122nd MEETING OF STATE LEVEL BANKERS' COMMITTEE, KERALA
AGENDA AND BACKGROUND NOTES

Date : 26th September, 2017 (Tuesday)
Time : 10 a.m.
Venue : Hotel Residency Tower
Govt. Press Road, Trivandrum

1. ADOPTION OF MINUTES

The minutes of the State Level Review Meeting of SLBC, Kerala held on 21st June, 2017 at Canara Bank, Circle Office, Trivandrum & 23rd June, 2017 at Hotel Residency Tower, Trivandrum has already been forwarded to the members vide Convener's letter SLBC 38 83 2017 GN dated 31st August, 2017.

The House may adopt the said minutes.

2. PENDING ISSUES

2.1. PRIMARY SECTOR

2.1.1. Introduction of a Credit Guarantee Scheme for Agriculture Term Loans similar to CGTMSE (*Pending since July 2012*)

In the SLRM 2012, it was suggested that in view of the mounting NPA under Agriculture Term Loans after implementation of ADWDRS, banks were facing serious issues. It was decided to recommend to the Government of India for the introduction of a Guarantee Scheme similar to CGTMSE, particularly for Term Loans under Agriculture.

In response to the decision, recommendation, SLBC Cell has taken up with the GOI.

State Level Review Meeting of SLBC, Kerala held on 23rd June, 2017 at Trivandrum decided to pursue the matter with DFS, Government of India.

2.2. SECONDARY SECTOR

2.2.1. Issues involved in the implementation of PMEGP Scheme (*Pending since March 2014*)

LSGIs are issuing licenses only after installation of machinery and banks insists for Local body licenses/NOC before disbursement of loans. Citing this reason many PMEGP applications are getting returned.

A common direction is necessary for minimizing beneficiary grievances in this front.

The State Level Review Meeting of SLBC, Kerala held on 27th & 28th June, 2016 recommended that:

- *Licensing to be simplified by routing all the applications through single window system of DIC so that delay in getting licenses from line department could be reduced.*
- *Issue of license to install machinery and running permit to be clubbed into one step.*

Vide letter SLBC /SLRM 2016 / 191/ GN /2016 dated 06.08.2016, SLBC Cell has submitted a speaking note to Chief Secretary. The substance of the note is:

- ➢ The present three stages licensing, may be merged into a single comprehensive license which may be issued at the beginning itself listing out the conditions to be satisfied.
- ➢ The Licensing authority can always inspect the factory at any stage and verify the violations of the license terms and take appropriate action.
- ➢ The financing banker can also ensure that at each stage, the project is implemented on the licensed terms Government may also think of a single window clearance system similar to states like Tamil Nadu, Karnataka and Gujarat.

The Chief Secretary convened a meeting on SLBC pending agenda items with the line Departments on 04.11.2016 and asked the Departments concerned to look into the matter and give a detailed report on the SLBC pending agenda items.

State Level Review Meeting of SLBC, Kerala held on 23rd June, 2017 at Trivandrum observed that the matter will be covered under the Draft Industrial Policy of Government of Kerala. The forum decided to pursue the matter with the Government.

2.3. TERTIARY SECTOR

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

RSETI- District wise positions as on 15.09.2017 is given below.

Sl. No.	Land allotment procedure not complete	
1	Kozhikode	Sketch, plan and survey records of 42 cents of land in Vadakara Panchayath was submitted by PAU, Kozhikodeto RD Commissioner. Certain rectifications were required. So returned to PAU (Follow up action to be done by bank)
2	Palakkad	LDM Palakkad informed that new centre has been identified in Peringottukurissi, 35 km from Palakkad on Thrissur Road (1 acre plot)

Sl. No.	Land allotment procedure not complete	
3	Kollam	Land handed over to bank Fencing work initiated. Estimate is being prepared by the bank (Action to be taken from bank side)
4	Pathanamthitta	Land identified at Elanthoor belonging to Block Panchayath The Block Panchayat committee has resolved to hand over for RSETI. Revenue officers from Taluk office measured the area and taken sketch and plan.
Other reasons for not constructing or shifting to constructed building		
1	Alappuzha	No issue with Veterinary Department. Commencement of work is to be done by SBI
2	Ernakulam	Started functioning at Nellanad w.e.f. June, 2017
3	Wayanad	Fencing of land completed, and approach road construction is progressing
4	Kottayam	Land has been allotted in Pallom Block Panchayat premises. Initiative has to be taken by SBI for construction
5	Idukki	As per the direction of the Hon'ble Minister for LSGD in the meeting held in his chamber on 15/06/2017, joint inspection was conducted by Commissioner for Rural Devp. RSETI Director, other bank officials of UBI and representatives of Nedumkandom Block Panchayath. The team identified suggested a plot of 50 cents adjoining with the building of Block Panchayath to construct the RSETI building (Action to be taken by UBI)
6	Trivandrum	23 cents land allotted in Vattiyoorkavu. Plan approval pending with Corporation for want of stipulated width of 3.6 m (only 2.7 m is available). In the steering committee of RSETIs, Secretary, LSGD has informed that there is provision for exemption if the bank takes it up specifically. IOB to take up with LSGD for waiver of clause at the earliest (Action to be taken by IOB)

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

(a) To computerise land records in the State of Kerala – This will enable financing banks to make online noting, regarding their lien and help to bring down the transaction cost for getting various certificates from village office.

(b) To establish a National Mortgage Repository (NMR) in the State that will function in a similar manner as vehicle registration where hypothecation is marked on the Registration Book of the owner or a Search made in Registrar of Companies Office to ascertain certain details pertaining to companies.

This is aimed at bringing in more transparency and prevention of frauds on property transactions.

State Level Review Meeting of SLBC, Kerala held on 23rd June, 2017 at Trivandrum noted that the matter is one of the long pending items in SLBC, to be speeded up and completed at the earliest since it will have direct bearing on incidents of multiple lending, frauds etc leading to NPAs.

The forum requested the Revenue Department to complete the computerization process as early as possible and decided to pursue the matter.

2.3.3. 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 a recent 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 a 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:

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

As of now, there is no legal obligation on the part of the Village authorities to do so. If noting in Thandaper Register 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.*

State Level Review Meeting of SLBC, Kerala held on 23rd June, 2017 at Trivandrum decided to pursue the matter with Revenue Department.

2.3.4. Registration Act, 1908 – State amendment of Section 17 (1) (f)

Government of Kerala has amended certain provisions of the Registration Act, 1908, vide the Registration (Kerala Amendment) Act, 2012, which came into effect from 13.09.2013. Pursuant to the amendment, Sub clauses (g), has been inserted in Section 17 of the Registration Act, 1908, making compulsorily registrable, the "Power of attorney creating any power or right of management, administration, development, transfer or any other transaction relating to immovable property of the value of one hundred rupees and upwards other than those executed in favour of father, mother, wife, husband, son, adopted son, daughter, adopted daughter, brother, sister, son-in-law or daughter-in-law of the executant". This requirement has adversely affected lots of NRI customers. They are necessitated to come to India for registering the power of attorney if it is executed in the name of the any person other than the relatives mentioned above. We are of the view that we may seek exclusion of NRIs from the purview of registration of Power of Attorneys as above. Moreover, in-laws, ie father-in-law, mother-in-law, brother-in-law and sister-in-laws can also be suggested to be included in the list of the relatives mentioned above.

State Level Review Meeting of SLBC, Kerala held on 23rd June, 2017 at Trivandrum decided to pursue the matter with Taxes Department.

2.3.5. Non availability of Government of India Interest Subsidy on Education loans granted by KSCARD Bank & Non availability of Central & State Governments Interest Subsidy to Education Loans availed from District Co-operative Banks & PACS *(Pending since July 2012)*

(i) Education Loans granted by KSCARD Bank also to be provided with interest subsidy extended

Vide letter No.6042/F(RO)/2015/Plg dated 01.06.2015 of Planning & Economic Affairs (F) Department, Government of Kerala informed that *"the matter regarding Inclusion of District Cooperative Banks and Primary Agriculture Credit Societies under the Education Loan Interest Subsidy Scheme of State Government has been examined by the State Government thoroughly. In the current financial situation, the State Government is not in a position to take on such huge financial liability. Hence it is not possible for the State Government to include District Cooperative Banks and Primary Agriculture Credit Societies under the Education Loan Interest Subsidy Scheme of the State Government".*

The forum requested the KSCARD Bank to take up the matter with Ministry of Finance, Government of India.

In the 120th Meeting of SLBC, Kerala held on 30.12.2016, representative from KSCARD Bank informed that no reply was received from Government of India even though the bank had written many letters to Government of India.

State Level Review Meeting of SLBC, Kerala held on 23rd June, 2017 at Trivandrum decided to pursue the matter with Planning & Economic Affairs Department, Government of Kerala.

2.3.6. Loan Waiver Scheme of Scheduled Tribes Development Department

As per the GO (P) No.71/2015/SCSTDD dated 01.10.2015, Government have accorded administrative sanction to implement the Loan Waiver Scheme for the scheduled tribe beneficiaries of Kerala. The project has been designed to write off the debts of the members of scheduled tribes availed from Co-operative institutions, Government Departments, Nationalized Banks, Kudumbashree units amounting up to Rs. 1,00,000/- (Including principal amount, interest, penal interest and other charges) of which the repayment period had expired on 31.03.2014. As per the GO (Ms) No.54/2015/SCSTDD dated 14.07.2015 Kerala State SC/ST Development Corporation Ltd. has been entrusted as the disbursing agency for the implementation of loan waiver scheme.

The department further placed a renewed request in the Steering Committee meeting held on 2017 March 09th, as follows:

സർക്കാർ ഉത്തരവ് (അ) നം.71/2015/പജപവവിവ തീയതി 01.10.15 പ്രകാരം പട്ടികവർഗ്ഗക്കാർ സഹകരണ സ്ഥാപനങ്ങൾ, കോർപ്പറേഷനുകൾ, സർക്കാർ വകുപ്പുകൾ, ദേശസാൽകൃത ബാങ്കുകൾ, സർവ്വീസ് സഹകരണ ബാങ്കുകൾ, കുടുംബശ്രീ യൂണിറ്റുകൾ എന്നിവടങ്ങളിൽ നിന്നും എടുത്തിട്ടുള്ളതും 01.04.2006 മുതൽ 31.03.2014 വരെ കുടിശ്ശികയായിട്ടുള്ളതുമായ ഒരു ലക്ഷം രൂപ വരെയുള്ള വായ്പകൾ പലിശയും പിഴ പലിശയും അടക്കം എഴുതി തള്ളുന്നതിന് സർക്കാർ ഉത്തരവായിട്ടുള്ളതാണ്. ആയതിൻ പ്രകാരം സംസ്ഥാനത്തൊട്ടാകെയുള്ള ടി ധനകാര്യ സ്ഥാപനങ്ങളിൽ നിന്നും പട്ടികവർഗ്ഗക്കാരുടെ വായ്പാകുടിശ്ശിക നിശ്ചിത പ്രൊഫോർമയിൽ ശേഖരിച്ച് പട്ടികവർഗ്ഗ ജില്ലാ ഓഫീസർമാർ സൂക്ഷ്മ പരിശോധന നടത്തി തുടർ നടപടികൾക്കായി ശുപാർശ ചെയ്ത് ലഭ്യമാക്കുന്നു. നിലവിൽ അപ്രകാരം കടം എഴുതിതള്ളുന്നതിനായി വിശദാംശം ലഭ്യമാക്കിയിട്ടും, ആയതിന്മേൽ നടപടി സ്വീകരിക്കാത്തവയുടെ വിശദാംശം ബന്ധപ്പെട്ട ബാങ്കുകൾ ഒരിക്കൽകൂടി നിശ്ചിത പ്രൊഫോർമയിൽ നൽകുന്നത് പദ്ധതിയുടെ സുഗമമായ നടത്തിപ്പിന് ഉതകുന്നതായിരിക്കും.

The 121st Meeting of SLBC, Kerala held on 24.03.2017 at Trivandrum decided the following:

- *The department to give the full list of cases received in an electronically sortable soft copy to SLBC Cell so that it will be easy for member banks to identify left out cases*
- *Major delay is from Co-operative sector. The Registrar of Cooperative Societies (ROC) may intervene in the matter.*

State Level Review Meeting of SLBC, Kerala held on 23rd June, 2017 at Trivandrum requested the department to give the full list of cases received in an electronically sortable soft copy to SLBC cell so that it will be easy for the member banks to identify the left out cases. The forum observed that major delay is from the Co-operative sector. The Registrar of Co-operative Societies may intervene in the matter.

3. FRESH ISSUES

3.1. PRIMARY SECTOR

3.1.1. Dairy Entrepreneurship Development Scheme (DEDS)-2017-18 (Suggested by NABARD & Dairy Development Department , Govt of Kerala)

Dairy Entrepreneurship Development Scheme (DEDS) will be continued during 2017-18. The administrative circular is available in the website www.nabard.org . Kerala has got a total allocation of Rs. 1010.30 lakh under which Rs. 95.30 lakh is for SC category and the rest of Rs. 915 lakh for general category. Banks are advised to give priority to proposals in cluster mode farmers/Women in SHGs, Cooperatives and Producer Companies including creation facilities of processing, value addition and marketing of milk produced in the cluster mode.

Vide letter No.168/D1/2017/DD dated 02.08.2017 of Agriculture (Dairy) Department, Government of Kerala forwarded the letter No.F.No.M-01027/1/2017-CDD dated 21.06.2017 from the Secretary, Ministry of Agriculture & Farmers Welfare, Government of India, requesting to include DEDS as an agenda for implementation in SLBC meeting.

File No.D1/168/2017-DD

/2017/DD-OS

udhry, IAS

भारत सरकार
कृषि एवं किसान कल्याण मंत्रालय
पशुपालन, डेयरी एवं मत्स्यपालन विभाग
कृषि भवन, नई दिल्ली–110001
सत्यमेव जयते
Government of India
Ministry of Agriculture & Farmers Welfare
Department of Animal Husbandry, Dairying & Fisheries
Krishi Bhawan, New Delhi-110001

1588606 /CSD

F.No.M-01027/1/2017-CDD

June 21, 2017

Chief Secretary

Dear Chief Secretary,

You are aware that this Department is implementing Dairy Entrepreneurship Development Scheme (DEDS) through NABARD and Nationalize Banks, which has received overwhelming response from dairy entrepreneurs across the country. DEDS is the only direct beneficiary oriented scheme covering loaning in the entire value chain from cattle procurement to sale of milk through outlets. Since its inception in September, 2010, the scheme has benefited about 2.70 lakh farmers with capital subsidy of Rs.1059 crore upto 30.04.2017.

2. State Level Bankers Committee (SLBC) is the main institutional forum for review of programme and policies by all the financial institutions. SLBCs should therefore cover monitoring of bank funded dairy development scheme DEDS, wherein Nationalized, Commercial and RRBs provide loan assistance.

3. While reviewing the progress of the scheme, the Department has observed that inspite of the provision for regular review of scheme by SLBC in the operational guidelines, the scheme was not considered for review by SLBCs.

4. I would, therefore request your kind intervention and direction to concerned officers including convener of SLBC to include DEDS as an agenda for review of implementation in SLBC meeting. A copy of administrative approval for 2017-18 is enclosed for ready reference.

Warm Regards,

Yours sincerely,

(Devendra Chaudhry)

To,

The Chief Secretaries All States (as per list attached)

Copy to: Convener of SLBC all States (as per list attached)

A copy of administrative approval for 2017-18 is given in **Annexure-8.39.**

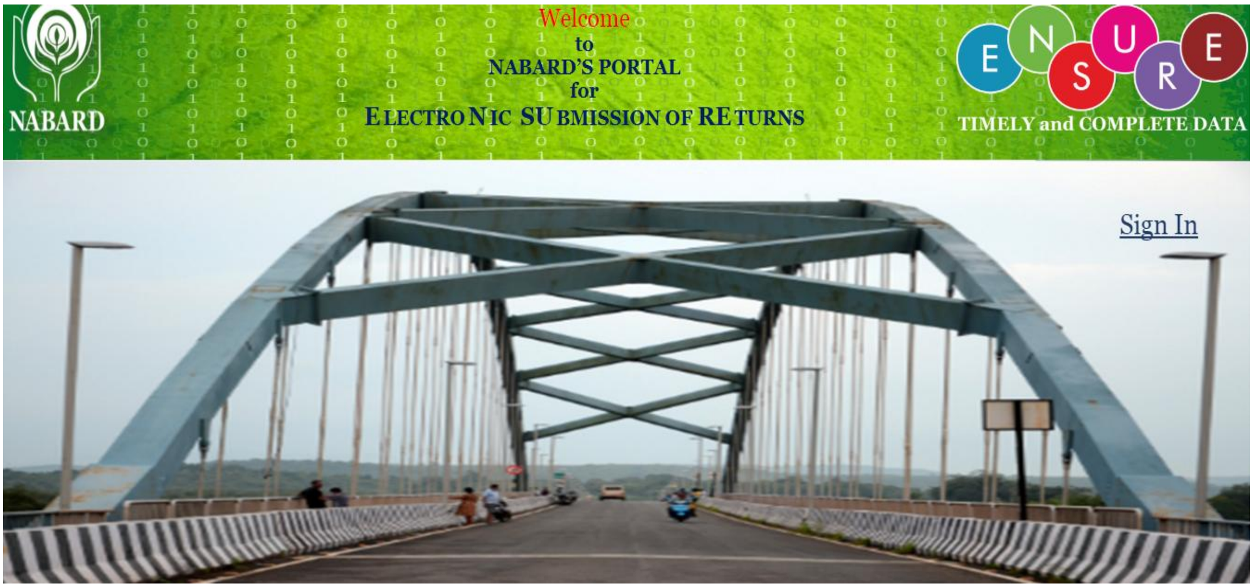
The scheme is open from 1st April 2017 to 30th September 2017 for the Financial Year 2017-18. The loan applications received at bank level (under DEDS) from the beneficiaries during the period (which are sanctioned later) are eligible under the scheme and subsidy will be released subject to availability of funds under the scheme. Other aspects of the Scheme Guidelines as annexed to the Administrative Approval have to be followed.

A portal for online submission of DEDS subsidy claims has been developed by NABARD in consultation with GoI. The portal has gone live on 5th September 2017 and claims have to be submitted online by controlling offices of banks. Accepting hard copy of applications has been discontinued from 5th September 2017. The URL for uploading of claims is ensure.nabard.org. The user ID and password is being intimated separately.

All controlling offices have already been advised. NABARD is arranging training for the concerned officials in controlling offices through our DDMs.

The Steering Committee that met on 13.09.2017 decided to place that matter in the SLBC for information.

***DGM, NABARD** informed that a portal for online submission of DEDS subsidy claims has been developed by NABARD in consultation with GoI. The portal has gone live on 5th September 2017 and claims have to be submitted online by controlling offices of banks. Accepting hard copy of applications has been discontinued from 5th September 2017. The URL for uploading of claims is ensure.nabard.org.*



The user ID and password is being intimated separately. All controlling offices have already been advised. NABARD is arranging training for the concerned officials in controlling offices through our DDMs.

3.1.2. National Livestock Mission (NLM) - Subsidy for EDEG component during 2017-18 (Suggested by NABARD)

NABARD is the subsidy channelizing agency under Entrepreneurship Development & Employment Generation (EDEG) component of National Livestock Mission. This includes i.e. Poultry Venture Capital Fund (PVCF), Integrated Development of Small Ruminants and Rabbit (IDSRR), Pig Development (PD), Salvaging of Male Buffalo Calves (SMBC).

The allocation of funds for Kerala under the Component EDEG during the year 2017-18 is given below:

(Rs in lakh)

State	General / ST	SC Sub Plan	Total
Kerala	1000.00	23.50	1023.50

It is requested to ensure that back ended subsidies to beneficiaries may be released only after capturing Aadhaar number from 1st April 2017 onwards.

The Steering Committee that met on 13.09.2017 decided to place that matter in the SLBC for information of all banks.

3.1.3. "JAL JEEVAN HAI" – NABARD Water Campaign (Suggested by NABARD)

NABARD conducted a Water Campaign with the objective to spread awareness about the need and methods for water conservation and efficient use of water for agriculture. This campaign also involved mapping of public water resources, Jal Samvaad (discussion) with villagers and preparation of an action plan for renovation of public water bodies. This nation-wide campaign launched on 22 March 2017 on the occasion of World Water Day covered more than one lakh villages across India.

In Kerala, campaign was conducted in 2622 wards in 150 Grama Panchayaths across eight districts viz., Kasargod, Kannur, Wayanad, Kozhikode, Palakkad, Idukki, Kollam and Thiruvananthapuram. In each district, campaign was coordinated by a nodal NGO and conducted by Krishi Jaldoots i.e. trained volunteers. After completion of ward level programmes, a district level debriefing meeting was conducted in all these eight districts with the objective to seek feedback from Krishi Jaldoots and share the findings with State / Central Govt. Line departments and other stakeholders including Lead Bank Managers.

There is scope for the resourceful Jaldoots to play an active role in mass awareness programmes being planned under Haritha Kerala Mission etc. There is also scope for convergence with MGNREGS for taking up majority of works recommended in district wise action plans prepared as part of the campaign.

*The Steering Committee that met on 13.09.2017 decided to place the matter in the SLBC. **DGM, NABARD** informed that action plan will be prepared at panchayat and ward level and action points to be submitted to all stakeholders. Support from banks and line departments are solicited.*

3.2. SECONDARY SECTOR

3.2.1. Amendment in NULM guidelines (Suggested by Kudumbashree)

Government of India has made certain amendments in the NULM guidelines especially to promote SEP among NHGs. The amendments may be communicated to all the banks. The amendments are given in **Annexure-8.40**.

The Steering Committee that met on 13.09.2017 noted the Government of India amendments in the NULM guidelines provided in the annexure and decided to place the matter in the SLBC for information.

*While explaining the amended in NULM guidelines, representative from **Kudumbashree** informed that as per the recent guidelines, a beneficiary can also directly approach banks with necessary documents for availing loan. She informed that target under SEP could not be achieved even after the recommendation of the task force committee. Banks are extending good support SHG loans under NULM.*

The committee suggested that Kudumbasree may design a suitable model for faster subsidy dispensation in consultation with SLBC.

3.2.2. Target for the financial year 2017-18 (Suggested by Kudumbashree)

The Government of India has sent the target on NULM for the financial year 2017-18. The target bank branch wise may be communicated to all the banks concerned. The target is given in **Annexure-8.41.**

The Steering Committee that met on 13.09.2017 noted that bank wise detailed target circulated by SLBC Cell vide its email dated 24.08.2017.

Target for Individuals (SEP- I)		Target for Groups (SEP- G)			Target for SHG Bank Linkages			Total (Target)	
Beneficiaries	Amt (Rs. Lakh)	Groups	Beneficiaries	Amt (Rs. Lakh)	SHGs	Beneficiaries	Amt (Rs. Lakh)	Total beneficiaries	Total Amt (Rs. Lakh)
1265	2530	600	3000	6000	6800	68000	6800	72265	15330

The Steering Committee decided to place the matter in the SLBC for information.

