

## **128<sup>th</sup> Meeting of State Level Bankers Committee, Kerala Agenda & Background Notes**

### **1. ADOPTION OF MINUTES OF SLRM 2019**

The minutes of State Level Review Meeting held on 25th June 2019 were circulated vide SLBC letter no SLBC SLRM 2019 Minutes MA dated 24th July 2019

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)

The SLBC standing sub committee on Primary Sector had made the following strategies for doubling of farmers income

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

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

Progress so far 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 farming sector in Kerala was an issue pointed out by the SLRM . Regarding issues related to lease land farming , SLBC Convenor has made the following recommendations to the State Government.

**To**

**THE PRINCIPAL SECRETARY (FINANCE)  
GOVT OF KERALA**

Dear Sir,

**Sub: Reducing Stamp duty & Registration fees on lease deeds for lease land cultivation**

Ref: Meeting held by your office on 2018 June 28<sup>th</sup>

*This with reference to the discussion we had with you in the above meeting. We are submitting a recommendation for reducing the stamp duty and registration fees on deeds executed for lease of farm lands for cultivation*

**1. Our Specific Recommendation**

- *Lease deeds for periods exceeding 11 months are compulsorily registrable in Kerala . The prevailing charges for registration is 7 %( stamp duty : 5 % stamp duty on average annual rent (AAR) & 2 % registration fees 2 % AAR*
- *This is applicable for leasing farm land for cultivation also*
- *SLBC Kerala recommends that the above tariffs may be brought down to a reasonable rate of 1 % stamp duty & 0.5 % registration fees in the cases of lease deeds executed for leasing farm lands for cultivation*

**2. Need for the above recommendation**

**a) For increasing lease land cultivation**

- *1, 27,838 Ha of land is lying fallow (current fallow & other than current fallow) in the state*
- *This in addition to the increasing underutilisation of land under tree crops for intercropping (as is evident from the falling crop intensity over the decade)*
- *Lease farming can be promoted on these lands. As of now many farmers and self help groups are engaged in lease farming. But their scale of operation is small.*
- *Non availability of credit from banks is a limiting factor. Most of these farmers have only unregistered lease, which a banker can treat as oral lease only and can only lend small sums. As a result they either cultivate less, or go to the money lender for larger sums.*
- *Reducing the registration costs, the lease farming sector can be opened up to the formal banking channels.*

**b) In Opening up Rubber Slaughter tapping & Replanting activity to formal banking channels**

- *Out of the 5,51,050 ha Rubber plantations in the state around 36700 ha go for slaughter tapping and replanting every year. After the economic life period, the rubber plantations*

*are let out for two years' slaughter before felling the trees and replanting*

- *In the first four years after replanting, the plantations are once again leased out for 4 years' intercropping (pine apple or tapioca)*
- *Compared to the previous item, the amount involved in the lease is also large (ranging from 4 laths upwards per acre). Here also the cost of registration discourages the beneficiaries from registering the lease deeds*
- *As a result the lessees are not able to raise loans from Banks. So the activity is funded by parallel economy and money lenders.*
- *Rationalising the registration cost can open up the activity to formal banking channels .*

### **3. Win – Win Situation for all**

- *Farmers will benefit by getting cheaper credit in adequate quantity*
- *Banks will be able to lend more in agriculture*
- *Govt will gain more revenue through more registrations*
- *The society at large will benefit from more agriculture output*

*In view of the above, we recommend that the stamp duty and registration fees on lease deeds for farming activities may be brought down as suggested in para no 1 .*

*We also suggest that Govt may kindly examine in similar lines, the premises leasing practice in MSME sector. The feedback from banks is that many small and micro enterprises are taking premises on 11 months' lease and renewing them every year to circumvent the registration. Due to this the small manufacturing units working on rented premises are unable to avail long term loans from banks*

*In 127th SLBC forum, Chief Secretary Sri Tom Jose IAS pointed out the importance, issues and the need of increased coverage of insurance to farmers. He also requested the forum to constitute a subcommittee comprising insurance companies. Base on his suggestions SLBC has constituted a subcommittee with insurance companies and the subcommittee meeting with insurance companies was held on 9th May 2019. The committee suggested measures to increase Insurance coverage of farmers which will help them to overcome crop losses and to create more awareness on the same.*

*The Steering Committee held on 03/09/2019 informed that KCCS saturation campaign was launched on 6th July 2019 at Calicut. Maximum penetration of the Scheme through a campaign mode is under progress. The committee recommended to pursue the agenda.*

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

The captioned meeting was convened on 8<sup>th</sup> May 2018 at Krishi Bhawan, New Delhi under the Chairmanship of Dr. P.K.Mishra, Addl. Principal Secretary to the Hon'ble Prime Minister. The committee observed that there is increase in the coverage of GCA from 22% to 30%, increase in coverage of non-loanee farmers from 5% to 24%, there is quick disposal of claims, increase in notified crop combination from 80 to 200, remote sensing technology has been used selectively for Crop Cutting Experiments and National Crop Insurance Portal has become functional during 2017.

However, the committee had expressed its concern over the following areas:

- Banks have not been strictly complying with the compulsory coverage of loanee farmers
- Poor response by banks to cover non-loanee farmers. Extent of coverage of non-loanee farmers is quite low
- Aadhar details of the beneficiaries of the scheme are not being captured mandatorily by the Banks.
- Banks have failed to verify whether the crops that have been declared by the farmers are actually being grown by them.
- Delayed and inaccurate uploading of farmer's data in the National Crop Insurance Portal (NCIP).
- Delayed and incorrect remittance of insurance premium by the Banks to Insurance Companies.
- Slow response by Banks in the reconciliation drive of Kharif 2017.

2. We therefore, request you to incorporate the above issues in the agenda for ensuing SLBC meeting for increasing the coverage of crop insurance under PMFBY in the state of Kerala.

*In 127<sup>th</sup> SLBC forum, Sri Devendra Kumar Singh IAS, ACS & Agricultural Production Commissioner informed that lack of yield data on various crops is preventing the state to add more crops under PMFBY scheme. Now the SLTC has decided to add more parameters for crop losses, but the insurance premium has gone high. He also informed some farmers are not able to get insurance claim in time due to lack of account details.*

*SLBC has constituted a subcommittee with insurance companies and the subcommittee meeting with insurance companies held on 9th May 2019 suggested measures on the following agendas of PMFBY*

*To increase & ensure adequate Insurance coverage to farmers*

*To notify the crop insurance in time to get more space to cover the accounts. .*

*Conduct more awareness camps.*

*The steering committee noted that PMFBY notification for the season is announced by the State Government and is progressing. SLBC has conducted a State level awareness camp of all member banks and stakeholders on 18/07/2019 . The committee recommended to pursue the agenda.*

### **2.1.3. 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.

The Steering committee decided to place it in the SLBC meeting.

*In 126<sup>th</sup> SLBC, Additional Chief Secretary (Revenue) informed Instead of tenancy licensed farming can be suggested. The bill is ready for enactment. Once the bill becomes an act the issue can be resolved.*

*The steering committee noted that there is no progress in the issue and decided to pursue the agenda*

## **2.2 Pending Issues in Secondary Sector**

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

1. In terms of RBI circular no. FIDD.MSME & NFS.BC.No.21/06.02.31/2015-16 dated March 17, 2016 on Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises (MSMEs), every bank shall form Committees for Stressed Micro, Small and Medium Enterprises, to enable faster resolution of stress in an MSME account, as per the following arrangements:
2. All banks having exposure towards MSME sector shall constitute a Committee at each District where they are present or at Division level or Regional Office level, depending upon the number of MSME units financed in the region. These Committees will be Standing Committees and will resolve the reported stress of MSME accounts of the branches falling under their jurisdiction.
3. For MSME borrowers having credit facilities under a consortium of banks or multiple banking arrangement (MBA), the consortium leader, or the bank having the largest exposure to the borrower under MBA, as the case may be, shall refer the case to its Committee, if the account is reported as stressed either by the borrower or any of the lenders under this Framework. This Committee will also coordinate between the different lenders.
4. All eligible stressed MSMEs shall have access to the Committee for resolving the stress in these accounts in accordance with regulations prescribed in this Framework.

*The 127<sup>th</sup> SLBC requested the banks which have not constituted the committees yet to do so and update to SLBC*

***SLBC has requested for updating with the latest position vide SLBC letter SLBC/127/1/221/MA/2019 dated 07/02/2019***

*The Steering committee recommended those banks which have not formed yet may do it immediately and report to SLBC.*

## **2.3 Pending Issues in Teritiary 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 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 116<sup>th</sup> 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 do so. If noting in Thandaper Register is made legally mandatory, it will help to prevent fraudulent transactions.

In the 121<sup>st</sup> 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 convener 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 2<sup>nd</sup> and 7<sup>th</sup> 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 recommendations** in this regard is 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 ask 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*
- *As regards location sketch , we concur with Govt views “*

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. Govt may charge a reasonable fee for the facility as suggested in table 1 below.
5. Govt may also facilitate a real-time online search option in Book 1 at a reasonable fee

*In 126th SLBC forum decided to write a letter to the Govt Department to update the progress on the matter. On discussion with Sri Manoj Joshi IAS (ACS, Finance Dept) informed that subject matter to be taken up with Taxes Department, Govt of Kerala. Hence SLBC has written to Taxes department also.*

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

**Convenor:**



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

**Date : 11<sup>th</sup> 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 28<sup>th</sup> 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.18<sup>th</sup> July 2018

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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  
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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 16:44:56 IST  
Reason: Approved

**Joint Inspector General of Registration**  
for Inspector General of Registration

*SLRM 2019 informed that the charges suggested for other loans are reasonable and shall request for waiving the charges on Agricultural loans*

*The Steering committee met on 3/9/2019 decided that a separate Meeting on the subject with legal experts may be called for finalizing the decision.*

### **2.3.2 Education Loan Repayment Support Scheme**

The update in the scheme as on 06<sup>th</sup> September 2019 is given below

#### **Government Contribution Bank Wise Report (2016-2018) - ELRS - 06/09/2019**

| Sl No | Bank name                                                             | Amount Processed By Bank Branch | Amount Forwarded By Nodal Officer | Amount Forwarded By SLBC | Amount Approved By Government |
|-------|-----------------------------------------------------------------------|---------------------------------|-----------------------------------|--------------------------|-------------------------------|
| 1     | ALAPPUZHA DISTRICT CO OPERATIVE BANK LTD                              | 6184520                         | 5455916                           | 4903765                  | 4896332                       |
| 2     | ALLAHABAD BANK                                                        | 2598343                         | 530805                            | 508605                   | 315060                        |
| 3     | ANDHRA BANK                                                           | 5324484                         | 2220853                           | 2117308                  | 2003656                       |
| 4     | BANK OF BARODA                                                        | 35442903                        | 15045076                          | 11894163                 | 10925772                      |
| 5     | BANK OF INDIA                                                         | 61964919                        | 24047419                          | 24047419                 | 23368179                      |
| 6     | CANARA BANK                                                           | 466288644                       | 247354213                         | 211762389                | 206266310                     |
| 7     | CATHOLIC SYRIAN BANK LTD                                              | 50226958                        | 37001928                          | 36107286                 | 36107286                      |
| 8     | CENTRAL BANK OF INDIA                                                 | 121248862                       | 60499128                          | 60499128                 | 60319128                      |
| 9     | CITY UNION BANK LTD                                                   | 0                               | 0                                 | 0                        | 0                             |
| 10    | CORPORATION BANK                                                      | 79950067                        | 50443878                          | 47323021                 | 45854519                      |
| 11    | DENA BANK                                                             | 3230789                         | 2645912                           | 1759993                  | 1759993                       |
| 12    | DHANLAXMI BANK LTD                                                    | 13372305                        | 6818302                           | 5327626                  | 5080054                       |
| 13    | FEDERAL BANK LTD                                                      | 317982088                       | 185224648                         | 185224648                | 182564438                     |
| 14    | HDFC BANK LTD                                                         | 1468133                         | 325171                            | 0                        | 0                             |
| 15    | ICICI BANK LTD                                                        | 1170318                         | 340702                            | 0                        | 0                             |
| 16    | IDBI BANK LTD                                                         | 1772590                         | 195566                            | 0                        | 0                             |
| 17    | IDUKKI DISTRICT CO OPERATIVE BANK                                     | 14784890                        | 5407381                           | 5407381                  | 5407381                       |
| 18    | INDIAN BANK                                                           | 92913144                        | 40717347                          | 37818416                 | 36747391                      |
| 19    | INDIAN OVERSEAS BANK                                                  | 145636125                       | 61539018                          | 58733439                 | 53240014                      |
| 20    | KANNUR DISTRICT CO OPERATIVE BANK                                     | 337831                          | 239656                            | 160481                   | 160481                        |
| 21    | KARNATAKA BANK                                                        | 2370045                         | 334562                            | 232500                   | 232500                        |
| 22    | KARUR VYSYA BANK                                                      | 373824                          | 0                                 | 0                        | 0                             |
| 23    | KASARGOD DISTRICT CO OPERATIVE BANK LTD                               | 410800                          | 409800                            | 409800                   | 409800                        |
| 24    | KERALA GRAMIN BANK                                                    | 373717509                       | 360521658                         | 360521658                | 358758026                     |
| 25    | Kerala State Co operative Agricultural and Rural Development Bank Ltd | 1113092                         | 902089                            | 506089                   | 346729                        |
| 26    | Kerala State Co operative Bank                                        | 88702067                        | 82454280                          | 82203315                 | 81969512                      |
| 27    | KOLLAM DISTRICT CO OPERATIVE BANK                                     | 11744118                        | 10745988                          | 10151088                 | 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                         | 8891263           | 4560440           | 4100389           | 4100389           |
| 31 | PATHANAMTHITTA DISTRICT CO OPERATIVE BANK LTD     | 1455721           | 1058389           | 1058389           | 1058389           |
| 32 | PUNJAB NATIONAL BANK                              | 89497406          | 38013096          | 32909682          | 32681982          |
| 33 | PUNJAB SIND BANK                                  | 316082            | 198000            | 198000            | 198000            |
| 34 | SOUTH INDIAN BANK                                 | 63072620          | 28313603          | 28313603          | 27024848          |
| 35 | STATE BANK OF INDIA                               | 1006874150        | 586977542         | 538865031         | 534793177         |
| 36 | SYNDICATE BANK                                    | 193065787         | 87861561          | 86215764          | 79288398          |
| 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                                          | 19827109          | 11941110          | 9567198           | 9567198           |
| 41 | UNION BANK OF INDIA                               | 228213973         | 154797627         | 127252066         | 125101649         |
| 42 | UNITED BANK OF INDIA                              | 752107            | 752107            | 646988            | 646988            |
| 43 | VIJAYA BANK                                       | 37011032          | 13856259          | 13856259          | 13852982          |
| 44 | WAYANAD DISTRICT CO OPERATIVE BANK                | 475716            | 153450            | 0                 | 0                 |
|    | <b>Total</b>                                      | <b>3551215782</b> | <b>2130674556</b> | <b>1991133935</b> | <b>1955728697</b> |

*The Steering Committee noted the updations.*

*The 126th SLBC forum also recommended a cost sharing formula for the expenses incurred at SLBC for verification and scrutiny of all the applications based on the share of applications accepted by the finance department and funds released. Bank wise cost has been arrived and it will be communicated to the member banks for their share.*

*This share is already circulated among the member Banks .*

### **2.3.3 Revamp of Lead Bank Scheme (Agenda by RBI)**

SLBC Convener banks/ Lead Banks should ensure strict compliance of all the action points mentioned in the Revamp of Lead Bank Scheme as per our letter No.FIDD.CO.LBS.BC.No. 19/02.01.001/2017-18 dated April 06, 2018.

These include:-

1. Constitution of a steering sub-committee having representatives as mentioned in the aforesaid circular in order to finalize a compact agenda in the SLBC meetings
2. Convergence of Annual Credit Plan under Lead Bank Scheme with business strategy of banks
3. Standardization of SLBC website to download the relevant data directly from CBS, keeping manual intervention to a minimal level to maintain data accuracy

4. Active and necessary participation of all branch managers in the BLBC meetings and the controlling heads of banks may selectively attend such meetings
5. Active Participation of RSETIs in the DCC to design training programmes for each district/block for necessary skill training and skill upgradation of rural youth
6. Apart from the above, it should also be confirmed that whether all the Lead District Managers (LDMs) will be provided with the necessary infrastructure as per our letter No.FIDD.CO.LBS.BC.No.20/02.01.001/2017- 18 dated April 06, 2018.

These agenda items may be treated as a regular agenda, until all the action points are complied.

*The 126<sup>th</sup> SLBC forum decided to place the agenda in SLBC meeting until all the action points are complied . It was also noted that SLBC Kerala forum is already having a steering committee.Regarding point No 4 (participation in BLBC) some members informed that nowadays, there are three or four branches of the same bank in many rural blocks and many are are manned by single officers.,. It is very difficult to arrange deputation to all these branches at the same time*

*The 126<sup>th</sup> SLBC forum advised that in such cases instead of the branch personnel, a responsible senior officer from the controlling office, has to attend the BLBC meeting and take prompt follow up action on the decisions taken in the meeting.*

*In 127<sup>th</sup> SLBC, Convenor informed that SLBC have enabled hassle free portal for data uploading and have imparted trainings for all the concerned officials.*

*In SLRM 2019 , Convenor informed that now 100% of the data is fed through the portal by Banks and LDMs.*

*The Steering committee noted that the changes demanded by RBI vide FIDD(T)60/03.01.002/2019-20 dated 17 July 2019 in the website was updated in the portal. The committee also requested Banks and LDMs for timely updations of data in the upcoming quarters and decided to pursue the matter.*

#### **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 122<sup>nd</sup> 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.

*The 122<sup>nd</sup> meeting of SLBC observed that similar claims are pending with all RSETIs The 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 Kudumbashree vide letter No.Kerala SLBC/35 /145 /GN/2017dated2017 November 24<sup>th</sup>.

| <b>RSETI</b>          | <b>No. of Applications</b> | <b>Pending Since</b>     |
|-----------------------|----------------------------|--------------------------|
| <b>Alappuzha</b>      | 6.33                       | 2015-16                  |
|                       | 9.56                       | 2016-17                  |
| <b>Calicut</b>        | 341                        | 2015-16                  |
|                       | 545                        | 2016-17                  |
| <b>Kannur</b>         | 336                        | 01.04.2015 to 31.03.2017 |
| <b>Wayanad</b>        | 7.02                       | 2015-16                  |
|                       | 8.42                       | 2016-17                  |
| <b>Pathanamthitta</b> | 6.23                       | 2015-16                  |
|                       | 7.74                       | 2016-17                  |
| <b>Trivandrum</b>     | 962                        | 2015-16                  |
| <b>Kasaragod</b>      | 177                        | 2015 - 2016              |
|                       | 267                        | 2016 - 2017              |
| <b>Idukki</b>         | 4,26,600/- (NRLM claim)    | 2015-16                  |
|                       | 72075/- (PMEGP – EDP)      | 2016-17                  |
|                       | 37763/- (PMEGP – EDP)      | 2017-18                  |
| <b>Kollam</b>         | 630                        | 14.10.2016 to 29.07.2017 |
| <b>Palakkad</b>       | 847                        | 2015 to 2017             |
| <b>Thrissur</b>       | 1458                       | 2014 to 2017             |
| <b>Ernakulam</b>      | 4                          | 2015- 2017               |
| <b>Kottayam</b>       | 7.28                       | 2015-16                  |
|                       | 7.47                       | 2016-17                  |
| <b>Malappuram</b>     | 875                        | 2011 to 2017             |

In 125<sup>th</sup> SLBC ED of Kudumbashree informed that 3Cr is pending and the matter is under discussion with MoRD and an 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.

Based on the discussions the forum SLBC has again written to ED Kudumbashree in reply to the matter.

Ref: Kerala SLBC/127/55/MA/2019

Date: 16 Feb 2019

To

**THE EXECUTIVE DIRECTOR  
KUDUMBASHREE STATE MISSION  
THIRUVANANTHAPURAM**

Dear Sir,

**Sub: Pending Reimbursement of Training Expenses of BPL candidates to RSETIs**

Ref: Our letter no Kerala SLBC/35/145/GN/2017 dt Nov 24<sup>th</sup> 2017

Our letter No. Kerala SLBC/35/55/GN/2018 dt 4th Jun 2018

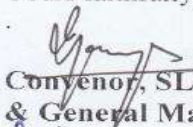
Kindly refer to the cited letters from our office regarding the pending reimbursement of training expenses of BPL candidates payable to the RSETIs of the state

These reimbursements are channelled by the MoRD , through your office . Since it is pending for long, it was placed by the concerned banks as an agenda in the SLBC meetings

In the 125<sup>th</sup> SLBC meeting , ED Kudumbashree informed that 3 Cr is pending and the matter is under discussion with MoRD and an early settlement is expected.

