted for approval. Further discussions are going on and construction will start within a reasonable period of time.

RSETI Kottayam:

Kottayam RSETI was allotted by 50 cents of land in Pallom Block Panchayat and the site clearance by cutting of Trees requires prior approval from Forest Department. Director has confirmed that after 15th Block Panchayat meeting CPWD will enter into a new tender and the work may start within a short span of time.

RSETI Ernakulum:

RSETI building construction completed and the institute is functioning in the new building since last four years. RSETI reported some major issues like Non availability of water connection and motorable road access. Access of RSETI during rainy season is vey

difficult. The area has turned into an ideal point for anti-social activities such as drunkards and drug users, even during day time, it creates problems for trainees coming to institute, especially for ladies.

RSETI Idukki:

A land with 50 cents offered by Nedumkandam Block Panchayat in 2015 and later it is noted that the revenue documents are not available. Hence the site for RSETI building is not finalized yet.

RSETI Pathanamthitta:

As per the Government Order, 34.20 ares of land in survey no 43/1 in Pandalam Village was allotted to RSETI Pathanamthitta, where erstwhile Pandalam Block Office was functioning. MoU was signed on 07.04.2014, for establishing RSETI with suitable modifications of the existing building. But the land was not handed over to the bank and the offices of ICDS and Dairy are still occupying the building.

In addition to this, a Gram Nyayalaya is also allowed to function in the building. Construction of a new building for RSETI with approximately 8000sq ft as per MORD guidelines is possible in the land only after demolishing the existing building. Director RSETI Pathanamthitta requested to get the permission for demolishing the existing buildings in the allotted land and hand over vacant possession of the allotted land.

RSETI Thrissur:

Building construction of RSETI Thrissur completed in 2016 and the same building is capable for accommodating 40 male and 40 female.

RSETI Malappuram:

RSETI building is functioning in Own residential building and the no major issues faced.

RSETI Palakkad:

The formality to allot 54 cents of land in Thenkurissi of Kuzhalmannam Block, Palakkad for RSETI is under progress. Competent Authority at District Level has recommended the proposal and forwarded to Commissioner of Rural Development, Thiruvananthapuram for their consideration. RSETI Palakkad requested our intervention in this regard to get the land allotted as early as possible.

RSETI Kozhikode:

Meeting was attended by Director, Mr. Muraleedharan and the acquisition of land allotment for RSETI building is in the final stage.

RSETI Kannur:

RSETI building construction was completed in 2011 and the functioning in new premises is going on smoothly

RSETI Wayanad:

Presently RSETI is working in rented building and a land with 50 cents allotted in SulthanBathery. The approach road to the plot is not yet demarcated by the BDO even the repeated requests. The issue is escalated to SDR and SBI LHO, Trivandrum.

RSETI Kasaragod:

RSETI functioning in own building and no major issues reported.

In 135th SLBC meeting the Chief Secretary advised Land revenue Commissioner to assist land allotment to RSETIs and it should be completed immediately. Wherever the RSETIs are allotted with land have to start the construction work immediately and progress of the same will be reviewed in the next SLBC meeting.

2.3.7 Agenda suggested by Kudumbashree - Start-up Village Programme Entrepreneurship (SVFI) & RKI EDP

Sir,

Sub: Kudumbashree - Requesting support of banking institutions for Kudumbashree Start-up Village Entrepreneurship Programme (SVEP) & RKI-EDP Reg:-

Ref: SLBC letter 147, SLBC agenda dated 18th November, 2021

Kudumbashree has been implementing SVEP, the micro enterprise promotion programme of the Ministry of Rural Development (MoRD) Government of India since 2017. We are soon completing its implementation in 14 blocks across as many districts. Meanwhile, MoRD has approved the programme for 11 more blocks in Kerala.

Kerala has been the pioneering State in implementing SVEP, with the highest number of blocks approved under the programme. Kudumbashree has already helped rural women set up 21,093 enterprises under the scheme. In addition, Kudumbashree has also got State government support to devise a programme named RKI-EDP along the lines of SVEP which is now under implementation in 14 more blocks.

The highlight of the design of both the projects is the community enterprise fund of Rs 2.5 to Rs 3 crore available at each block as a revolving fund for entrepreneurs to avail loans from. A total of 13,543 loans have already been disbursed amounting to more than Rs. 51 crore in value.

The repayment rate has been good, and Kudumbashree intends to take the model to larger scale, higher coverage, and with a focus on enterprises of bigger sizes and better revenues. This is in consistent with the agenda of the MoRD to move towards 'growth enterprises'.

The idea was to use the revolving fund to make small loans and use it to leverage more bank loans. This is where the otherwise successful project has met with low performance. So far, the total bank loans disbursed to SVEP entrepreneurs has been only 437, with the total loan amount being a meagre Rs 11.29 crore.

In this context, I request you to kindly place this as an agenda at the SLBC meeting and direct the participating banks to ensure more loans under the two schemes. Given the high potential of the projects and their importance in the State's context, I am sure this will be mutually beneficial to the banks as well as the entrepreneurs in Kudumbashree network.