3.2.3. Pending SEP applications in banks (Suggested by Kudumbashree)

As per the NULM guidelines, the SEP applications should be processed and should be sanctioned or rejected within 14 days. The banks are not disposing the application in time and are pending for months. The list of pending applications (bank wise) is given in **Annexure-8.42.**

The Steering Committee that met on 13.09.2017 noted that SLBC Cell vide its email dated 12.09.2017 has communicated the pending list to banks and requested an update vide (except a Primary Co-operative Bank). The Committee requested all banks to dispose the pending cases immediately.

The Committee decided to place the matter in the SLBC for information of banks.

3.2.4. Mudra convergence on NULM (Suggested by Kudumbashree)

As per the NULM guidelines, the Mudra loans availed by the urban poor may be integrated with the interest subsidy scheme of NULM fulfilling the NULM norms. The banks may provide details of the approved Mudra loans to the City Mission Managers of NULM so that they can provide interest subsidy to the beneficiaries. The circular issued by Executive Director, Kudumbashree in this regard is given in **Annexure-8.43.**

The Steering Committee that met on 13.09.2017 decided to place that matter in the SLBC for information.

*Representative from **Kudumbashree** informed that ED, Kudumbashree has given a circular to all ULBs regarding this interest subsidy to Mudra loan. Conditions prescribed for NULM loans are applicable.*

3.2.5. Converting eligible Housing loans granted after launch of PMAY to CLSS (Suggested by Kudumbashree)

Existing customers who availed home loans residing in urban area, under general housing scheme have the opportunity to convert the loan to this scheme. Therefore necessary steps may taken to convert normal home loans sanctioned from 25.06.2015 to CLSS scheme of PMAY subject to the eligibility of the customer.

There is interest subsidy for home loans under CLSS scheme of PMAY project. In order to reach the benefit of the scheme to the public, necessary steps has to be taken to send letter to all managers at branch level, located in 93 urban areas in Kerala State by specifying the importance of CLSS scheme under PMAY.

The Steering Committee that met on 13.09.2017 observed that a meeting of the banks with major exposure in Housing sector was held by SLBC with ED, Kudumbasree & HUDCO on 14.08.2017. Necessary guidance in this regard was conveyed to the bank and action is expected from banks.

3.3. TERTIARY SECTOR

3.3.1. Roadmap for opening brick & mortar branches in villages with population more than 5000 without a bank branch of scheduled commercial bank (Suggested by Reserve Bank of India)

As per the captioned roadmap, SLBC convenor banks were advised to identify villages with population above 5000 without a bank branch of a scheduled commercial bank and to allot the identified villages among scheduled commercial banks for opening of branches.

Accordingly, SLBC, Kerala identified six villages in the state of Kerala and KGB and SBT were allotted the responsibility for opening the branches therein. As on date, RBI's roadmap has been realized in all villages in Kerala, except Thrikkaipatta village in Wayanad district which was allotted to erstwhile SBT and has since been transferred to SBI. Due to tye delay observed , FIDD RBI had called SBI representative to its office on 2017 July 25th to convey te importance of the matter.There is an urgent need to bestow priority to the matter and initiate necessary steps forthwith, as the captioned Roadmap was mandated to be completed by March 31, 2017. It may be pertinent to consider realization of a brick and mortar branch or a CBS enabled banking outlet in Thrikkaipatta village in view of the revised guidelines on Rationalization of Branch Authorization Policy issued by our Central Office dealt with in para 2.

The Steering Committee of 122th SLBC that met on 13.09.2017 requested SBI to complete the task without further delay.

3.3.2. Aligning roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorization Policy (Suggested by Reserve Bank of India)

SLBCs are advised by RBI Central Office to review and identify the unbanked rural centres (URCs) in villages with population above 5000, in light of the revised guidelines on rationalization of branch authorization policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of CBS enabled banking outlet. A confirmation stating that all unbanked rural centres in villages with population above 5000 have been banked, has be furnished by SLBC to the respective Regional Office of Financial Inclusion and Development Department of Reserve Bank of India latest by December 31, 2017. RBI letter No. FIDD.CO.LBS.BC.No 31/02.01.001/2016-17 dated June 8, 2017 addressing to CMD/CEO of SLBC Convenor Banks is given in **Annexure-8.44.**

The Steering Committee Meeting of 122th SLBC held on 13.09.2017 observed that:

- *Present road map drawn on 2011 census will be achieved on banking of Thrikkaipatta in Wayanad assigned to SBI*
- *In 2011 Kerala had 1532 revenue villages in 63 taluks where as at present there are 1664 villages in 75 taluks*
- *A re-survey to be done and if necessary a remapping to cover left out villages with above 5000 population. The task to be completed by December2017.*

*Representative from **SBI** informed that the viability study done by the bank recommended to establish BC rather than opening a branch which was approved LHO, SBI. BC would be appointed, once a suitable BC was identified.*

*The **General Manager, RBI** pointed out that during the last SLBC meeting, SBI had assured that the branch opening is in an advance stage, but was not able to find suitable premises in that village. RBI had conducted a meeting with higher officials of SBI after that. As per the revised RBI guidelines on branch authorization policy, BC is also allowable provided BC is CBS enabled and it should be a fulltime banking outlet. RBI instructed SBI to ahead with this and instead of having a branch, a deadline has given by August 2017. It is a golden opportunity given by RBI. RBI has come with enabling provision instead of brick and mortar branch. SLBC Convenor banks are advised to review and identify the unbanked rural centres (URCs) in villages with population above 5000, in light of the revised guidelines on rationalization of branch authorization policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of CBS enabled banking outlet. A confirmation stating that all unbanked rural centres in villages with population above 5000 have been banked, may be furnished by SLBC to the respective RO of FIDD of Reserve Bank of India latest by December 31, 2017.*

3.3.3. Functioning of SLBC/DCC/DLRC – Preparation of Yearly Calendar of Meetings (Suggested by Reserve Bank of India)

In terms of Para 2.2.7 of the Master Circular on Lead Bank scheme dated July 30, 2017, Lead Banks are advised to prepare annual schedule of DCC and DLRC meetings on Calendar year basis for all districts in consultation with the Chairperson of the meetings, lead district officer of RBI and Public Representatives in case of DLRC. Despite our reminders on the matter, Lead Banks are yet to furnish us the Yearly Calendar of DCC/DLRC meetings.

- Poor participation of banks in DCC/DLRC meetings, despite various reminders may also be stressed upon.

RBI letter No.FIDD.CO.LBS.No.425/02.01.001/2017-18 dated July 27, 2017 addressed to the Regional Directors/Officers-in-Charge/GMs, RBI, FIDD is given in **Annexure-8.45.**

The Steering Committee of SLBC, Kerala that met on 13.09.2017 observed that SLBC Cell had directed the LDMs vide its email dated 12.09.2017.

***GM, RBI** informed that 3 LDMs have reported the details. RBI has written to all the LDMs to communicate the same in advance. She added that poor attendance of private sector banks in DCC/DLRC meetings have come to the notice of RBI.*

3.3.4. Discrepancies in Quarterly Reporting on camps conducted by FLCs (Suggested by Reserve Bank of India)

Many kinds of misreporting were observed in the quarterly reporting by SLBC on camps conducted by FLCs, which are indicated below:

- Certain instances of huge variations were observed between the reports on camps conducted by FLCs, submitted by SLBC and those submitted by individual FLCs to their Controlling Offices with a copy to FIDD, Thiruvananthapuram.
- FLCs not submitting the quarterly FLC report in the revised reporting format published by our Central Office.
- Certain instances of reporting of same camps under various category of camps.
- Certain instances of reporting wrong dates of conduct of camps. i.e. dates preceding /succeeding to the reporting quarter.
- Certain instances where mismatch was observed in FLC code / District name / Block name, etc.
- Database on FLC details was not properly updated.

The Steering Committee of 122th SLBC that met on 13.09.2017 observed that :

- *SLBC is submitting in the format provided to us from time to time*
- *FLC reporting to SLBC & RBI need to be fine tuned*

***SLBC Cell** informed that when the controlling offices collect the report from FLC, they correct the errors and deficiencies at their mend. Then these are consolidated and sent to SLBC, which in turns submits to FIDD. At the same time the FLCs also mark copies of their report directly to FIDD. That is why such variations are noticed. FLCs have to take utmost care in preparing their reports.*

This year RBI have advised that FLCs should conduct special camps for a period of **ONE YEAR beginning April 1, 2017 on <u>"Going Digital" through UPI and (*99#) USSD</u>.**

Quarterly Calendar on Special Camps to be conducted by FLCs on "Going Digital" through UPI and USSD (*99#) – Format is given in **<u>Annexure-8.51.</u>**

3.3.5. A hand book for new entrant bank staff (Suggested by Reserve Bank of India)

A hand-book containing major banking products and services including Government sponsored schemes available to the customers, conditions / limitations and documents required for availing such products and services by them may be brought out by SLBC for the benefit of bank staff, particularly for the new entrants.

The Steering Committee Meeting observed that most of the banks have very handy materials for this purpose. For instance , the "Snap shot" in Canara Bank is such an electronic booklet which gets regularly updated and is available in soft copy suited for desktops/laptops /tablets/mobiles.

***GM, RBI** informed that knowledge and awareness level of many bank staff in the branches is poor, especially that of the new entrants. Some kind of basic mode handbook is required for the frontline staff. They are not able to give satisfactory answers to the customers. Moreover bank branches are not displaying the financial literacy posters.*

The forum felt that as a first step to resolve this knowledge gap, a workshop can be arranged for the STC faculties of all banks, by SLBC in consultation with RBI and NABARD The work shop shall be on ways to fill the knowledge gap in new entrants

The forum decided to place the agenda in SLBC meeting for further discussion.

3.3.6. Education Loan Repayment Support Scheme – Prioritization of Education Loan NPA accounts (Suggested by Finance [Planning-A] Department)

Government has introduced Education Loan Repayment Support Scheme and issued guidelines for the implementation of the scheme as per G.O.(P)No.65/2017/Fin. dated 16.05.2017. Subsequently certain modifications have been issued to the guidelines vide GO (P) No.89/2017/Fin. dated 12.07.2017. Apart from this, Government has now classified the Education Loan NPA accounts into four categories on the basis of quantum of interest waiver given by the banks and decided to give priority accordingly while disbursing the funds on the claims of Education Loan NPA accounts for the purpose of prioritization of fund allocation. The proposal on prioritization of Education Loan NPA accounts to be discussed in the SLBC, and the decision taken may be communicated at the earliest. Detailed proposal is given in **Annexure-8.46.**

The Steering Committee Meeting observed that:

(i) Proposal on prioritization of Education Loan NPA claims
- *Priority 1 - NPA up to 4 lakhs*
- *Priority 2 – NPA 4 to7.5 lakhs with 100 % waiver of interest*
- *Priority 3 - NPA 7.5 to 9 lakhs with 50 % or more waiver of interest*
- *Least priority - NPA with waiver not conforming to the above*

(ii) Update on Registration in the portal
- *Total registration in the portal as on 2017 September 11th is 33818*
- *Total applications submitted to banks is 12428*

*Representative from **Finance (Planning) Department,** Government of Kerala informed that Government has already decided in the above lines.*

*Representative from **Indian Overseas Bank** suggested that proper advertisement is to be given. Government has to come out with very clear information campaign. Otherwise vested interests may misguide the people.*

*Responding regarding the portal, representative from **Finance (Planning) Department** informed that the ELRS window will be made open to bank branches after cyber audit positively by end of this month.*

The status of applications submitted as on 2017 September 12 is given in **Annexure-8.55**

3.3.7. Revision of Kudumbashree subsidy guidelines (Suggested by Kudumbashree)

Kudumbashree Mission has introduced interest subsidy schemes for the existing Rural Micro Enterprise & Yuvashree enterprise programmes. The project cost started under these schemes is revised to 2.5 lakhs for individual enterprises and Rs.10 lakhs for group enterprises. The Mission has stopped capital subsidy and has introduced interest subsidy for the loans from the current financial year (2017-18). The interest subsidy will be provided to enterprises based on their repayment and will be calculated on half yearly basis (once in 6 months). The detailed guideline is provided in **Annexure-8.47.**

The Steering Committee of SLBC, Kerala that met on 13.09.2017 observed the following:

- *Under NRLM only rural women SHGs are eligible for interest subvention.*
- *Under the above scheme, Rural individuals and Micro credit groups are eligible. This scheme has to be popularized.*
- *Claim is to be submitted by groups/individuals through CDS along with bank certificate*

The Committee decided to place the matter in the SLBC for information. The forum suggested that Kudumbasree may design a suitable model for faster subsidy dispensation in consultation with SLBC

3.3.8. Bank Guarantee scheme for students to secure MBBS admission in the designated self financing Medical colleges of Kerala (Suggested by SLBC Cell)

Government had authorized the Additional Chief Secretary (Finance) to evolve a bank guarantee scheme for students to secure admission in the designated self financing medical colleges in Kerala in compliance of the verdict of Hon,ble Supreme Court dated 28-08.2017 that students seeking admission in private Medical Colleges in Kerala have to submit bank guarantees for an additional amount of Rs.6 lakhs, within 15 days. Accordingly, Additional Chief Secretary (Finance) held discussions with representatives of State Level Banker's Committee (SLBC) and major banks in Kerala on 2017 Aug 30th to evolve a bank guarantee scheme for students who secure admission in the self financing medical colleges in Kerala. The meeting made the following decisions.

- The SLBC Convenor shall forward the draft scheme detailed below to the state controlling offices of all member banks by August 31st, 2017.
- The State Controlling office shall submit the proposal to their Head Offices for the approval from their respective Board of Directors /appropriate authority.
- The state controlling office shall convey the decision of the bank to the Government by September 5th, 2017.
- The banks which get the approval from their board of director/appropriate authority, shall extend the facility to the students.
- The Government shall issue a Government Order notifying the Government guarantee for the scheme, by August 31st, 2017.
- The Government shall notify the College Authorities that they shall not invoke the Bank Guarantee without giving reasonable time to the student to remit the fees, after the Fee Regulatory Commission decides on the fees to be paid.

Scheme for Bank Guarantee scheme for students to secure MBBS admission in the designated self financing Medical colleges of Kerala & Declaration to be submitted by the applicant given in **Annexure-8.48.**

Government of Kerala notified the Government Scheme vide G.O (P) No118-2017-Fin dated 30.08.2017 (The minutes of the meeting and the GO was circulated by SLBC through email on 2017 August 31st). The GO given in **Annexure-8.49.** SLBC Cell, vide its letter dated 2017 September 2nd, requested Government to publish the GO in Official Gazette, and the Government agreed to do so.

The Steering Committee of SLBC, Kerala that met on 13.09.2017 observed the following:
As on date 5 banks have conveyed consent (Canara Bank, SBI, Federal Bank, Kerala State Co-operative Bank & Syndicate Bank).

Forum requested the participating banks to communicate to the grass root level, about the list of notified branches so that the customers can be properly guided.

Kerala State Co-operative Bank has asked whether DCBs can participate. SLBC Cell has requested the Finance Department to examine in light of the Supreme Court Order.

The Committee decided to place the matter in SLBC.

3.3.9. Recommendations on changes contemplated by Government in Kerala RR Act (Suggested by SLBC Cell)

- On 2017 August 21st , the Kerala Legislative Assembly unanimously passed a resolution requesting the Central Government to amend the SARFAESI Act 2002 to exempt land & house of 5 cents or less from the coverage of the act
- The resolution was proposed by the Hon'ble Chief Minister. While moving the resolution in the house , he also announced the Govt's intention to amend Sec 7 & 8 of Kerala RR Act 1968 in order to exempt Agri land upto 1 acre in rural areas & 50 cents in urban areas from Revenue Recovery for repayment of loans up to Rs 5 lakhs

Excerpts from the proceedings of the house resolution are provided in **Annexure-8.50.**

SLBC had held a meeting of Banks on 2017 Aug 25th to discuss the above, among other matters. The forum felt that in view of the following circumstances unique to Kerala, the above proposals will have serious implications

- Per capita land in Kerala is 0.12 ha (29.6 cents)
- 55 % of total advances is Priority sector
- 28 % of total advances is priority sector less of gold
- 24 % of total advances is Agriculture
- Majority of the priority sector borrowal a/c are sub 5 lakhs
- There is no classification as agri land & Non agri land .
- Revenue classification is Purayidom (Dry land/Garden Land) & Nilom (Wet Land)

Therefore the forum suggested that SLBC may recommend to the Government to consider the following, while making the amendments

- Not to give retrospective effect
- Not to exempt people with larger land holding & having other land in spouse name
- Not to borrowers employed in formal sector
- Not to exempt IT payers & people with 50% or more income from other sources
- Not to exempt families holding white and blue ration cards
- Govt. may facilitate noting of bank loan in Thandapper register (without creating a charge or committing to cover under RR) Reasonable fees may be collected for this service

The Steering Committee of SLBC, Kerala that met on 13.09.2017 decided to place the matter in the SLBC for the notice of Government.

3.3.10. Request for SLBC membership from ESAF Small Finance Bank (Suggested by SLBC Cell)

In this connection, RBI advises the following:

a) Small Finance Banks may be invited to SLBC meetings in their respective locations. However, they will be only invitees to current year (2017-18) meetings and not part of the credit planning exercise.
b) Small Finance Banks will be part of credit planning exercise from next financial year (2018-19) onwards. Accordingly, they will be participating in various fora of the lead bank scheme i.e. SLBC, DCC/DLRC and BLBC as a regular member from the first quarter of 2018-19.
c) Small Finance Banks may be advised to refer to the "Small Finance Banks – Compendium of Guidelines on Financial Inclusion & Development" on RBI website.

The Steering Committee of SLBC, Kerala that met on 13.09.2017 decided to invite ESAF Small Finance Bank as a special invitee in the ensuing SLBC.

3.3.11. Rural Self Employment Training Institutes (RSETIs) – Reimbursement of Training Expenses of BPL Candidates to "AA" Rated RSETIs (Suggested by State Bank of India)

SBI has sponsored four RSETIs in Kerala, located in Pathanamthitta, Alappuzha, Kottayam and Wayanad.

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.

SBI has submitted for reimbursement of training expenses of BPL candidates on half yearly basis to SRLM upto March 2017. SRLM has settled the claim upto March 2015.

The claim submitted for the financial year 2015-16 and 2016-17, is yet to be received. The details of pending claims are as under.

Pending Reimbursement of Training Expenses for BPL Candidates

(in lakhs)

Name of the RSETI	Alappuzha	Kottayam	Pathanamthitta	Wayanad	Total
FY 2015-16	6.33	7.28	6.23	7.02	26.86
FY 2016-17	9.56	7.47	7.74	8.42	33.19
Total	15.89	14.75	13.97	15.44	60.05

The Steering Committee of SLBC, Kerala that met on 13.09.2017felt pointed out that similar claims are pending with other RSETIs also and requested Kudumbashree to take up the matter.

3.3.12. MNREGA 100 % Aadhaar payment (Suggested by Commissionerate of Rural Development)

- MNREGA intends to channel all the wage payment ABPS (Adhaar Payment Bridge). At present it is 93.56 % in Kerala (Others get wages through RTGS/NEFT)
- It involves 3 steps
- Aadhaar enrolment of all active workers (achieved 100 %)
- Aadhaar seeding in of MNREGA MIS (achieved 99.14%)
- Aadhaar seeding & NPCI mapping of bank accounts (achieved only 93.56 %). There is district wise variation - Lowest is Idukki (88.81 %). Highest is Eranakulam (95.47 %)
- Commissioner also sought Bank support in settling old rejected FTOs

Detailed agenda is given in **Annexure-8.54.**

*The meeting decided that **MGNREGS** to submit the bank wise details in a sortable format to SLBC Cell.*

*Representative from **MGNREGS** informed that after SBT merger with SBI Rs. 7.50 crores disbursed by MORD for 31000 accounts are pending with NIC. He also informed that one rejected FTO detail was to be received from Canara Bank.*

The forum requested the concerned banks to look into the matter. The forum also decided that specific issues will be discussed separately with SLBC Cell.

3.3.13. Aadhaar Seeding and Verification of bank accounts (Suggested by DFS, GoI)

The recent amendments in the PML Rules and Aadhaar Enrolment and update regulations, the following provisions have become mandatory

A) <u>Aadhaar Authentication of Bank accounts made mandatory by law</u>

Government of India amended Prevention of Money Laundering Rules (2005) on 2017 June 1st to making aadhaar authentication mandatory for every bank account by 2017 December 31st failing which the account would become in-operative [Rule 9(17)] To fulfill this condition within the cutoff date, the following steps are to be undertaken

1. Customers who do not have aadhaar have to take enrollment
2. Any mismatches in the aadhaar data and bank's customer data have to be corrected
3. Any unseeded account has to be aadhaar seeded
4. Each account has to be Aadhaar authenticated through UIDAI

B) <u>Scheduled Commercial Banks to be aadhaar registrars & set up enrolment facility</u>

- Vide Amendments 2/2017 of Regulation 12A of Aadhaar (Enrolment & Update) Regulations 2017, UIDAI can direct an entity to set up enrolment facility inside its premises to provide enrolment and updation facilities to individuals if
  a) that entity is mandated to get aadhaar number/authentication for passing on any subsidy/benefit/service or fulfill an obligation to an individual, and if,
  b) that individual has not enrolled for aadhaar

- Vide amendment no 3/2017 of the same regulations, Scheduled banks have also been brought under the definition of entity, along with Central & State Governments and agencies

- With the aforesaid amendment of PML Rules, banks also fall into the group of entities for whom aadhaar verification of customers, is mandatory, for extending their services

- In exercise of powers vested with UIDAI vide Regulation 12A of the above Regulations, the Authority has directed every Scheduled Commercial Bank to provide Aadhaar enrolment & update facilities to its customers (UIDAI notification dated 2017 July 14th)

- With these legal provisions and directives , it is imperative on the part of all scheduled commercial banks to enroll as aadhaar registrars and set up aadhaar enrolment & updating facility at their premises

C) Banks' enrolment facility to be inside branch premises

- (UIDAI vide its letter no DO4(4)/57/146/2016/E&U/Vol.VI/Pt dt 2017 July.10th addressed to the Scheduled commercial Banks have clarified that Banks should do enrolments inside their branch premises only
- Exception to this is when banks need to organize camps for opening bank accounts or provide home services to old, sick and disabled customers
- Customers without aadhaar have to be provided enrolment services.
- UIDAI will the bank for every successful enrolment as per the extant policy
- For updates in Aaadhaar, the bank may charge the beneficiary at the rate prescribed by UIDAI
- The bank may entrain other customers at their discretion

To evolve suitable strategies to run the verification programme, SLBC held a meeting on 2017 July 31st, followed by a state level work shop conducted by UIDAI on 2017 August 14th.

The forum decided on a 6 point programme outlined below, covering all scheduled commercial banks operating in Kerala

1. Identification of branch clusters

- Banks have to form branch clusters as suggested by UIDAI and identify a branch in each cluster for setting up aadhhaar enrolment & updating facility
- The other branches in these clusters are to be mapped to this branch
- The list of those clusters is to be reported to the Bank HO, SLBC and the respective LDM.