This being the case, we request that we may be given an update on the current status of the pending payable claims in order to place in the ensuing SLBC meeting and also to take up with MoRD if necessary.

Thanking you,  
Yours faithfully,

  
**Convenor, SLBC Kerala  
& General Manager, Canara Bank**

*A first stage of release of Rs 1.6 Cr has been received vide Order No.7683/M Skill/2013/KSHO dated May 2019. Remaining portion is expected to be credited shortly.  
The Steering committee decided to pursue the matter*

### **2.3.5 Progress made in Digitization of Land Records**

Government of India has launched the National Crop Insurance Portal ([www.agri-insurance.gov.in](http://www.agri-insurance.gov.in)) to enable integration among stakeholders for smooth flow of information and services, with the ultimate aim of direct benefit transfer of claims settlement in the Aadhaar seeded accounts of the affected farmers.

In this regard, banks have been advised to enter the coverage details of farmers on a daily basis through online/ offline utility for proper coverage, for release of premium subsidy, better implementation and proper monitoring as laid down by the Government in the Scheme. Since the requisite data involves inter-alia compilation of land details, review on the progress made in digitization of land records in the State (as per the format prescribed in letter FIDD.FSD.No.1386/05.10.007/2017-18 dated October 30, 2017 in Annex B) may be undertaken by SLBC, in coordination with other stakeholders.

*The 123<sup>rd</sup> SLBC meeting observed that:*

- *Some States have completed digitization of land records & integrated with Agri Insurance portal. In these states , When bank enter survey number in the Agri insurance portal , land details populate automatically*
- *In Kerala it is underway. Our basic record of land ownership is Thandapper Register of Village Office . (Equivalent to Jamabandi register in other states). Some northern districts have adengal register in place of TP register. The TP register is partially computerized and online pokkuvaravu (mutation) is enabled.*
- *The forum noted that SLBC has requested the Revenue Secretary to provide the latest position on digitization of revenue records*  
*It was informed in the 126 SLBC that Digitisation is progressing in the State. SLBC has requested revenue department to update the progress vide SLBCKERALA/127/239/MA/2019. The steering committee recommended to pursue the matter.*  
*In 127 SLBC Sri Tom Jose IAS Chief Secretary, Govt of Kerala informed that digitisation is an ongoing process and an officer is appointed solely for this purpose.*  
*The steering committee noted that no progress is reported and decided to pursue the matter.*

### **2.3.6 Delay in Appointment of Financial Literacy Counsellors**

Financial Literacy Centres are the building blocks that initiate the financial literacy activities at the ground level and Financial Literacy Counsellor heading the Financial Literacy Centre is the key stakeholder in driving the financial literacy initiatives at the ground level.

There are some blocks in Kerala which do not have FLCs for a long period. The banks who have been assigned these blocks haven't shown any progress in appointment of FLCs.

*Based on the discussions in 126<sup>th</sup> SLBC forum SLBC has conducted an LDM meet on 15/02/2019 and various issues relating the matter was discussed and has requested to update the matter vide SLBCKERALA/127/5/MA/2019.*

*The latest datas are being collected by LDMs and consolidated at SLBC.*  
*Different issues regarding individual banks are being sorted out.*  
*The steering committee recommended to pursue the matter.*

### **2.3.7 Second phase Roadmap for opening CBS Enabled banking outlets in villages with population more than 5000 without a bank branch of scheduled commercial bank** (Suggested by SLBC Convenor)

The Road map drawn by SLBC on the basis of 2011 Census was achieved in November 2017. As a second phase to the same, we propose to go ahead with a fresh survey as proposed in 122<sup>nd</sup> SLBC to identify any left out villages in light of the reorganization of Revenue Villages done by the Govt of Kerala. The LDMs may complete the task and report to SLBC by 2018 January. Based on this the SLBC shall draw a second phase road map. Based on the discussions in 126 SLBC forum and reported locations SLBC has conducted an LDM meet on 15/02/2019 and various issues relating the matter was discussed and has requested

to update the matter with fresh suggestions or identifications if any vide SLBCKERALA/127/5/MA/2019.

*Latest Video Conference on Unbanked villages by DFS was attended at SLBC level and reported that no unbanked villages are reported in Kerala and updated in the portal.*

*The steering committee recommended to pursue the matter*

### **2.3.8 Infrastructure facilities to the Financial Literacy Counsellors**

(Agenda suggested by Reserve Bank of India)

In terms of FIDD.FLC.BC.No.18/12.01.018/2015-16 dated January 14, 2016, Scheduled Commercial banks (including RRBs) are required to provide physical infrastructure and basic amenities to the FLCs sponsored by them, to strengthen the FLC Eco-system. Also, as per RBI circular issued vide FIDD.FLC.BC.No.11/12.01.018/2017-18 dated July 13, 2017, FLCs and rural branches are eligible for funding support from the Financial Inclusion Fund for the financial literacy camps to the extent of 60% of the expenditure of the camp subject to a maximum of ₹ 5,000/- per camp.

To improve the effectiveness of the financial literacy camps, it was decided to encourage FLCs and rural branches of banks to use hand held projectors to show Audio-visuals and posters on financial awareness messages. Funding for handheld projectors and speakers are provided from FIF to the extent of 50% of the cost incurred on purchase of hand held projector and portable speaker (both put together) subject to a maximum of Rs. 5000 per rural branch / FLC on a reimbursement basis.

But it has come to our notice that some FLCs are not being provided funding support for the camps conducted by them and the hand held projectors, which has considerably reduced the effectiveness of the financial literacy camps.

*The 124<sup>th</sup> SLBC meeting requested the banks to inform the update on the following*

| Sl.No. | Provisions                                                       | Banks which have not complied with the required Infrastructure |
|--------|------------------------------------------------------------------|----------------------------------------------------------------|
| 1      | Separate room/ space with minimum seating capacity of 10 members | KGB, SIB, CSB                                                  |
| 2      | FLCs to be provided with the following:                          |                                                                |
| a      | Computers/ Laptops                                               | Indian bank, CSB                                               |
| b      | Printer                                                          | SIB, Indian Bank, CSB, UBI                                     |
| c      | Vehicular Support                                                | PNB, Indian bank, IOB, CSB, UBI                                |
| e      | Dedicated Helpline                                               | Indian bank, PNB                                               |
| 3      | Identity Cards/ Letter of Identification/ Authorisation          | PNB, CBI, IOB, CSB                                             |
| 4      | Provision of Handheld projectors and portable speakers to FLCs   | All Banks                                                      |

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

*The forum requested the LDMs to write to the concerned banks whose FLCs are not provided with adequate infrastructure facilities.*

*The steering committee recommended to pursue the matter*

### **2.3.9 Functioning of Business Correspondents** (Suggested by Reserve Bank of India)

RBI CO circular DBOD. No. BAPD.BC. 7/22.01.001/2014-15 dated July 01, 2014, mentions the scope to activities to be undertaken by Business Correspondents, which includes:

- (i) Identification of borrowers;
- (ii) Collection and preliminary processing of loan applications including verification of primary information/data;
- (iii) Creating awareness about savings and other products and education and advice on managing money and debt counselling;
- (iv) Processing and submission of applications to banks;
- (v) Promoting, nurturing and monitoring of Self Help Groups/ Joint Liability Groups/ Credit Groups/others;
- (vi) Post sanction monitoring;
- (vii) Follow-up for recovery;
- (viii) Disbursal of small value credit;
- (ix) Recovery of principal/collection of interest;
- (x) Collection of small value deposits, etc.

During RBI Lead District Officers (LDOs) visit to BC outlet, it is observed that the Business Correspondents are restricted in their banking operations. For instance, many BCs are permitted to open only Small Accounts, and not a basic BSBD account.

*The SLRM 2019 forum requested the LDMs and Banks to give the list of inactive BCs(if any) to SLBC.*

*The steering committee recommended to pursue the matter*

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

SLBC in coordination with LDMs and banks may identify the remote areas that lack network connectivity hindering the banking operations. The same may be brought to the notice of the Telecom Regulatory Authority of India (TRAI)/ Telecom authorities, to figure out a solution.

In the SLRM 2018 , it was decided that any instances of lack of connectivity may be conveyed to the SLBC for onward reference to the TERM cell of DoT. No references were recieved in the quarter

The steering committee was informed by SLBC that so far no cases were reported after 125 SLBC and the Committee decided to pursue the agenda.

Based on the discussions in 126 SLBC forum SLBC has conducted an LDM meet on 15/02/2019 and various issues relating the matter was discussed and has requested to update the matter vide SLBCKERALA/127/5/MA/2019.

*In 127th SLBC, representative from telecom department informed that All the villages in Kerala have been covered with at least one telecom operator.*

*The SLRM 2019 forum requested the banks and LDMs to provide the list of areas which lack network connectivity to SLBC so that SLBC can take up the issue with telecom department. The forum also noted that no cases were referred to SLBC so far.*

*The steering committee recommended to pursue the matter*

#### **2.3.11 Agenda by LDM Malappuram**

In DLRC held on 28/11/2018, KSSIA and DIC pointed out that Pollution Control Board is insisting 5 years rent agreement for issuing NOC to the entrepreneurs who are running their business in rented buildings. But in practical, 11 months agreements are executed with a condition to renew further. Stop memo is also issuing in some cases who fails to produce 5 years agreement. This is causing difficulties to the entrepreneurs. Matter may be discussed in SLBC to find out a solution.

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

*The steering committee noted that no progress is updated in the matter and decided to pursue the agenda*

#### **2.3.12 Agenda by LDM Calicut**

1. Some Banks are insisting for Personal Aadhar No of the RR officials when they approach for remittances of Collection amount to Govt A/c. For obvious reasons, the RR officials are reluctant to divulge their Aadhar details for official transactions

2. When the collection amount is more than Rs 50000/- the bankers insist that the transactions are to be routed through account which also creates problems as they do not have account at village level.

The issue is related to IT guidelines on the matter. Though this point was discussed earlier also there was no fruitful outcome so far.

*The steering committee met on 03/09/2019 requested Revenue Department to sort this issue.*

#### **2.3.13 Agenda suggested by Reserve Bank of India**

##### **A] Reallocation of blocks for appointment of FLCs**

Continuous requests were received from banks like SBI, SIB etc. regarding exemption of appointing FLCs at certain blocks as the banks have engaged FLCs in other blocks in the district. Therefore, SLBC may explore the feasibility of reallocating the blocks to other banks, depending upon the request received from banks.

*RBI has pointed out the vacant FLC list. The steering committee requested to appoint vacant FLCs immediately. The committee recommended to pursue the matter.*

## **B] Standardisation of SLBC Website**

In terms of para 2.3.5 of MC on LBS dated July 02, 2018, SLBC convenor banks are required to maintain SLBC website with information on banking outlets, BCs, FLCs, SHG-bank linkage etc. which are to be updated at quarterly intervals (In prescribed format given in MC). It is also requested to upload and update the contact details of nodal officers (Name, Mobile Number, E-mail id, etc.) of banks on the website as a single point contact.

*The steering committee recommended to update DLRC dates, RSETI address and comprehensive Govt policies in the SLBC website*

### **2.3.14. Agenda suggested by LDM Palakkad**

A] District Collector, Palakkad has put forth an agenda in last DLRC - Exemption of obtention of Possession certificate for granting of various loans from banks

*The steering committee informed that possession certificates are mandatory in verification of land records and creation of EMT. The representative from SIB informed that there are some village officers reluctant in providing location sketch for the banks purpose on claiming that they are not bound to issue Location sketch as per their guidelines.*

*The steering committee recommended to pursue the matter*

### **2.3.15 Agenda suggested by LDM Idukki**

**Issues relating to financing under agriculture based on tax receipts**

Basic land tax receipts are now issued digitally. Therefore multiple copies can be generated. This will lead to multiple financing and interest subvention claim is also mis-utilised especially under Agricultural Gold Loans.

***To rectify this, it is suggested that, a separate portal ( or even a new menu in RR portal) is opened so that banks can update the details of tax receipt number and details thereof which the borrower has given to the bank so that he cannot produce the same in another bank. Otherwise any provision for generating only one tax receipt and the word "Duplicate" to be mentioned on the copies further generated will also suffice the purpose.***

*The steering committee informed that the matter may be taken up with revenue department*

### 3. FRESH ISSUES

#### 3.1 Primary Sector

##### 3.1.1 Minutes of the SLBC sub committee on Natural Calamity held on 07.08.2019

(Information Note by SLBC Convenor)

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

**Convenor:**



**Ref: Kerala SLBC/NC/2019/MA**

**Date: 07 Aug 2019**

**SLBC Sub Committee on Natural Calamity -**  
**Decisions taken in the meeting dt 07th August 2019**

The meeting commenced at 03.30 pm in the Board Room , Floor no 6 , Canara Bank Building , Trivandrum , with Smt G K Maya, GM SLBC Kerala in Chair. The list of participants is annexed.

The committee analysed the developments/decisions taken in the meeting convened by Honourable CM on 07/08/2019

The committee discussed on the following issues placed before it and made the following decisions/ Clarifications

- As per the new communication from RBI vide its letter FIDD (T) LBS No.91/03.02.015/ 2019-20 dated 7 August 2019, SLBC may decide for extension of moratorium for already restructured Agriculture loans till 31.12.2019. Accordingly the committee decided to extend the moratorium for already restructured Agricultural loans till 31.12.2019 based on the actual needs of the borrowers as per their request.
- For Crop Loans which were not restructured as per the Natural calamity relief measures announced by SLBC on 20th Aug, Banks may renew the loans as per extant guidelines of Individual Banks if the borrower is ready for the same.
- A subcommittee may be constituted in all districts as in the case of Idukki & Wayanad for examining the cases of taking physical possession under SARFAESI Act for Agriculture/ Farmers loans. Department of Agriculture shall also nominate a member to the committee.
- To collect data on overdue KCCS loans upto a limit of Rs 3 lakhs and above Rs 3 lakhs which have fallen due from 01/04/2018 onwards. SLBC to request the Government to provide some interest incentive for the borrowers coming forward to renew their loans.
- An orientation campaign on financial literacy must be conducted jointly by Banks , Agriculture Department and FLCs for sensitising the farmers.

The meeting concluded at 5pm with a vote of thanks by Sri N K Krishnankutty, DGM,SLBC

**CONVENOR**

G K Maya

Convenor, SLBC Kerala &  
General Manager, Canara Bank

**3.1.2 SLBC approved Relief Measures for the flood affected areas in Kerala during SW Monsoon 2019**

**STATE LEVEL BANKERS' COMMITTEE, KERALA**

(Under Lead Bank Scheme of RBI )

**Convenor:**



---

**Ref: Kerala SLBC/NC/1/MA/2019**

**Date: 3<sup>rd</sup> September 2019**

**To**

**All the members of SLBC Kerala**

Dear Sir,

**Sub: SLBC approved Relief measures for the flood affected areas in Kerala (in the South West Monsoon Season of year 2019)**

**Ref: Decisions of the Special SLBC meeting dt 3<sup>RD</sup> September 2019**

1. A special meeting of SLBC Kerala held on 3rd September 2019 have discussed and adopted the following relief measures to be implemented by Banks with immediate effect
  2. These shall be implemented by all the Scheduled Commercial Banks, Small Finance Banks, Regional Rural Banks and Co operative Banks
  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 11<sup>th</sup>
  5. These measures will be applicable for those Revenue Villages notified as flood affected in SW Monsoon by Govt of Kerala till date 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 23<sup>rd</sup> August 2019 (Date of Notification of Flood by the State Government vide its circular GO (P)No.1/2019/DMD dated 23rd August 2019).
  7. The SLBC forum acknowledged that the crop loss in the affected areas is to be above 33 % for availing flood relief measures.
  8. 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.
  9. The date to be reckoned for eligibility for restructuring and fresh finance will be July 31<sup>st</sup> 2019.
  10. Specific Request for Restructuring/ Rescheduling must be obtained from the Borrower.
  11. Application for Fresh/ Additional loans in eligible cases is to be submitted to the Bank Branch within 25<sup>th</sup> November 2019 .
-

12. In the case of crop loans application for fresh loan has to be submitted within the next cropping season. Banks will have to take appropriate credit decisions on the application within one month from the receipt of application.
13. The restructuring process is to be completed within 25<sup>th</sup> November 2019.
14. 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 23 August 2019.
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

### **D. MSME (Including trade)**

#### **1. Restructuring/ Rescheduling of existing loans**

- i. One year moratorium for loans to Micro & Small enterprises. (May extend upto 18 months on case to case basis)
- ii. Working capital limits, for micro & small enterprises may be restructured to Working Capital Term Loan(WCTL) with duration up to maximum 36 months (including moratorium period ) on need basis
- iii. In term loans extension of repayment period by one year and rescheduling installments & current dues accordingly for micro & small enterprises
- iv. For Medium enterprises, a need based moratorium (up to 1 year) &

Rescheduling/Restructuring for a period based on overall repaying capacity of borrower vis-à-vis his total liability.

- v. Installments defaulted willfully in previous years not eligible for rescheduling

2. Fresh loans /additional loan

1. Need based fresh loans may be extended based on the case to case assessment of requirement, and repayment capacity of individual borrowers,
2. The primary consideration for extending fresh/additional credit for rehabilitation shall be the viability of the unit after rehabilitation
3. Security & Rate of Interest shall be as per individual bank's policies.
4. Margin shall be waived for micro and small enterprises
5. The Rescheduled/restructured loan shall be treated as Standard asset
6. The fresh loan also shall be standard asset
7. Insurance claim if any should be adjusted to the rescheduled loan

**E. HOUSING LOANS**

1. Rescheduling of existing loans

Need based moratorium up to 1 year & rescheduling installments accordingly  
Installments defaulted willfully in previous years not eligible for rescheduling

2. Fresh Loans

1. Need based Top up loan for House repair/renovation/refurnishing/reconstruction.
2. Eligibility, Loan amount, Repayment period, Rate of Interest, Repayment Holiday, Security & other conditions as applicable to housing loan scheme of Individual Banks.
3. Margin may be waived for fresh loans up to Rs.5 lakhs
4. The restructured portion of loan shall be treated as Standard asset
5. The fresh loan also shall be standard asset
6. Insurance claim if any should be adjusted to the rescheduled loan

**F. EDUCATION LOANS**

1. Moratorium of 6 months of loans which are standard assets and whose repayment has commenced & rescheduling installments accordingly
2. Installments defaulted willfully in previous years not eligible for rescheduling
3. The rescheduled loan shall be treated as Standard asset
4. Insurance claim if any should be adjusted to the rescheduled loan

**G. FRESH CONSUMPTION LOANS**

1. Fresh consumption loans up to Rs.10,000/- may be granted on need basis to the calamity affected borrowers. Individual Banks may consider higher limits also.
2. Repayable in 30months
3. Security and Margin may be waived
4. Interest rate at individual bank's rates

**H GENERAL TERMS**

1. In the case of term loans Installments defaulted willfully in previous years are not eligible for rescheduling

2. In the case of short terms loans only current dues are eligible for rescheduling
3. Wherever eligible fresh loans may be granted under DIR scheme
4. Loans granted to Self Help Groups (SHG), Joint Liability Groups(JLG) and Micro credit Groups (MCG) may be extended the relief measures based on the activity for which the loan is availed. Loans granted to SHGs for on lending purpose may be extended benefits detailed for Micro enterprises category.

## **TABLE 2 – OTHER ANCILLARY MEASURES**

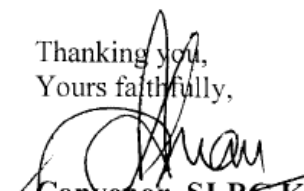
### **1. Relaxed KYC Norms**

- (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 25<sup>th</sup> November 2019
- 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 25<sup>th</sup> November 2019.
- 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 25<sup>th</sup> November 2019 )

Thanking you,  
Yours faithfully,

  
Convenor, SLBC Kerala  
& General Manager, Canara Bank

**3.1.3. Minutes of SLBC sub committee on Natural Calamity on 04.09.2019 ( Information Note by SLBC Convenor)**

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

**Convenor:**



**Ref: Kerala SLBC/NC/3/2019/MA**

**Date: 04 Sep 2019**

**SLBC Sub Committee on Natural Calamity -  
Decisions taken in the meeting dt 04<sup>th</sup> Sep 2019**

The meeting commenced at 12 noon in the Conference Room , Floor no 4 , Canara Bank Building , Trivandrum , with Sri N Ajit Krishnan, Convenor, SLBC Kerala in Chair. The list of participants is annexed. Sri N K Krishnankutty, DGM SLBC welcomed the gathering.