Thanking you.

Yours faithfully,
Sd/-
Executive Director
Kudumbashree

List of SVEP & RKIEDP Blocks

Sl No	District	SVEP Blocks	RKIEDP Blocks & Municipalities
1	Thiruvananthapuram	Vamanapuram, Nemom,	
2	Kollam	Pathanapuram, Vettikavala	
3	Pathanamthitta	Parakodde, Koipram	Pulikkeezhu
4	Alappuzha	Thykattussery	Veliyanad, Champakkulam, Chengannoor & Chengannoor Municipality
5	Kottayam	Vaikom, Ettumanoor	
6	Idukki	Idukki	Devikulam, Adimali
7	Ernakulam	Vaduvukode, Vypin, Alangadu	Paravur & Paravur Municipality
8	Thrissur	Kodakara, Pazhayannur	Chalakkudi, Mathilakam, Cherppu & Chalakkudi Municipality
9	Palakkad	Nenmara, Thrithala	Mannarkkad & Mannarkkad Municipality
10	Malappuram	Nilambur, Perumpadappu	
11	Kozhikkod	Peramba, Kunnummal	
12	Wayanad	Panamaram	Mananthavadi, Kalpetta, Kalpetta Municipality & Mananthavadi Municipality
13	Kannur	Kuthuparamba, Taliparamba	
14	Kasargod	Nileshwaram	Parappa

SVEP Block wise achievement as on 31.10.2021

<i>Sl No</i>	<i>District</i>	<i>Block</i>	<i>Targets (Oct. 2021)</i>	<i>No. of Enterprises formed till 31 Oct. 2021</i>	<i>%</i>	<i>No of CEF loans (nos)</i>	<i>CEF amount released (Rs in lakhs)</i>	<i>No. of loans disbursed under bank linkage</i>	<i>Amount of loans disbursed (Rs. In lakh)</i>
1	ALP	Thykattussery	1,367	1,228	90%	920	384.57	2	6.80
2	EKM	Vaduvukode	2,054	2,129	104%	957	446.05	46	140.50
3	IDK	Idukki	1,524	1,474	97%	875	325.90	21	39.90
4	KNR	Kuthuparamba	1,954	1,636	84%	984	333.56	75	255.05
5	KSD	Nileshwaram	1,495	1,356	91%	1,096	385.33	62	161.50
6	KLM	Pathanapuram	1,833	1,829	100%	1,059	345.10	7	28.41
7	KTM	Vaikom	1,713	1,212	71%	895	359.95	19	72.31
8	KKD	Peramba	1,375	1,100	80%	1,074	394.94	4	17.23
9	MLP	Nilambur	1,963	1,879	96%	1,055	349.49	63	157.84
10	PKD	Nenmara	1,878	1,046	56%	842	294.54	1	1.50
11	PTA	Parakodde	2,164	2,165	100%	1,015	472.07	60	70.15
12	TVM	Vamanapuram	1,750	1,720	98%	1,027	356.80	25	47.20
13	TSR	Kodakara	1,518	1,250	82%	895	309.82	8	14.50
14	WYD	Panamaram	1,125	1,069	95%	849	332.65	44	116.10
TOTAL			23,712	21,093	89%	13,543	5,090.76	437	1,128.99


 for **Executive Director**
Kudumbashree

3. FRESH ISSUES

3.1 Primary Sector

3.1.1 Minutes of the special SLBC meeting to discuss about relief measures to be extended to the borrowers affected with natural calamities during the year 2021.



SLBC Special Meeting to discuss the modalities of Natural calamities

SLBC Kerala has convened a meeting on 11.03.2022 subsequent to the release of Government Order by Disaster Management Department, Govt of Kerala in the back drop of severe Natural Calamities in the month of October 2021. The meeting was chaired by Sri. S. Premkumar, Convenor SLBC Kerala & General Manager, Canara Bank. The list of participants is annexed.

Various villages in the districts of Kerala were severely affected due to the excessive rainfall, flooding and landslide in the month of October 2021 (from 12.10.2021 to 25.10.2021). In this context Govt. of Kerala declared 11 districts of Kerala as flood /Landslide affected areas and directed SLBC to issue advisory with regard to the possible extension of relief measures in areas affected by Natural Calamity. In view of the above SLBC convened a meeting with officials from RBI, NABARD, Government Department and select member Banks on 11.03.2022.

During the meeting the forum discussed about the implementation of various relief measures including restructuring of existing limits of the borrowers and fresh credit support to eligible cases. The participants put forth suggestions, which were incorporated in the draft guidelines for relief measures in line with RBI master direction. The suggestions have been adopted by the committee.

Subsequent to the meeting, SLBC has been convened another round of meeting with LDMS and Member Banks on 21.03.2022 to finalize the implementation of Relief Measures by Banks. The forum discussed relief measures which is adopted by the subcommittee held on 11.03.2022 and approved the same without any change.