2. Setting up Adhaar Enrolment & Updating facility in the identified branches s

- The type of facility and its operations (directly or through an authorized service provider) may be decided by the apex office of each bank
- The bank may also decide whether the facility shall be made available to non customers also
- The facility is expected to be in place by 2017 Sept 30th
- Till such time, a needy customer can use the services of akshaya to get enrolled or to update aadhaar data. The regulations do not bar an individual going to any registrar of his choice for this purpose
- We have 200 blocks/Corporations/Municipalities in the state. There are 625 akshaya centres with enrolment facility 34 locations do not have the facility.

3. Enrolment of customers not having aadhaar

- The customers who do not have aadhaar have to be offered enrolment services
- New Aadhaar enrolments may not be a big task for us (current saturation is nearly 98.5 % based on projected population growth of 2017
- Certain districts like Pathanamthitta have negative growth in population. Requirement may be in districts like Malappuram where the growth rate is more than in other districts

4. Updating Present Bank records/aadhaar records

- This is going to be demanding job
- In the 3.37 crore operative accounts we expect a 30 % mismatch in the authentication process
- Of this 15 % may require corrections only in the bank's customer data
- The other 15% may require corrections in aadhaar records. This is the job that these facilities will be required to handle

5. Aadhaar seeding in Bank accounts

- The aadhaar seeding is an internal job to be handled by bank staff
- The current seeding is 68.3 % against national average of 72 %.
- Around 1 crore accounts to be seeded with aadhaar numbers

6. Authentication

There are 3 options for authentication

A) Demographic
B) Biometric
C) Mobile OTP based

- ➢ For the time being demographic is permitted
- ➢ Eventually banks will have to switch over to the other two
- ➢ Authentication will now be handled at HO level for demographic process
- ➢ But field level offices & branches may have to address the rejected cases

It was also decided that SLBC shall publish the list of clusters on its website. Adequate publicity shall be given by all concerned. The LDMs shall conduct District level meetings of the banks to review the progress periodically and report to SLBC.

Details on the list of enrolment centres identified by banks, proposed date of commencement of enrolment shall be tabled in the SLBC meeting.

Aadhaar Seeding & Authentication progress of Current & Savings Accounts (CASA) as on 01.09.2017 is given in **Annexure-8.52.**

State-wise Mobile seeding progress of Saving Bank Accounts as on 01.09.2017 is given in **Annexure-8.53.**

As on 01.09.2017	Aadhaar Seeding % in operative CASA	Aadhaar Authentication % in operative CASA	% of Mobile Seeding in operative CASA
Kerala	68.90	8.70	91.3
All India	69.00	18.40	75.9

4. Review of Performance of the Banking Sector

4.1. Banking Statistics as at June 2017 (Refer Annexures 8.1 to 8.3)

The detailed banking statistics for Commercial banks in the State as at June 2017 is furnished in the Annexure. A comparative analysis of the data over the previous fiscals is presented below.

(Rs. in Crores)

Parameter	Outstanding			Variation	
	Jun-15	Jun-16	Jun-17	June '16- June '15	June '17- June '16
No. of Branches	6010	6213	6339	3%	2%
Total Deposits	328763	370412	415033	13%	12%
Domestic Deposits	211414	227744	260781	8%	15%
NR Deposits	117349	142668	154252	22%	8%
Total Advances	218739	237551	261134	9%	10%
Advances + Investment	232731	249233	275349	7%	10%
Credit Deposit Ratio	67	64	63	-4	-2
C+ I : D Ratio	70.79	67.29	66	-5	-2

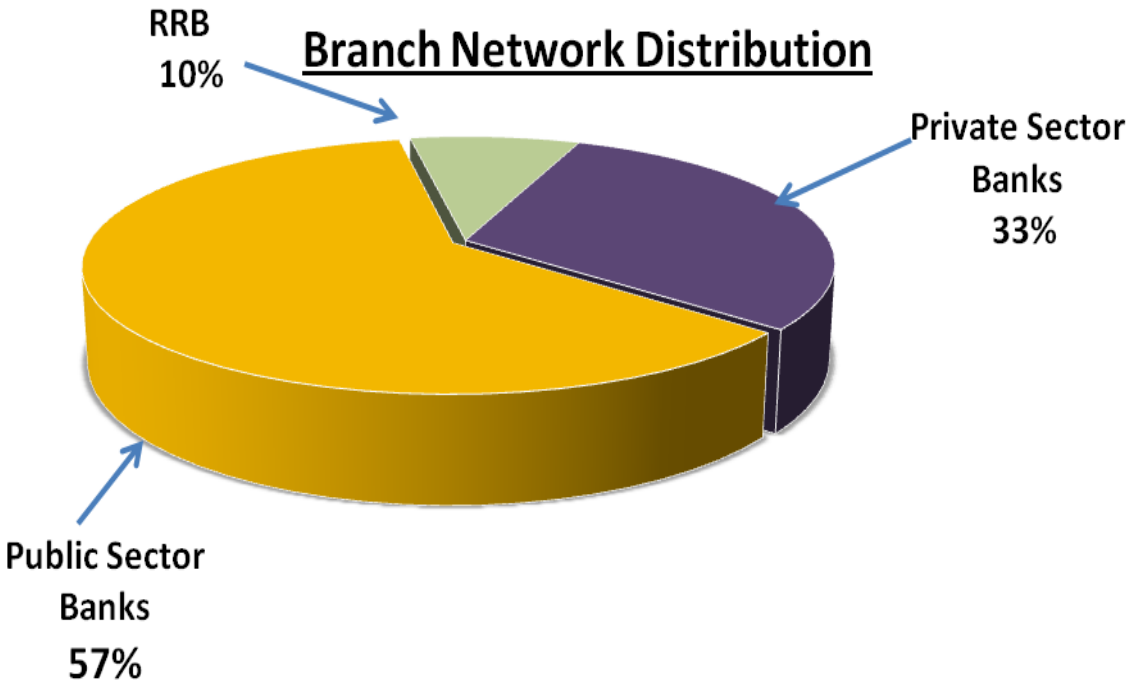
4.2. Branch Network

As at the end of June 2017, the total number of branches of Commercial Banks in the State was 6339.

A. Branch network – Population group wise breakup

Banking Group	Number of Branches				Percentage distribution			
	Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Branch Network
Public Sector Banks	226	3049	967	4242	5%	72%	23%	67%
Of Which RRB	51	525	39	615	8%	85%	6%	10%
Private Sector Banks	147	1472	478	2097	7%	70%	23%	33%
Commercial Banks	373	4521	1445	6339	6%	71%	23%	100%

B. Banking Group wise Growth in Branch Network

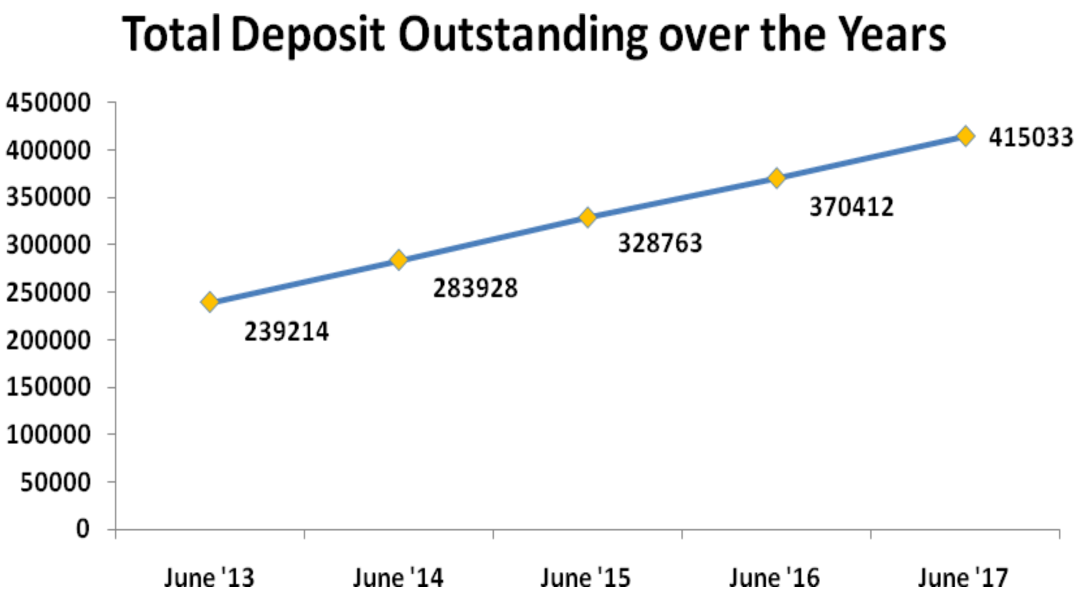


4.3. Deposit growth

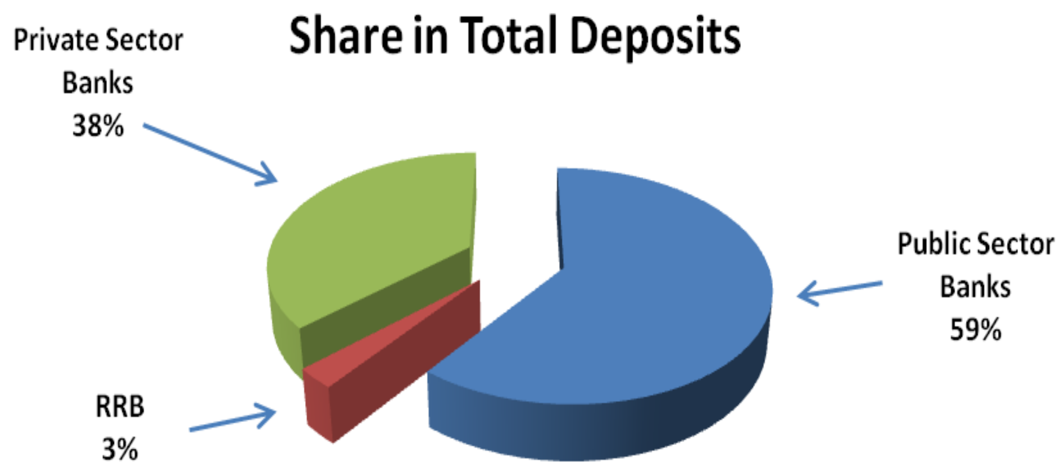
A. Growth in total Deposits of commercial banks

(Rs. in crores)

Total Deposit Outstanding over the Years				
June '13	June '14	June '15	June '16	June '17
239214	283928	328763	370412	415033



B. Banking Group wise Growth in Total Deposits



C. Total Deposits - Population Group wise breakup

(Rs. in Crores)

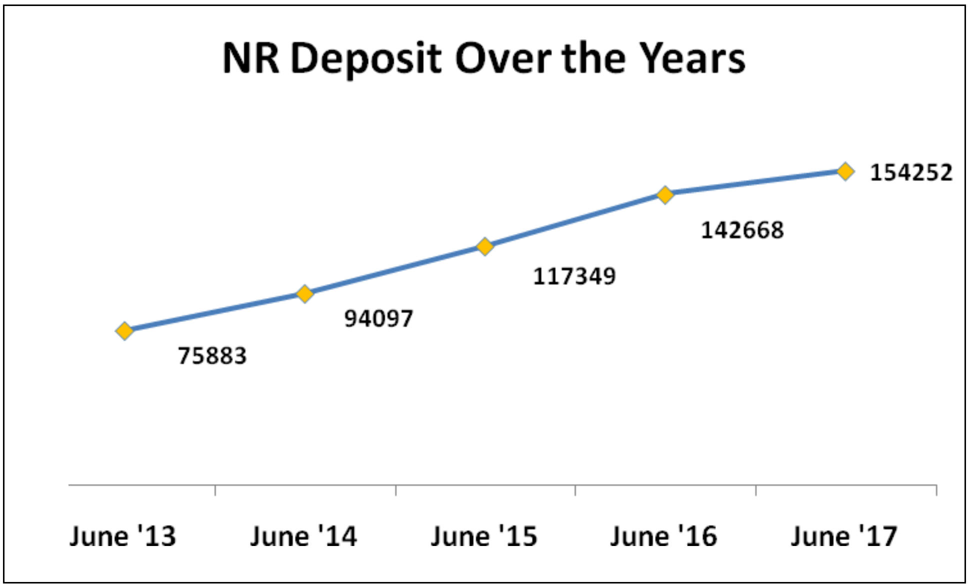
Banking Group	Total Deposits				Percentage Distribution			
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total
Public Sector Banks	8612	153696	96050	258358	2%	37%	23%	62%
Of Which RRB	571	9387	2044	12002	0%	2%	0%	3%
Private Sector Banks	4567	95980	56128	156675	1%	23%	14%	38%
Commercial Banks	13179	249676	152178	415033	3%	60%	37%	100%

4.4. NR Deposits (Refer Annexure 8.2)

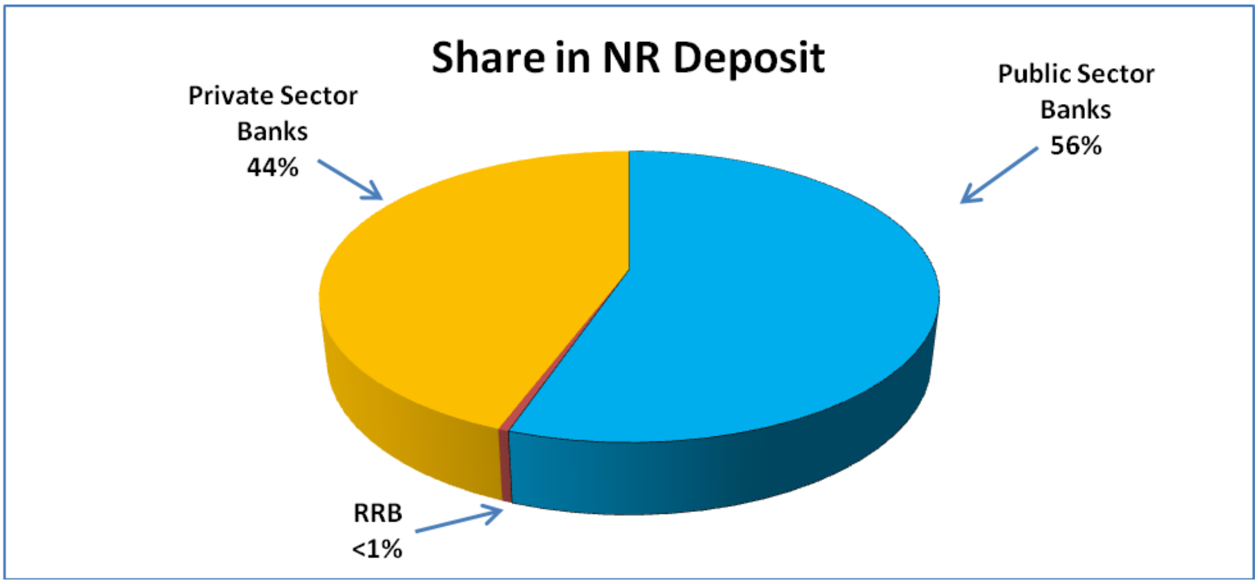
A. Growth in NR Deposits

(Rs. in Crores)

NR Deposit over the Years				
June '13	June '14	June '15	June '16	June '17
75883	94097	117349	142668	154252



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

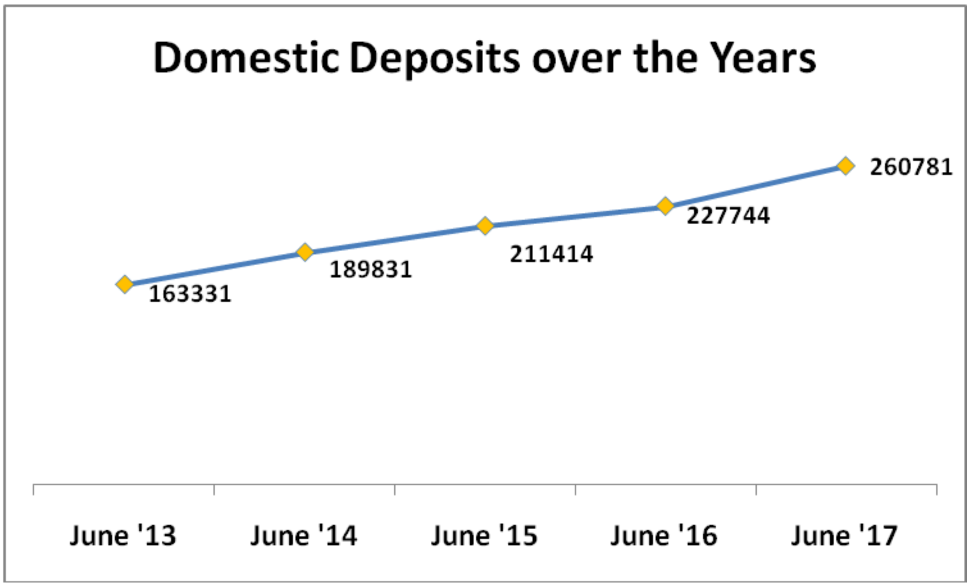
Banking Group	NR Deposits				Percentage Distribution			
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total
Public Sector Banks	2707	57412	25562	85681	2%	37%	17%	56%
Of Which RRB	37	650	54	741	<1%	<1%	<1%	<1%
Private Sector Banks	1869	48136	18567	68572	1%	31%	12%	44%
Commercial Banks	4576	105548	44129	154252	3%	68%	29%	100%

4.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years				
June '13	June '14	June '15	June '16	June '17
163331	189831	211414	227744	260781

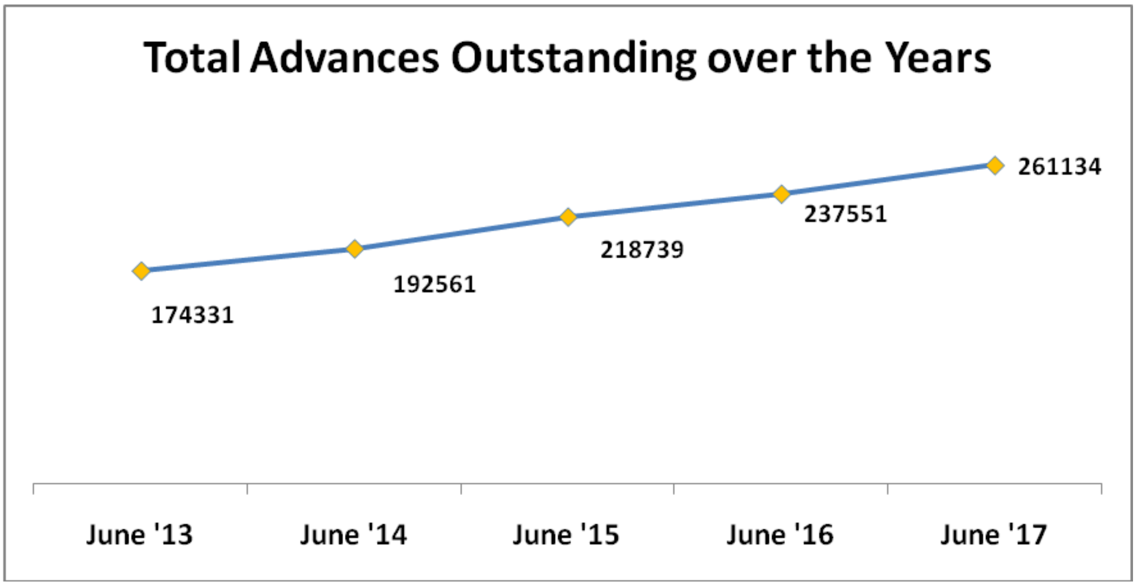


4.6. Credit Expansion of commercial banks (Refer Annexure 8.2)

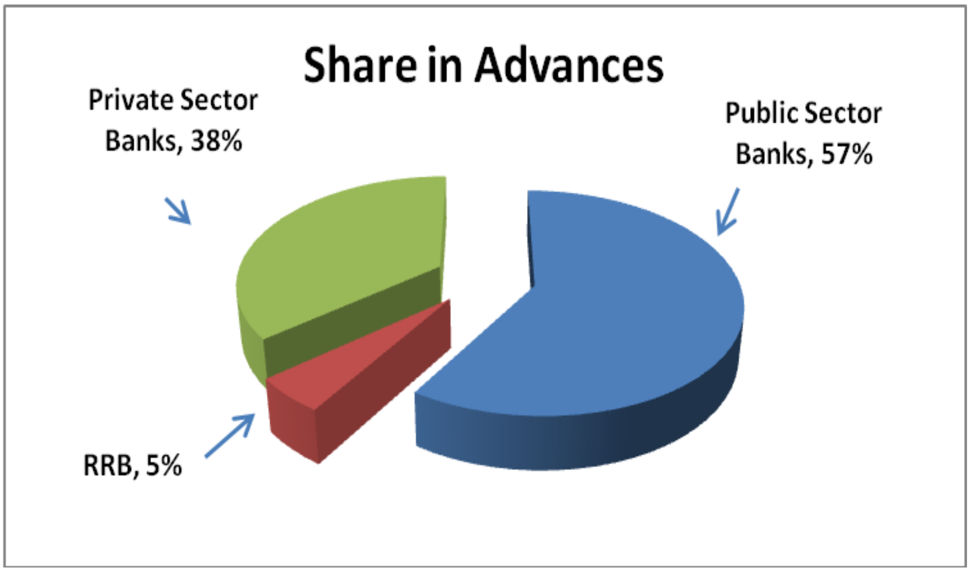
A. Growth in Advances

(Rs. in crores)

Total Advances Outstanding over the Years				
June '13	June '14	June '15	June '16	June '17
174331	192561	218739	237551	261134



B. Banking Group wise Growth in Total Advances

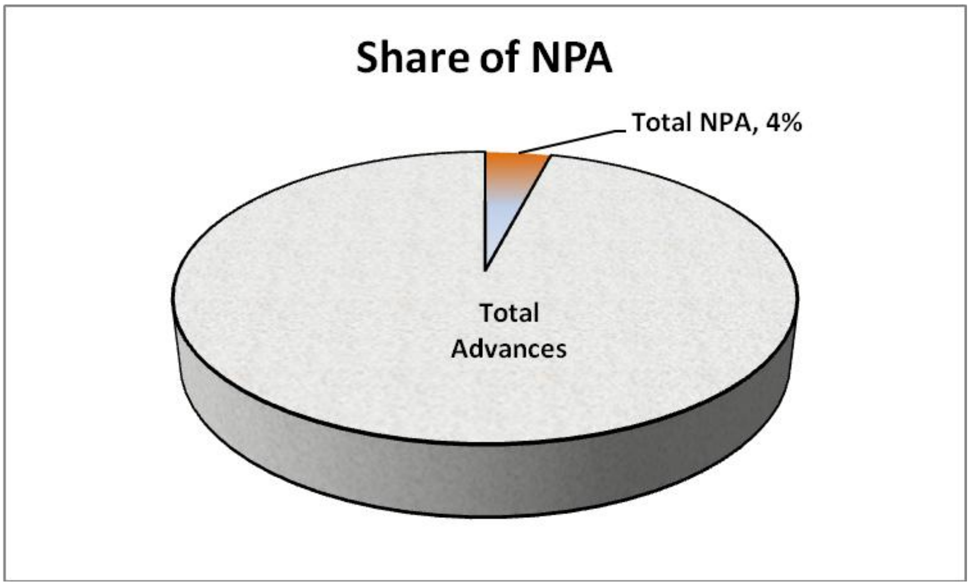


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution			
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total
Public Sector Banks	5731	83131	73544	162406	2%	32%	28%	62%
Of Which RRB	808	11979	1169	13956	<1%	5%	<1%	5%
Private Sector Banks	1760	50832	46137	98729	1%	19%	18%	38%
Commercial Banks	7491	133963	119681	261135	3%	51%	46%	100%