The committee analysed the developments/decisions taken in the Special SLBC meeting on Natural Calamity 2019 on 03<sup>rd</sup> September 2019.

The committee discussed on the following issues placed before it and made the following decisions/Clarifications

- Re restructuring of loans on account of second Natural Calamity

The committee noted that as per the RBI Master Direction 4.4.5 it is stated that **The accounts that are restructured for the second time or more on account of recurrence of natural calamities shall retain the same asset classification category on each restructuring. Accordingly, for a restructured standard asset, the subsequent restructuring necessitated on account of a natural calamity shall not be treated as second restructuring, ie, the standard asset classification shall be maintained. However , all other restructuring norms shall apply.**

- To provide additional relief measures for flood affected villages with more than 75% loss
  - The committee decided to form a sub group in the identified villages with more than 75% loss with the members representing Lead Bank Manager, Deputy director (Credit) Department of Agriculture, Department of Agriculture, Department of Industries, Department of Revenue, Department of Animal Husbandary, Department of Fisheries, Concerned Bank representative. Any other representative may be included as recommended by the committee on need basis.
  - The group shall identify individual cases and the extent of loss occurred before 30<sup>th</sup> September 2019.

- The group shall examine the cases and report back to the Subcommittee in a template for further relaxations to be considered for these affected cases.

- Creating Awareness camps on Moratorium and Restructuring

The committee noted that the restructuring percentage of 2018 floods was below 10%. The lack of awareness on restructuring and moratorium has to overcome by conducting more awareness camps and public outreach. The committee decided for conducting Awareness camp from this week with the help of FLCs and Agriculture Department/Industries Department/ Concerned Agencies. Mega camps shall be conducted in the most affected districts like Malappuram and Wayanad by SLBC & LDMs in coordination with NABARD from 15<sup>th</sup> to 21<sup>st</sup> September 2019.

- Data sheet pertaining to 2019 floods will be circulated shortly. All member banks are requested to update the data as instructed.
- The committee may meet at an interval of one month/ need basis.

The meeting concluded at 1.30pm with a vote of thanks by Sri V Sanjumon, DM, SLBC

CONVENOR  
  
 N. Anil Krishnan  
 Convenor, SLBC Kerala &  
 General Manager, Canara Bank

### 3.1.4 Agenda suggested by NABARD

#### A. Capital Investment Subsidy Scheme under Restructured National Bamboo Mission- Procedure for sanction and release of subsidy

सं.सं. राबैं. प्रका. एफएसपीडी/ /सी-टैग /पॉलिसी- 01/ 2019-20 25 जून 2019  
 Ref. No. NB. HO. FSPD/ /C-TAG / Policy -01/ 2019-20 25 June 2019



संयोजक,  
 राज्य स्तरीय बैंकर समितियां/ केंद्र शासित प्रदेश  
 स्तरीय बैंकर समितियां  
 सभी राज्यों/ केंद्र शासित प्रदेश

The Convener,  
 State Level Bankers Committees/  
 Union Territory Level Bankers Committees  
 All States/ Union Territories

प्रिय महोदय/ महोदय, Dear Sir/ Madam,

**पुनः संरचित राष्ट्रीय बांस मिशन के अंतर्गत पूंजी निवेश सब्सिडी योजना- सब्सिडी मंजूर करने और जारी करने की प्रक्रिया**

**Capital Investment Subsidy Scheme under restructured National Bamboo Mission- procedure for sanction and release of subsidy**

जैसा कि आपको ज्ञात है, बांस की खेती के लिए नई राह प्रशस्त करने और संभाव्यता वाले राज्यों में इसकी मूल्य श्रृंखला के समय विकास के लिए भारत सरकार द्वारा 2018- 19 के दौरान पुनः संरचित राष्ट्रीय बांस मिशन प्रारंभ किया गया था. पुनः संरचित राष्ट्रीय बांस मिशन में कई गतिविधियों का प्रावधान है जिनमें ऋण से जुड़ी सब्सिडी घटक ([www.nbm.nic.in](http://www.nbm.nic.in)) शामिल है. नाबार्ड ने भी बैंकों के लिए ऋण अवसरों को निदिष्ट करते हुए भारत में बांस के विकास की एक समन्वित नीति तैयार की है. इसे दिनांक 15 फरवरी 2019 के हमारे पत्र संख्या राबैं. प्रका. /1317/ सी-टैग/ पॉलिसी- बीकीपिंग एंड बाम्बू / 2018- 19 के माध्यम से आवश्यक कार्रवाई के लिए सभी राज्य स्तरीय बैंकर समितियों के संयोजकों और बैंकों के बीच परिचालित किया गया था.

कृषि और किसान कल्याण मंत्रालय, भारत सरकार से प्राप्त राष्ट्रीय बांस मिशन के अंतर्गत पूंजी निवेश सब्सिडी योजना- सब्सिडी मंजूर करने और रिलीज करने की प्रक्रिया की प्रति इस पत्र के साथ प्रेषित की जा रही है.

As you are aware, the restructured National Bamboo Mission was launched by Government of India during 2018-19, to provide new avenues for bamboo plantation and also for holistic development of its value chain in potential states. The restructured National Bamboo Mission provides for a number of activities which have credit linked subsidy component ([www.nbm.nic.in](http://www.nbm.nic.in)). NABARD has also prepared an integrated policy for bamboo development indicating the credit opportunities for banks and the same was forwarded to all SLBC Convenors and Banks vide our letter No. NB.HO/ 1317/ C-TAG/ Policy- Beekeeping & Bamboo/ 2018-19 dated 15 February 2019 for necessary action.

A copy of the Capital Investment Subsidy Scheme under National Bamboo Mission- Procedure for sanction and release of subsidy, as received from the Ministry of Agriculture & Farmer's Welfare, GoI is being forwarded along with this letter.

|                                                                                                                                                                                                            |                                                                                                                                                                                                           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>आपसे अनुरोध है कि राज्य में बांस क्षेत्र के लिए ऋण प्रवाह की सुविधा के बारे में सदस्यों को अवगत कराने के लिए आगामी राज्य स्तरीय बैंकर समिति की बैठक में इसे अलग कार्यसूची मद के रूप में शामिल करें.</p> | <p>We request you to kindly include this as a separate agenda in ensuing State Level Bankers Committee meeting to apprise the members for facilitating credit flow to the bamboo sector in the State.</p> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

भवदीय

Yours faithfully

(के. वेंकटेश्वर राव)

(K. Venkateswara Rao)

मुख्य महाप्रबंधक

Chief General Manager

#### **Policy Guidelines on Development and Financing of Bamboo Value Chain**

As you are aware, the Indian Forest Act, 1927 has been amended allowing farmers to grow bamboo on non-forest private wastelands and extract and market the same without hassles. This has created an opportunity for cultivation of bamboo in 12.6 million hectares of cultivable wastelands. Further, the Department of Agriculture Cooperation and Farmers Welfare (DAC & FW), MOA, Govt. of India has also launched the Bamboo Mission, 2018 under which it is expected that about one lakh farmers would be directly benefitted in terms of plantation in 1.05 lakh ha. The Mission also envisages establishment of large number of bamboo product development units by leveraging bank credit. These developments not only provide an excellent opportunity to NABARD for supporting development of bamboo value chain and market linkages through promotional support but also opportunities to increase the institutional credit/ refinance flow to this sector.

Keeping in view these developments, NABARD has formulated a comprehensive policy on development and financing of bamboo value chain. The salient features of the policy are:

- i. Promoting cultivation of bamboo in marginal and wastelands for increasing/supplementing farmers' income.

- ii. Promoting bamboo cultivation under various resource management projects funded by NABARD under Watershed Development Fund, Tribal Development Fund, Umbrella Programme on Natural Resource management, various Climate Funds, etc.
- iii. Facilitating institutional credit support for bamboo value chain development including its cultivation by the farmers.
- iv. Promoting use of bamboo in high potential sectors/industries, namely, housing and construction, paper mills, Agarbatti industries, handicrafts, biofuel, etc.
- v. Supporting development of value chain and market linkages for bamboo cultivated by farmers with grant support under existing promotional Funds of NABARD.
- vi. Facilitating convergence of NABARD's support with the initiatives of Govt. of India and State Governments.

A detailed policy for financing and development of bamboo value chain through engagement of various stakeholders is appended herewith.

Regional Offices are therefore requested to initiate necessary steps for promotion of cultivation of bamboo by farmers, its financing by banks and supporting bamboo value chain projects in the state in consultation with the State Government, banks, user industries and other partners agencies in the state.



(Shankar A. Pandey)

Chief General Manager

*The steering committee held on 03/09/2019 requested Banks to extend necessary support under their existing schemes.*

### **3.1.5. Agenda Suggested by Agriculture IFA Department, Govt of Kerala**



GOVERNMENT OF KERALA

No.AGRI-IFA1/84/2018-AGRI

Agriculture (IFA) Department  
Thiruvananthapuram  
Dated: 08-08-2019

From      The Additional Chief Secretary to Government

To      The Convenor,  
         SLBC,  
         Canara Bank,  
         Spencer Junction,  
         Thiruvananthapuram

Sir,

Sub:- Agriculture Department -128<sup>th</sup> Meeting of State Level Bankers Committee, Kerala - Agenda item - forwarding of - Regarding.  
Ref:- Petition dated 25-07-2019 received from the Pineapple Farmers Association, Vazhakulam (copy enclosed).

Inviting your attention to the captioned subject, I am to forward herewith a copy of the reference petition regarding unification and enhancement of loan rates for pineapple farming throughout Kerala, for including the same in the agenda item of the 128<sup>th</sup> meeting of State Level Bankers Committee, Kerala.

Yours faithfully,  
Valsala.K,  
Under Secretary,  
for Additional Chief Secretary to Govt.

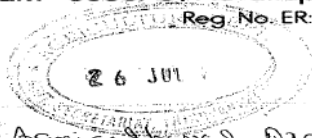


# The Pineapple Farmers Association

Vazhakulam - 686670, Muvattupuzha, Ernakulam Dt., Kerala

Reg. No. ER. 95/90

Ph. Off : 0485 2262615



Date : 25.7.2017

IFA

JS  
This issue  
may be  
taken up  
with SLBC  
in the  
next  
meeting.  
du  
25.7.17

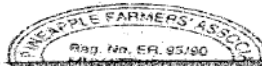
To The Agricultural Production Commission  
Government of Kerala, Thiruvananthapuram

Sub: വാല്പയുടെ കോൽ ഏകീകരിക്കുന്നതിനുള്ള സംബന്ധിച്ച്.

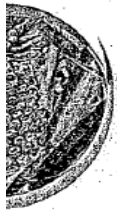
Sir, ഇന്ന് കേരളത്തിൽ തീരപ്രദേശങ്ങൾ ഒഴികെ മിക്ക ജില്ലകളിലും വളരെ വ്യാപകമായി കൃഷി ചെയ്തു വരുന്ന പഴ വർഗ്ഗമാണ് "വാഴക്കൂട്ടം" എന്നറിയപ്പെടുന്നത്. ബഹുഭൂരിപക്ഷം വരുന്ന കർഷകരും പാട്ടുസ്ഥലത്താണ് കൃഷി ചെയ്യുന്നത്. ഭൂരിഭാഗവും റബ്ബറിന് തുടർച്ചയായിട്ടാണ് കൃഷി ചെയ്തു പോരുന്നത്. മറ്റു കാർഷിക ഉല്പന്നങ്ങളും സാമ്പത്തികമായി പരാജയപ്പെട്ടപ്പോൾ കർഷകർ ആവാസമായി നിലനിൽക്കുന്നത് വൈനായിൽ കൃഷിയാണ്. ഇത് സംസ്ഥാനത്ത് ഏകദേശം 15,000 ഹെക്ടർ സ്ഥലത്ത് വൈനായിൽ കൃഷി ചെയ്യുന്നു. 1000 കോടി രൂപയിൽ വിറ്റുവരവുണ്ട്. വൈനായിൽ കൃഷിയുടെ ചിലവ് ഹെക്ടറിന് പേജത്തിൽ രൂപയിലാണ്. ഭൂരിഭാഗം കർഷകരും സഹകരണ, വാണിജ്യ ബാങ്കുകളിൽ നിന്നും വാല്പ മെറ്റീരിയൽ ആ കൃഷി നടത്തി കൊണ്ടു പോരുന്നത്.

ബാങ്കുകൾ നൽകുന്ന വാല്പാനിരക്കുകൾ പല ജില്ലകളിലും വ്യത്യസ്തമായി നിജപ്പെടുത്തിയിരിക്കുകയാണ്. ഉദാഹരണത്തിന് തൃശ്ശൂർ ജില്ലയിൽ ഹെക്ടറിന് 6,00,000/- രൂപ വാല്പാനിരക്ക് രേഖപ്പെടുത്തിയിരിക്കുന്നു. ഇത് കോട്ടയം ജില്ലയിൽ 2,20,000/- രൂപയാണ്. എറണാകുളത്ത് 3,25,000/- രൂപയും. മണ്ണാൽ വൈനായിൽ കൃഷിയുടെ ഉൽപ്പാദന ചിലവ് നിലനിൽക്കുന്ന ഒരു ഘടകത്തിന്

President  
James George  
Ph : 0485 2260679, Mob : 9447742799  
Email : jameshottumari@gmail.com



Secretary  
Adv. Jojo Joseph  
Ph : 9446360172



Ph. Off : 0485 2262615

# The Pineapple Farmers Association

Vazhakulam - 686670, Muvattupuzha, Ernakulam Dt., Kerala

Reg. No. ER: 95/90

- 2 -

Date : 25.11.2019

നാം അിപ്പദാരി മത്തുതൊണ്ട് ഉൽപ്പാദനമിലവ് കുറയ്ക്കി  
ജ. വിത്തിന്റെ വിലയിലോ, തൊഴിലാളികളുടെ വേതനത്തി  
ലോ, രാസ ജൈവവളങ്ങളുടെ വിലയിലോ, പാടസംഖ്യയി  
ലോ കുറവുവരുത്തി. ആയതിനാൽ സംസ്ഥാനത്തെ മറ്റാ  
അിപ്പദാരിയും പൈനാപ്പിൾ മൂലിയുടെ വാച്ച് പാനിന്റെ മേ  
ഴി കരിച്ച് ഹെററുൾ മറഞ്ഞത് ഇടുക്കി അിപ്പമിൽ ഭരവര  
കുത്തിയിരിക്കുന്ന 6,00,000/- ലക്ഷം രൂപയെങ്കിലും അതി  
കൂടുതൽ അതെ മേന് വിനിയോഗി അപേക്ഷിക്കുന്നു.

മേന്

Adm. Dept. Muvattupuzha



## The Pineapple Farmers Association

Date : .....

### COST OF PRODUCTION OF PINEAPPLE 1 ST YEAR

| Variety-Mauritius                             |                                     |                   |
|-----------------------------------------------|-------------------------------------|-------------------|
| Spacing- 30x45 cms                            |                                     |                   |
| No. of plants/Ha- 25000                       |                                     |                   |
| Wage rate - Men Rs. 600/day Women Rs. 350/day |                                     |                   |
| Sl                                            | ITEM                                | Expences          |
| <b>A Labour Requirements</b>                  |                                     |                   |
| 1                                             | Child Preparation & Planting        | 90,000.00         |
| 2                                             | Manure Application (4 times)        | 38,000.00         |
| 3                                             | Weeding (3 times)                   | 58,000.00         |
| 4                                             | Plant Preparation (Pesticide Apply) | 9,000.00          |
| 5                                             | Ethelphon Appl & Mulching           | 11,500.00         |
| 6                                             | Harvesting & Marketing              | 24,000.00         |
|                                               | <b>Total</b>                        | <b>230,500.00</b> |
| <b>B Input Cost</b>                           |                                     |                   |
| 1                                             | Planting material                   | 200,000.00        |
| 2                                             | Organic manure (75gm/Plant)         | 25,000.00         |
| 3                                             | Chemical Fertilizers                | 87,500.00         |
| 4                                             | Plant Protection Chemicals          | 35,000.00         |
| 5                                             | Tools & Implement etc               | 8,000.00          |
|                                               | <b>Total</b>                        | <b>355,500.00</b> |
| <b>C Lease Amount</b>                         |                                     |                   |
|                                               | Total Lease (1 Ha/Year)             | 100,000.00        |
|                                               | SubTotal expenditure                | <b>686,000/Ha</b> |
| It may vary according to number of plants     |                                     |                   |

President  
James George  
Ph. 0485 2260075, Mob. 9447742790  
Email : jamesphotofarm@rediffmail.com



Secretary  
Adm. Jijo Joseph  
Ph. : 9446360172

The steering committee requested State Agriculture Department to work out a Cost production analysis for Pineapple and the same may be taken up at the District Level Technical Committee and at State Level Technical Committee for this clarification.

### 3.1.6 Agenda suggested by Federal Bank

#### **Gist of Agenda and Minutes of various SLBC meetings wherein discussion held on Income Recognition and Assets Classification and Provisioning Norms - Agriculture Advances**

##### **114<sup>th</sup> Meeting of SLBC for quarter ended June 2007 held on 25.09.2007**

##### **3.7 Asset classification of Agricultural advances - crop loan**

RBI has issued the following guidelines on this issue -

- A) Loans granted for short duration crops (crop season less than 1 year) will be treated as NPA, if the installment of principal or interest thereon remains overdue for two crop seasons.
- B) Loans granted for long duration crops (crop season longer than one year) will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season.

Accordingly, the classification of crops is proposed as under :

##### **Short duration crops**

All cereals crops, oil seeds crops, cotton, vegetables, spices, pulses, sugarcane may be treated as a short duration crops.

##### **Long duration crops**

Papaya, Banana and all other plantation and horticultural crops etc. may be treated as long duration crops.

**The House is requested to discuss and approve the same.**

##### **MINUTES OF THE MEETING:**

The above meeting was held on 25th September, 2007 at Ahmedabad which was presided over by **Shri P.L. Gairola**, Chairman & Managing Director, Dena Bank. The meeting was attended by **Shri R.M. Patel**, Principal Secretary, Social Justice & Empowerment Deptt., Govt. of Gujarat, **Shri Tapan Ray**, Principal Secretary (Economic Affairs), Finance Deptt., Govt. of Gujarat, **Shri Vinay Vasa**, Suptd. of Stamps, Office of Suptd. of Stamps, Govt. of Gujarat, **Shri B.V. Jadav**, General Manager, RPCD, RBI, **Shri M.K. Verma**, Joint Secretary & Director, Institutional Finance, Govt. of Gujarat, **Shri B.S. Shekhavat**, Chief General Manager, NABARD, **Dr. H.C. Patnaik**, Chief General Manager, SBI, **Shri Sudhir Dubey**, General Manager, State Bank of Saurashtra, **Shri G.G. Joshi**, General Manager, Bank of Baroda, **Shri Anandilal**, Dena Bank, General Manager and other senior executives from various Banks, Insurance Companies, Financial Institutions, etc.

##### **3.7 Asset classification of Agricultural advances - crop loan**

RBI has issued the following guidelines on this issue -

- A) Loans granted for short duration crops (crop season less than 1 year) will be treated as NPA, if the installment of principal or interest thereon remains overdue for two crop seasons.
- B) Loans granted for long duration crops (crop season longer than one year) will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season.

Accordingly, the classification of crops was proposed as under :

##### **Short duration crops**

All cereals crops, oil seeds crops, cotton, vegetables, spices, pulses, sugarcane may be treated as a short duration crops.

##### **Long duration crops**

Papaya, Banana and all other plantation and horticultural crops etc. may be treated as long duration crops.

The House approved the classification of crop loan as short duration crops and Long duration crops as suggested. Banks should issue necessary guidelines to the Branches.

##### **119<sup>th</sup> Meeting of SLBC for quarter ended September 2008 held on 22.12.2008**

##### **2.11 Income Recognition and Assets Classification and Provisioning Norms - Agriculture Advances**

As per RBI Master Circular No.BP.BC.20/21.04.048/2008-09 dated 01.07.2008, a loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season. For the purpose of these guidelines, "long duration" crops would be crops with crop season longer than one year and crops, which are not "long duration" crops, would be treated as "short duration" crops. The crop season for each crop, which means the period upto harvesting of the crops raised, would be as determined by the SLBC in each State. Depending upon the duration of crops raised by an agriculturist, the above NPA norms would also be made applicable to agriculture term loans availed by him. Crop seasons and short duration / long duration crops were decided in 114<sup>th</sup> SLBC meeting held on 25.09.2007.