309 villages of 39 Taluks as listed as Annexure in the above mentioned G.O are declared as flood/landslide affected areas. The repayment period of the restructured loan may vary depending on the severity of the calamity, the impact on loss/damage of economic assets and distress it caused.

The maximum period of repayment for restructured loan depends on the percentage of crop loss. Hence the forum requested the Department of Agriculture, GOK to assess the percentage of crop loss in the notified villages.

Approved relief measures enclosed as annexure.

Annexure

SLBC approved Relief measures for the flood affected areas in Kerala – Flood and Land slide 2021

1. The purpose of the meeting is to adopt various relief measures to be implemented by Banks with immediate effect.
2. The relief measures are in line with RBI Master Circular on Natural Calamity Ref: RBI/FIDD/2018-19/64 Master Direction FIDD.CO.FSD.BC No.9/05.10.001/2018-19 dated October 17, 2018.
3. The measures adopted for Scheduled Commercial Banks and Small Finance Banks are based on the guidelines contained in the RBI master direction FIDD.CO.FSD.BC No.9/05.10.001/2018-19 dated 17 October 2018
4. The measures adopted for the RRB as per RBI Master Direction FIDD.CO.FSD.BC No.10/05.10.001/2018-19 dated 17 Oct 2018 and Co operative Banks are based on the guidelines contained in the NABARD Circular no 72/DOR/18/2018 dt 2018 April 11th
5. These measures will be applicable for those Revenue Villages notified by Govt of Kerala vide GO (P)No.1/2022/DMD dated 03rd Feb 2022 and also those which may be notified further during the same season.
6. The restructuring and moratorium permitted under these guidelines shall be made effective from 03rd Feb 2022 (Date of Notification of Flood by the State Government vide its circular GO (P)No.1/2022/DMD dated 03rd Feb 2022).
7. For Restructured loans the repayment period shall be permitted as follows:
 - Crop loss above 33 % to 50%, a maximum repayment period of 2 years including 1 year Moratorium period.
 - Crop loss 50 % or more, a maximum repayment period of 5 years including 1 year Moratorium period.
8. The date to be reckoned for eligibility for restructuring and fresh finance will be 30th September 2021.

9. Specific Request for Restructuring/ Rescheduling must be obtained from the Borrower.
10. Application for Fresh/ Additional loans in eligible cases is to be submitted to the Bank Branch within 03rd May 2022.
11. The restructuring process is to be completed within 03rd May 2022.
12. The directions shall apply be applicable to farmers/loanees who have been affected by a natural calamity as declared by the State Government/Authorities and are willing to avail the benefits under the guidelines.
13. As notified by the Government of India from time to time, to provide relief to farmers availing short term crop loans and affected by a natural calamity, an interest subvention of 2 percent per annum shall be made available to banks for the first year on the restructured loan amount. Such restructured loans shall attract normal rate of interest from the second year onwards.
14. Farmers/loanees to be informed that the moratorium is a rescheduling account with a specified repayment holiday, interest will be added during the moratorium period and the bank shall have all the right to recover the dues, if the account becomes NPA.
15. The instructions are contained in two chapters
 - a. Credit related relief measures (Table 1)
 - b. Other ancillary measures (Table 2)

Table I CREDIT RELATED RELIEF MEASURES

A. Short term crop production loans

1. Conversion to term loan if the account is not overdue as on date of declaration
2. One year moratorium from the date 03rd February 2022.
3. Revised repayment period : Maximum 2/5 years from the above date (2/5 years including moratorium period)
4. No additional security to be asked for this conversion
5. Fresh Crop Loan based on scale of finance & cultivation area as per extant guidelines
6. No additional security or guarantee to be insisted
7. Margin shall be waived.
8. Rate of Interest shall be as per individual bank's policies
9. No Penal interest on current dues and waiver of penal interest in restructured loan
10. No Compounding of interest during moratorium period.
11. No compounding of interest on the fresh loan till its due date.
12. The restructured portion of loan shall be treated as Standard asset
13. The fresh loan also shall be standard asset
14. Insurance claim if any should be adjusted to the rescheduled loan

B. Long Term(Investment) Credit to Agriculture

1. Where only crop is damaged , but no productive asset damaged

- i. Moratorium for minimum one year extendable upto 18 months.
- ii. Extending repayment period by one year & rescheduling installments/ current dues accordingly
- iii. Installments defaulted willfully in previous years not eligible for rescheduling

2. Where both crop and productive assets are damaged

- i. Moratorium for minimum one year extendable upto 18 months on case to case basis.
 - ii. Term loan to be rescheduled
 - iii. Fresh crop loan as per item (A) above
 - iv. Need based term loan for repair /acquisition of the damaged productive asset
 - v. Rescheduling period based on overall repaying capacity of borrower vis-à-vis his total liability (including fresh loan). (Maximum extension by 5 years)
 - vi. Installments defaulted willfully in previous years not eligible for rescheduling
3. No additional security or guarantee to be insisted for fresh loan/rescheduling
4. Rate of Interest shall be as per individual bank's policies.
5. Margin shall be waived.
6. The restructured portion of loan shall be treated as Standard asset
7. The fresh loan also shall be standard asset
8. Insurance claim if any should be adjusted to the rescheduled loan