D. % Share of NPA in Total Advances



4.7. Credit-Deposit Ratio of commercial banks [C D Ratio] (Refer Annexure 8.3)

Reporting Quarter	**Deposits** (Rs. in crores)	**Advances** (Rs. in crores)	**CD Ratio**
Mar-14	279655	192010	68.66
Jun-14	283928	192561	67.82
Sep-14	292709	204405	69.83
Dec-14	303065	207974	68.62
Mar-15	319890	218706	68.37
Jun-15	328763	218739	66.53
Sep-15	338902	222791	65.74
Dec-15	349043	225405	64.58
Mar-16	361593	232418	64.28
Jun-16	370412	237551	64.13
Sep-16	379675	248802	65.53
Dec-16	402393	251207	62.43
Mar-17	410492	256075	62.38
Jun-17	**415033**	**261134**	**62.91**

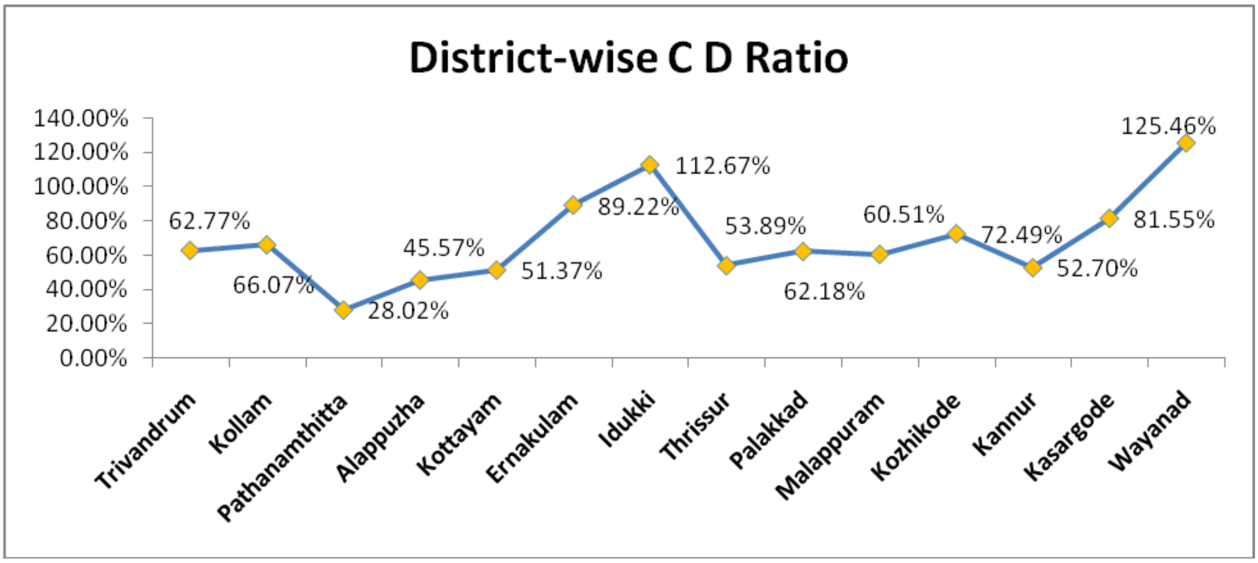
4.8. District-wise Credit Deposit Ratio in the State

As per the recommendations of the Expert Group, headed by Sri. Y.S.P. Thorat, which studied the nature and magnitude of the problem of low CD Ratio across States/Regions and suggested steps to overcome the problem, the Government of India examined and accepted their recommendations with certain modifications. Accordingly it has been decided that districts having CD Ratio less than **40 %** should be monitored by a special sub-committee of District Level Co-ordination Committee (DLCC).

District-wise C D Ratio in the State as on 30.06.2017

(Rs. in crores)

Sl. No.	**DISTRICT**	**Deposits**	**Advances**	**CD Ratio (%)**
1	Trivandrum	73386	46065	62.77
2	Kollam	30495	20148	66.07
3	Pathanamthitta	36462	10215	28.02
4	Alappuzha	29502	13443	45.57
5	Kottayam	36564	18783	51.37
6	Ernakulam	89478	79835	89.22
7	Idukki	7160	8067	112.67
8	Thrissur	54417	29323	53.89
9	Palakkad	23976	14907	62.18
10	Malappuram	24659	14922	60.51
11	Kozhikode	28795	20875	72.49
12	Kannur	29079	15323	52.70
13	Kasargode	8853	7219	81.55
14	Wayanad	3732	4682	125.46
Total for State (including Co-operative banks)		**476555**	**303807**	**63.75**



4.9. Performance of the Banking sector inclusive of Co-operatives (excluding PACs) as at June 2017

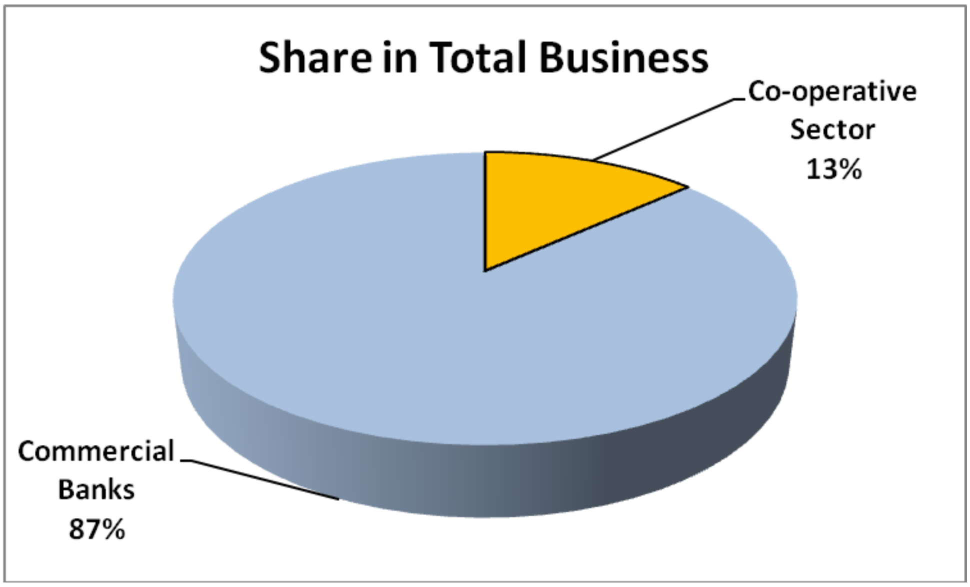
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

A. Performance of Co-operative Sector under Vital Banking Statistics

(Rs in. Crores)

Parameter	Jun-17			Share of Co-operatives to Total
	Co-operative Sector	Commercial Banks	Commercial Banks + Co-operatives	
Branches	981	6339	7320	13%
Total Deposits	61523	415033	476556	13%
Total Advances	42673	261134	303807	14%
Total Business	104196	676167	780363	13%
Priority Sector Advances	28542	149066	177608	16%
% Priority Sector Advances	67%	57%	58%	XX
Agriculture Advances	6849	61205	68054	10%
% Agriculture Advances	16%	23%	22%	XX
MSME Advances	1172	40239	41411	3%
% MSME Advances	3%	15%	14%	XX
CD Ratio	69	63	64	XX

B. Performance of Co-operative Sector in Total Business of the state



5. Review of Performance under Priority Sector Outstanding

5.1. Review of Priority Sector Advances (Outstanding) as at June 2017

(Refer Annexure 8.4)

The growth in outstanding advances of commercial banks under sub sectors of priority sector as at June 2017 is summarized as follows.

(Rs. in. Crores)

Parameter	Outstanding				Variation	
	March 2016	June 2016	March 2017	June 2017	June '16- June'17	March '17- June '17
Priority Sector Advances	132256	135888	142102	149066	10%	5%
Agriculture Advances	54888	55944	61457	61205	9%	0%
MSME Advances	39463	40603	39408	40239	-1%	2%
Weaker Section Advances	54243	56634	63877	65075	15%	2%
SC Advances	4437	4312	4549	5044	17%	11%
ST Advances	1049	1128	1172	1251	11%	7%
DRI Advances	43	40	29	32	-20%	10%

5.1.1. Performance versus National goals

(Figures in percentage)

Sl. No.	Parameter	Goal %	Mar. 2015	Jun. 2015	Mar. 2016	Jun. 2016	Mar. 2017	Jun. 2017	Variation
1	Priority Sector Advances to Total Credit	40	59	61	57	57	55	57	17
2	Agriculture Advances to Total Credit	18	26	25	24	24	24	23	5
3	Weaker Section Advances to Total Credit	10	22	21	23	24	25	25	15
4	DRI Advances to Total Credit	1	0.02	0.02	0.02	0.02	0.01	0.01	-1
5	Credit Deposit Ratio	60	68	67	64	64	62	63	3

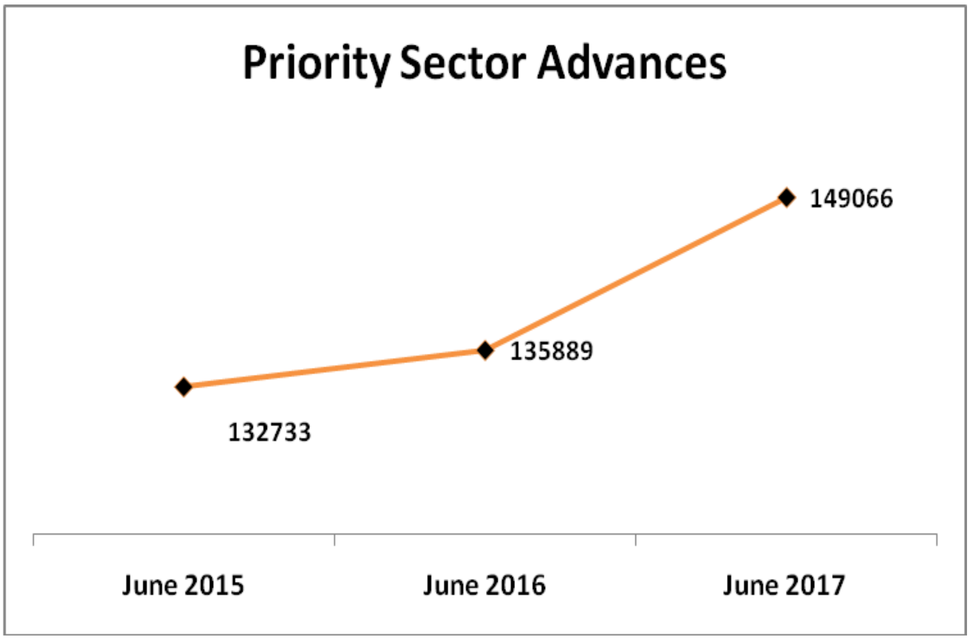
5.1.2. Priority Sector Advances in Total Advances – Bank Group wise

(Refer Annexure 8.4)

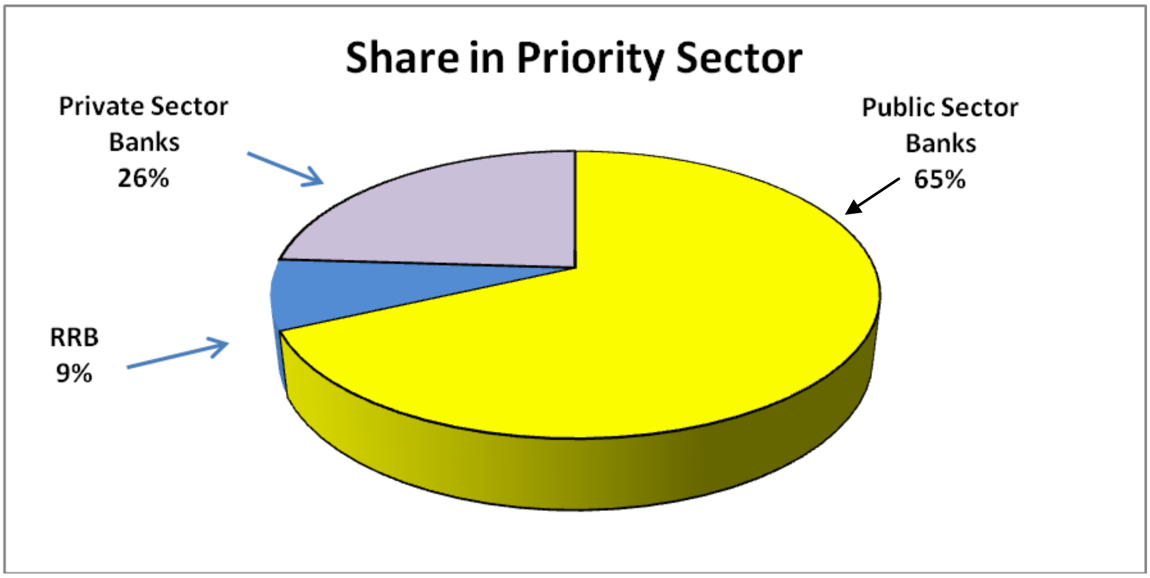
A. Growth in Priority Sector Advances

(Rs. in Crores)

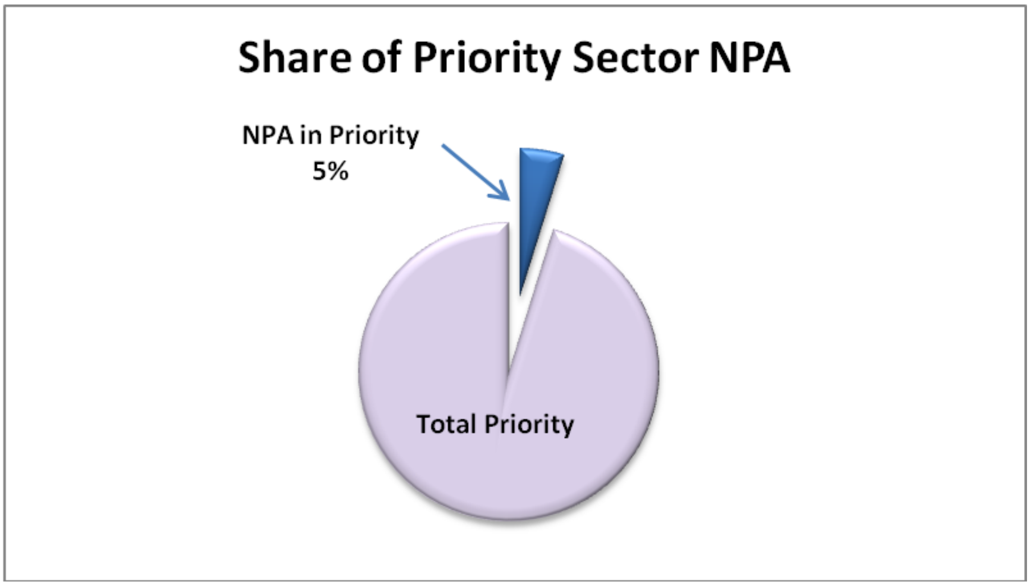
Priority Sector Advances over the years		
June 2015	June 2016	June 2017
132733	135889	149066



B. Banking Group wise Growth in Priority Sector Advances



C. % Share of NPA in Priority Sector Advances

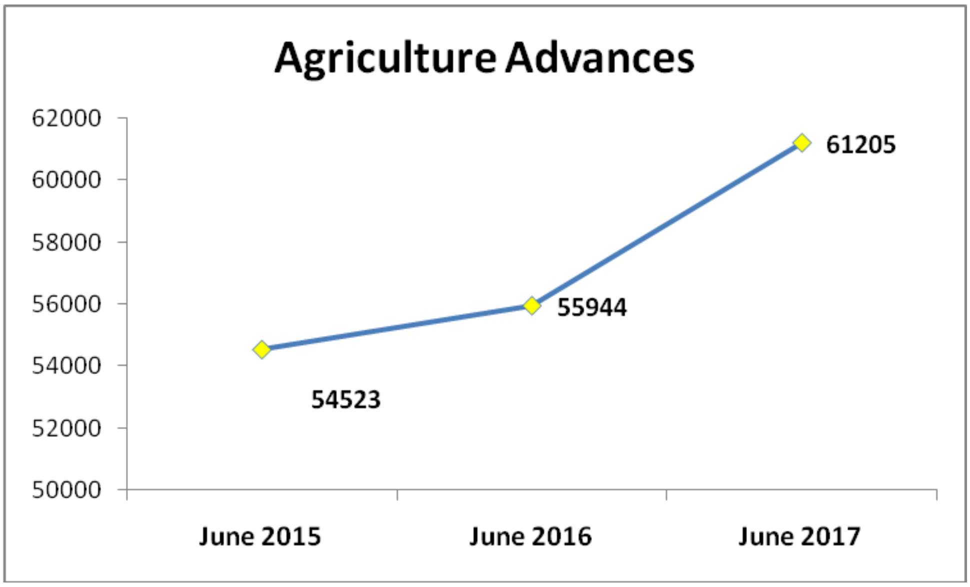


5.1.3. Agriculture Advances (Refer Annexure 8.5)

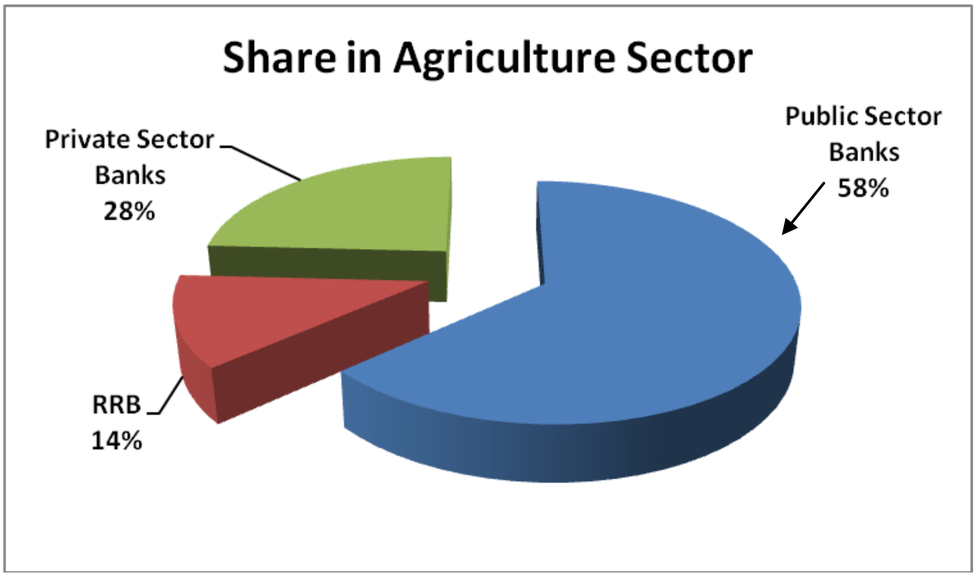
A. Growth in Agriculture Advances

(Rs. in Crores)

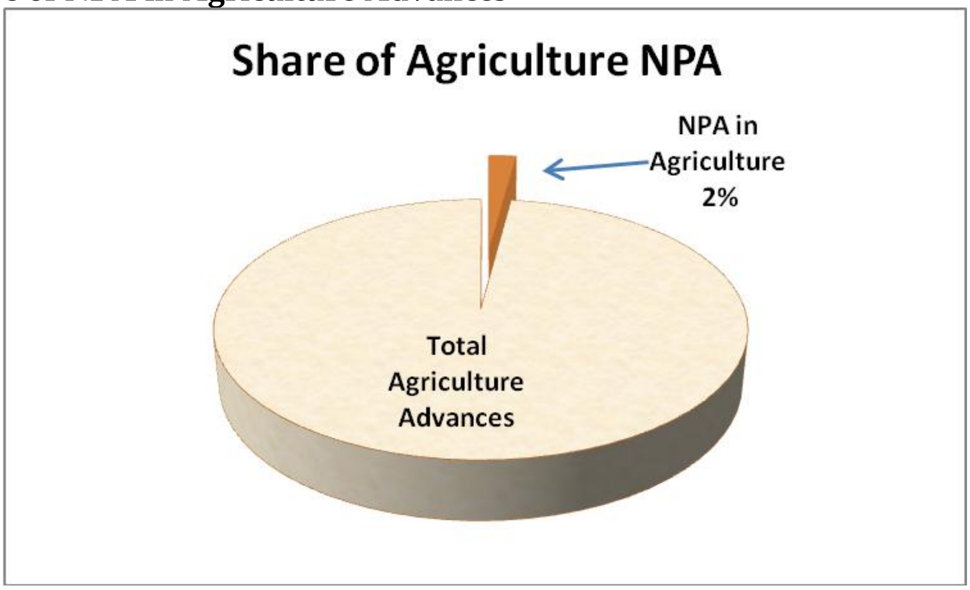
Agriculture Advances over the years		
Jun-15	Jun-16	Jun-17
54523	55944	61205



B. Banking Group wise Growth in Agriculture Advances



C. % Share of NPA in Agriculture Advances



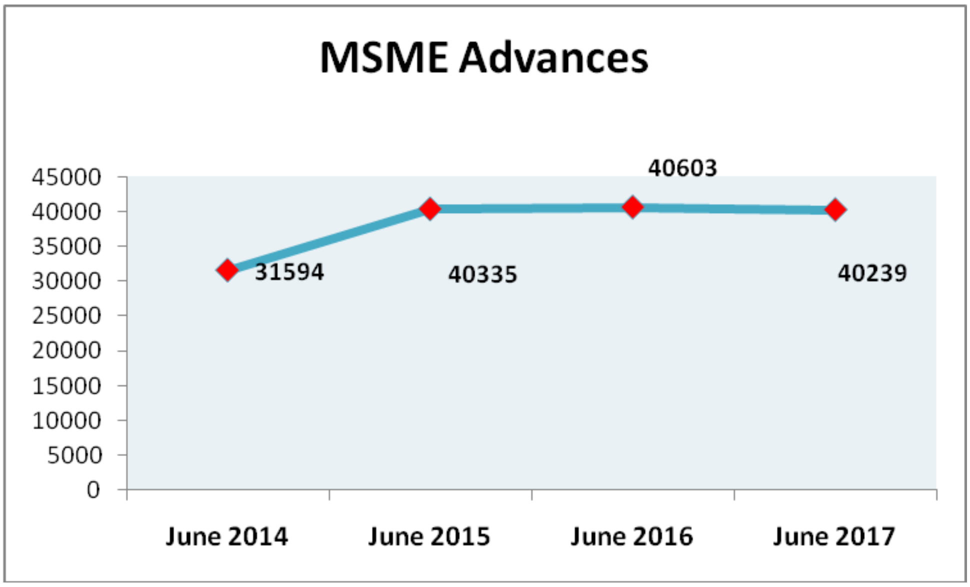
5.1.4. MSME Advances (Priority) (Refer Annexure 8.6)

A. Growth in MSME Advances

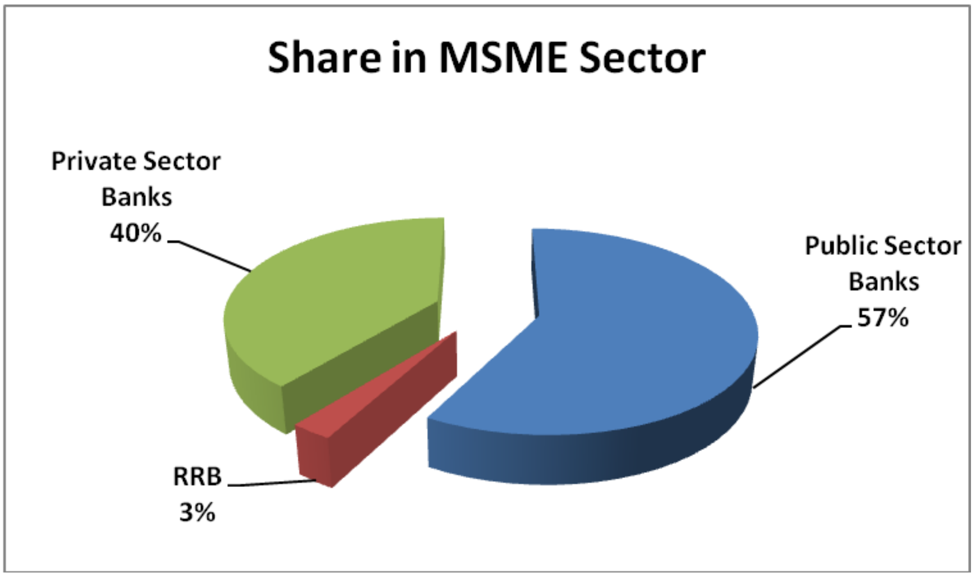
Micro, Small and Medium Enterprises are now part of the Priority Sector (MSME).