For the sake of uniformity among all Banks in the state of Guajrat, due dates of various seasons i.e. Kharif and Rabi / Summer was decided as under.

**NPA classification for short duration Mono cropping farmers:**

| PARTICULARS              | KHARIF SEASON          | RABI / SUMMER SEASON      |
|--------------------------|------------------------|---------------------------|
| Year of sanction of Loan | 2004-05                | 2004-05                   |
| Month of sanction        | April 04 to June 04    | October 04 to November 04 |
| Season start             | June -July 04          | November-December 04      |
| Harvest Time             | October-November 04    | February-March 05         |
| Due date for Repayment   | 31.03.2005             | 30.06.2005                |
| 1 st crop season         | June 05 to December 05 | October 05 to March 06    |
| 2 nd crop season         | June 06 to December 06 | October 06 to March 07    |

**NPA classification for short duration Double Cropping Farmers:**

| PARTICULARS              | KHARIF SEASON         | RABI / SUMMER SEASON  |
|--------------------------|-----------------------|-----------------------|
| Year of sanction of Loan | 2004-05               | 2004-05               |
| Month of sanction        | April - June 04       | October - November 04 |
| Season start             | June -July 04         | November-December 04  |
|                          | October-November 04   | February-March 04     |
| Due date for Repayment   | 31.03.2005            | 30.06.2005            |
| 1 st crop season         | October 04 - March 05 | June 05 - December 05 |
| 2 nd crop season         | June 05 - December 05 | October 05 - March 06 |

Two Crops seasons is considered as under :-

1. If a farmer is growing Crops only in Kharif season and land remains fallow during the rest of the year, two crop season will spread over two years. Similar is the case if crops are grown only in Rabi season by a farmer. In this case, repayment date will be fixed once in a year.
2. If the farmer is growing Kharif as well as Rabi crops, two crop seasons will spread over one year period. There will be two repayment dates during one year period.

The matter was discussed in the Standing Committee meeting of SLBC held on 20.10.2008 and minutes were circulated by SLBC Secretariat vide letter dated 28.10.2008. Copy of the said minutes is enclosed as per Annexure - B.

House is requested to confirm the same.

**MINUTES OF THE MEETING:**

The above meeting was held on 22nd December, 2008 at Ahmedabad which was presided over by **Shri P.L. Gairola**, Chairman, SLBC and Chairman & Managing Director, Dena Bank. The Chief Guest of the meeting was **Shri Vajubhai Vala**, Hon'ble Finance Minister, Govt. of Gujarat. The meeting was attended by **Dr. Varesb Sinha**, Principal Secretary, Panchayats, Rural Hsg. & Rural Devp. Deptt., Govt. of Gujarat, **Shri R.M. Patel**, Principal Secretary, Labour & Employment Deptt., Govt. of Gujarat, **Dr. Tarsem Chand**, Dy. Secretary, Deptt. of Financial Services, Ministry of Finance, Govt. of India, **Shri P.K. Taneja**, Chairman, GGRC, **Shri M.K. Verma**, Joint Secretary & Director, Institutional Finance, Govt. of Gujarat, **Dr. S. Rajagopal**, General Manager, RPCD, RBI, **Dr. H.C. Patnaik**, Chief General Manager, State Bank of India, **Shri S.G. Siddesh**, Chief General Manager, NABARD and other senior executives from various Banks, Insurance Companies, Financial Institutions, etc.

**2.11 Income Recognition and Assets Classification and Provisioning Norms - Agriculture Advances**

As per RBI Master Circular No.BP.BC.20/21.04.048/2008-09 dated 01.07.2008, a loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season. For the purpose of these guidelines, "long duration" crops would be crops with crop season longer than one year and crops, which are not "long duration" crops, would be treated as "short duration" crops. The crop season for each crop, which means the period upto harvesting of the crops raised, would be as determined by the SLBC in each State. Depending upon the duration of crops raised by an agriculturist, the above NPA norms would also be made applicable to agriculture term loans availed by him. Crop seasons and

C:\Users\ALPB\Desktop\155 SLBC Asset Classification And Advances TRAC norms SLBC discussion.doc

3

## 2.3 Income Recognition and Assets Classification and Provisioning Norms - Agriculture Advances

As per RBI Master Circular No.BP.BC.20/21.04.048/2008-09 dated 01.07.2008, a loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season. For the purpose of these guidelines, "long duration" crops would be crops with crop season longer than one year and crops, which are not "long duration" crops, would be treated as "short duration" crops. The crop season for each crop, which means the period upto harvesting of the crops raised, would be as determined by the SLBC in each State. Depending upon the duration of crops raised by an agriculturist, the above NPA norms would also be made applicable to agriculture term loans availed by him. Crop seasons and short duration / long duration crops were decided in 114th SLBC meeting held on 25.09.2007.

For the sake of uniformity among all Banks in the state of Guajrat, due dates of various seasons i.e. Kharif and Rabi / Summer was decided as illustrated here under.

### NPA classification for short duration Mono cropping farmers:

| PARTICULARS              | KHARIF SEASON          | RABI / SUMMER SEASON      |
|--------------------------|------------------------|---------------------------|
| Year of sanction of Loan | 2004-05                | 2004-05                   |
| Month of sanction        | April 04 to June 04    | October 04 to November 04 |
| Season start             | June -July 04          | November-December 04      |
| Harvest Time             | October-November 04    | February-March 05         |
| Due date for Repayment   | 31.03.2005             | 30.06.2005                |
| 1 st crop season         | June 05 to December 05 | October 05 to March 06    |
| 2 nd crop season         | June 06 to December 06 | October 06 to March 07    |

### NPA classification for short duration Double Cropping Farmers:

| PARTICULARS              | KHARIF SEASON         | RABI / SUMMER SEASON  |
|--------------------------|-----------------------|-----------------------|
| Year of sanction of Loan | 2004-05               | 2004-05               |
| Month of sanction        | April - June 04       | October - November 04 |
| Season start             | June -July 04         | November-December 04  |
|                          | October-November 04   | February-March 04     |
| Due date for Repayment   | 31.03.2005            | 30.06.2005            |
| 1 st crop season         | October 04 - March 05 | June 05 - December 05 |
| 2 nd crop season         | June 05 - December 05 | October 05 - March 06 |

### Two Crops seasons is considered as under :-

1. If a farmer is growing Crops only in Kharif season and land remains fallow during the rest of the year, two crop season will spread over two years. Similar is the case if crops are grown only in Rabi season by a farmer. In this case, repayment date will be fixed once in a year.
2. If the farmer is growing Kharif as well as Rabi crops, two crop seasons will spread over one year period. There will be two repayment dates during one year period.

The matter was discussed in the Standing Committee meeting of SLBC held on 20.10.2008 and minutes were circulated by SLBC Secretariat vide letter dated 28.10.2008. After Standing Committee meeting, SLBC Secretariat received letter dated 04.11.2008 from NABARD mentioning that agricultural loans such as crop loans, loans for Minor Irrigation,

etc., the date of NPA would be a date on which two harvesting seasons end from the due date for interest / loan instalment. SLBC Secretariat also received representation from District Central Co-operative Bank that considering the cropping pattern, harvesting period, marketing of agriculture produce, the repayment of the Kharif and Rabi season crops be fixed as 30th June. SLBC Secretariat referred the matter to RBI vide its letter dated 22nd November, 2008.

The matter was also discussed in the 119th SLBC meeting held on 22.12.2008 and representative from Gujarat State Co-operative Bank Ltd., informed that in the meeting with NABARD, on representations made by various District Central Co-operative Banks, NABARD had accepted the repayment date as 30th June for both Kharif and Rabi season. Representative from RBI informed that the matter has been referred to them and in turn they have taken up the same with their Central Office and added that by next SLBC meeting the matter of fixing of NPA date will be finalised.

**Shri S.G. Siddesh**, Chief General Manager, NABARD informed that NABARD has not agreed with the view of Co-operative Banks that NABARD had accepted the repayment date as 30th June for both Kharif and Rabi seasons and it should be deleted from the proceedings.

The above matter was included in the Agenda by SLBC on the basis of letter dated 14.11.2008 received by them from Gujarat State Co-operative Bank Ltd.

SLBC Secretariat received a letter dated 19th February, 2009 from Reserve Bank of India informing that they concur with the views of SLBC in this regard.

To provide sufficient time to the farmers to market their agriculture produce after harvesting, we propose NPA date as 1st April, 2007 for Kharif Season and 1st July, 2007 for Rabi / Summer Season for Mono Cropping farmers in the above illustration.

For farmers taking two crops in a year, we propose NPA date as 1st April, 2006 for Kharif Season and 1st July, 2006 for Rabi / Summer Season in the above illustration.

The House discussed the matter of finalisation of the NPA dates as proposed so that the Banks in the State can fix NPA dates uniformly both for Kharif and Rabi / Summer seasons.

**Shri D.B. Goti**, Chief Officer, Gujarat State Co-operative Bank stated that Dist. Co-operative Banks are considering due dates as 30th June for both Kharif and Rabi crops and NPA dates should be considered as 1st July for both the crops.

**Shri T.S. Satyanarayan**, Chairman, Saurashtra Gramin Bank stated that as the farmers have sufficient liquidity after marketing their Kharif and Rabi produce, the house can finalise NPA dates as proposed in Agenda item.

The House agreed that as per the guidelines issued by RBI, the repayment schedule to be fixed in such a manner when the farmers have adequate liquidity and surplus to repay their dues.

**The House decided that NPA date for Kharif Season as 1st April and for Rabi/Summer Season as 1st July. All Member Banks are requested to consider NPA dates for Kharif and Rabi/Summer Seasons as above.**

#### **4.2.13 Agricultural advances**

i. A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons. A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season. For the purpose of these guidelines, "long duration" crops would be crops with crop season longer than one year and crops, which are not "long duration" crops, would be treated as "short duration" crops. The crop season for each crop, which means the period up to harvesting of the crops raised, would be as determined by the State Level Bankers' Committee in each State. Depending upon the duration of crops raised by an agriculturist, the above NPA norms would also be made applicable to agricultural term loans availed of by him.

The above norms should be made applicable only to Farm Credit extended to agricultural activities as listed at paragraph III (1) of the Circular on Priority Sector Lending – Targets and Classification FIDD.CO.Plan.BC.54/04.09.01/2014-15 dated April 23, 2015. An extract of the list of these items is furnished in the Annex - 2. In respect of agricultural loans, other than those specified in the Annex - 2 and term loans given to non-agriculturists, identification of NPAs would be done on the same basis as non-agricultural advances, which, at present, is the 90 days delinquency norm.

ii. Where natural calamities impair the repaying capacity of agricultural borrowers for the purposes specified in Annex - 2, banks may decide on their own as a relief measure conversion of the short-term production loan into a term loan or re-schedulement of the repayment period; and the sanctioning of fresh short-term loan, subject to guidelines contained in RBI circular FIDD.No.FSD.BC.52/05.10.001/2014-15 dated March 25, 2015.

iii. In such cases of conversion or re-schedulement, the term loan as well as fresh short-term loan may be treated as current dues and need not be classified as NPA. The asset classification of these loans would thereafter be governed by the revised terms & conditions and would be treated as NPA if interest and/or instalment of principal remains overdue for two crop seasons for short duration crops and for one crop season for long duration crops. For the purpose of these guidelines, "long duration" crops would be crops with crop season longer than one year and crops, which are not "long duration" would be treated as "short duration" crops.

iv. While fixing the repayment schedule in case of rural housing advances granted to agriculturists under Indira Awas Yojana and Golden Jubilee Rural Housing Finance Scheme, banks should ensure that the interest/instalment payable on such advances are linked to crop cycles.

#### **4.2.14 Government guaranteed advances**

The credit facilities backed by guarantee of the Central Government though overdue may be treated as NPA only when the Government repudiates its guarantee when invoked. This exemption from classification of Government guaranteed advances as NPA is not for the purpose of recognition of income. The requirement of invocation

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## RESERVE BANK OF INDIA

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RBI/ 2004/ 264

DBOD.BP.BC. 102 / 21.04.048/ 2003-04

June 24, 2004

All Scheduled Commercial Banks  
(Excluding RRBs)

Dear Sir,

Annual Policy Statement for the year 2004-05 – Prudential Norms for Agricultural Advances

In terms of paragraph No. 4.2.12 of the Master Circular DBOD.No.BP.BC.15/ 21.04.048/ 2002-03 dated August 22, 2003 relating to income recognition, asset classification and provisioning, all direct agricultural advances as listed in the Annexure II to the circular would become NPA, when interest and / or instalment of principal remains unpaid after it has become due for two harvest seasons, not exceeding two half years.

2. In this connection, please refer to paragraph No.84 of the annual policy Statement for the year 2004-05 enclosed with Governor's letter No.MPD.BC.249/07.01.279/2003-04 dated May 18, 2004 (copy of the paragraph enclosed). As mentioned therein, in the case of long duration crops, the current prescription of "not exceeding two half-years" is inadequate. In order to align the repayment dates with harvesting of crops, it has been decided that with effect from September 30, 2004 the following revised norms will be applicable to all direct agricultural advances as listed in the Annex :

- a) A loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons.
- b) A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season.

3. For the purpose of these guidelines, "long duration" crops would be crops with crop season longer than one year and crops, which are not "long duration" crops, would be treated as "short duration" crops.

4. The crop season for each crop, which means the period up to harvesting of the crops raised, would be as determined by the State Level Bankers' Committee in each State.

5. Depending upon the duration of crops raised by an agriculturist, the above NPA norms would also be made applicable to agricultural term loans availed of by him. In respect of agricultural loans, other than

**Relevant extract of the list of direct agricultural advances  
from the Master Circular on lending to priority sector –  
RPCD. PLAN. BC. 42A/ 04.09.01/ 2001-02 dated 11 November, 2002.**

**1.1 Direct Finance to Farmers for Agricultural Purposes**

1.1.1 Short-term loans for raising crops i.e. for crop loans. In addition, advances upto Rs.5 lakh to farmers against pledge/ hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months, where the farmers were given crop loans for raising the produce, provided the borrowers draw credit from one bank.

1.1.2 Medium and long-term loans (**Provided directly to farmers** for financing production and development needs).

**(i) Purchase of agricultural implements and machinery**

(a) Purchase of agricultural implements:- Iron ploughs, harrows, hose, land-levellers, bundformers, hand tools, sprayers, dusters, hay-press, sugarcane crushers, thresher machines, etc.

(b) Purchase of farm machinery:- Tractors, trailers, power tillers, tractor accessories viz., disc ploughs, etc.

(c) Purchase of trucks, mini-trucks, jeeps, pick-up vans, bullock carts and other transport equipment, etc. to assist the transport of agricultural inputs and farm products.

(d) Transport of agricultural inputs and farm products.

(e) Purchase of plough animals.

**(ii) Development of irrigation potential through –**

(a) Construction of shallow and deep tube wells, tanks, higher etc., and purchase of drilling units.

(b) Constructing, deepening clearing of surface wells, boring of wells, electrification of wells, purchase of oil engines and installation of electric motor and pumps.

(c) Purchase and installation of turbine pumps, construction of field channels (open as well as underground), etc.

(d) Construction of lift irrigation project.

(e) Installation of sprinkler irrigation system.

(f) Purchase of generator sets for energisation of pumpsets used for agricultural purposes.

**(iii) Reclamation and Land Development Schemes**

Bunding of farm lands, levelling of land, terracing, conversion of dry paddy lands into wet irrigable paddy lands, wasteland development, development of farm drainage, reclamation of soil lands and prevention of salinisation, reclamation of ravine lands, purchase of bulldozers, etc.

**(iv) Construction of farm buildings and structures, etc.**

Bullock sheds, implement sheds, tractor and truck sheds, farm stores, etc.

**(v) Construction and running of storage facilities**

Construction and running of warehouses, godowns, silos and loans granted to farmer for establishing cold storages used for storing own produce.

**(vi) Production and processing of hybrid seeds for crops**

**(vii) Payment of irrigation charges, etc.**

Charges for hired water from wells and tube wells, canal water charges, maintenance and upkeep of oil engines and electric motors, payment of labour charges, electricity charges, marketing charges, service charges to Customs Service Units, payment of development cess, etc.

**(viii) Other types of direct finance to farmers**

**(a) Short-term loans**

To traditional/non-traditional plantations and horticulture.

**(b) Medium and long term loans**

1. Development loans to all plantations, horticulture, forestry and wasteland.

2. Financing of small and marginal farmers for purchase of land for agricultural purposes.

*The steering committee decided that the matter may be examined in detail and take an appropriate decision on the matter*

### **3.2 Secondary Sector**

#### **3.2.1. Agenda Suggested by Coir Board**

##### **A) Implementation of Prime Minister's Employment Generation Programme (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. The Ministry of MSME had allocated a target of 1000 coir units each for the financial years 2018-19 and 2019-20 to the Board. During both the years, the target fixed by the Board for the State of Kerala was 200 coir units. The Board has so far received 241 applications from Kerala since commencement of the Scheme. On recommendation of the DLTF, 183 applications were forwarded to different Banks in Kerala for considering loan sanction under the Scheme. Out of this, the Banks have considered only 21 applications for loan sanction. The Banks rejected 92 applications. The remaining 70 applications are pending with the Banks as detailed below:

##### **Bank Name**

| <b>Sl. No.</b> | <b>Bank Name</b>          | <b>No. of applications Pending with Banks</b> |
|----------------|---------------------------|-----------------------------------------------|
| 1              | Bank of India             | 6                                             |
| 2              | Canara Bank               | 8                                             |
| 3              | Catholic Syrian Bank Ltd. | 1                                             |
| 4              | Central Bank of India     | 1                                             |
| 5              | Corporation Bank          | 5                                             |
| 6              | Dhanalakshmi Bank Ltd.    | 5                                             |
| 7              | Federal Bank              | 8                                             |
| 8              | HDFC Bank                 | 1                                             |
| 9              | Indian Bank               | 1                                             |
| 10             | Indian Overseas Bank      | 3                                             |
| 11             | Kerala Gramin Bank        | 2                                             |
| 12             | Punjab National Bank      | 1                                             |
| 13             | South Indian Bank         | 4                                             |
| 14             | State Bank of India       | 9                                             |
| 15             | Syndicate Bank            | 3                                             |
| 16             | Union Bank of India       | 12                                            |
|                | <b>Total</b>              | <b>70</b>                                     |

The Committee may give necessary directions to the concerned Banks to consider the applications pending with them for sanctioning loan under the Scheme. Also, the committee may advise all the Banks in Kerala to extend their support and co-operation to consider and process the PMEGP applications in coir so as to achieve the target fixed for the State for the current year.

*The steering committee held on 03/09/2019 requested Banks to extend necessary support under their existing schemes.*

### **B] Adjustment of Margin Money (Subsidy) released under Coir Udyami Yojana (CUY) of Coir Board during the period from 2015-16 to 2017-18**

As per the stipulations in the operational guidelines of CUY, the Margin Money (Subsidy) released in favour of the beneficiary should be kept in TDR for two years in the name of the beneficiary at the financing bank branch level and the final adjustment of the subsidy kept in TDR should be done after the said lock in period, after conducting the joint physical verification of the beneficiary's unit by the Coir Board and the Bank.

During the period from 2015-16 to 2017-18 a total of 751 coir units have been assisted under CUY in Kerala through the Board's Regional/Sub Regional Offices in Kerala. So far, the Board's Field Offices have conducted joint physical verifications at 366 coir units in association with the financing Banks. Out of 366 units, 19 units have been found not established as per the parameters of the Scheme. The Board's Regional Office has requested the concerned financing banks to refund the subsidy released towards these units to the Coir Board. However, the subsidy refunds in respect of four non-established units amounting to Rs.1.47 lakhs have only been received from the financing banks. The bank-wise details of subsidy to be refunded from the Banks are as follows:

| <b>Sl No.</b> | <b>Bank</b>                             | <b>Nos. of Units</b> | <b>Subsidy to be refunded</b> |
|---------------|-----------------------------------------|----------------------|-------------------------------|
| 1             | Union Bank of India, Karthikapally      | 8                    | 3,06,520.00                   |
| 2             | Corporation Bank, Muthukulam            | 1                    | 40,000.00                     |
| 3             | State Bank of Travancore, Karthikapally | 5                    | 2,00,000.00                   |
| 4             | Federal Bank, Chittumala                | 1                    | 4,00,000.00                   |
|               | Total                                   | 15                   | 9,46,520.00                   |

The Banks may be requested to refund the subsidy amount to the Board's CUY SB Account No.34851491203 with the State Bank of India, Ravipuram Branch, Ernakulam, IFSC:SBIN0070261.