C. Credit to agri allied activities dairy/fishery/poultry & other animal husbandry

(Both Term loan & Working Capital short term loan)

1. Where there is no damage to livestock or other productive assets

- i. Moratorium for minimum one year extendable up to 18 months.
- ii. Extension of repayment period by one year and rescheduling installments/current dues accordingly
- iii. Installments defaulted willfully in previous years not eligible for rescheduling
- iv. Need based working capital loan may be granted as per banks assessment

2. Where livestock & other productive assets are damaged

- i. Moratorium for minimum one year extendable up to 18 months on case to case basis.
- ii. Loan to be rescheduled.
- iii. Rescheduling shall be for a period based on overall repaying capacity of borrower vis-à-vis his total liability (including fresh loan). (Maximum extension by 5 years).
- iv. Need based term loan & working capital limit for repair /acquisition of the damaged productive asset and running cost may be granted based on the viability of the rehabilitated farms as per bank's assessment
- v. Installments defaulted willfully in previous years not eligible for rescheduling
- vi. No additional security or guarantee to be insisted for fresh loan/rescheduling
- vii. Rate of Interest shall be as per individual bank's policies.

- viii. Margin shall be waived.
- ix. The restructured portion of loan shall be treated as Standard asset
- x. The fresh loan also shall be standard asset
- xi. Insurance claim if any should be adjusted to the rescheduled loan

TABLE 2 – OTHER ANCILLARY MEASURES

1. Relaxed KYC Norms

- (a) Needy persons who have lost ID proof may be permitted to open BSBDA accounts with simplified KYC

2. Providing access to banking service

- i. Restoring ATM services need to be given priority
- ii. Banks shall not deduct minimum balance penalty or other charges on the distress relief assistance paid by Government through DBT to their account
- iii. Banks shall not collect charges for duplicate pass book, account statement, hot listing Debit cards and issuing fresh debit cards, Cheque Book Cancellation and Fresh issuance upto 03rd May 2022
- iv. Banks at their discretion may also take other distress alleviation measures like waiver of ATM charges, increasing ATM withdrawal limit, waiving early withdrawal fees on time deposits, conversion of credit card dues, waiving of late fee for card dues and loan installments, waiver of other charges on farm loans etc.
- v. Individual Banks at their discretion may also waive the penalty charges for Non maintenance of Minimum balance in CASA accounts till 03rd May 2022.
- vi. Soiled/Mutilated/Defective notes shall be exchanged at all branches of banks and currency chests as per extant RBI instructions.
- vii. Soggy/pulpy notes which are inseparably stuck-up together shall not be accepted by the branches. Instead, the holders may be advised to directly tender these notes to RBI, Issue department(Claims Section), Thiruvananthapuram or send by registered and insured post for adjudication with the name, address, and bank account details of the tenderer
- viii. Many customers have lost their KYC documents. Banks may issue photo affixed pass books where requested.(no charge shall be collected till 03rd May 2022)

3.1.2 Agenda suggested by Directorate of Agriculture regarding recovery of ineligible beneficiaries under PM-KISAN Scheme

Directorate of Agriculture Development and Farmers' Welfare

Vikas Bhavan, Thiruvananthapuram – 695033

e-mail: cru.agridir@kerala.gov.in, Phone: 0471-2304481

No:ADFW/1077/2022-TP4

Date:04/03/2022

From

Director of Agriculture

To

The Convenor

SLBC , Kerala

Sir,

Sub:- Agriculture Department -Additional agenda of PM KISAN- Direct refund of Assistance transferred to ineligible beneficiaries - reg

Ref:- 1)Letter no Agri-PA2/19/2022-Agri dated 03/03/2022 of Agriculture (Planning A) Department

As per reference cited it has been directed from Government to include a new agenda in the upcoming 136th SLBC viz.**Direct refund of PM-KISAN Assistance released from the bank accounts of ineligible beneficiaries**

PM KISAN is completing 3 years in the state. Currently 37.2 lakhs registered beneficiaries in the scheme.For the past 3 years the scheme has actually transferred Rs.5600 crores to registered beneficiaries to their bank accounts directly. After continuous combing of the database by State and Central Government it has been found 30416 nos of ineligible beneficiaries.

The Central Government insists that the fund provided to the ineligible and income tax payees should be recovered in full and should be refunded to PMKISAN.The details of ineligible beneficiaries, the amount to be recovered from them as per portal values are listed below.

Sl.No	Refund Category (12/01/2022)	Total no.of farmers for refunding	Refund paid by the farmers (Nos)	Amount to be recovered(Rs)	Amount recovered (Rs)
1	Ineligible	9,398	283	12,24,46,000	21,12,000
2	Income Tax payees	21018	1,907	18,80,70,000	1,90,74,000
	Total	30,416	2,190	31,05,16,000	2,11,86,000

Though we are receiving refunds the process is slow. Central Government is giving much importance to this process and noted this slow rate of refund. Considering this, PMKISAN, Government of India has suggested the State to instruct the banks through SLBC to go for refund directly from the bank accounts of ineligible beneficiaries.