(Rs. in Crores)

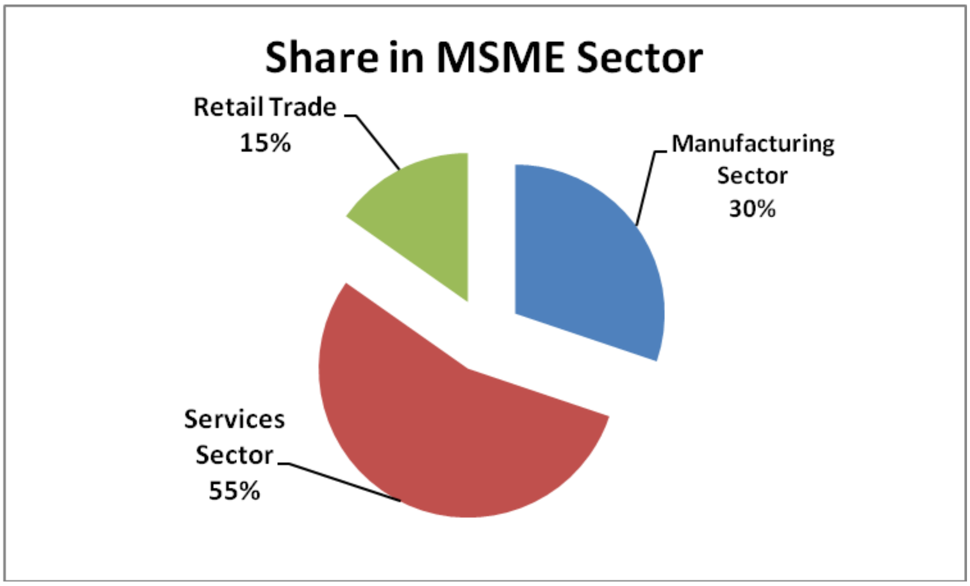
MSME Advances over the years			
June 2014	June 2015	June 2016	June 2017
31594	40335	40603	40239



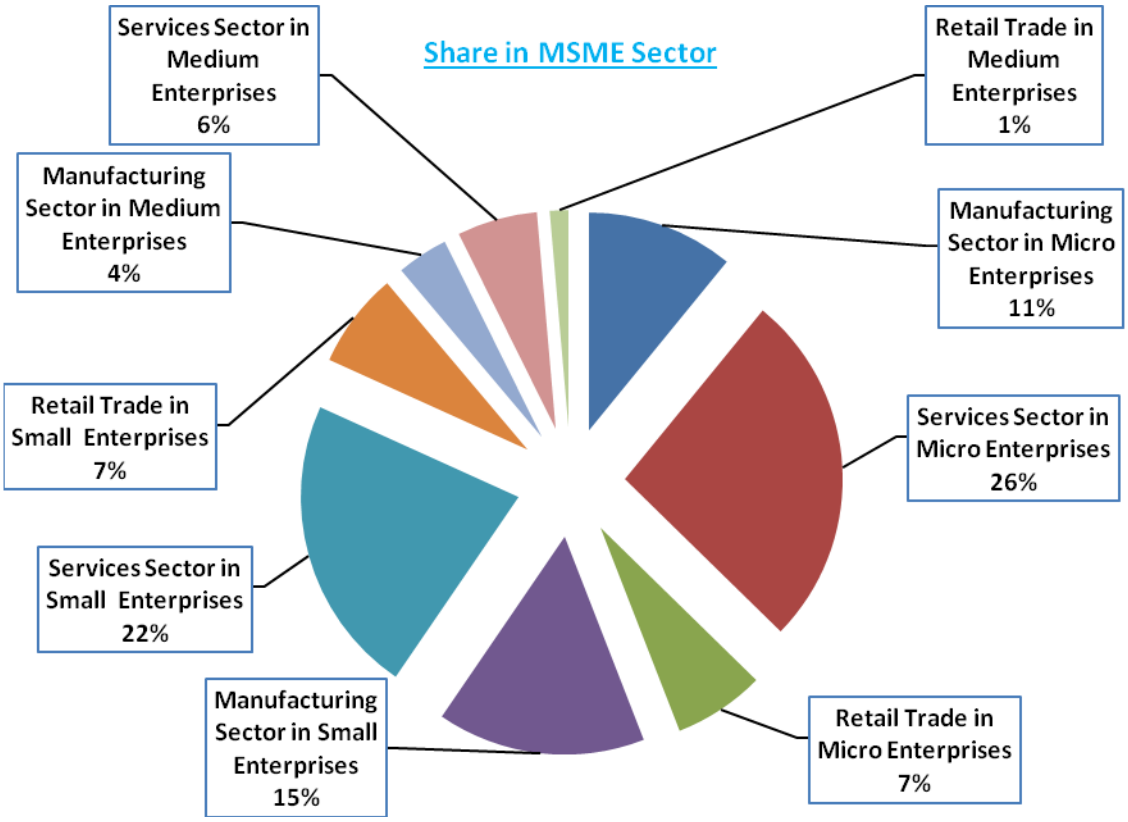
A. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises



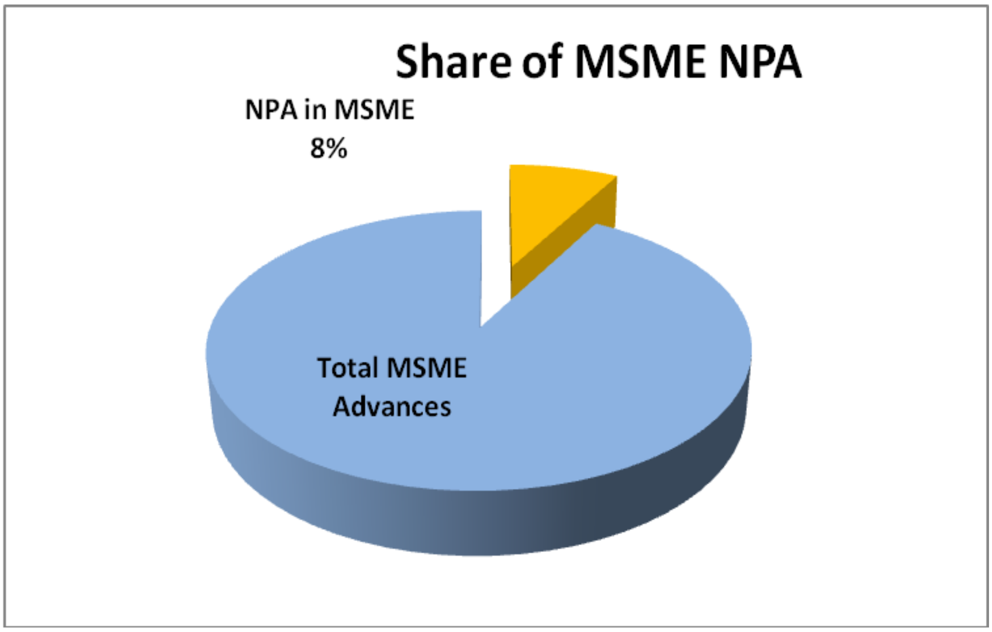
C. Sector wise classification of MSME



D. Sector wise performance under MSME



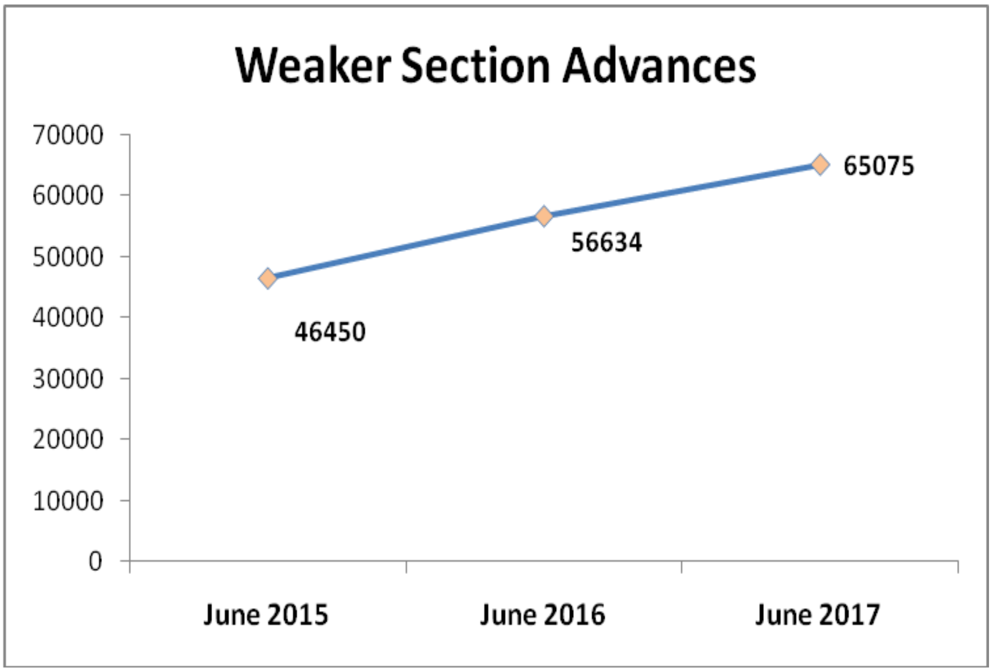
E. % Share of NPA in MSME Advances



5.1.5. Advances to Weaker Section (Refer Annexure 8.9)

(Rs. in Crores)

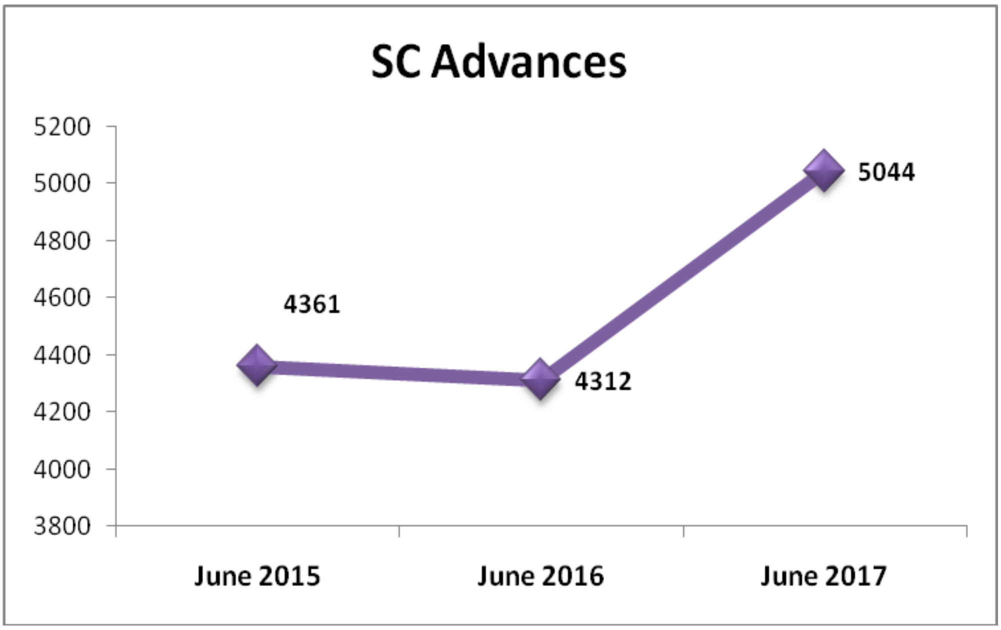
Weaker Section Advances over the years		
June 2015	June 2016	June 2017
46450	56634	65075

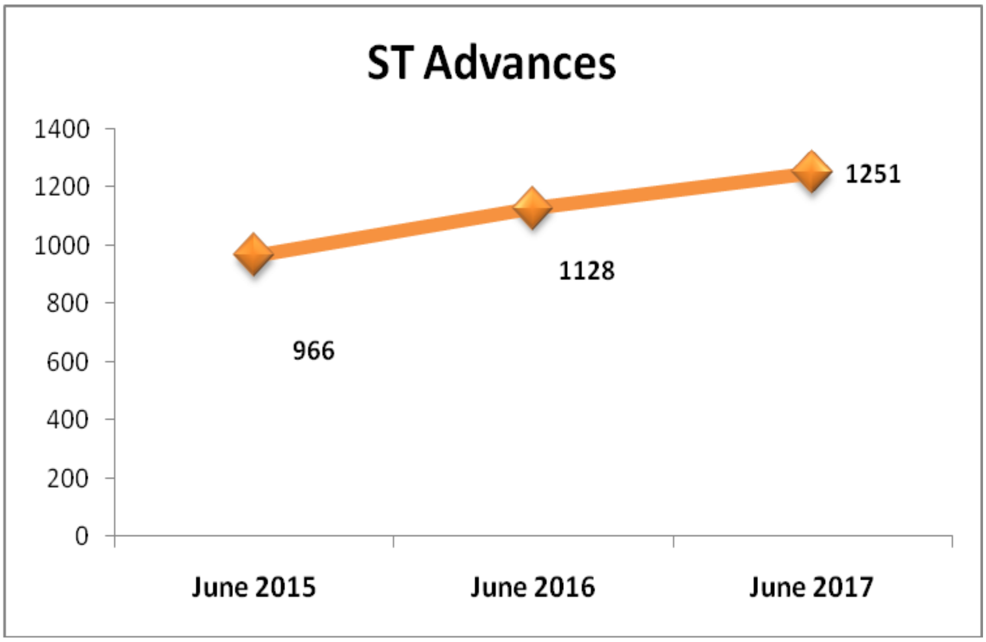


5.1.6. Advances to SC/STs (Refer Annexure 8.9)

(Rs. in Crores)

Parameter	Outstanding		
	June 2015	June 2016	June 2017
SC Advances	4361	4312	5044
ST Advances	966	1128	1251
Total SC/ST Advances	5327	5440	6295

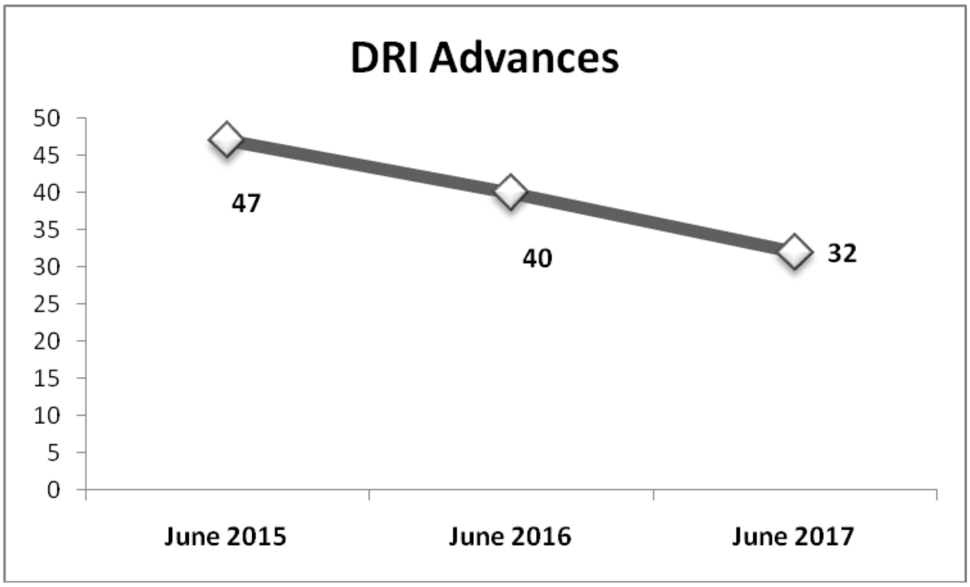




5.1.7. DRI Advances (Refer Annexure 8.10)

(Rs. in Crores)

Parameter	Outstanding over the years		
	Jun-15	Jun-16	Jun-17
DRI Advances	47	40	32

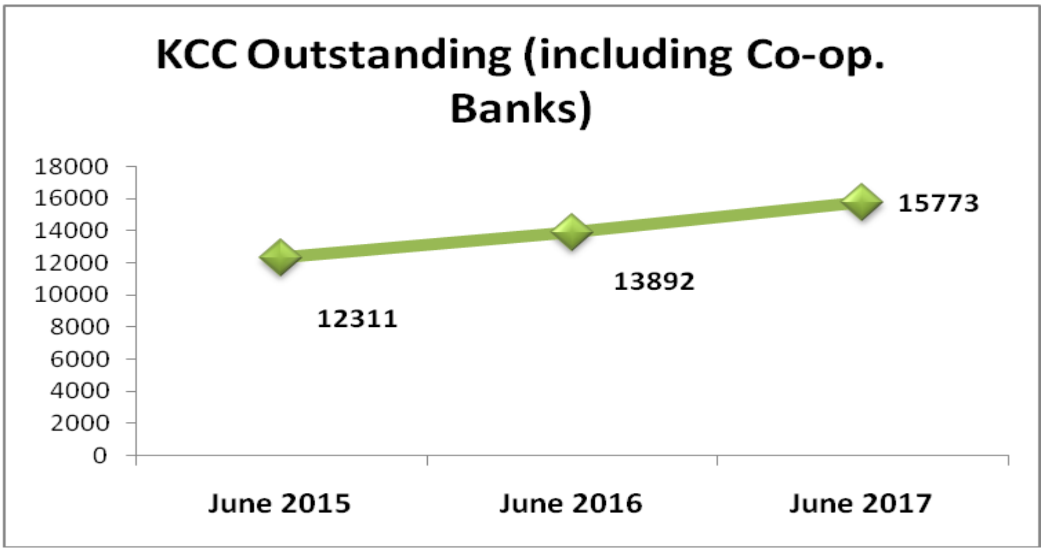


6. Review of Performance under Special Focus Programmes

6.1. Performance under Kisan Credit Card Scheme (Refer Annexure 8.17)

(Rs. in Crores)

Parameter	Outstanding		
	June 2015	June 2016	June 2017
KCC (including Co-op. Banks)	12311	13892	15773



6.2. Credit Flow to Minority Communities (Refer Annexure 8.15)

As per RBI directions, credit flow to minorities in specified districts should be reviewed in all SLBC meetings. At present all the districts in the State of Kerala are notified for reporting under this head. The comparative position with regard to the previous year is given below.

Data on Minority Sector Advances in the State of Kerala

(Rs. in Crores)

As on	Total Priority Sector Advances (including Co-op. Banks)	Minority Sector Advances	Percentage
31.03.2015	150527	72431	48
30.06.2015	153848	80372	52
30.09.2015	160669	80600	50
31.12.2015	154428	85014	55
31.03.2016	157367	86853	55
31.06.2016	159004	100457	63
30.09.2016	167275	98811	59
30.12.2016	165056	83646	51
31.03.2017	168469	115297	68
30.06.2017	177607	87229	49

6.3. Performance under Micro-credit (Annexures 8.19 to 8.22)

There are 3 modes for credit linkage of SHGs under the SHG-Bank linkage programme. Credit linkage through

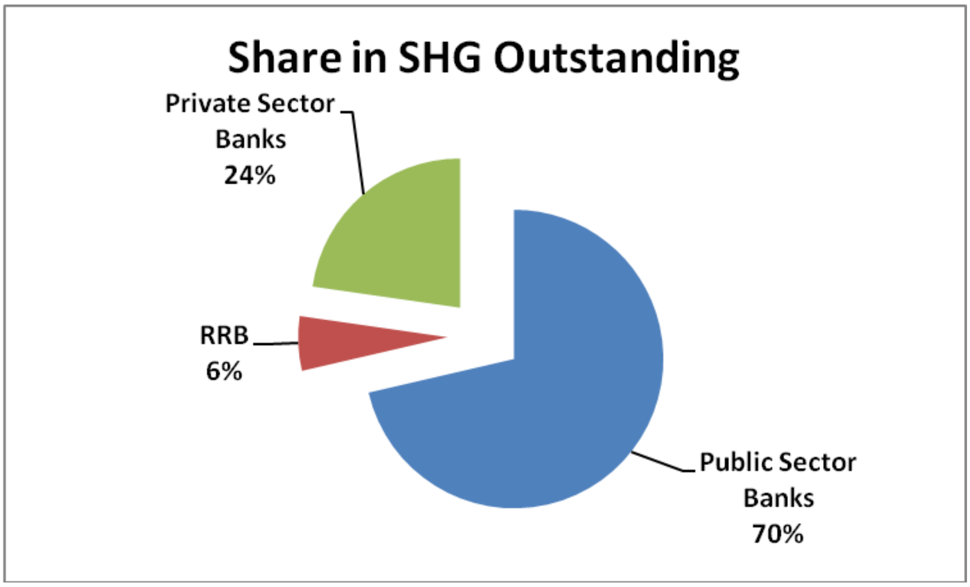
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

The performance of the banking sector in the State under the above 3 modes of linkage is as follows.