The Banks may also be requested to co-operate with the Board's Field Offices in Kerala for conducting the joint physical verifications of the remaining units for final adjustment of the subsidy released under CUY.

*The steering committee requested the Banks to consider these proposals favourably.*

### **3.2.2 Agenda suggested by LDM Kannur**

#### **A] Denial of Education Loans by Kerala Gramin Bank**

The Kerala Gramin Bank branches in the district are denying education loans to students stating that the CD ratio of the bank is on a higher side. The issue is snow balling into a larger proportion as the admissions are now starting and in many panchayaths of our district, the KGB enjoys monopoly where there are only one or two their branches alone or the presence of other banks are nominal. The same was discussed in the DCC meeting and based on decision of the DCC we wrote a letter to the Head Office of KGB (copy sent to SLBC also). The General Manager of KGB replied to the letter reiterating the issue of higher CD ratio and low CAR

(9.07%). The issue is coming up in education loan sector only and the KGB branches in the meanwhile are sanctioning MSME, Housing loans and personal loans. The KGB branches are avoiding education loans, in the cover of high CD ratio. The students and their parents are not given loan applications and the KGB is not available in Viydalakshmi portal also.

Action required: KGB branches to be instructed to start considering education loans immediately. KGB has to get listed in Vidyalakshmi portal

*The steering committee requested KGB to consider the proposals on merit basis.*

#### **B]. Uniformity in eligible marks for education loans**

Normally banks are following a cut off mark of 60% for qualifying exams for being eligible for education loans. But it came to notice that some banks have fixed higher marks as eligibility cut off. Some banks have fixed it as high as 85%. We agree that the merit and employability of the student alone should be the criteria for eligibility, but a uniform guideline need to be given for a level playing field. And some banks are playing delaying tactics so that the frustrated applicants goes to another bank with his application.

Action required: a uniform eligibility level has to be fixed and that has to be followed by all the banks. If any banks had issued guidelines against the 60% norms, the same has to be cancelled.

*RBI representative informed that IBA Model Scheme only envisages for meritorious students.*

*The steering committee informed that Banks have constituted Individual guidelines for the same.*

#### **C]. Hypothecation in Registration of Sea Going fishing boats.**

Banks are financing for small to medium sized and large fishing vessels. But as per the norms in registering the boats, there is no provision for marking hypothecation of banks in the registration certificate.

Action required: Registering authority for Fishing boats to ensure, hypothecation of banks to be noted in the RC of the boats.

*The steering committee recommended to take up the matter with Fisheries Dept.*

### 3.2.3 Agenda suggested by Industries Directorate



നം. ഡി.ഐ.സി/15051/2018- പി.എം.പി 3

വ്യവസായ വാണിജ്യ ഡയറക്ടറേറ്റ്  
മൂന്നാം നില, വികാസ് ഭവൻ  
തിരുവനന്തപുരം, പിൻ : 695033  
ഫോൺ നം. 0471 2302722  
തീയതി : 21/08/2019

വ്യവസായ വാണിജ്യ ഡയറക്ടർ

കൺവീനർ,  
എസ്.എൽ.ബി.സി സെൽ,  
സർക്കിൾ ഓഫീസ്,  
എം.ജി.റോഡ്, തിരുവനന്തപുരം.

സർ,

വിഷയം: വ്യവസായം - പി.എം. വിഭാഗം - 128-ാംമത് എസ്.എൽ.ബി.സി മീറ്റിംഗ് - അജണ്ട  
വിഷയങ്ങൾ ലഭ്യമാക്കുന്നത് - സംബന്ധിച്ച്

സൂചന: 05.08.2019 തീയതിയിലെ എസ്.എൽ.ബി.സി -യിൽ നിന്നുള്ള SLBC 35 5 128 SLBC  
AGENDA നമ്പർ കത്ത്

മേൽ സൂചനയിലേയ്ക്ക് അങ്ങയുടെ ശ്രദ്ധ ക്ഷണിക്കുന്നു. 128-ാംമത് എസ്.എൽ.ബി.സി മീറ്റിംഗിൽ  
ഉൾപ്പെടുത്താനുള്ള അജണ്ട വിഷയങ്ങൾ ജില്ലകളിൽ നിന്നും ലഭ്യമാക്കിയത് തുടർ നടപടിക്കായി  
ഉള്ളടക്കം ചെയ്യുന്നു.

വിശ്വസ്തതയോടെ,  
  
ADDITIONAL DIRECTOR  
വ്യവസായ വാണിജ്യ ഡയറക്ടർക്ക് വേണ്ടി

ഉള്ളടക്കം: അജണ്ട വിഷയങ്ങൾ



‘ഭരണഭാഷ-മാതൃഭാഷ’

നം. DICEKM/675/2019-B7

ജില്ലാ വ്യവസായ കേന്ദ്രം,  
എറണാകുളം, കക്കനാട്,  
തീയതി: 16/08/2019  
ഫോൺ : 0484-2421360  
e-mail: gm.ekm.dic@kerala.gov.in

ജനറൽ മാനേജർ,

വ്യവസായ വാണിജ്യ ഡയറക്ടർ,  
തിരുവനന്തപുരം.

സർ,

വിഷയം :- വ്യവസായം -എസ്.എൽ.ബി.സി- അജണ്ട വിഷയം -റിപ്പോർട്ട് ചെയ്യുന്നത് -  
സംബന്ധിച്ച്.

സൂചന :- അങ്ങയുടെ 07.06.2019-ലെ DIC/15051/2018-PMP3 നമ്പർ കത്ത്

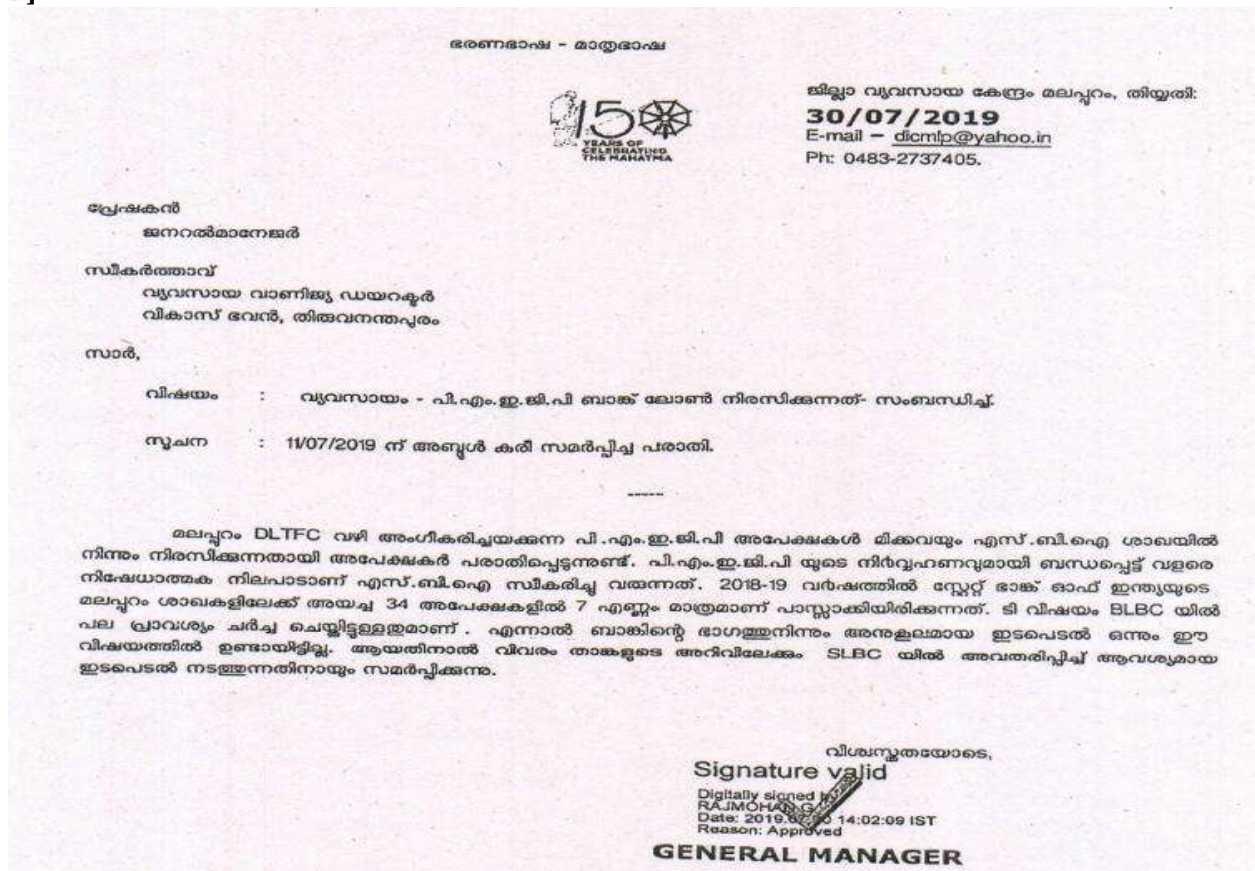
മേൽ സൂചനയിലേയ്ക്ക് അങ്ങയുടെ ശ്രദ്ധ ക്ഷണിക്കുന്നു. ഉജ്ജ്വല പദ്ധതിയുമായി ബന്ധപ്പെട്ട  
വിഷയങ്ങൾ എസ്.എൽ.ബി.സി യോഗത്തിൻറെ അജണ്ടയിൽ ഉൾപ്പെടുത്തുന്നതിനായി  
റിപ്പോർട്ട് ചെയ്യുകയുള്ളൂ.

നിലവിൽ ഉജ്ജ്വല വായ്പ പദ്ധതിയിൽ 359 എം.എസ്.എം.ഇ-യും 528 കോഓപ്പറേറ്റീവ്  
കൂടി ആകെ 887 യൂണിറ്റുകൾ അപേക്ഷ സമർപ്പിക്കുകയും ആയതിൽ 208 എം.എസ്.എം.ഇ-  
കൾക്കായി 3274.11 ലക്ഷം രൂപയും 152 കോഓപ്പറേറ്റീവ്കൾക്കായി 1013.08 ലക്ഷം രൂപയും കൂടി  
ആകെ 360 യൂണിറ്റുകൾക്ക് 4287.19 ലക്ഷം രൂപയാണ് അനുവദിച്ചു നൽകിയിട്ടുള്ളത്. ഇത്  
സംബന്ധിച്ച് ബാങ്ക് തിരിച്ചുള്ള റിപ്പോർട്ട് ഉള്ളടക്കം ചേർത്തിട്ടുണ്ട്. ഉജ്ജ്വല പദ്ധതിയിൽ  
അപേക്ഷ സമർപ്പിച്ച യൂണിറ്റുകൾക്ക് ബാങ്കുകളിൽ നിന്നും നേരിട്ടുന്ന പ്രശ്നങ്ങൾ ചുവടെ  
ചേർക്കുന്നു.

ഡി.ഐ. എടയാറിൽ പ്രവർത്തിക്കുന്ന മെ.അറക്ക് പോളിമേഴ്സ് എന്ന സ്ഥാപനം യൂണിയൻ  
ബാങ്ക് ഓഫ് ഇൻഡ്യ, ബിനാണിപുരം ബ്രാഞ്ചിൽ ഉജ്ജ്വല വായ്പ പദ്ധതിയിൽ ആനുകൂല്യം  
ലഭിക്കുന്നതിനായി അപേക്ഷ സമർപ്പിച്ചിരുന്നു. എന്നാൽ നാളിതുവരെ മോൺ അപേക്ഷ  
പരിഗണിച്ചിട്ടില്ല എന്ന് യൂണിറ്റിൻറെ പ്രതിനിധി അറിയിക്കുകയും ടി വിവരം സംബന്ധിച്ച്

വീക്ഷണതയോടെ,  
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ജനറൽ മാനേജർ,

B]



*The steering committee requested Individual banks to consider the proposals favourably.*

### **3.3 Tertiary Sector**

#### **3.3.1 Agenda suggested by Reserve Bank of India**

##### **A. Deficit in conduct of Financial Literacy Camps by rural bank branches**

In terms of the instructions contained in the circular FIDD.FLC.BC.No.22/12.01.018/2016-17 dated March 02, 2017, rural branches are required to conduct only one camp per month on the Third Friday of each month after branch hours. This camp should cover all the messages that are part of the [Financial Awareness Messages \(FAME\) booklet](#) and the two digital platforms UPI and \*99# (USSD).

On a review, it is observed that there had been shortfall in conduct of FL camps by rural bank branches. Regional Offices/ Zonal Offices shall ensure that the rural branches under their jurisdiction conducts camps regularly as per the extant guidelines.

*The Steering committee met on 03.09.2019 recommended individual banks to ensure conduct of FL Camps as instructed by RBI*

### **B. Business Correspondent (BC) Registry**

Considering the crucial role played by the Business Correspondent (BC) in the domain of financial inclusion and the significance in tracking them by way of a centralized repository, Reserve Bank of India has launched BC Registry with Tracking Facility ([www.bcregistry.org.in](http://www.bcregistry.org.in)) on July 30, 2019. The registry, developed by Indian Banks' Association (IBA) capture information on both existing and potential Business Correspondents, facilitating holistic monitoring and oversight of BC network.

Uploading of details of BCs on real time basis is vital for establishing the objective of effective tracking system. The banks shall institute a Standard Operating Procedure (SOP) for regular updation of BC details in the portal.

*The steering committee recommended that Banks may adhere to the instructions stipulated by RBI*

### **C. Inordinate delay in submission of statements & Non-representations in meetings under Lead Bank Scheme**

The most important phase of the Lead Bank Scheme is the formulation and implementation of Annual Credit Plan in the Block/District/State. Accordingly, a well-planned and realistic credit plan is an essential instrument in streamlining the credit offtake in the district and hence assumes great importance. BLBC /DCC/DLRC meetings are the fora to discuss various issues and guidelines in implementing the plan. Thus, it is very crucial for banks to attend the meetings. Further, LBR returns gives feedback on the progress of implementation of the plan. Thus, submission of LBR returns well before DLRC assumes equal importance as attending the meetings.

However, an increasing trend of absenteeism in these meetings were observed, especially new generation banks, recently. Various measures were already taken to ensure maximum participation in meetings and timely submission of LBR returns but the issue still persists.

Further, in terms of the instructions contained in the Circular

FIDD.CO.LBS.No.5973/02.01.001/2015-16 dated May 20, 2016, SLBC Convenor bank is required to furnish to Regional Office of RBI, the statement for disbursement and outstanding LBS-MIS-II and ACP achievement vis-à-vis ACP target LBS-MIS-III, within 15 days from the end of each quarter, by collating the data from the Scheduled Commercial banks and other banks like State Cooperative banks & DCCBs, etc. However, inordinate delay has been observed by certain banks, resultant delayed submission by SLBC.

*The steering committee requested all banks to provide the data to LDMs before 7<sup>th</sup> and shall adhere to the instructions stipulated by RBI.*

### **D. Finalization of minutes of DCC and DLRC meetings**

Early circulation of minutes of DCC and DLRC meetings with the Action Points, would enable the Action Owners to initiate necessary action and furnish Action Taken Report (ATR), before the conduct of the next meeting. Though Lead Banks have been advised to circulate the draft minutes within 10 working days from the conduct of meeting among Action Owners, however Lead Banks are reluctant in adhering to the timelines prescribed and banks in turn observe delay in submission of ATR. Lead District Managers shall ensure to finalize the minutes of the meeting, on seeking ATR from the banks without any delay.

*The Steering committee recommended that SLBC and LDMs may adhere to the instructions of RBI in the matter.*

### **E. Direct Benefit Transfer (DBT) Scheme – Implementation**

As mandated by circular FIDD.CO.LBS.BC.No.09/02.01.001/2019-20 dated August 13, 2019, banks shall ensure that opening of bank accounts and seeding of Aadhaar numbers with existing or new accounts of eligible beneficiaries opened for the purpose of DBT under social welfare schemes, is in conformity with the provisions listed under Section 16 of the Master Direction - Know Your Customer (KYC) Direction, 2016 (updated as on May 29, 2019) and extant provisions of the Prevention of Money Laundering (PML) Rules.

*The steering committee informed that Account level aadhaar seeding is to be done and verified.*

### **3.3.2 Agenda suggested by MNREGA**

#### **Advance Payment of Wages to ST workers**

The advance payment of wages to ST workers in MGNREGS is operational in all the Grama Panchayats in Attappady Block in Palakkad District and all Grama Panchayats in Wayanad District. The bankers had agreed to establish the system through their existing staff strength and have extended good support to State Government in implementing the scheme. Unfortunately, the process of recoupment of advance payment from workers concerned is not yet streamlined by all bank branches. This shall invite serious audit objections. Hence, MGNREGS expect the full co-operation of Banks to recoup the full advance amount from workers concerned, as and when the unskilled wage amounts are released by the Ministry of Rural Development, successfully.

*The steering committee recommended that a separate committee may be called for discussing the matter.*

### **3.3.3. Agenda suggested by SLBC**

#### **EASE 2.0 AP VII - Implementation of Uniform Banking Hours in all Public Sector Banks on PAN India basis**

A Video Conferencing meeting of Department of Financial Services with a CEOs / EDs of Public Sector Banks was held on 10/06/2019. At the meeting action points on 'Banking for Customer Convenience' were discussed along with the timelines. A Sub-Committee, led by Chairman, IBA was convened on 24/06/2019 to finalise the action points as discussed at the aforesaid meeting. At its meeting, regarding to action point VII - Uniform Banking Hours, the Sub-Committee has initially approved 3 time sets for customer banking hours on Pan India basis viz. 9.0 a.m. to 3.00 p.m.; 10.00 a.m. to 4.00 p.m. and 11.00 a.m. to 5.00 p.m.

2) The Sub-Committee at its meeting convened on 01/08/2019, further decided that Lead Bank Managers (LDMs) after due co-ordination with DLCCs are to give their recommendations about the new timings to be adopted by branches under its purview, to SLBC Convenors by 01/09/2019. SLBC Convenors would then approve and implement the new timings by 01/10/2019 after publishing the same in the local media.

3) We, therefore, request you to arrange to give suitable instructions to your respective SLBC Convenors / LDMs regarding Uniform Banking Hours.

Yours faithfully,

  
**B. Raj Kumar**  
Dy. Chief Executive

*On receiving suggestions from all LDMs in the State, The steering committee recommended to finalise 10AM to 4PM set for Customer Banking Hours in the State.*



भारतीय रिज़र्व बैंक  
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17 SEP 2019

विसविवि (ति) FIDD (T) LBS No. 115 /03.01.019 /2019-20 September 12, 2019

महाप्रबंधक  
केनरा बैंक, एसएलबीसी कक्ष  
सर्कल कार्यालय, केनरा बैंक भवन  
एम. जी. रोड, तिरुवनंतपुरम - 695 001

The General Manager  
Canara Bank, SLBC Cell  
Circle Office, Canara Bank building  
M. G. Road,  
Thiruvananthapuram - 695 001

प्रिय महोदय,

एसएलबीसी / यूटीएलबीसी संयोजक बैंकों द्वारा एसएलबीसी / यूटीएलबीसी वेबसाइट पर डेटा प्रवाह और इसके प्रबंधन के लिए एक मानकीकृत प्रणाली विकसित करना - कार्यान्वयन समिति का गठन

Dear Sir,

Developing a standardised system for data flow and its management by SLBC/UTLBC Convenor Banks on SLBC/ UTLBC website - Constitution of Implementation Committee

एसएलबीसी / यूटीएलबीसी द्वारा डेटा प्रवाह और इसके प्रबंधन के लिए एक मानकीकृत प्रणाली विकसित करने पर हमारे दिनांक 17 जुलाई 2019 के पत्र विसविवि (ति) एलबीएस सं. 60/03.01.002/2019-20 की ओर आपका ध्यान आकर्षित किया जाता है जिसमें आपको की गई कार्रवाई की रिपोर्ट (एटीआर) प्रस्तुत करने की सलाह दी गई थी।

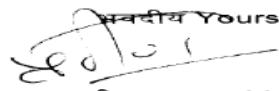
A reference is invited to our letter FIDD (T) LBS No.60/03.01.002/2019-20 dated July 17, 2019 on developing a standardised system for data flow and its management by SLBC/UTLBC in which you were advised to furnish an Action Taken Report (ATR).