Hence it is requested that the proposal for Direct refund of PM-KISAN Assistance released from the bank accounts of ineligible beneficiaries may urgently be included in the agenda of the next (136th SLBC).

Yours faithfully,

Ch. Ajit
ADDL. DA(PLG) AGRIDIR (I/C)

Joint Secretary (PLG)
Department of Agriculture
Government of India, New Delhi

Department of Financial Services has advised SLBC to comply with the instructions given in the SOP of DA & FW and act in close coordination with the State Nodal officer of PM KISAN.

F. No. 3/8/2022 – AC
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevandeep Building
Parliament Street, New Delhi
Dated the 4 April, 2022

To
All SLBCs,

Subject: Recovery of benefits passed on to ineligible beneficiaries under PM-KISAN Scheme

Sir / Madam,

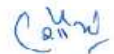
I am directed to enclose herewith a D.O. No. 13-2/2020-FWS dated 17.02.2022 received from Secretary, Department of Agriculture & Farmers Welfare (DA&FW) on the subject cited above.

2. Department of Agriculture & Farmers Welfare (DA&FW), Ministry of Agriculture & Farmers Welfare, GoI. has prepared a Standard Operating Procedure (SOP) for recovery of benefits passed on to ineligible/ income-tax payee/ death cases etc and has circulated it to the States/UTs for compliance, with the involvement of banks (SLBCs) and field officers of the State. MoA&FW is of the considered view that with active involvement of SLBCs, the pace of recovery can be expedited.

3. SLBCs are therefore, requested to comply with instructions given in the SOP of DA&FW and act in close coordination with the State Nodal Officers of PM-KISAN and help in realization of funds transferred to the ineligible beneficiaries under PM-KISAN Scheme.

Encl: As above

Yours faithfully



(Chandragupta Shaurya)
Under Secretary (AC)
E-mail: acsec-bkg@nic.in
Tel. No. 23747189

3.2 Secondary Sector

3.2.1 Agenda suggested by Reserve Bank of India -

1. Bringing Kerala State Government PSUs into TrEDS Platform

It is observed that many enterprises selling their products to Kerala State Government PSUs are facing a 30–45-day delay in receiving payments from the companies. Bringing such Government PSUs (like Horticon and Supplyco) on the TrEDS platform would benefit a large number of MSME vendors who supply to them. Kerala State Small Industries Association (KSSIA) had also raised the above issue during Empowered Committee meetings on MSME. Further, the banks would be keen to finance the receivables from these PSUs.

SLBC Convenor bank is advised to discuss the issue of registration of State Government Companies on TrEDS platform.

3.2.2 Agenda suggested by Principal Secretary LSGD

From

Additional Chief Secretary to Government

To

Convenor, State Level Bankers Committee - Kerala

Sir,

Sub: Local Self Government Department - Self-Employment Programme (SEP) - Poor extent of Sanction of Loans to Kudumbashree Neighbourhood Group Members - Reg

Ref: Letter No. 9763/F/2021/KSHO dated 28/01/2022 from Executive Director, Kudumbashree

Kind attention is invited to the subject above. Kudumbashree, is the implementing agency of the Centrally Sponsored Scheme Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM). As per the letter referred above, the Executive Director, Kudumbashree has informed the Government that under the Self Employment Programme (SEP) component of DAY-NULM, they have been providing interest subsidy over and above 7% rate of interest on loans to individual and group enterprises. The enterprises depend on various scheduled and nationalised banks for obtaining the loans.

The neighborhood group (NHG) members avail loans to either start an enterprise or to improve the existing one. However, some of the banks are denying loans by citing various reasons such as the scheme code is not available with them, low CIBIL score, requirement of collateral security etc.

The low off take of livelihood linked loans in national flagship schemes is a matter of concern, particularly in the post covid recovery phase and should be discussed in the SLBC. However, when Kudumbashree was instructed to seek inclusion of this matter as agenda item for discussion in the SLBC, it was informed that they had already requested SLBC for the same but that in the Steering Committee prior to the SLBC meeting it was decided to send letters to all the banks for their comments on non-acceptance of applications instead of taking the subject up as an agenda in the SLBC.

In view of the importance of the subject, I request your personal interest in ensuring that this matter is included as an agenda in the next SLBC meeting.