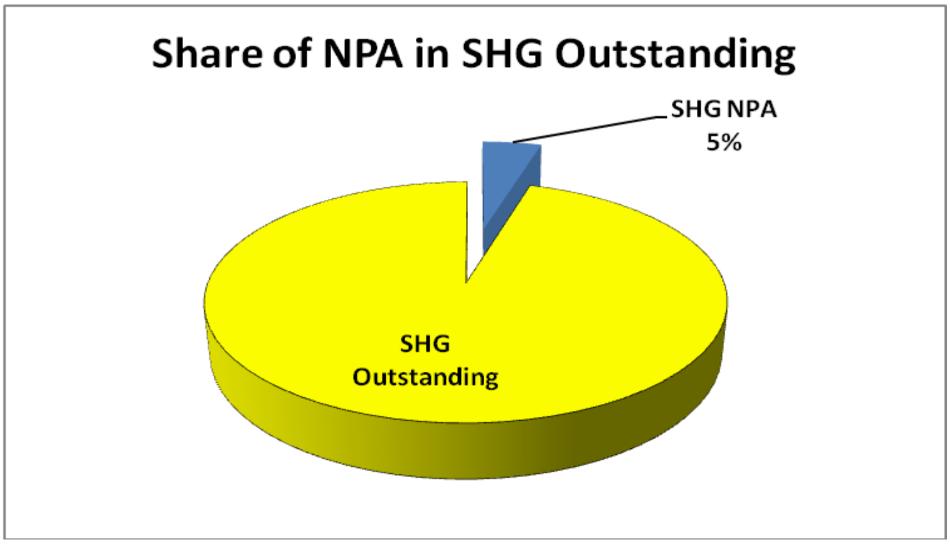
(Rs. in Crores)

Mode of Linkage	Loan Outstanding under SHG Finance	
	A/c	Amt
Financing SHGs directly by banks	142094	2965
Financing SHGs directly with the facilitation of NGOs	22029	408
Financing SHGs through the medium of NGOs	2304	50
Total No. of SHGs linked	**166427**	**3423**

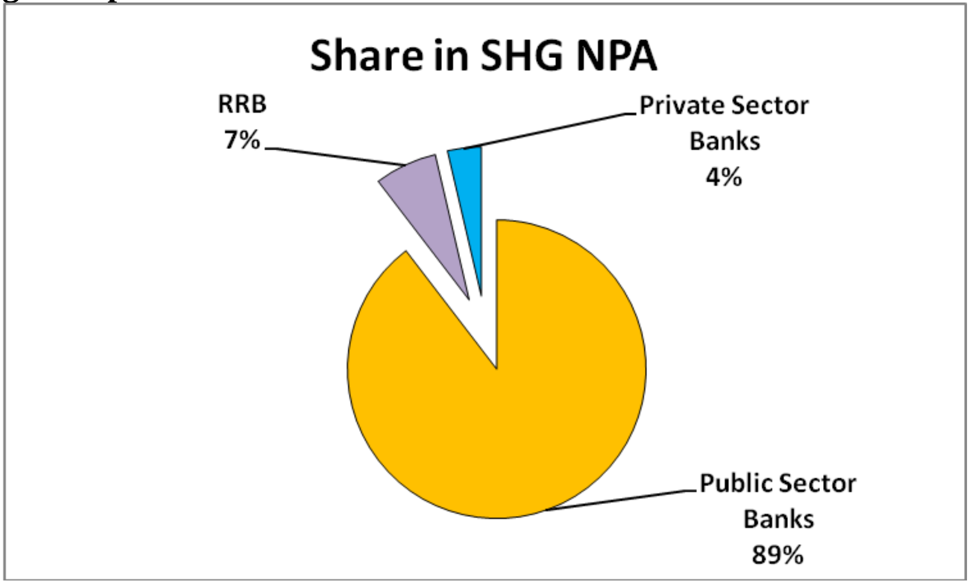
A. Banking Group wise Growth in SHG



B. % Share of SHG NPA in Total SHG Outstanding

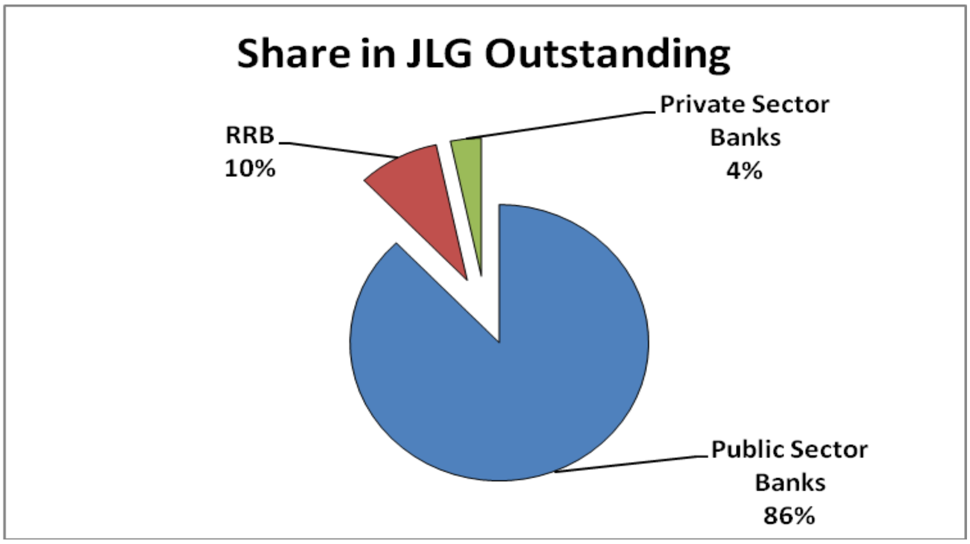


C. Banking Group wise Share in SHG NPA

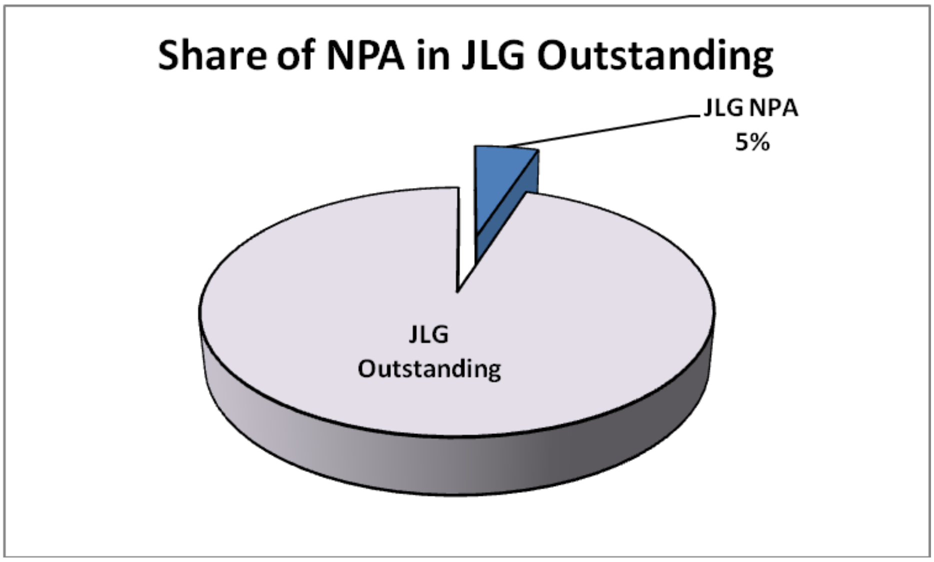


6.4. Performance under JLG

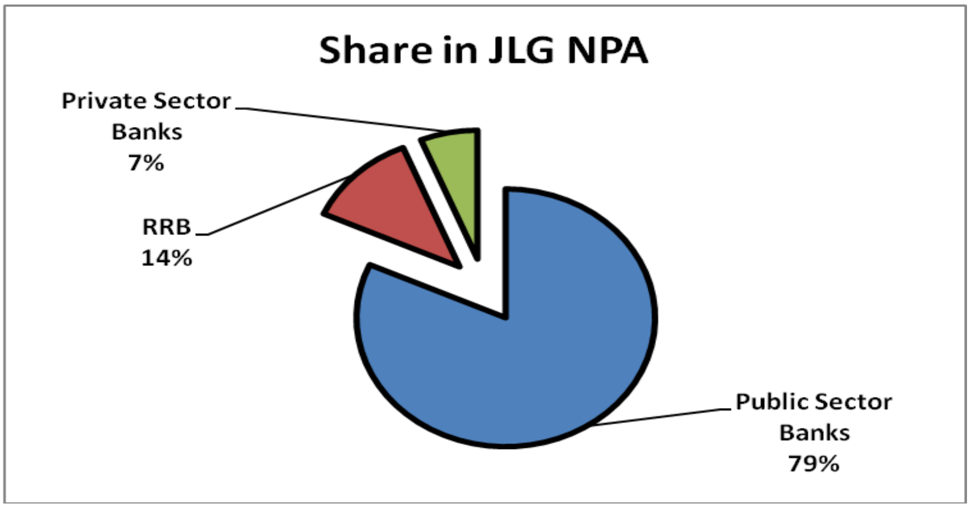
A. Banking Group wise Growth in JLG



B. % Share of JLG NPA in Total JLG Outstanding



C. Banking Group wise Share in JLG NPA

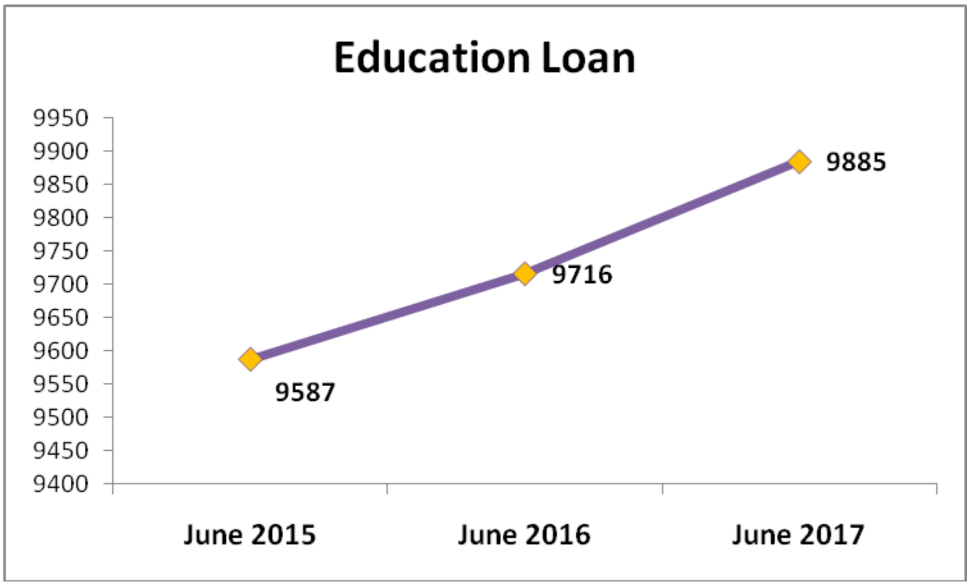


6.5. Outstanding Performance under Education Loan (Refer Annexure 8.25)

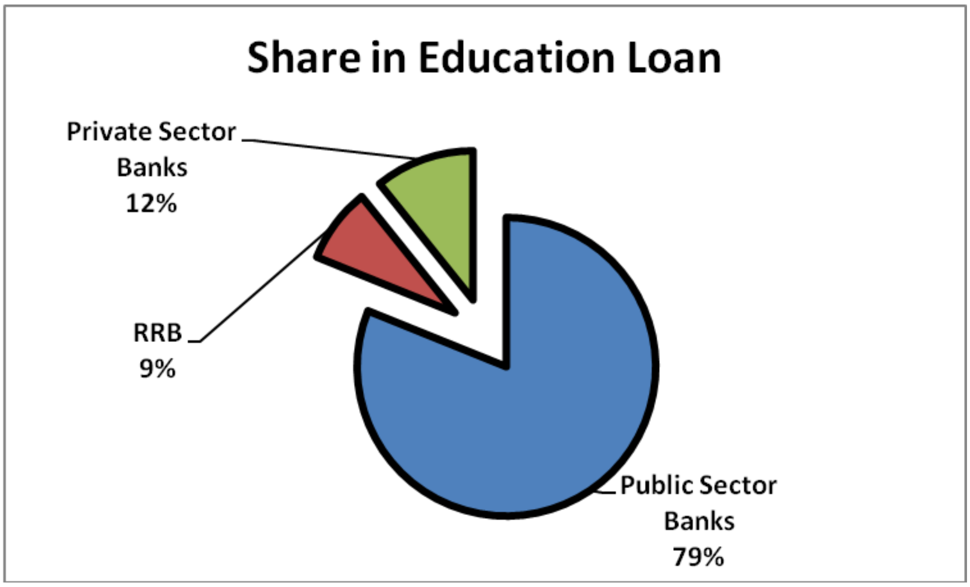
A. Growth in Education Loan

(Rs. in crores)

Parameter	Outstanding		
	June 2015	June 2016	June 2017
Education loan	9587	9716	9885



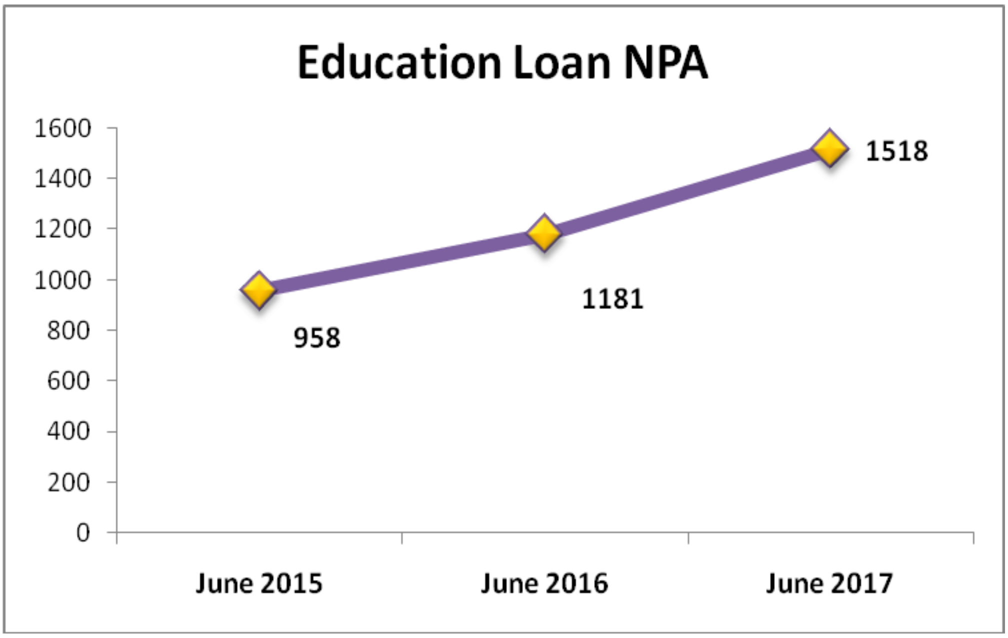
B. Banking Group wise Growth in Education Loan



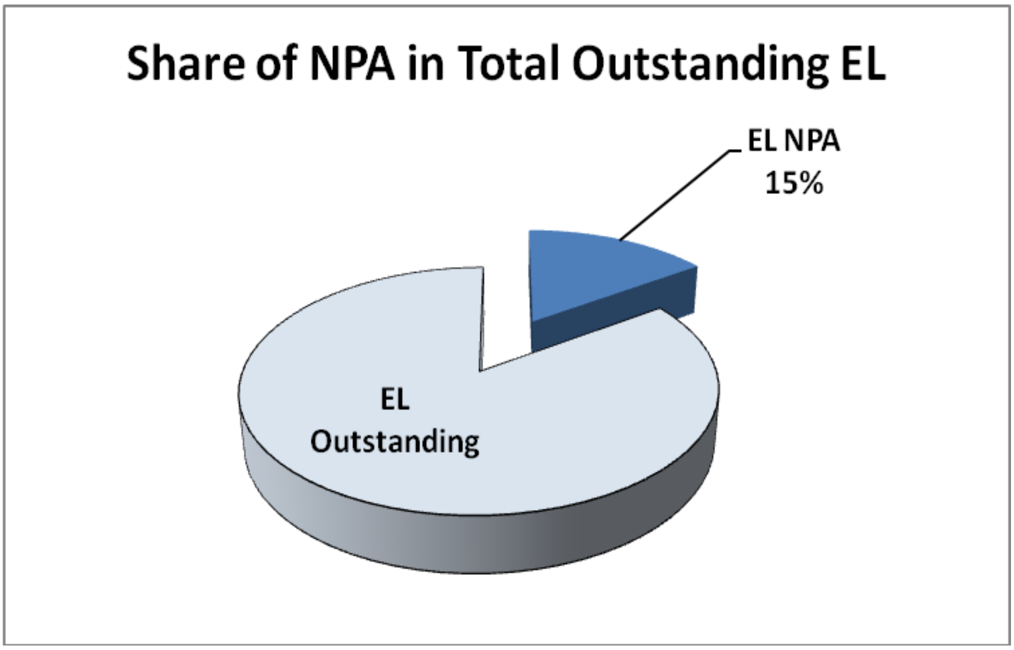
C. Education Loan NPA over the years

(Rs. in crores)

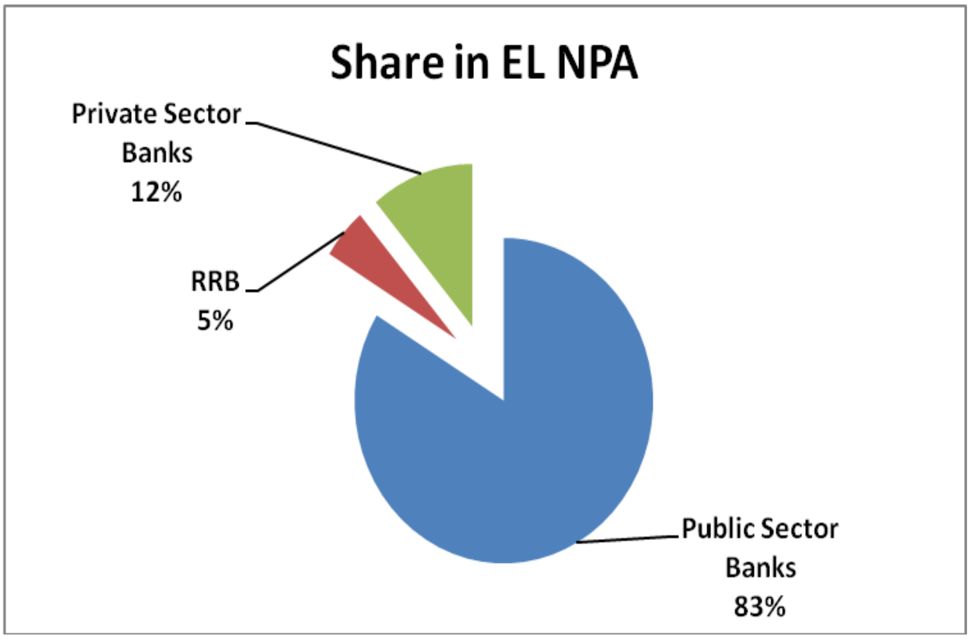
Parameter	Outstanding EL NPA		
	June 2015	June 2016	June 2017
Education Loan NPA	958	1181	1518



D. % Share of EL NPA in Total EL Outstanding



E. Banking Group Wise Share Education Loan NPA

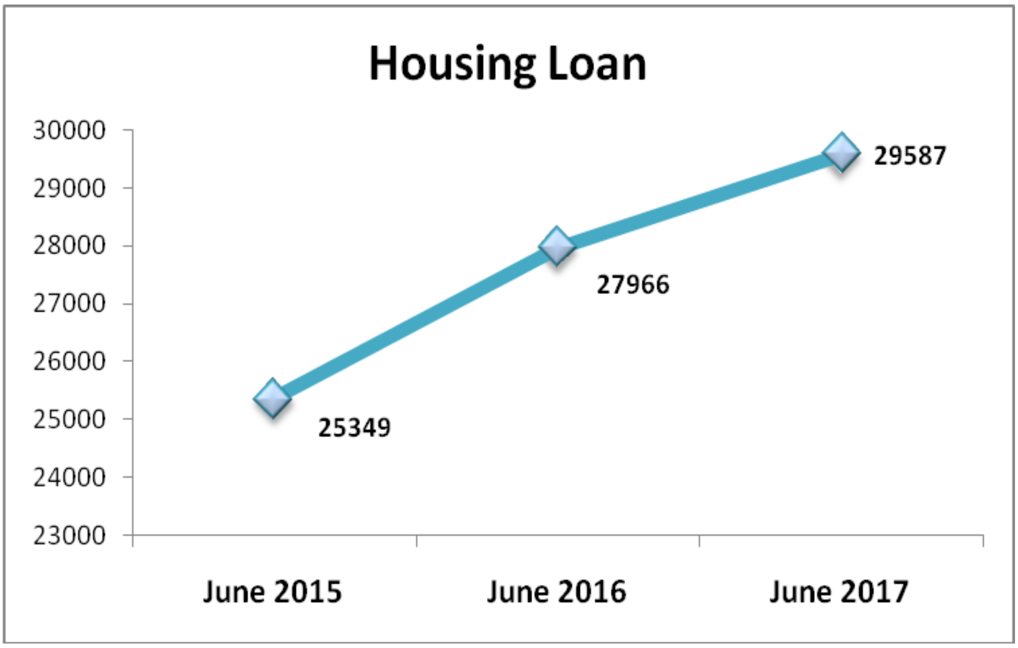


6.6. Outstanding Performance under Housing Loan (Refer Annexure 8.7)

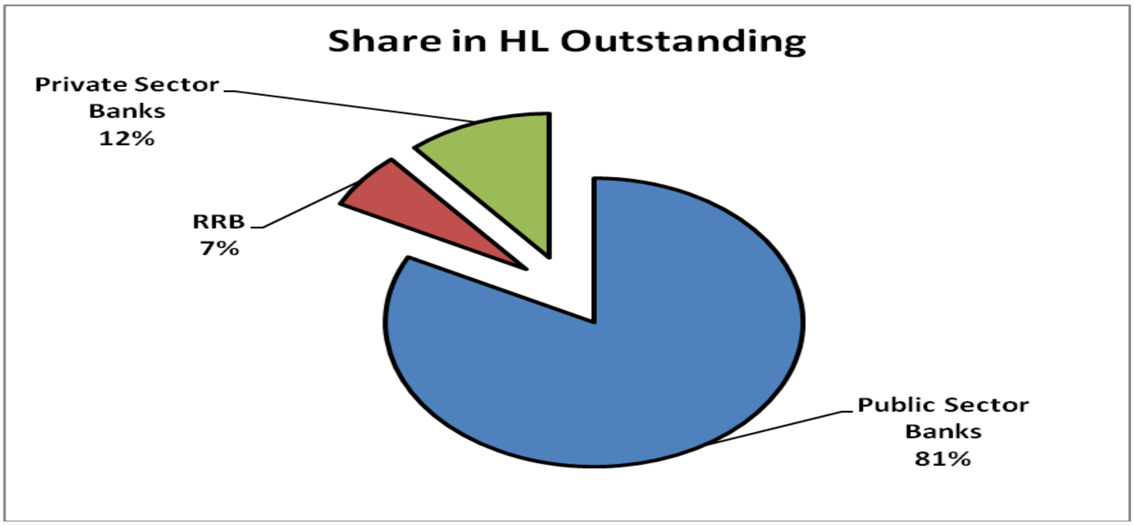
A. Growth in Housing Loan

(Rs. in crores)