2. इस संबंध में एक निर्धारित समय सीमा के भीतर नई डेटा प्रणाली में माइग्रेशन के लिए संक्रमण योजना तैयार करने और निष्पादित करने के लिए सदस्य बैंकों और

2. In this connection, a reference is invited to our circular FIDD.CO. LBS.No.558/ 02.01.001 /2019-20 September 6, 2019 (Copy enclosed)

आरबीआई क्षेत्रीय कार्यालयों / उप-कार्यालयों के परामर्श से 'कार्यान्वयन समिति का गठन' करने के बारे में हमारे दिनांक 6 सितंबर 2019 के संदर्भित परिपत्र विसविवि. सीओ. एलबीएस. सं.558/ 02.01. 001/2019-20 (प्रति संलग्न) की ओर आपका ध्यान आकर्षित किया जाता है। कार्यान्वयन समिति को एक रोडमैप तय करना चाहिए और कार्य को समय पर पूरा करने के लिए कार्य शेड्यूल आबंटित करना चाहिए। इसलिए, आपको सूचित किया जाता है कि आप "कार्यान्वयन समिति" का गठन जल्द से जल्द करें और हमें मासिक आधार पर इस संबंध में की गई प्रगति के बारे में रिपोर्ट करें।

regarding 'Constitution of Implementation Committee' in consultation with member banks and RBI Regional Offices/ Sub-offices for devising and executing transition plan for migration to the new data system within the prescribed time line. The Implementation Committee should decide a roadmap and assign work schedules to ensure timely completion of the task. Therefore, you are advised to constitute the "Implementation Committee" at the earliest and report progress made in this regard to us on monthly basis.

भवदीय Yours faithfully  
  
(वी.आर. प्रवीण कुमार V. R. Praveen Kumar)  
महाप्रबंधक General Manager

**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 members 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.

## Information note

  
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FIDD.CO.LBS. No. 2431 /02.01.001/2018-19May 28, 2019

The Chairmen / Managing Directors & CEOs  
SLBC/UTLBC Convenor Banks and Lead Banks

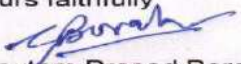
Madam / Dear Sir,

**Payments Banks - Participation under Lead Bank Scheme**

As you may be aware, the Reserve Bank of India had released the Guidelines for Licensing of Payments Banks vide its press release dated November 27, 2014 followed by Operating Guidelines for Payments Banks vide Circular DBR.NBD.No.25/16.13.218/2016-17 dated October 6, 2016. The objective for setting up of payments banks has been to further financial inclusion by providing (i) small savings accounts and (ii) payments/remittance services to migrant labour workforce, low income households, small businesses, other unorganized sector entities and other users.

2. In view of the differentiated and limited mandate of Payments Banks (viz. lending is not permitted by virtue of the licensing conditions), these entities initially have been kept away from the purview of the Lead Bank Scheme in view of their non-participation in the Annual Credit Planning (ACP) exercise. However, as the renewed focus of financial inclusion under the changing present scenario has been to reach the last mile in delivery of financial services, we have been receiving suggestions/feedback from concerned stakeholders for inclusion of these entities under the Lead Bank Scheme to give a further impetus to financial inclusion as also financial literacy related initiatives.

3. In view of the above, it has been decided to include Payments Banks under the Lead Bank Scheme, however, they will not be part of the Annual Credit Planning (ACP) exercise under the scheme. Therefore, SLBC/UTLBC Convenor Banks and Lead Banks are advised henceforth, to invite Payments Banks as regular members for participation in various fora of the Lead Bank Scheme in their respective locations.

Yours faithfully,  
  
(Gautam Prasad Borah)  
Chief General Manager-in-Charge



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www.rbi.org.in

FIDD.CO.LBS.No.500/02.01.001/2019-20

August 29, 2019

Chairmen/ Managing Directors/ Chief Executive Officers  
SLBC/ UTLBC Convenor Banks

Madam/ Dear Sir,

**Payments Banks – Participation under Lead Bank Scheme - Clarification**

Please refer to our letter FIDD.CO.LBS.No.2431/02.01.001/2018-19 dated May 28, 2019 wherein SLBC/ UTLBC Convenor Banks and Lead Banks were advised, inter alia, to invite Payments Banks on regular basis for participation in various fora of the Lead Bank Scheme. Further, we draw your attention to our letter FIDD.CO.LBS.No.21/02.01.001/2019-20 dated July 3, 2019 wherein standardized data reporting formats were suggested to SLBC/ UTLBC Convenor Banks for adaption.

2. We have been receiving queries with regard to applicability of data formats to Payments Banks as well as consideration of deposits of Payments Banks in calculation of CD Ratio. In this connection, it is clarified that while relevant banking/ financial inclusion parameters of Payments Banks depending upon their scope of activities may be collated and monitored at LBS fora meetings, deposits of Payments Banks may be excluded for the purpose of computation of District/ State level CD Ratio. However, deposit data of Payments Banks may be collated for the purposes of review, references etc.

Yours faithfully,

(Gautam Prasad Borah)  
Chief General Manager-In-Charge

*The steering committee decided to collect the details of all payment banks in the State and to invite them for the upcoming SLBCs. Details awaited from RBI.*

#### 4. Review of Performance of the Banking Sector

##### 4.1. Banking Statistics as at June 2019 (Refer Annexures 8.1 to 8.3)

The detailed banking statistics for Commercial banks in the State as at June 2019 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 2017    | Jun 2018 | Jun 2019 | Jun '18-<br>Jun '17 | Jun '19-<br>Jun '18 |
| No. of Branches       | 6339        | 6365     | 6457     | <1%                 | 1%                  |
| Total Deposits        | 415033      | 462741   | 501023   | 11%                 | 8%                  |
| Domestic Deposits     | 260780      | 286644   | 308769   | 10%                 | 8%                  |
| NR Deposits           | 154252      | 176098   | 192254   | 14%                 | 9%                  |
| Total Advances        | 261134      | 291520   | 334655   | 12%                 | 15%                 |
| Advances + Investment | 275349      | 313850   | 350228   | 14%                 | 12%                 |
| Credit Deposit Ratio  | 63%         | 63%      | 67%      | <1%                 | 6%                  |
| C+ I : D Ratio        | 66          | 68       | 70       | 3%                  | 3%                  |

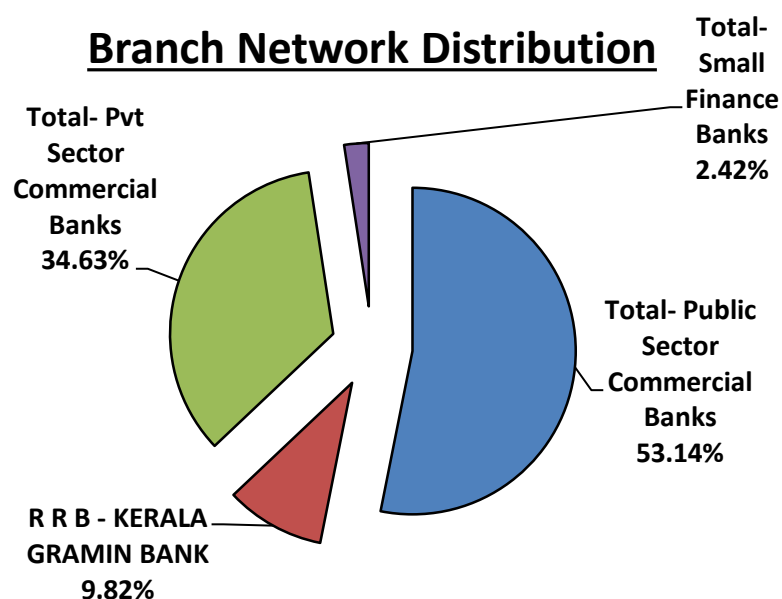
##### 4.2. Branch Network

As at the end of June 2019, the total number of branches of Commercial Banks in the State was 6457.

##### A. Branch network – Population group wise breakup

| Banking Group                         | Number of Branches |         |       |       | Percentage distribution |         |        |
|---------------------------------------|--------------------|---------|-------|-------|-------------------------|---------|--------|
|                                       | Rural              | S.Urban | Urban | Total | Rural                   | S.Urban | Urban  |
| Total- Public Sector Commercial Banks | 141                | 2412    | 878   | 3431  | 4.11%                   | 70.30%  | 25.59% |
| R R B - KERALA GRAMIN BANK            | 53                 | 542     | 39    | 634   | 8.36%                   | 85.49%  | 6.15%  |
| Total- Pvt Sector Commercial Banks    | 139                | 1567    | 530   | 2236  | 6.22%                   | 70.08%  | 23.70% |
| Total- Small Finance Banks            | 44                 | 84      | 28    | 156   | 28.21%                  | 53.85%  | 17.95% |
| Total - Comm.Banks + RRB + SFB        | 377                | 4605    | 1475  | 6457  | 5.84%                   | 71.32%  | 22.84% |

## B. Banking Group wise Growth in Branch Network



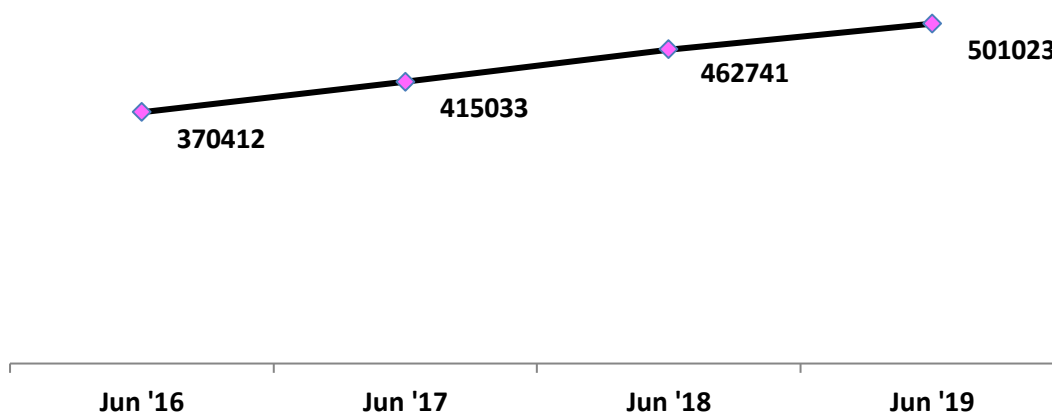
### 4.3. Deposit growth

#### A. Growth in total Deposits of commercial banks

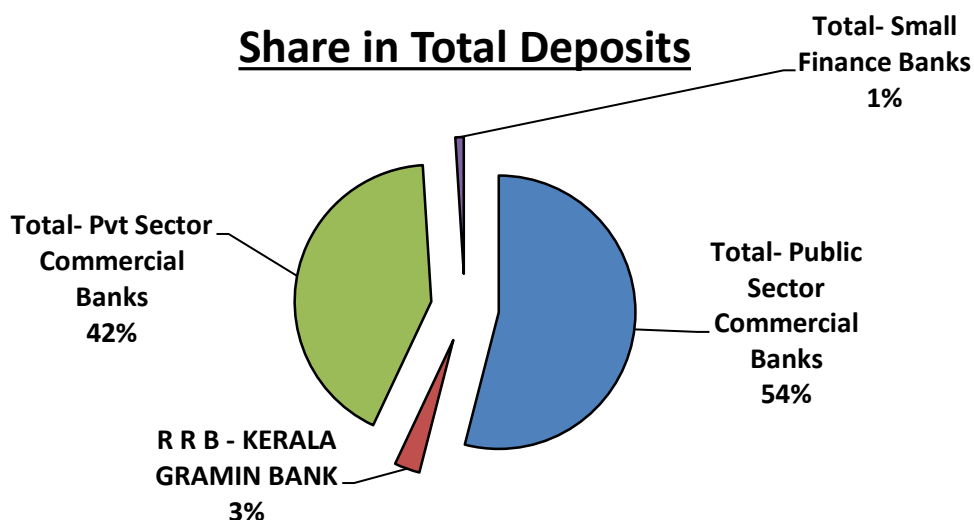
(Rs. in crores)

| Total Deposit Outstanding over the Years |        |        |        |
|------------------------------------------|--------|--------|--------|
| Jun'16                                   | Jun'17 | Jun'18 | Jun'19 |
| 370412                                   | 415033 | 462741 | 501023 |

### **Total Deposit Outstanding over the Years**



## 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 Commercial Banks | 5832           | 163315        | 100463        | 269611        | 2%                      | 61%          | 37%          |
| R R B - KERALA GRAMIN BANK            | 773            | 12330         | 3712          | 16815         | 4.6%                    | 73.3%        | 22.1%        |
| Total- Pvt Sector Commercial Banks    | 5459           | 127517        | 76361         | 209336        | 3%                      | 61%          | 36%          |
| Total- Small Finance Banks            | 294            | 2241          | 2726          | 5261          | 6%                      | 43%          | 52%          |
| <b>Total - Comm.Banks + RRB + SFB</b> | <b>12358</b>   | <b>305403</b> | <b>183262</b> | <b>501023</b> | <b>2.5%</b>             | <b>61.0%</b> | <b>36.6%</b> |

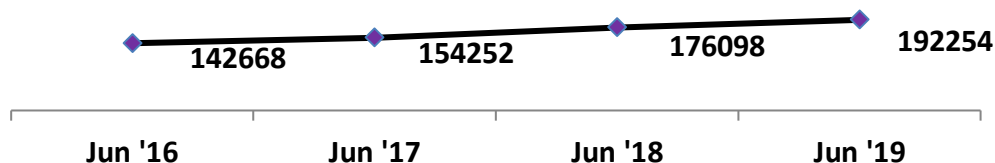
### 4.4. NR Deposits (Refer Annexure 8.2)

#### A. Growth in NR Deposits

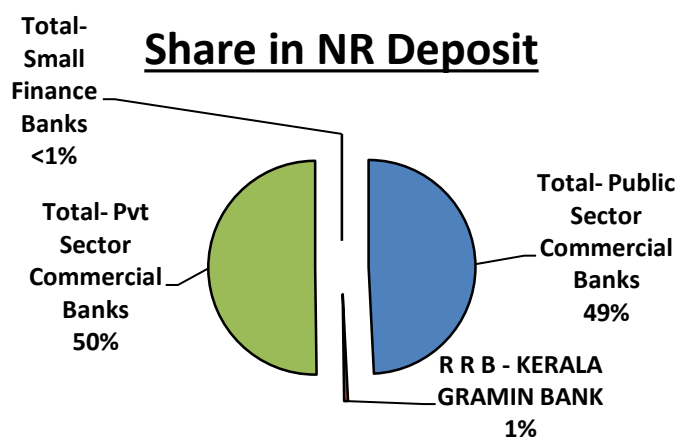
(Rs. in Crores)

| NR Deposit over the Years |        |        |        |
|---------------------------|--------|--------|--------|
| Jun'16                    | Jun'17 | Jun'18 | Jun'19 |
| 142668                    | 154252 | 176098 | 192254 |

## NR Deposit Over the Years



### C. 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 Commercial Banks | 1935        | 65927      | 25870 | 93732  | 2%                      | 70%        | 28%    |
| R R B - KERALA GRAMIN BANK            | 69          | 1081       | 103   | 1254   | 6%                      | 86%        | 8%     |
| Total- Pvt Sector Commercial Banks    | 2621        | 67255      | 26615 | 96492  | 2.72%                   | 69.70%     | 27.58% |
| Total- Small Finance Banks            | 45          | 332        | 400   | 777    | 6%                      | 43%        | 51%    |
| Total - Comm.Banks + RRB + SFB        | 4670        | 134596     | 52989 | 192254 | 2%                      | 70%        | 28%    |

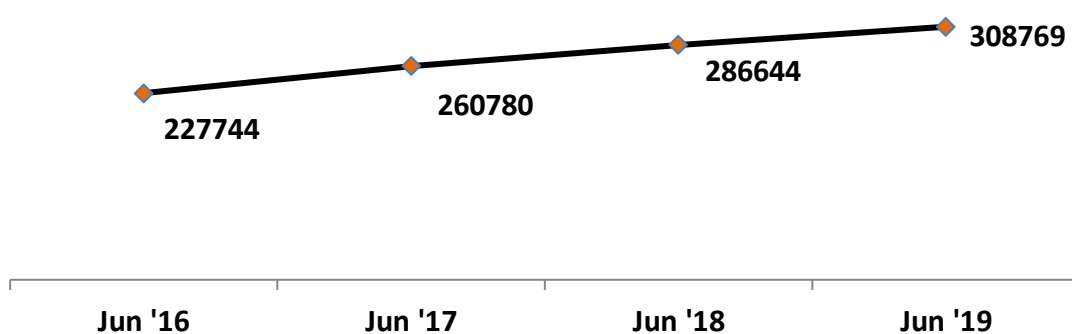
#### 4.5. Domestic Deposits of commercial banks

##### A. Growth in Domestic Deposits

(Rs. in Crores)

| Domestic Deposit over the Years |         |         |         |
|---------------------------------|---------|---------|---------|
| Jun '16                         | Jun '17 | Jun '18 | Jun '19 |
| 227744                          | 260780  | 286644  | 308769  |

#### Total Domestic Deposits Outstanding over the Years



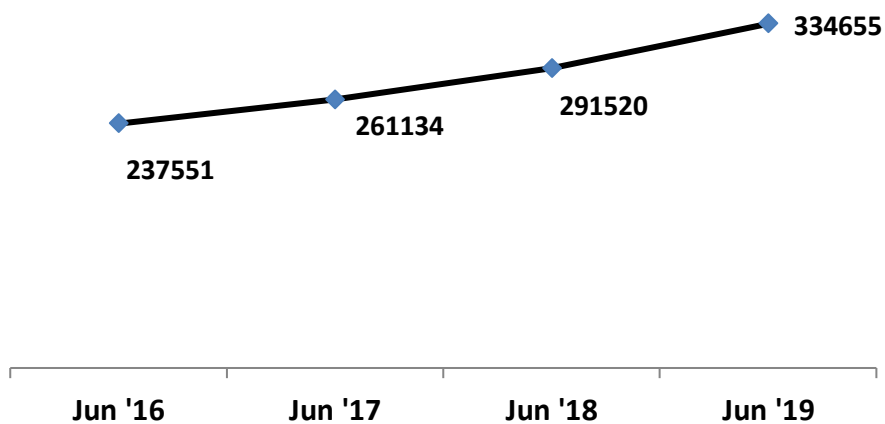
#### 4.6. Credit Expansion of commercial banks (Refer Annexure 8.2)

##### A. Growth in Advances

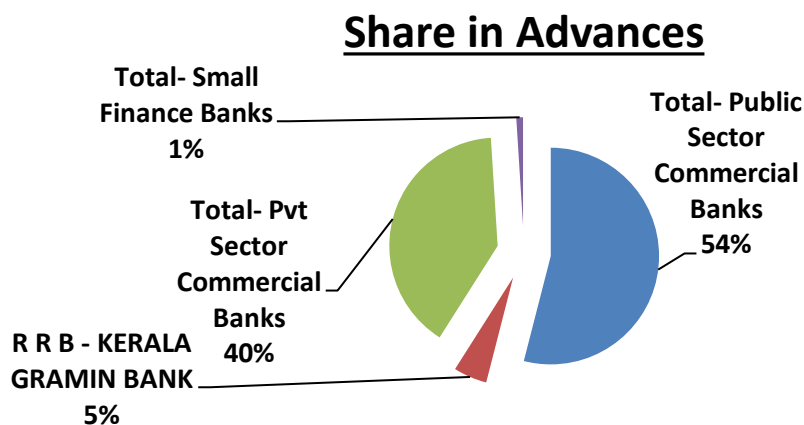
(Rs. in crores)

| Total Advances Outstanding over the Years |         |         |         |
|-------------------------------------------|---------|---------|---------|
| Jun '16                                   | Jun '17 | Jun '18 | Jun '19 |
| 237551                                    | 261134  | 291520  | 334655  |