Yours Faithfully,



SARADA MURALEEDHARAN I A S
ADDITIONAL CHIEF SECRETARY

3.2.3 Agenda Suggested by Kudumbasree - Implementation of Overdraft facility of Rs.5000/- to verified woman NHG members under DAY- NRLM/NULM reg:-

Sir,

Sub: Kudumbashree - Requesting support of banking institutions for implementing Overdraft facility of Rs 5000 to verified women NHG members under DAY- NRLM/NULM-reg:-

Ref: SLBC letter 136, SLBC agenda dated 1st February , 2022

An overdraft facility of Rs 5000/- to verified women SHG member was announced by the Hon'ble Finance Minister in her Union Budget Speech on 5th July 2019. Indian Bank's Association (IBA) vide letter dated 26th November, 2021 has informed MoRD that they have notified the scheme after getting the approval from Department of Financial Services (DFS). MoRD has informed Kudumbashree to conduct special campaign and inform the individual women SHG members about the scheme so that they can avail the Overdraft facility of Rs 5000/- in case of emergent needs. The modalities of the scheme is shown below

- Purpose- General purpose loan to provide hassle free credit to low income group/underprivileged customers to meet their exigencies without insistence on security, purpose or enduses of credit.
- Eligibility- (individuals only) 1. BSBD/SB accounts of verified SHG members under DAYNRLM/NULM , which are operated satisfactorily for atleast six months. Aadhar should be linked and authenticated demographically
- Nature of facility- Running OD facility in SB Account
- Period of Sanction -36 months subject to the review of Account thereafter
- Loan Amount – Minimum OD Amount of Rs 5000/- and maximum Rs 10,000/-
- Security – NIL
- Interest rate- @1year MCLR+3%

In this context, I request you to kindly place this as an agenda at the SLBC meeting and direct the participating banks to ensure their support under the abovementioned schemes. The detailed advisory regarding the scheme is attached herewith. *(Annexure I)*

3.3 Tertiary Sector

3.3.1 Agenda suggested by Reserve Bank of India

3.3.1.1 FX Retail Platform for Purchase/Sale of Foreign Exchange

2. FX Retail Platform for Purchase/ Sale of Foreign Exchange

FX-Retail, is an electronic trading platform for foreign exchange, developed by Clearing Corporation India Limited in 2019, at the behest of RBI. The platform seeks to enhance transparency and fairness in customer foreign exchange transactions especially for the smaller/less sophisticated customers through:

- Transparent disclosure of charges levied by the authorized dealer banks on the platform, to customers; and

- Ensuring fairness in dealing through anonymous matching of orders placed by customers with other customers / Authorised Dealers on price-time priority.

The platform provides easy and flexible terms for registering, accessing the market (<https://www.fxretail.co.in>), placing orders, obtaining deal information and getting reports. The purpose of the platform is to increase competition and thereby reduce transaction cost to customers. Currently, FX-Retail provides cash, tom, spot and forward transactions in the USD/INR pair. While volumes on the FX-Retail platform have been growing, the envisaged benefits are not accruing to a wider set of customers due to low level awareness about the platform.

3.3.1.2 Finding of Root Cause Analysis of Complaints Received during FY 2020-21

3. Findings of Root Cause Analysis of Complaints Received during FY 2020-21

Reserve Bank of India conducted a Root Cause Analysis of the complaints received during the FY 2020-21 (July 01, 2020 to March 31, 2021) and the important findings are as follows:

- The consumers were lured by the promise of hassle-free loans by unregulated/unauthorized digital lending apps, which did not disclose the usurious interest rates, penalty charges and other terms and conditions.
- Many complaints were against misbehavior by staff of public sector banks.
- A number of complaints were received from individuals requesting for waiver of loan amount or interest thereof, settlement under OTS, restructuring of loans, etc. citing their present financial condition which did not allow normal repayment of the loan even after the 6-month moratorium.
- Complaints were also received from individuals who were defrauded by scammers through phishing and fictitious offers of funds, where fraudsters impersonated Officers, Representatives or Agents of reputed banks/Financial institutions or RBI.

SLBC Convenor bank is advised to discuss the above in the 136th meeting of SLBC.

4 Information Note

4.1 Item suggested by Agriculture Skill Council of India (ASCI)

To Promote Credit availability to the Certified Candidates under various Central and State Sector Schemes imparted through Agriculture Skill Council of India (ASCI).

Agriculture Skill Council of India (ASCI) is Sector Skill Council and working under the aegis of Ministry of Skill Development & Entrepreneurship (MSDE), Govt of India with members from various Agriculture bodies like ICAR, APEDA, SFAC, NSAI, National Horticulture Board, Tea Board, Coffee Board and Spices Board and Industry body with basic objective as advisory in nature and setting National Standards for different occupation with aims

towards capacity building by bridging gaps and upgrading skills of farmers & extension workers engaged in organized / unorganized segments of Agriculture & Allied Sectors. ASCI has developed industry validated 186 different Qualification Packs(QPs) which are NSQF aligned and it helps to provide the vocational identity and easy to measure the skill set one has. Govt of India through Gazette Notification, advised all training/educational programmes/courses to be NSQF-compliant.