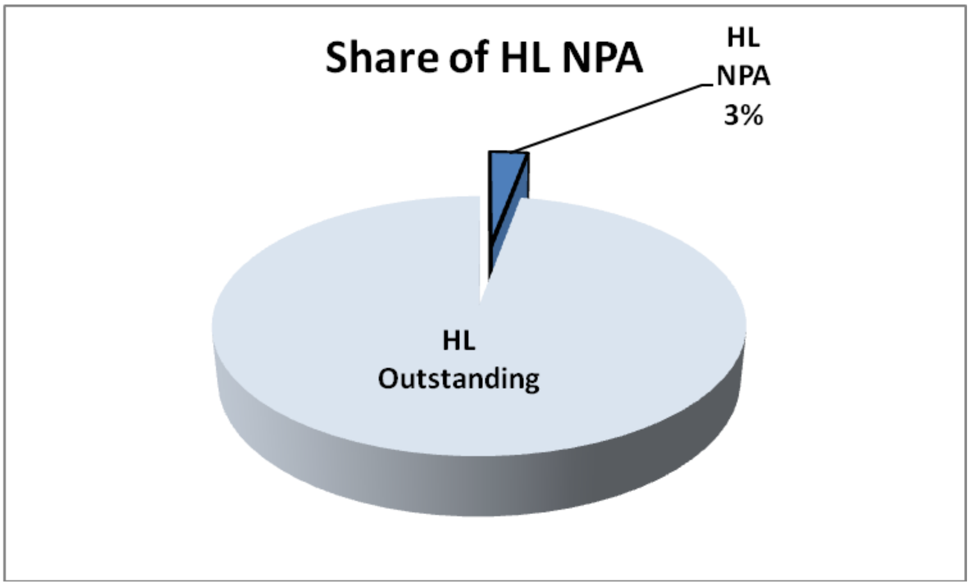
Parameter	Outstanding		
	Jun-15	Jun-16	Jun-17
Housing loan	25349	27966	29587



B. Banking Group wise Growth in Housing Loan



C. % Share of NPA in Housing Loan



6.7. Total Outstanding Under MUDRA Loans (PMMY) as at June 2017

(Refer Annexure 8.30)

(Rs. in Crores)

Banking Group	Of Total outstanding under MUDRA loans							
	SHISHU		KISHORE		TARUN		Total MUDRA Loans	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Public Sector Banks	260850	633	166778	2765	15534	1047	443162	4445
Of Which RRB	134122	332	92455	1362	2013	166	228590	1860
Private Sector Banks	96579	229	31068	338	5121	281	132768	848
State total	**357429**	**862**	**197846**	**3103**	**20655**	**1328**	**575930**	**5293**

6.8. Loan Outstanding under Stand up India Programme as at June 2017 (Refer Annexure 8.35)

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Public Sector Banks	798	104.00	85	11.00
Of Which RRB	37	6.00	0	0.00
Private Sector Banks	116	25.00	28	6.00
State Total	**914**	**129.00**	**113**	**17.00**

6.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at June 2017 (Refer Annexure 8.33 & 8.34)

(Rs. in Crores)

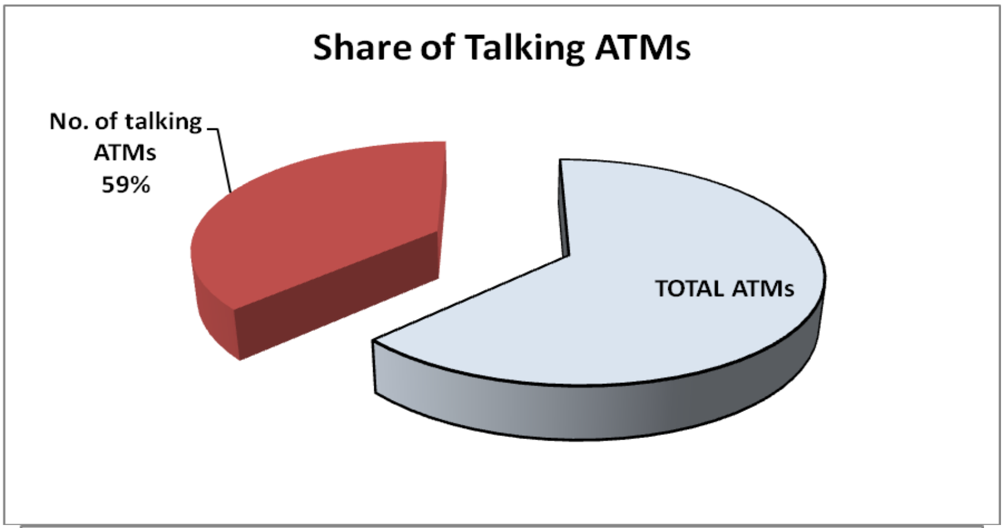
Banking Group	PMAY Scheme-URBAN		PMAY Scheme-GRAMIN		PMAY Scheme	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Public Sector Banks	2708	137.48	53	3.00	2761	140.48
Of Which RRB	765	34.40	0	0.00	765	34.40
Private Sector Banks	75	3.48	0	0.00	75	3.48
State Total	**2783**	**140.96**	**53**	**3.00**	**2836**	**143.96**

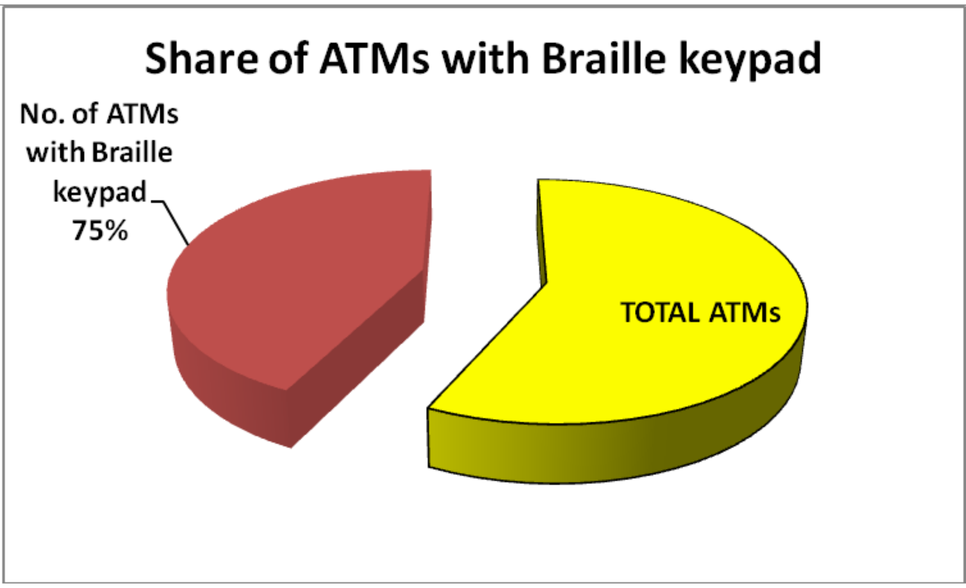
6.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at June 2017 (Refer Annexure 8.31)

Banking Group	PMJJBY	PMSBY	APY	Total No.
Public Sector Banks	462136	2538171	101359	3101666
Of Which RRB	78092	411584	25347	515023
Private Sector Banks	95430	308042	16861	420333
Co-operative Banks	730	3431	185	4346
State Total	**558296**	**2849644**	**118405**	**3526345**

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

Banking Group	No.of ATM Outstanding	No. of talking ATMs	No. of ATMs with Braille keypad
Public Sector Banks	5737	4428	4290
Of Which RRB	303	303	303
Private Sector Banks	3117	784	2360
State Total	**8854**	**5212**	**6650**



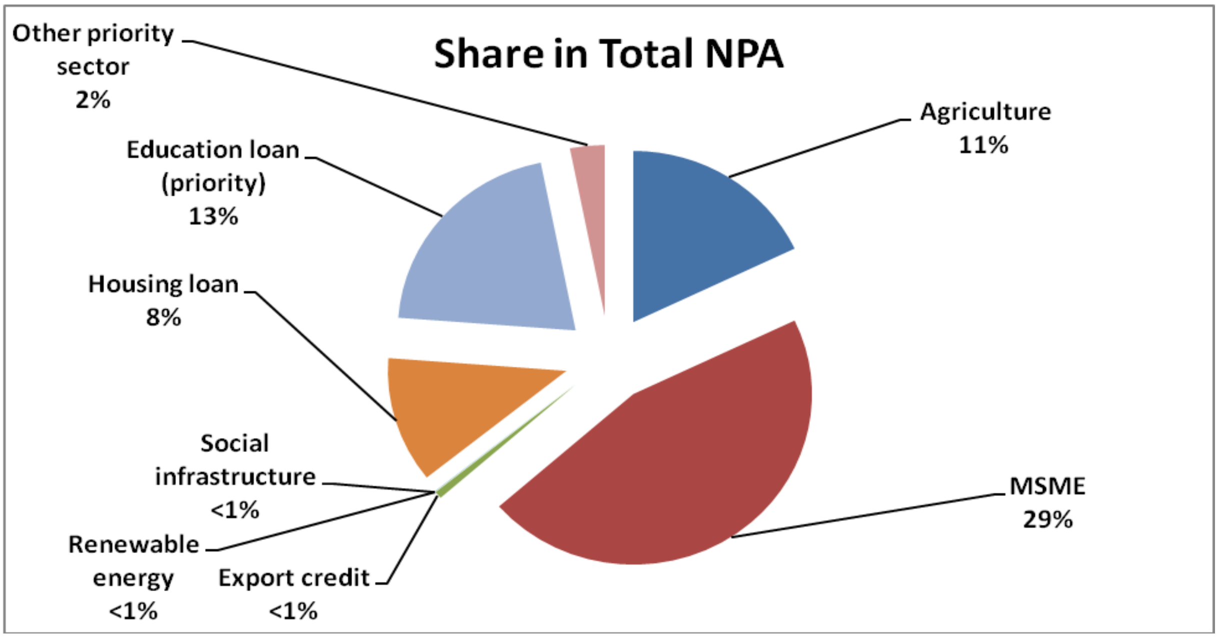


6.12. NPA Position of Commercial Banks (Refer Annexure 8.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on June 2017		
Parameter	**No of Accounts**	**Amount Outstanding**
Priority Sector	**322675**	**7107.51**
(1) Agriculture	89775	1274.43
(2)MSME	121676	3244.35
(3)Export credit	86	48.63
(4)Renewable energy	0	0.00
(5)Social infrastructure	7	2.60
(6)Housing loan	22825	845.11
(7)Education loan (priority)	58273	1468.55
(8)Other priority sector	30033	223.80
Non priority sector	**102160**	**3997.55**
Total NPA	**424835**	**11105.06**



6.13. Progress under Road Map for opening Brick & Mortar branches in villages with population more than 5000 without a bank branch

Roadmap - Progress in opening brick and mortar branches in villages with population more than 5000 as at the end of June 2017

Sl. No.	District	Commercial Bank	Sub-Dist Name	Village Name	Number of allotted villages	No. of brick and mortar branches		
						Opened during the Quarter	Opened upto June '17	Pending
1	Pathanamthitta	KGB	Kozhenchery	Iravan	1	0	1	0
2	Thrissur	KGB	Talappilly	Vadakkethara	1	0	1	0
3	Kozhikode	KGB	Kozhikode	Neeleswaram	1	0	1	0
4	Wayanad	SBI	Vythiri	Thrikkaipatta (Pt)	1	0	0	1
5	Wayanad	KGB	Vythiri	Vellarimala	1	0	1	0
6	Wayanad	KGB	Mananthavady	Thirunelly	1	0	1	0
Total					**6**	**0**	**5**	**1**

7. Review of Performance under Priority Sector Disbursement – 2017-18

7.1. Review of Priority Sector Advances (Disbursement) as at June 2017 - ACP 2017-18 Achievements (Refer Annexures 8.11 & 8.12)

The performance of banks with reference to the Annual Credit Plan 2017-18 as at June 2017 with Bank-wise and District-wise break up is furnished in the annexures. The abstract of the performance as at June 2017 under ACP 2017-18 is as follows.

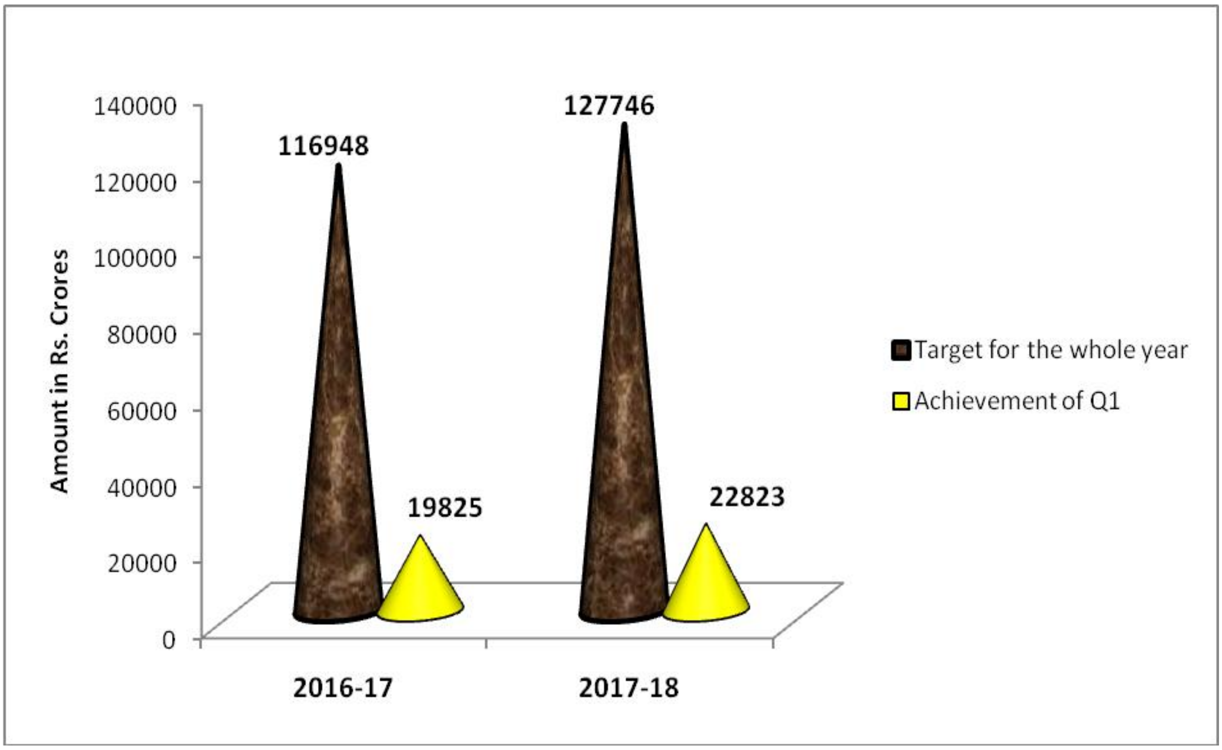
(Rs. in Crores)

Bank/Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target 2017-18	Ach. Q1	% Ach.	Target 2017-18	Ach. Q1	% Ach.	Target 2017-18	Ach. Q1	% Ach.	Target 2017-18	Ach. Q1	% Ach.
Public Sector Banks	30223	7504	25%	14911	1507	10%	15131	2908	19%	60265	11918	20%
Of Which RRB	6134	2394	39%	2269	235	10%	1924	181	9%	10327	2810	27%
Private Sector Banks	8127	1948	24%	5615	1613	29%	5581	725	13%	19323	4286	22%
Cooperatives	19733	2270	12%	9726	661	7%	17962	3639	20%	47421	6570	14%
KFC	1	0	0%	583	38	6%	153	11	7%	737	49	7%
Total	**58083**	**11721**	**20%**	**30836**	**3819**	**12%**	**38827**	**7283**	**19%**	**127746**	**22823**	**18%**
% to Total Disbursement	xx	51%	xx	xx	17%	xx	xx	32%	xx	xx	100%	xx

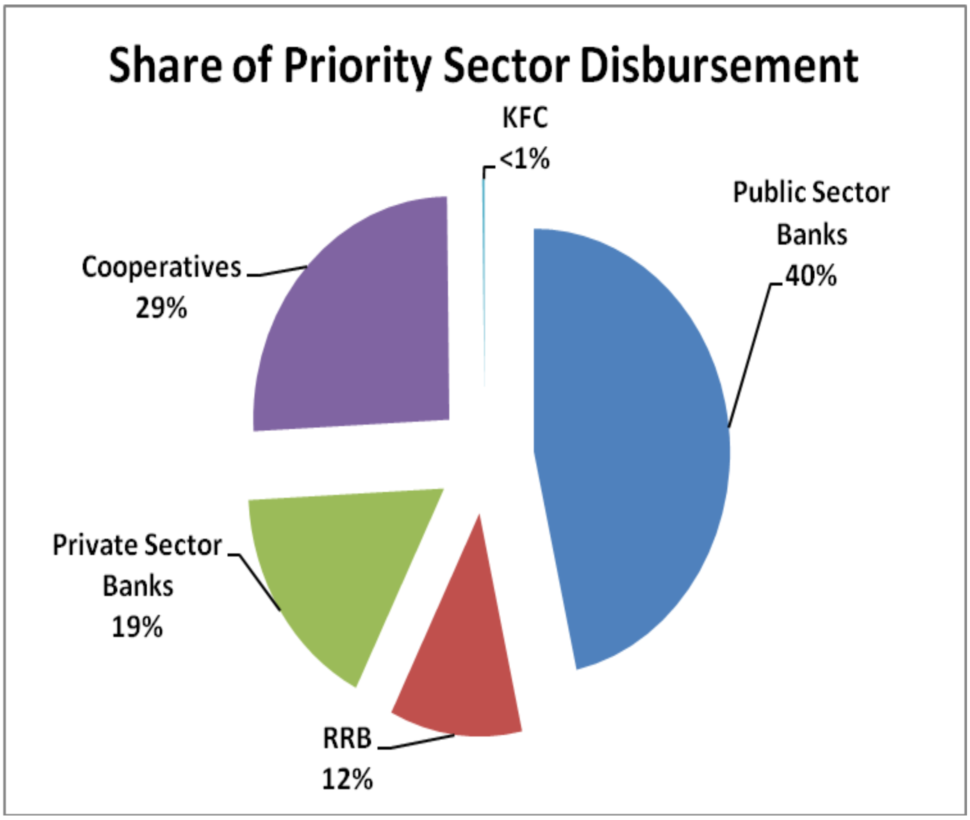
7.1.1. Overall Performance under Priority Sector

(Rs. in Crores)

Priority Sector	2016-17	2017-18
Target for the whole year	116948	127746
Achievement of Q1	19825	22823
% of achievement for Q1	17%	18%



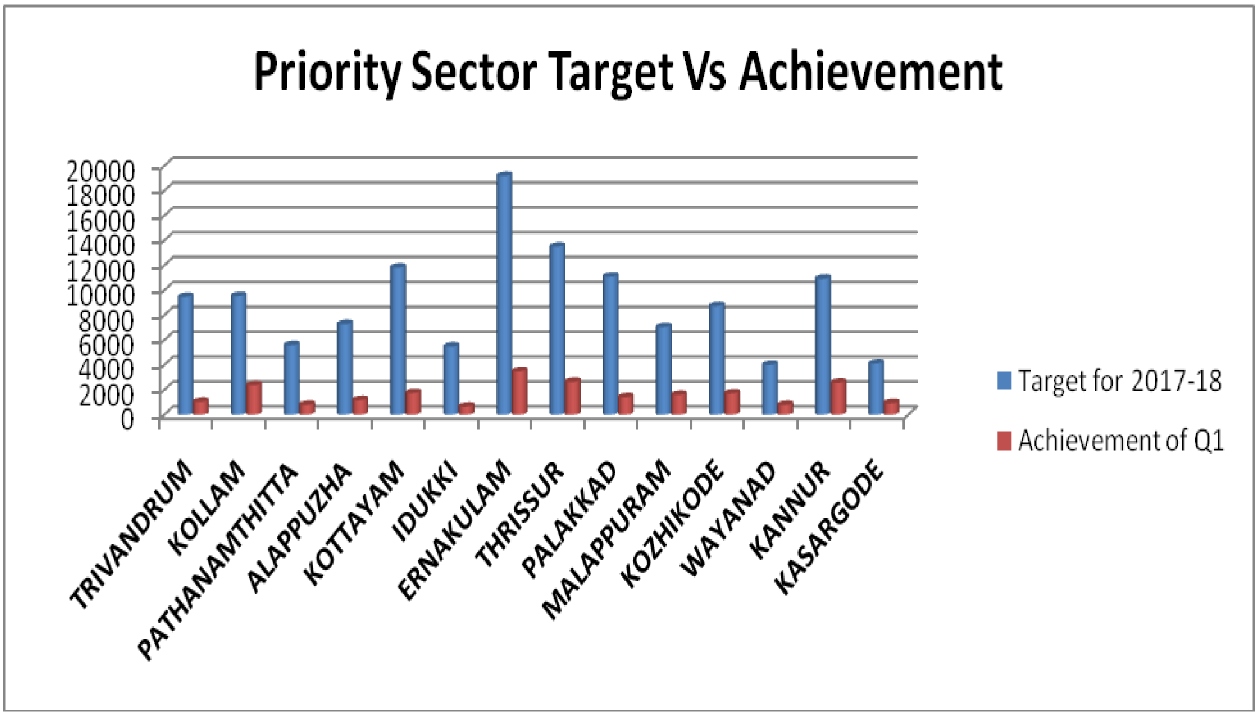
7.1.1.1. Banking GroupWise Performance under Priority Sector