#### Total Advances Outstanding over the years



**B. Banking Group wise Growth in Total Advances**

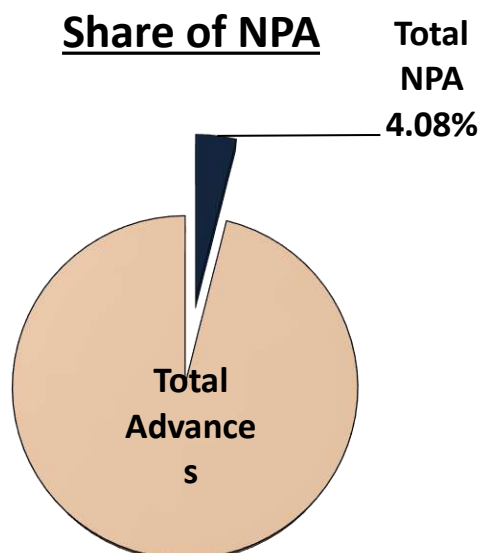


**C. Total Advances – Population group wise breakup**

(Rs. in Crores)

| Banking Group                         | Total Advances |            |        |        | Percentage Distribution |            |       |
|---------------------------------------|----------------|------------|--------|--------|-------------------------|------------|-------|
|                                       | Rural          | Semi-Urban | Urban  | Total  | Rural                   | Semi-Urban | Urban |
| Total- Public Sector Commercial Banks | 4264           | 93749      | 83223  | 181236 | 2%                      | 52%        | 46%   |
| R R B - KERALA GRAMIN BANK            | 1050           | 15356      | 1421   | 17826  | 6%                      | 86%        | 8%    |
| Total- Pvt Sector Commercial Banks    | 2555           | 64595      | 65637  | 132787 | 2%                      | 49%        | 49%   |
| Total- Small Finance Banks            | 333            | 1793       | 680    | 2806   | 12%                     | 64%        | 24%   |
| Total - Comm.Banks + RRB + SFB        | 8202           | 175493     | 150961 | 334655 | 2.5%                    | 52.4%      | 45.1% |

**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<br>(Rs. in crores) | Advances<br>(Rs. in crores) | CD Ratio |
|-------------------|-----------------------------|-----------------------------|----------|
| 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    |
| Sep-17            | 421964                      | 271048                      | 64.23    |
| Dec-17            | 428573                      | 276922                      | 64.61    |
| Mar-18            | 447235                      | 286783                      | 64.12    |
| Jun-18            | 462741                      | 291520                      | 62.99    |
| Sep-18            | 471150                      | 305247                      | 64.79    |
| Dec-18            | 478855                      | 314413                      | 65.66    |
| Mar-19            | 493562                      | 329900                      | 66.84    |
| Jun-19            | 501023                      | 334655                      | 66.79    |

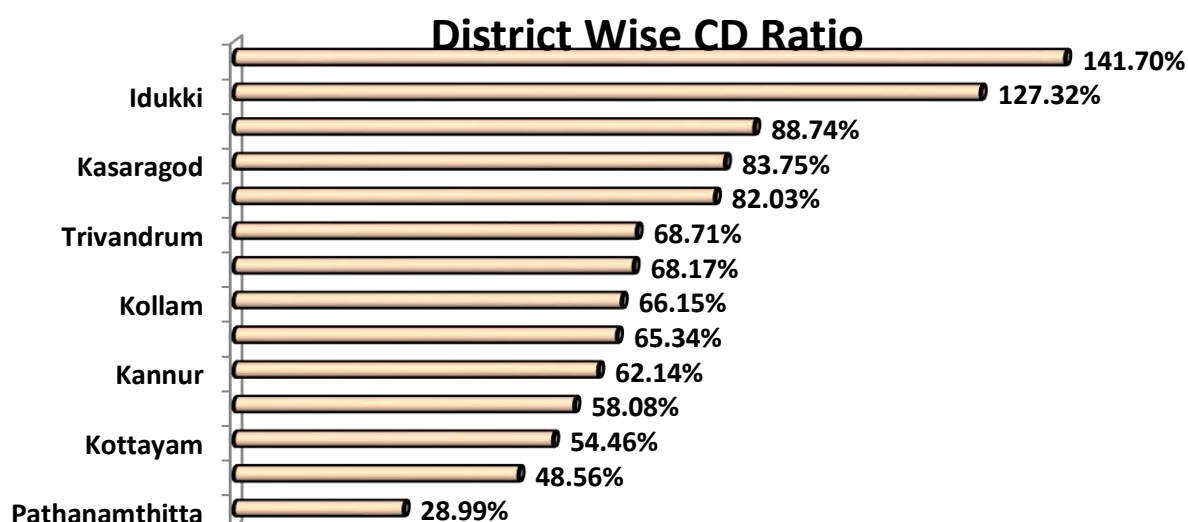
#### 4.8. District-wise Credit Deposit Ratio in the State

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 30.06.2019

(Rs. in crores)

| Sl. No.                                        | DISTRICT       | Deposits | Advances | CD Ratio (%) |
|------------------------------------------------|----------------|----------|----------|--------------|
| 1                                              | Trivandrum     | 88417    | 60748    | 68.71        |
| 2                                              | Kollam         | 37027    | 24493    | 66.15        |
| 3                                              | Pathanamthitta | 43453    | 12597    | 28.99        |
| 4                                              | Alappuzha      | 35466    | 17224    | 48.56        |
| 5                                              | Kottayam       | 43904    | 23911    | 54.46        |
| 6                                              | Ernakulam      | 106392   | 94417    | 88.74        |
| 7                                              | Idukki         | 8073     | 10279    | 127.32       |
| 8                                              | Thrissur       | 67384    | 39134    | 58.08        |
| 9                                              | Palakkad       | 28950    | 19736    | 68.17        |
| 10                                             | Malappuram     | 29403    | 19212    | 65.34        |
| 11                                             | Kozhikode      | 33081    | 27135    | 82.03        |
| 12                                             | Kannur         | 33309    | 20699    | 62.14        |
| 13                                             | Kasaragod      | 10570    | 8853     | 83.75        |
| 14                                             | Wayanad        | 4287     | 6075     | 141.70       |
| Total for State (including Co-operative Banks) |                | 569717   | 384512   | 67.49        |



#### 4.9. Performance of the Banking sector inclusive of Co-operatives (excluding PACs) as at June 2019

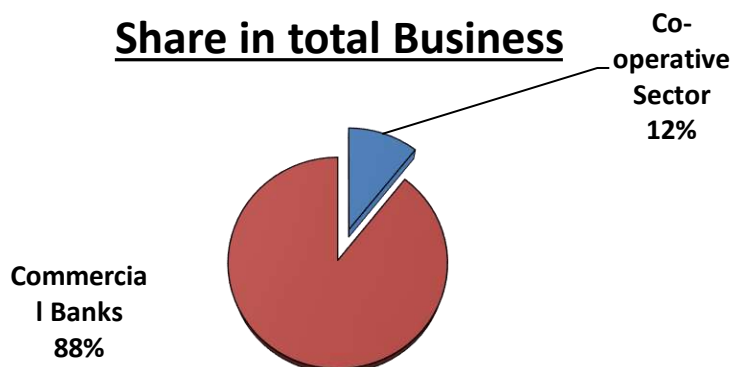
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

| Parameter                  | June- 19            |                         |        | Share of Co-operatives to Total |
|----------------------------|---------------------|-------------------------|--------|---------------------------------|
|                            | Co-operative Sector | Comm. Banks + RRB + SFB | Total  |                                 |
| Branches                   | 995                 | 6457                    | 7452   | 13%                             |
| Total Deposits             | 68694               | 501023                  | 569717 | 12%                             |
| Total Advances             | 49856               | 334655                  | 384512 | 13%                             |
| Total Business             | 118550              | 835678                  | 954229 | 12%                             |
| Priority Sector Advances   | 28451               | 174983                  | 203434 | 14%                             |
| % Priority Sector Advances | 57%                 | 52%                     | 53%    | XX                              |
| Agriculture Advances       | 8027                | 81489                   | 89516  | 9%                              |
| % Agriculture Advances     | 16%                 | 24%                     | 23%    | XX                              |
| MSME Advances              | 1527                | 54064                   | 55590  | 3%                              |
| % MSME Advances            | 3%                  | 16%                     | 14%    | XX                              |
| CD Ratio                   | 72.58%              | 66.79%                  | 67.49% | 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 2019 (Refer Annexure 8.4)

The growth in outstanding advances of commercial banks under sub sectors of priority sector as at June 2019 is summarized as follows.

(Rs. in. Crores)

| Parameter                | Outstanding |           |            |           | Variation     |               |
|--------------------------|-------------|-----------|------------|-----------|---------------|---------------|
|                          | March 2018  | June 2018 | March 2019 | June 2019 | Jun'18-Jun'19 | Mar'19-Jun'19 |
| Priority Sector Advances | 166871      | 170161    | 172940     | 174983    | 3%            | 1%            |
| Agriculture Advances     | 69344       | 71090     | 80803      | 81489     | 15%           | 1%            |
| MSME Advances            | 47201       | 47566     | 54446      | 54064     | 14%           | -1%           |
| Weaker Section Advances  | 68444       | 68596     | 75914      | 75955     | 11%           | <1%           |
| SC Advances              | 5247        | 5049      | 5584       | 5216      | 3%            | -7%           |
| ST Advances              | 1318        | 1029      | 1274       | 1222      | 19%           | -4%           |
| DRI Advances             | 22          | 22        | 21         | 20        | -12%          | -7%           |

#### 5.1.1. Performance versus National goals

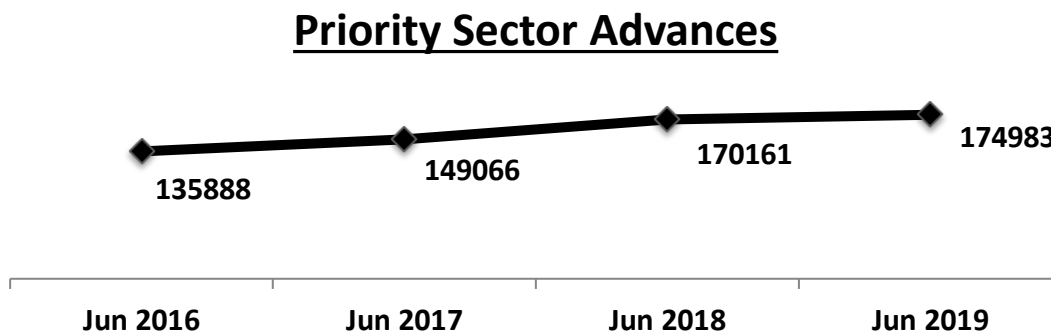
(Figures in percentage)

| Sl. No. | Parameter                                | Goal % | Mar. 2017 | Jun. 2017 | Mar. 2018 | Jun. 2018 | Mar. 2019 | Jun. 2019 | Variation |
|---------|------------------------------------------|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 1       | Priority Sector Advances to Total Credit | 40     | 55        | 57        | 58        | 58        | 52        | 52        | 12        |
| 2       | Agriculture Advances to Total Credit     | 18     | 24        | 23        | 24        | 24        | 24        | 24        | 6         |
| 3       | Weaker Section Advances to Total Credit  | 10     | 25        | 25        | 24        | 24        | 23        | 23        | 13        |
| 4       | DRI Advances to Total Credit             | 1      | 0.01      | 0.01      | 0.01      | 0.01      | 0.01      | 0.01      | -1        |
| 5       | Credit Deposit Ratio                     | 60     | 62        | 63        | 64        | 63        | 67        | 67        | 7         |

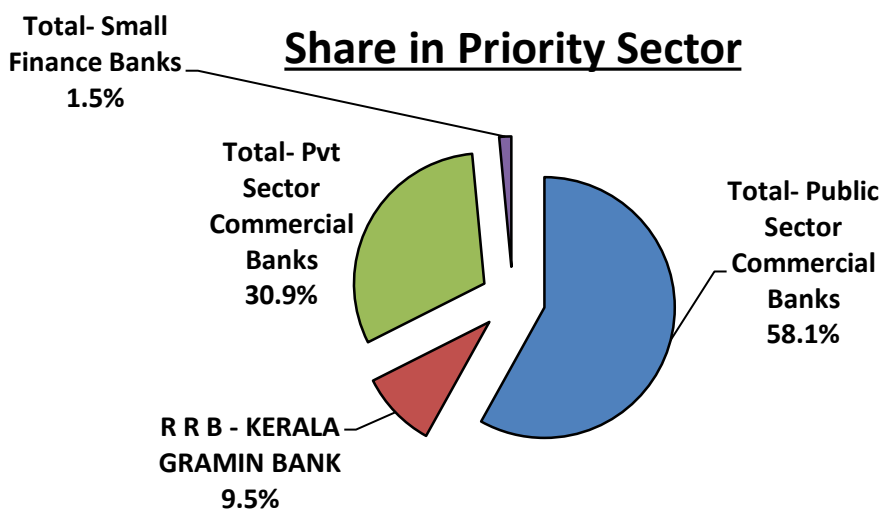
**5.1.2. Priority Sector Advances in Total Advances – Bank Group wise**  
(Refer Annexure 8.4)

**A. Growth in Priority Sector Advances**  
(Rs. in Crores)

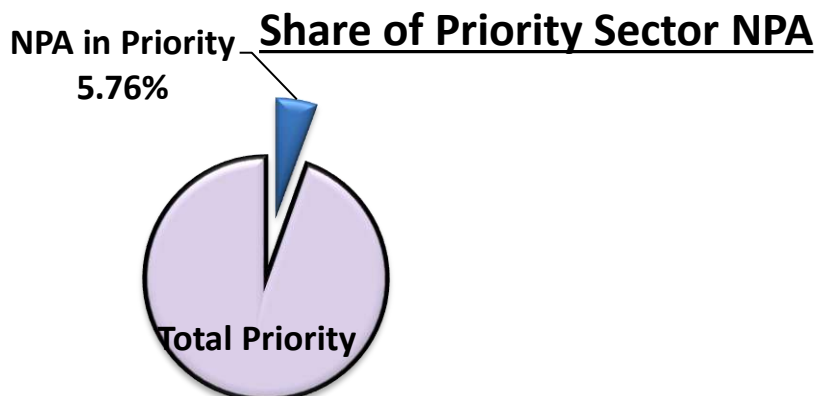
| Priority Sector Advances over the years |           |           |           |
|-----------------------------------------|-----------|-----------|-----------|
| June 2016                               | June 2017 | June 2018 | June 2019 |
| 135888                                  | 149066    | 170161    | 174983    |



**B. Banking Group wise Growth in Priority Sector Advances**

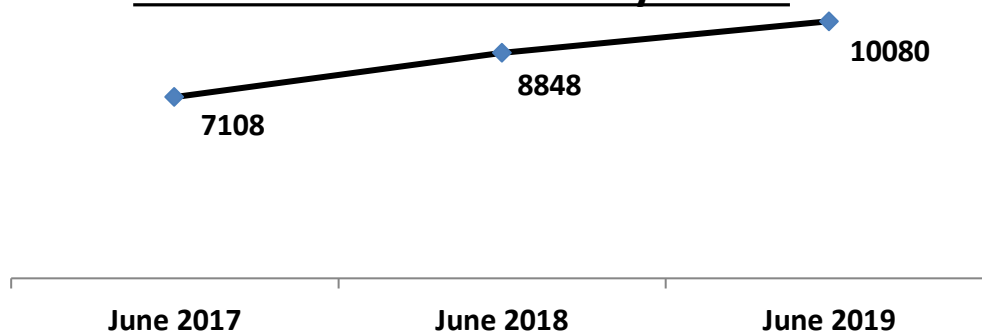


**% Share of NPA in Priority Sector Advances**



(Rs. in Crores)

### Gross NPA in Total Priority Sector



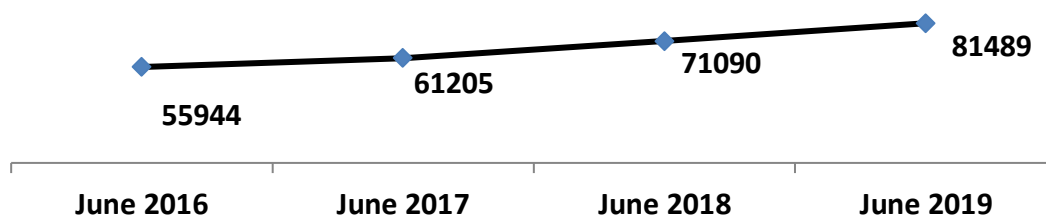
#### 5.1.3. Agriculture Advances (Refer Annexure 8.5)

##### A. Growth in Agriculture Advances

(Rs. in Crores)

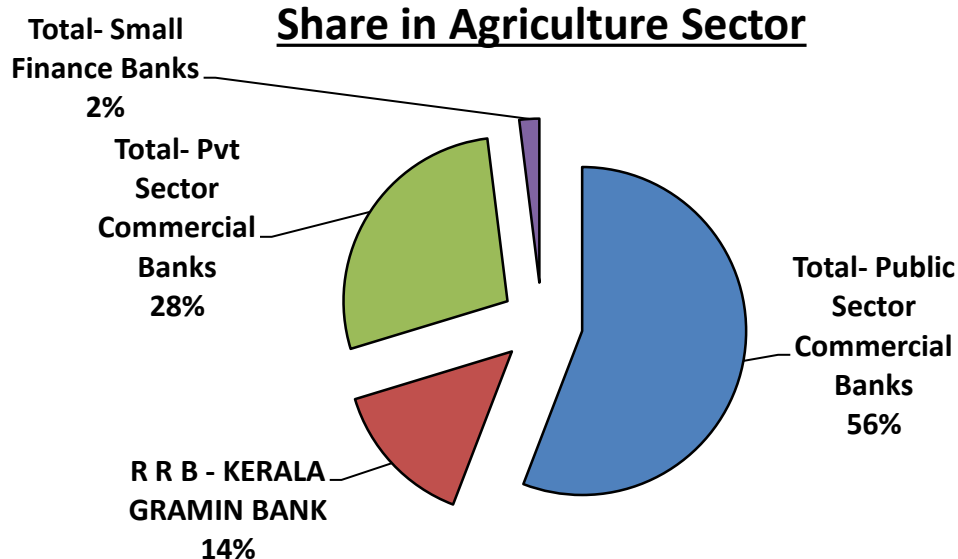
| Agriculture Advances over the years |           |           |           |
|-------------------------------------|-----------|-----------|-----------|
| June 2016                           | June 2017 | June 2018 | June 2019 |
| 55944                               | 61205     | 71090     | 81489     |

### Agriculture Advances



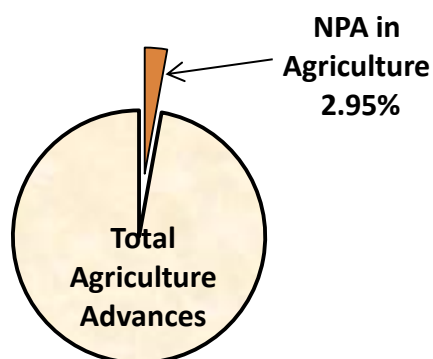
##### B. Banking Group wise Growth in Agriculture Advances

### Share in Agriculture Sector



### C. % Share of NPA in Agriculture Advances

#### Share of Agriculture NPA



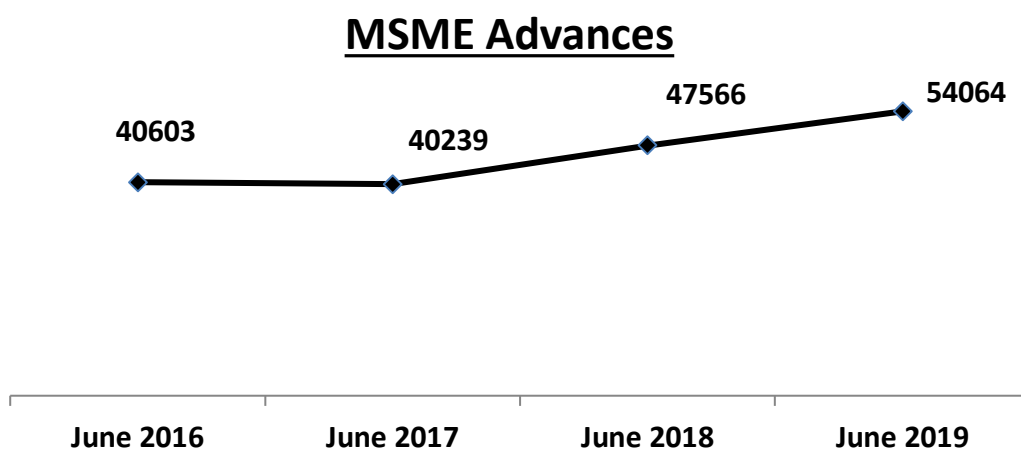
#### 5.1.4. MSME Advances (Priority) (Refer Annexure 8.6)

##### A. Growth in MSME Advances

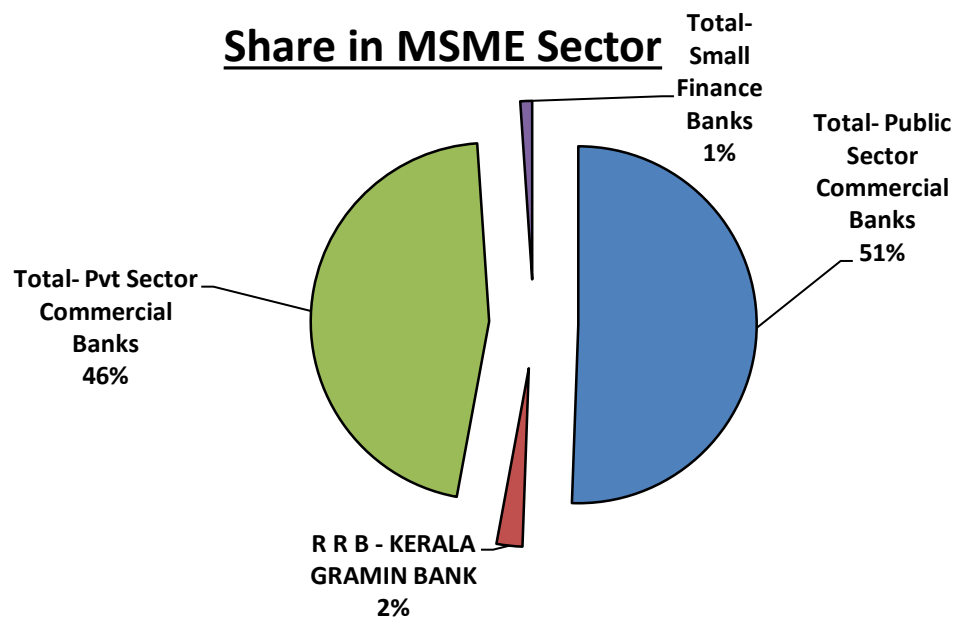
Micro, Small and Medium Enterprises are now part of the Priority Sector (MSME).