ASCI is an approved assessing and awarding body by the National Council of Vocational Education and Training (NCVET), the only Government of India regulatory body for vocational training, to undertake assessment and certification activities of all NSQF aligned job roles as per Gazette notification. Since its inception in 2013, ASCI has facilitated more than 3.5 lakh youth in Short Term Training(STT) in various sectors of agriculture and around 5.5 lakh Recognition of Prior Learning to Agriculture workers across India. ASCI provides industry-backed, electronically verifiable and National Skill Qualification Framework (NSQF) aligned certification to the trainees under flagship skill development programmes of the Government of India, such as Prime Ministers' *Kaushal VikasYojana* (PMKVY), *Rashtriya Krishi VikasYojana* (RKVY), Mission for Integrated Development of Horticulture (MIDH) and all skill development programme under the State Skill Development Mission. Apart from that, ASCI is also taking necessary steps to associate with various state depts. to align their programme with NSQF and certification to create uniformity on training outcome with the basic objective like

- a. Formal Skill Certification providing vocational identity
- b. Access to credit: Recognition of their skills formally and enable them to avail loans and other financial benefits based on the skill sets
- c. Access to Market (Domestic & Exports)
- d. Aggregation and Collectivization benefit and enhancement of Entrepreneurship capabilities

Training and certification happened under different schemes at Jharkhand							
STAR	PMKVY 1.0	PMKVY 2.0 RPL	PMKVY 2.0 STT	NON PMKVY 2016-17	NON PMKVY 2017-18	NON PMKVY 2018-20	Total
2484	1150	3373	2759	761	379	2784	13690

Major areas in which training and certification happened are like Organic grower, Gardeners, Dairy Farmers, Seed production, Paddy farming, NTFPs collector, Micro

irrigation, Mushroom, Vermicompost, Floriculture, Sericulturist, Farm mechanization, Poultry famers and other extension activities etc.

Keeping in view the importance of credit for establishing successful enterprises, SLBC may kindly take the responsibility to issue a circular/ advisory to all Banks in the State, Regional/ District offices of NABARD, SCBs, DCCBs, PACS, SCARDBs, PCARDBs, and RRBs to promote credit availability to the Agriculture Skill Council of India (ASCI) certified candidates under various Skill Schemes viz. PMKVY, RKVY, MIDH, State Skill Development Mission (SSDM) funded Skill programmes and various line departments skill development programmes.

4.2 Agenda Suggested by Association of Gunman Security Guards Kerala

ബഹുമാനപ്പെട്ട കേരള മുഖ്യമന്ത്രി അവർകൾ മുമ്പാകെ സമർപ്പിക്കുന്ന അപേക്ഷ

കേരളത്തിലെ വിവിധ ധനകാര്യസ്ഥാപനങ്ങളിൽ ഗൺമാൻ ആയി ജോലി ചെയ്യുന്നവരുടെ സംഘടനയാണ് അസോസിയേഷൻ ഓഫ് ഗൺമാൻ സെക്യൂരിറ്റി ഗാർഡ്സ് കേരള. ട്രേഡ് യൂണിയൻ ആക്ട് പ്രകാരം രജിസ്റ്റർ ചെയ്തിരിക്കുന്ന ഈ അസോസിയേഷൻ അംഗങ്ങളുടെ ക്ഷേമത്തിന് വേണ്ടിയാണ് പ്രവർത്തിക്കുന്നത്. അസോസിയേഷനിലെ അംഗങ്ങളുടെ തൊഴിൽമികവ് പരിശീലിപ്പിക്കുന്നതിനുവേണ്ടി തൊഴിൽ പരിശീലന ക്ലാസ്സുകൾ, സെമിനാറുകൾ, വാർഷിക ഫയറിംഗ് പ്രാക്ടീസ് എന്നിവ അസോസിയേഷൻ സംഘടിപ്പിച്ചുവരുന്നു.

എ.ടി.എം. ക്യാഷ് ലോഡിംഗ് ഔട്ട് സോർസിങ്ങ് ഏജൻസികളിലെ ചിലർ സ്വീകരിച്ച് പോരുന്ന തെറ്റായ പ്രവർത്തനരീതികൾ അധികാരികളുടെ ശ്രദ്ധയിൽപ്പെടുത്തുന്നതിനുവേണ്ടിയാണ് അസോസിയേഷൻ ഈ അപേക്ഷ സമർപ്പിക്കുന്നത്.

അങ്ങയുടെ അടിയന്തരശ്രദ്ധ ഈ വിഷയത്തിലേക്ക് സവിനയം ക്ഷണിക്കുന്നു.

കേരളത്തിലെ വിവിധ ധനകാര്യസ്ഥാപനങ്ങളിൽ ഗൺമാൻ ആയി ജോലി ചെയ്യുന്നവരുടെ സംഘടനയാണ് അസോസിയേഷൻ ഓഫ് ഗൺമാൻ സെക്യൂരിറ്റി ഗാർഡ്സ് കേരള. ട്രേഡ് യൂണിയൻ ആക്ട് പ്രകാരം രജിസ്റ്റർ ചെയ്തിരിക്കുന്ന ഈ അസോസിയേഷൻ അംഗങ്ങളുടെ ക്ഷേമത്തിന് വേണ്ടിയാണ് പ്രവർത്തിക്കുന്നത്. അസോസിയേഷനിലെ അംഗങ്ങളുടെ തൊഴിൽമികവ് പരിശീലിപ്പിക്കുന്നതിനുവേണ്ടി തൊഴിൽ പരിശീലന ക്ലാസ്സുകൾ, സെമിനാറുകൾ, വാർഷിക ഫയറിംഗ് പ്രാക്ടീസ് എന്നിവ അസോസിയേഷൻ സംഘടിപ്പിച്ചുവരുന്നു.