7.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

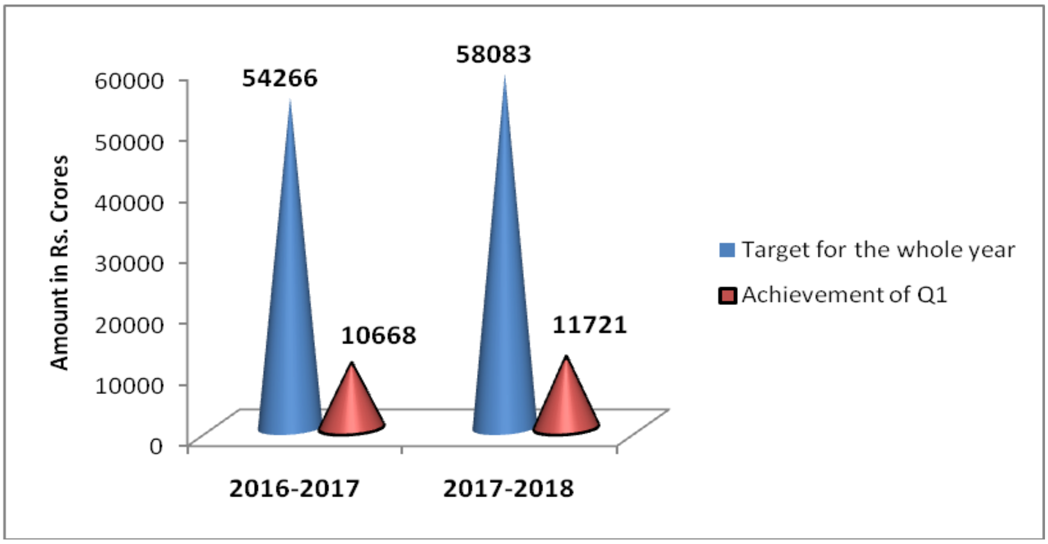
Sl. No.	District	Target for 2017-18	Achievement of Q1	% Achievement
1	TRIVANDRUM	9463	1035	11%
2	KOLLAM	9537	2364	25%
3	PATHANAMTHITTA	5585	794	14%
4	ALAPPUZHA	7280	1164	16%
5	KOTTAYAM	11822	1741	15%
6	IDUKKI	5473	645	12%
7	ERNAKULAM	19186	3479	18%
8	THRISSUR	13500	2636	20%
9	PALAKKAD	11089	1398	13%
10	MALAPPURAM	7040	1587	23%
11	KOZHIKODE	8734	1706	20%
12	WAYANAD	4000	783	20%
13	KANNUR	10931	2562	23%
14	KASARGODE	4108	930	23%
TOTAL		**127746**	**22823**	**18%**



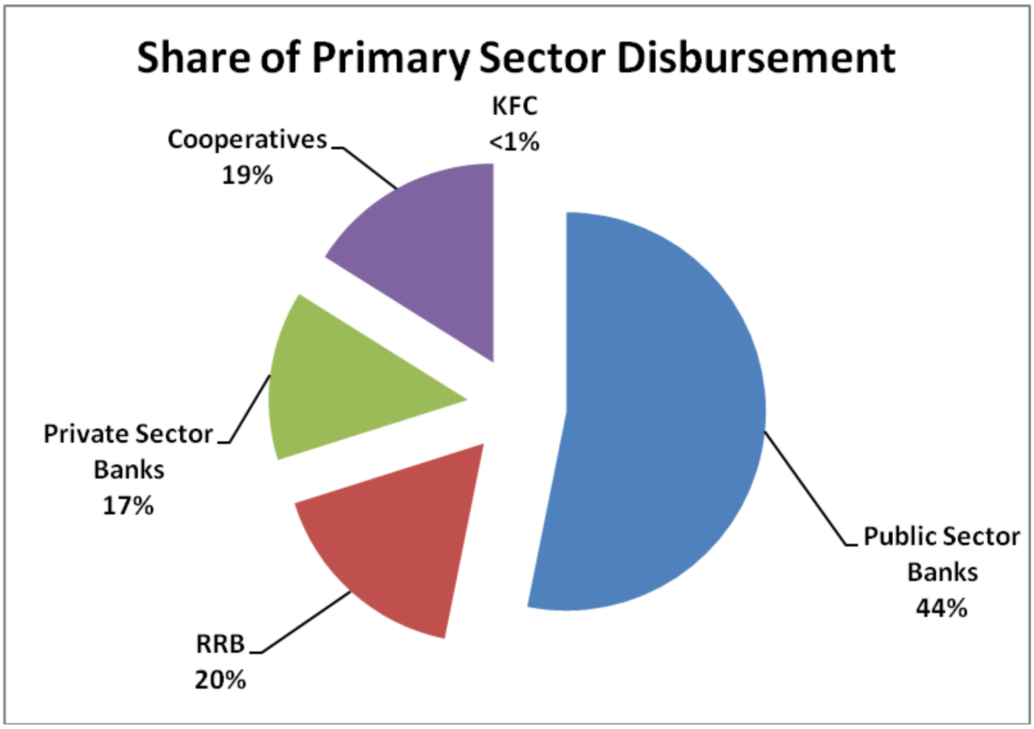
7.1.2. Performance under Primary Sector

(Rs. in Crores)

Parameter	2016-2017	2017-2018
Target for the whole year	54266	58083
Achievement of Q1	10668	11721
% achievement for Q1	20%	20%



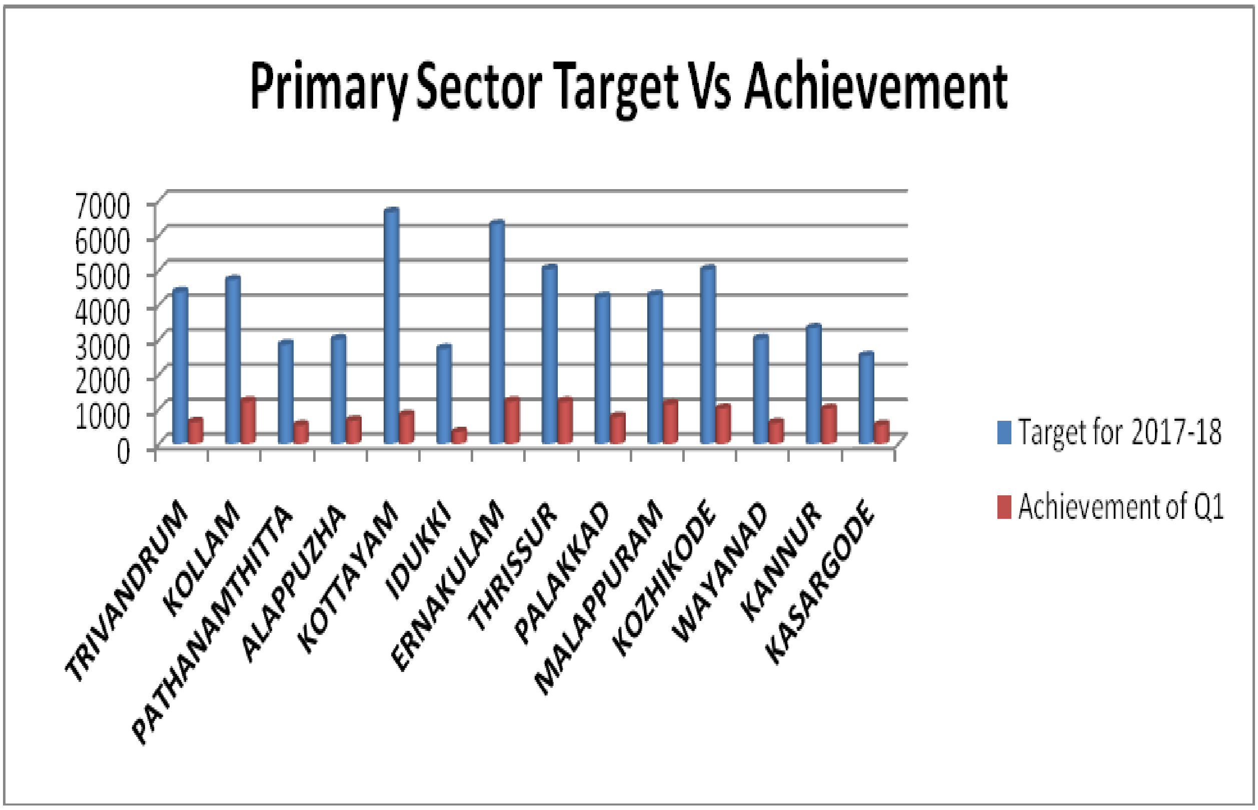
7.1.2.1. Banking GroupWise Performance under Primary Sector



7.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

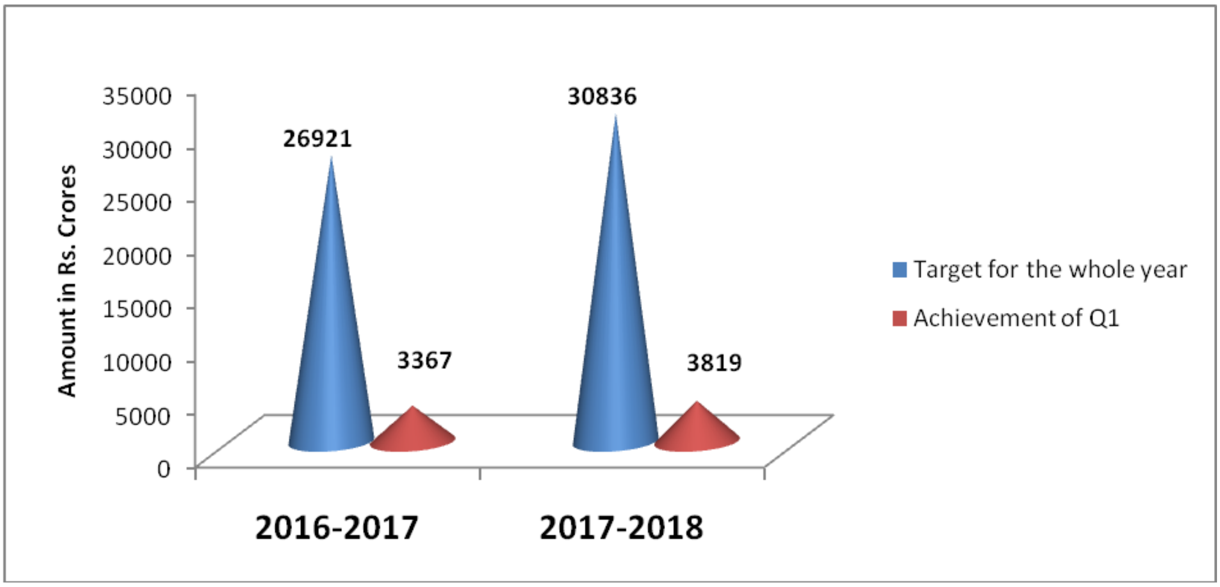
Sl. No.	District	Target for 2017-18	Achievement of Q1	% Achievement
1	TRIVANDRUM	4370	627	14%
2	KOLLAM	4715	1218	26%
3	PATHANAMTHITTA	2857	537	19%
4	ALAPPUZHA	3005	670	22%
5	KOTTAYAM	6668	824	12%
6	IDUKKI	2734	344	13%
7	ERNAKULAM	6313	1221	19%
8	THRISSUR	5030	1210	24%
9	PALAKKAD	4224	768	18%
10	MALAPPURAM	4280	1139	27%
11	KOZHIKODE	5013	1016	20%
12	WAYANAD	3016	595	20%
13	KANNUR	3330	1010	30%
14	KASARGODE	2528	543	21%
TOTAL		**58083**	**11721**	**20%**



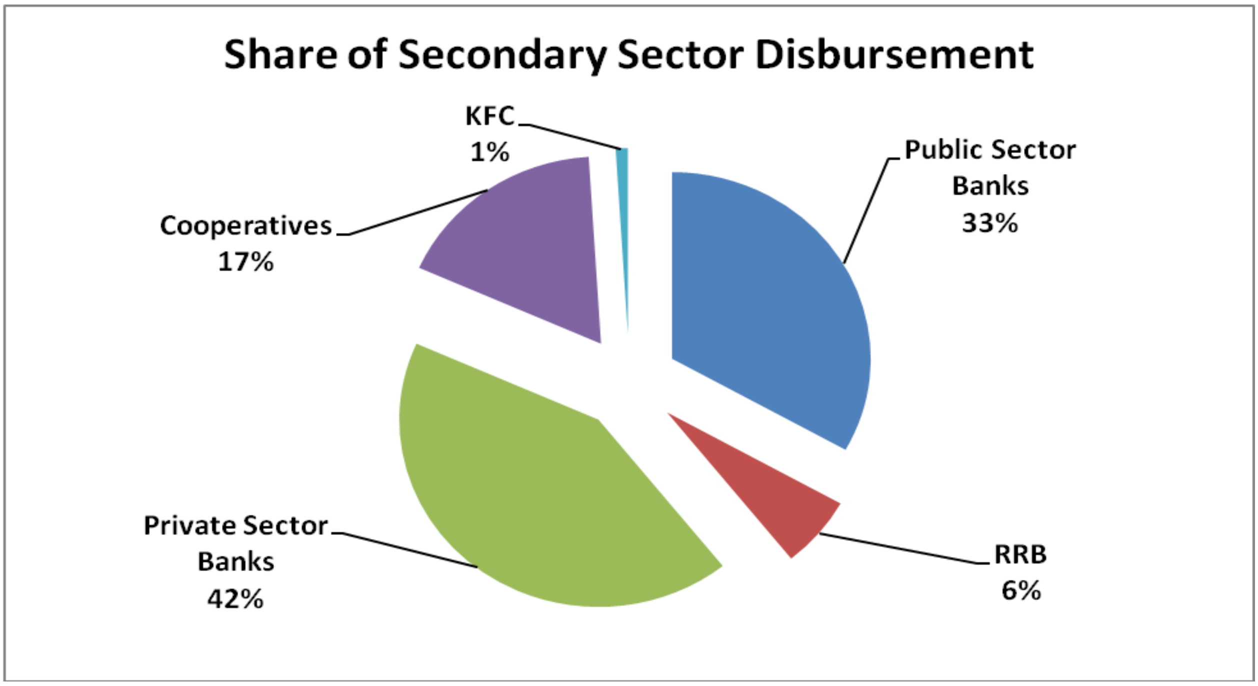
7.1.3. Performance under Secondary Sector

(Rs. in Crores)

Parameter	2016-2017	2017-2018
Target for the whole year	26921	30836
Achievement of Q1	3367	3819
% achievement for Q1	13%	12%



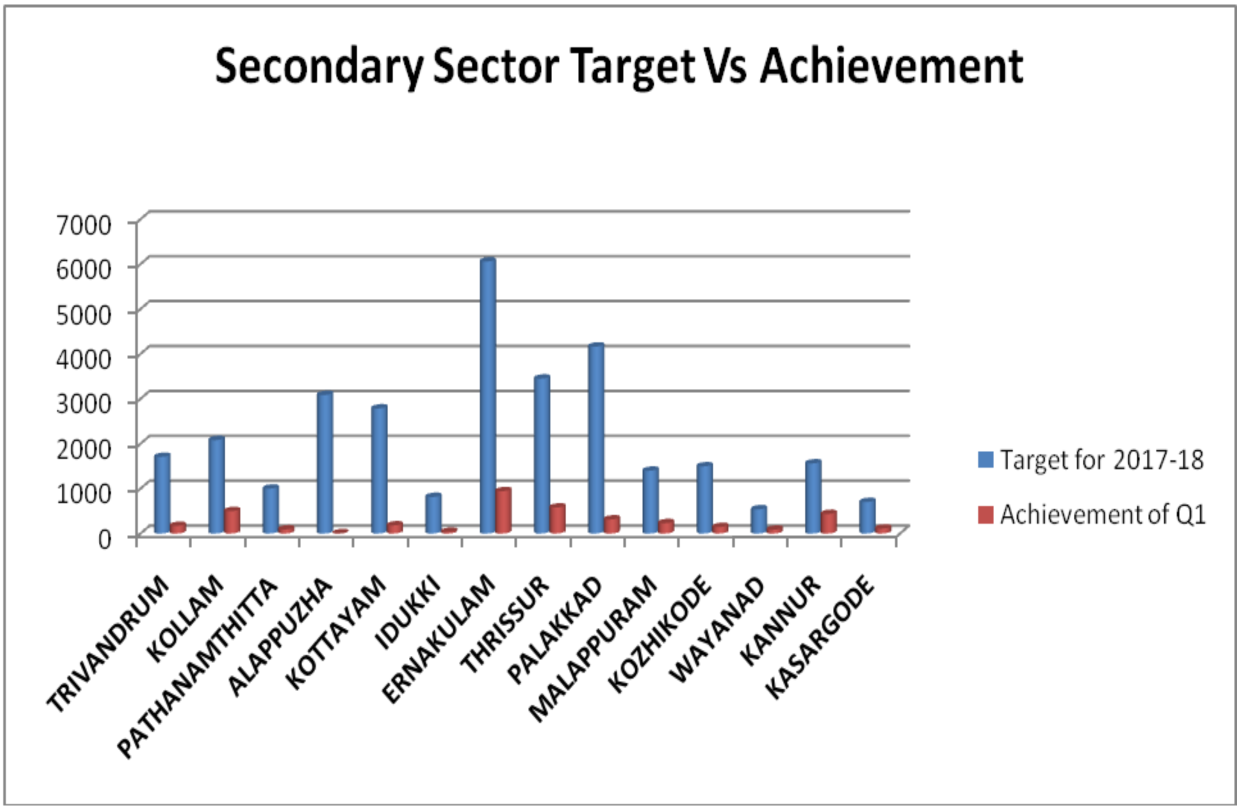
7.1.3.1. Banking GroupWise Performance under Secondary Sector



7.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

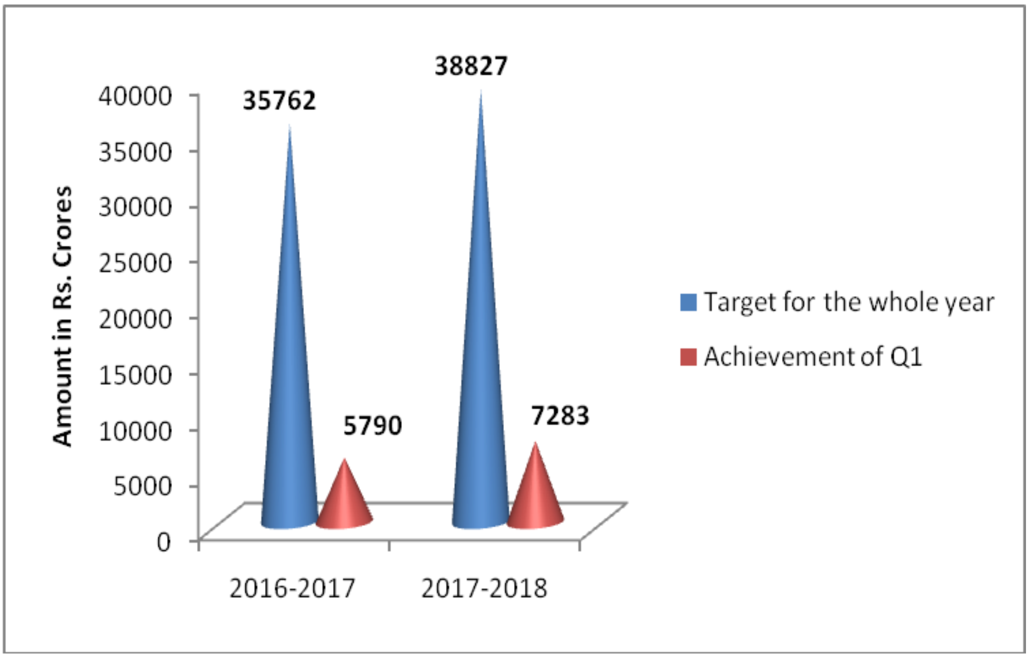
Sl. No.	District	Target for 2017-18	Achievement of Q1	% Achievement
1	TRIVANDRUM	1707	170	10%
2	KOLLAM	2080	498	24%
3	PATHANAMTHITTA	1001	90	9%
4	ALAPPUZHA	3084	6	0%
5	KOTTAYAM	2785	181	6%
6	IDUKKI	814	36	4%
7	ERNAKULAM	6057	943	16%
8	THRISSUR	3450	578	17%
9	PALAKKAD	4162	313	8%
10	MALAPPURAM	1398	231	17%
11	KOZHIKODE	1496	144	10%
12	WAYANAD	539	85	16%
13	KANNUR	1561	435	28%
14	KASARGODE	701	109	16%
TOTAL		**30836**	**3819**	**12%**



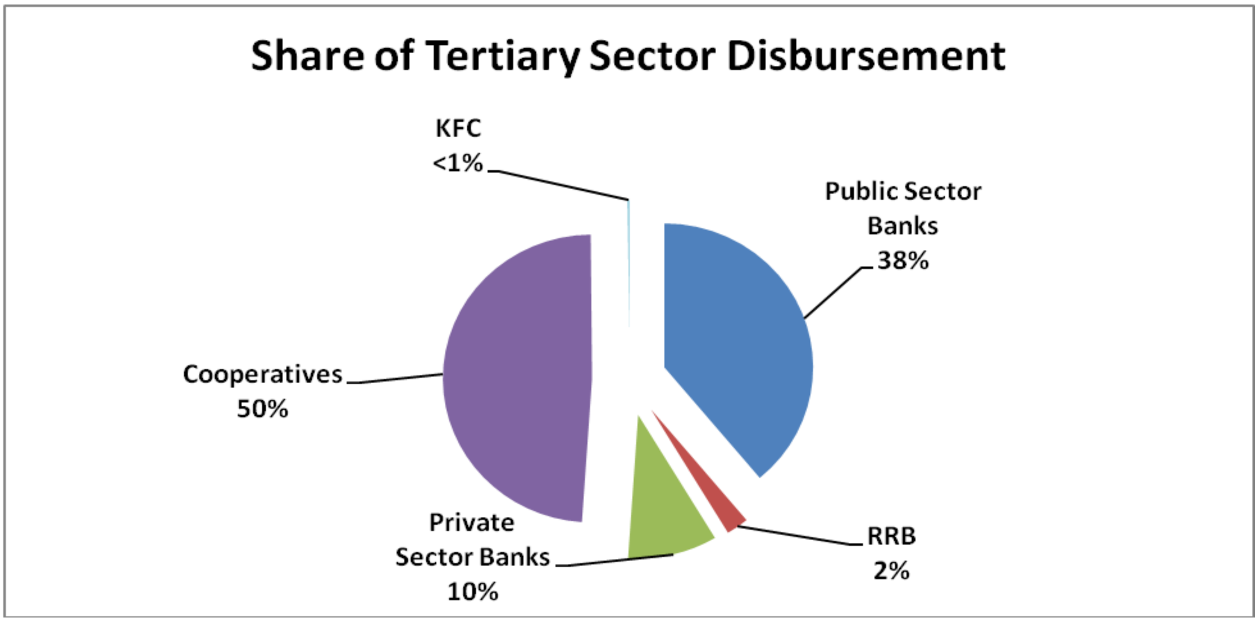
7.1.4. Performance under Tertiary Sector

(Rs. in Crores)

Parameter	2016-2017	2017-2018
Target for the whole year	35762	38827
Achievement of Q1	5790	7283
% achievement for Q1	16%	19%



7.1.4.1. Banking GroupWise Performance under Tertiary Sector



7.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2017-18	Achievement of Q1	% Achievement
1	TRIVANDRUM	3386	238	7%
2	KOLLAM	2742	647	24%
3	PATHANAMTHITTA	1727	167	10%
4	ALAPPUZHA	1192	488	41%
5	KOTTAYAM	2368	736	31%
6	IDUKKI	1925	266	14%
7	ERNAKULAM	6815	1315	19%
8	THRISSUR	5020	849	17%
9	PALAKKAD	2702	318	12%
10	MALAPPURAM	1362	217	16%
11	KOZHIKODE	2225	546	25%
12	WAYANAD	445	103	23%
13	KANNUR	6040	1117	18%
14	KASARGODE	879	278	32%
TOTAL		**38827**	**7283**	**19%**