എ.ടി.എം. ക്യാഷ് ലോഡിംഗ് ഔട്ട് സോർസിങ്ങ് ഏജൻസികളിലെ ചിലർ സ്വീകരിച്ച് പോരുന്ന തെറ്റായ പ്രവർത്തനരീതികൾ അധികാരികളുടെ ശ്രദ്ധയിൽപ്പെടുത്തുന്നതിനുവേണ്ടിയാണ് അസോസിയേഷൻ ഈ അപേക്ഷ സമർപ്പിക്കുന്നത്.

1. ഔട്ട് സോർസിങ്ങ് കമ്പനികൾ ചെലവ് ചുരുക്കുന്നതിന്റെ ഭാഗമായി അവരുടെ ക്യാഷ് ലോഡിംഗിലെ റൂട്ടുകളിൽ പലതിലും ഗൺമാൻ ഇല്ലാതെയാണ് പോകുന്നത്.
2. ബാങ്കുകളിലെ ചെസ്റ്റുകളിൽനിന്ന് പണം കൈപ്പറ്റുമ്പോൾ രണ്ട് ഗൺമാൻമാരെ കാണിക്കുകയും അതിനുശേഷം വിവിധ റൂട്ടുകളിലേക്ക് പണവുമായി പോകുന്നത് ഗൺമാൻ ഇല്ലാതെയാണ്.
3. പല റൂട്ടുകളിലും ഒരു ക്യാഷ് കസ്റ്റോഡിയനും ഒരു ഡ്രൈവറും മാത്രമായാണ് എ.ടി.എം.-ൽ പണം നിറയ്ക്കാൻ പോകുന്നത്.
4. ചില സമയങ്ങളിൽ മോട്ടോർ സൈക്കിളിൽ സഞ്ചരിച്ചാണ് ഏജൻസികൾ ക്യാഷ് ലോഡ് ചെയ്യുന്നത്.
5. രാത്രികാലങ്ങളിൽ എ.ടി.എം.-ൽ പണം നിറയ്ക്കാൻ പോകുമ്പോൾ ഗൺമാൻ ഇല്ലാതെയാണ് പോകുന്നത്.

ഗൺമാൻ അസോസിയേഷൻ ചില നിർദ്ദേശങ്ങൾ സമർപ്പിക്കുകയാണ്.

1. ഔട്ട് സോർസിങ്ങ് ഏജൻസികളുടെ പ്രവർത്തനങ്ങൾ അതാത് ബാങ്കുകൾ ശരിയായ രീതിയിൽ നിരീക്ഷണം നടത്തേണ്ടതാണ്. ആവശ്യഘട്ടങ്ങളിൽ സർപ്രൈസ് വിസിറ്റ് ബാങ്കുകൾ നടത്തേണ്ടതാണ്.
2. എ.ടി.എം.-ൽ പണം നിറയ്ക്കുന്ന വാഹനങ്ങളിൽ ഗൺമാൻ ഉണ്ടോയെന്ന് സർപ്രൈസ് വിസിറ്റ് നടത്തി ഉറപ്പുവരുത്തേണ്ടതാണ്.
3. പോലീസ് ഡിപ്പാർട്ട്മെന്റ് ക്യാഷ് ലോഡ് ചെയ്യുന്ന ഔട്ട് സോർസിങ്ങ് ഏജൻസി ഓഫീസുകളുമായി നിരന്തരം കമ്മ്യൂണിക്കേഷൻ ഉണ്ടാകേണ്ടതാണ്. ഇത് മികച്ച സുരക്ഷ ഒരുക്കുന്നതിന് സഹായകരമാകും.
3. ഗൺമാൻമാർക്ക് യൂണിഫോം നിർബന്ധമാണ്. കേരളത്തിൽ ചില കമ്പനികളിൽ ഗൺമാൻമാർ യൂണിഫോം ഇല്ലാതെയാണ് ജോലി ചെയ്യുന്നത്. യൂണിഫോം ധരിക്കുന്നത് ഗൺമാൻമാരുടെ മാനസിക തലത്തിലും കാഴ്ചയിലും മാറ്റം വരുത്തും. ഇത് യൂണിഫോം ധരിക്കുന്നത് ഓരോ ഗൺമാൻമാരും അവരുടെ കർത്തവ്യമണ്ഡലത്തിൽ കൂടുതൽ ശ്രദ്ധാലുക്കൾ ആകുന്നതിന് സഹായകരമാണ്.
4. വർഷത്തിലൊരിക്കൽ ഗൺമാൻമാർക്ക് Arms ട്രെയിനിംഗ് സംബന്ധിച്ചുള്ള പരിശീലനം നൽകുന്നതിനുവേണ്ടി താങ്കളെ കാമ്പുകൾ സംഘടിപ്പിക്കേണ്ടതാണ്