(Rs. in Crores)

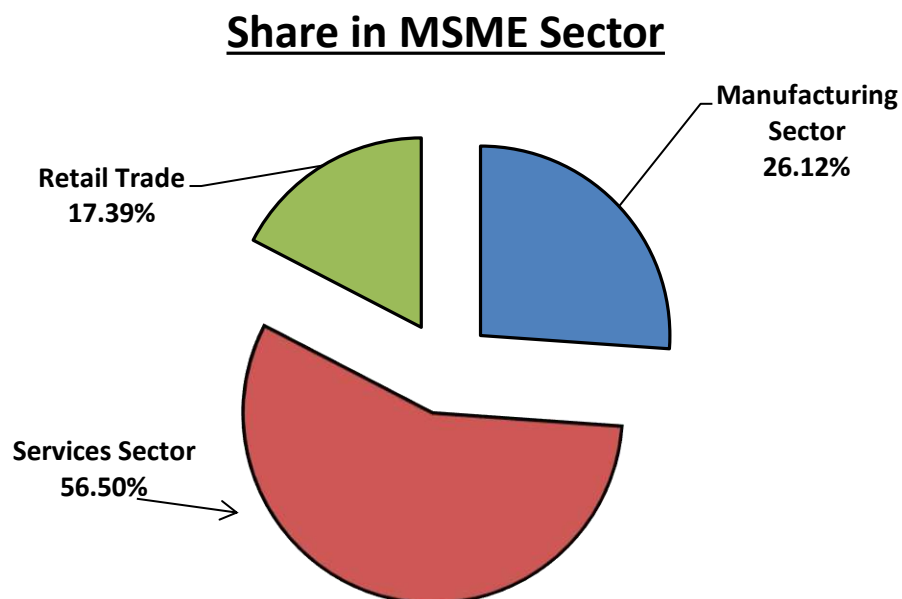
| MSME Advances over the years |           |           |           |
|------------------------------|-----------|-----------|-----------|
| June 2016                    | June 2017 | June 2018 | June 2019 |
| 40603                        | 40239     | 47566     | 54064     |



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

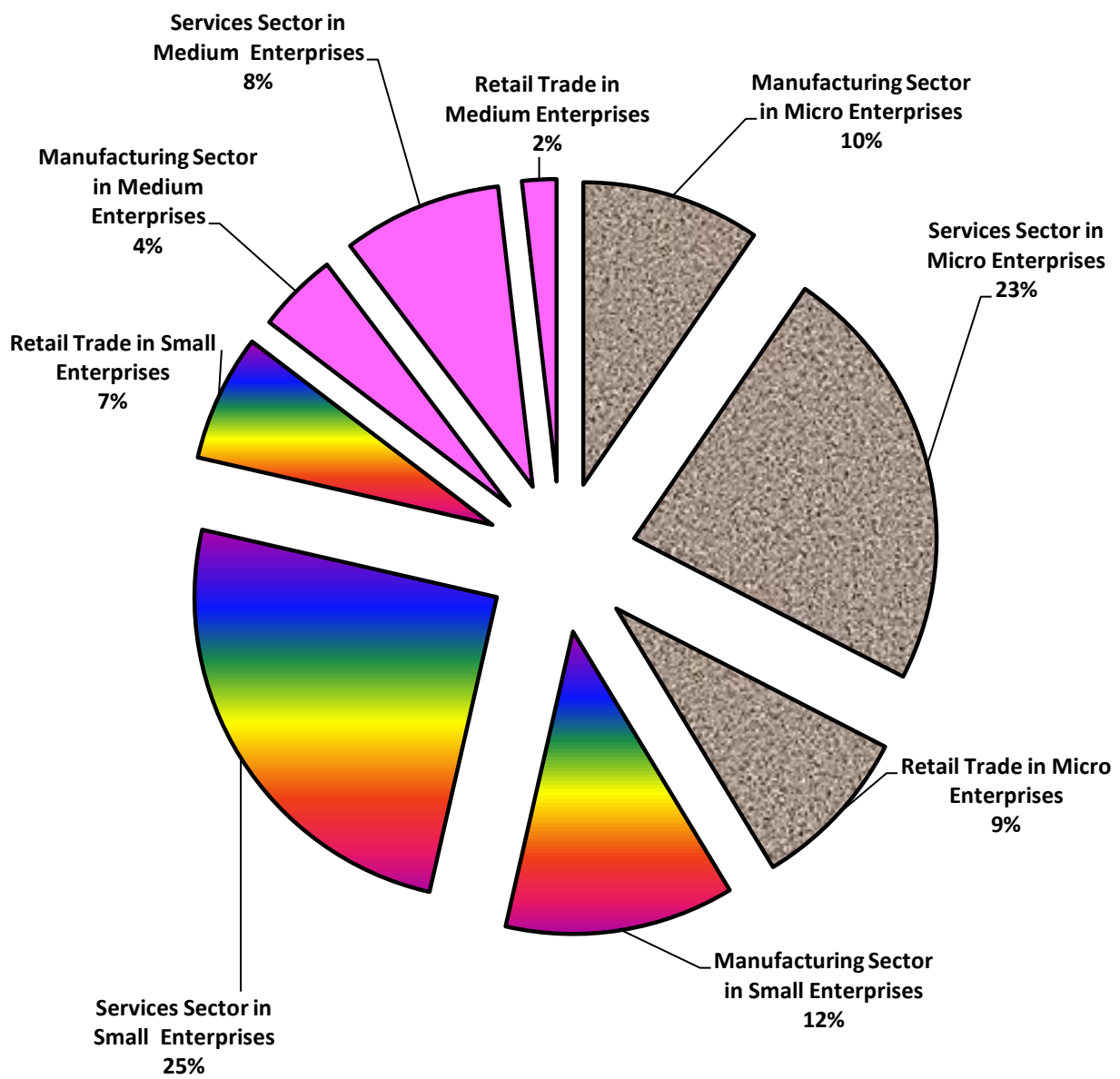


## C. Sector wise classification of MSME



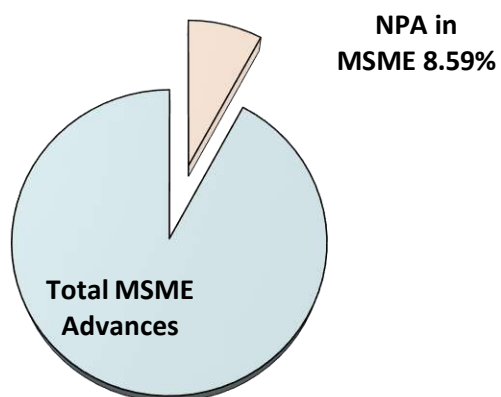
#### D. Sector wise performance under MSME

##### % Share of sub sectors in MSME



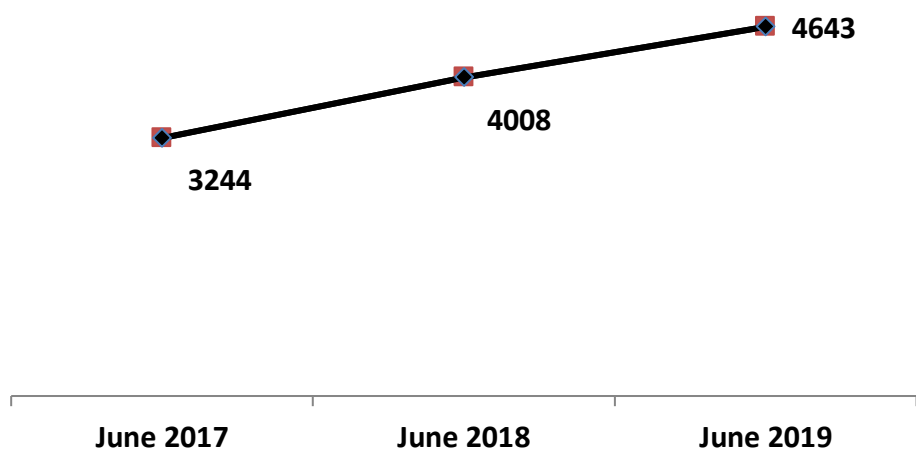
## E. % Share of NPA in MSME Advances

### Share of MSME NPA



(Rs. in Crores)

### Gross NPA in MSME Loan

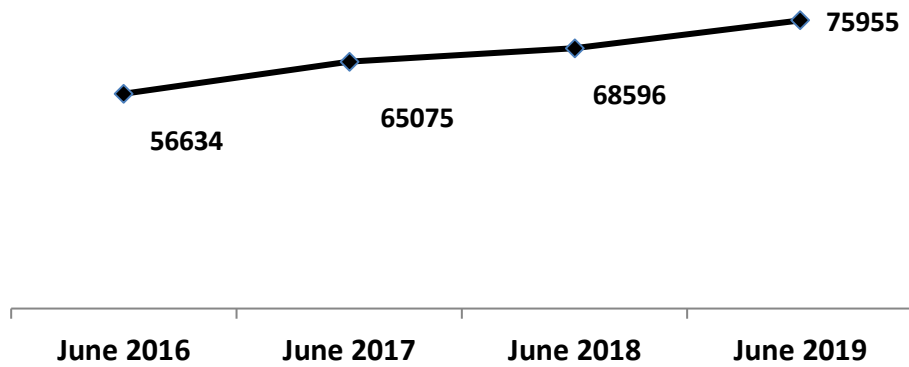


#### 5.1.5. Advances to Weaker Section (Refer Annexure 8.9)

(Rs. in Crores)

| Weaker Section Advances over the years |           |           |           |
|----------------------------------------|-----------|-----------|-----------|
| June 2016                              | June 2017 | June 2018 | June 2019 |
| 56634                                  | 65075     | 68596     | 75955     |

### Weaker Section Advances

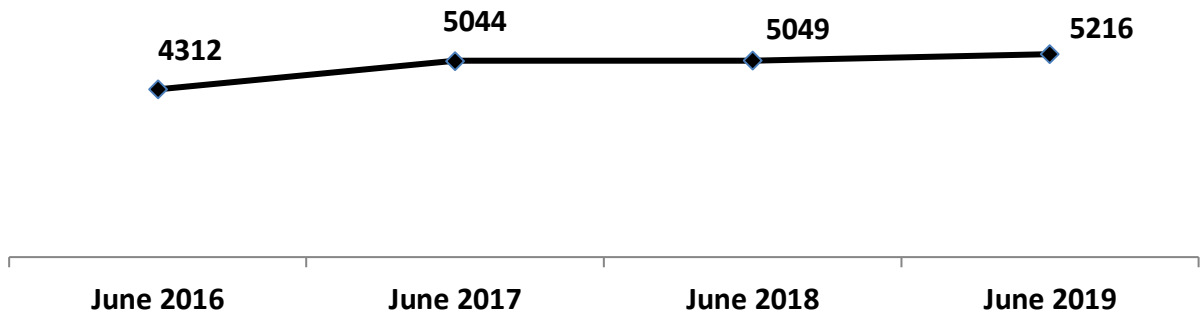


#### 5.1.6. Advances to SC/STs (Refer Annexure 8.9)

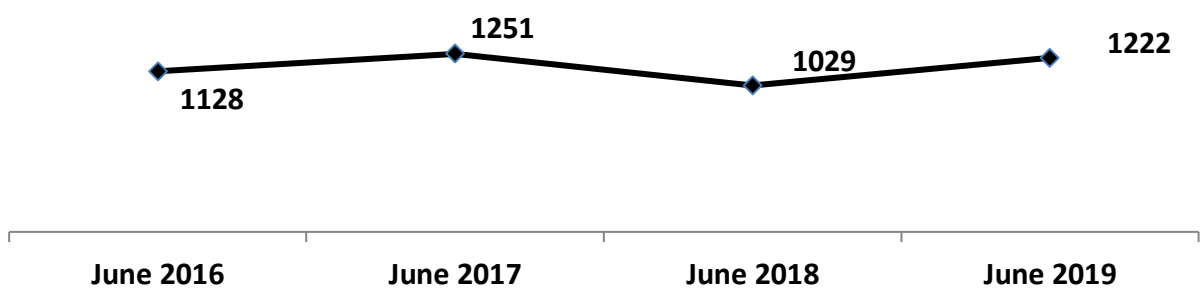
(Rs. in Crores)

| Parameter            | Outstanding |           |           |           |
|----------------------|-------------|-----------|-----------|-----------|
|                      | June 2016   | June 2017 | June 2018 | June 2019 |
| SC Advances          | 4312        | 5044      | 5049      | 5216      |
| ST Advances          | 1128        | 1251      | 1029      | 1222      |
| Total SC/ST Advances | 5440        | 6295      | 6077      | 6438      |

### SC Advances



### ST Advances

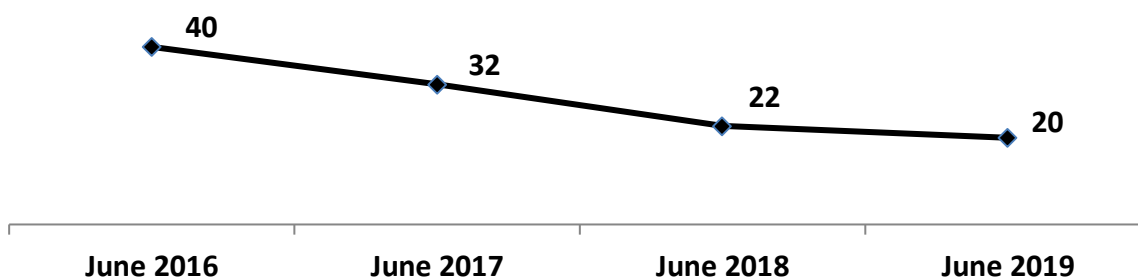


### 5.1.7. DRI Advances (Refer Annexure 8.10)

(Rs. in Crores)

| Parameter    | Outstanding over the years |           |           |           |
|--------------|----------------------------|-----------|-----------|-----------|
|              | June 2016                  | June 2017 | June 2018 | June 2019 |
| DRI Advances | 40                         | 32        | 22        | 20        |

### DRI Advances



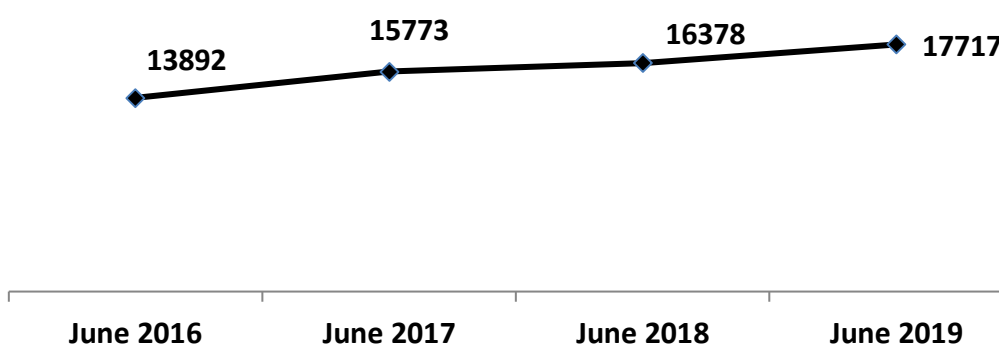
## 6. Review of Performance under Special Focus Programmes

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

(Rs. in Crores)

| Parameter                       | Outstanding |           |           |           |
|---------------------------------|-------------|-----------|-----------|-----------|
|                                 | June 2016   | June 2017 | June 2018 | June 2019 |
| KCC<br>(including Co-op. Banks) | 13892       | 15773     | 16378     | 17717     |

### KCC Outstanding (including Co-op. Banks)



### 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 |
|------------|---------------------------------------------------------|--------------------------|------------|
| 30.06.2016 | 159004                                                  | 100457                   | 63         |
| 30.09.2016 | 167275                                                  | 98811                    | 59         |
| 31.12.2016 | 165056                                                  | 83646                    | 51         |
| 31.03.2017 | 168469                                                  | 115287                   | 68         |
| 30.06.2017 | 177607                                                  | 87229                    | 49         |
| 30.09.2017 | 183374                                                  | 94941                    | 52         |
| 31.12.2017 | 188954                                                  | 88302                    | 47         |
| 31.03.2018 | 196517                                                  | 102578                   | 52         |
| 30.06.2018 | 197987                                                  | 93016                    | 47         |
| 30.09.2018 | 191518                                                  | 96961                    | 51         |
| 31.12.2018 | 197488                                                  | 99560                    | 50         |
| 31.03.2019 | 206718                                                  | 104380                   | 50         |
| 30.06.2019 | 203434                                                  | 91918                    | 45         |

### 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

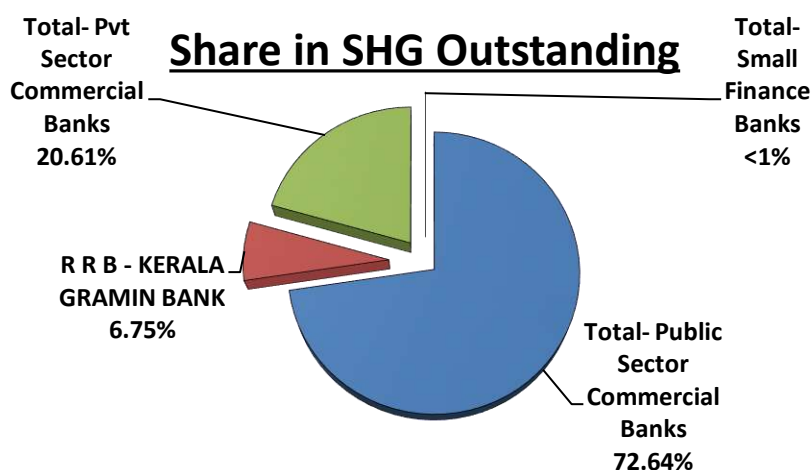
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

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

(Rs. in Crores)

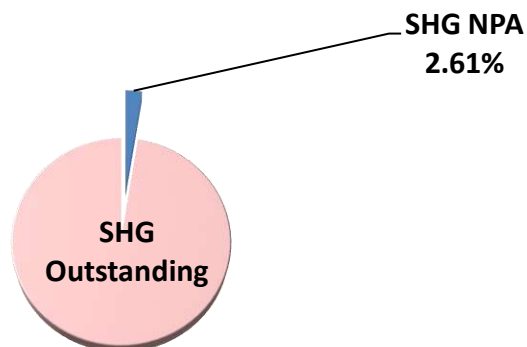
| Mode of Linkage                                       | Loan Outstanding under SHG Finance |      |
|-------------------------------------------------------|------------------------------------|------|
|                                                       | A/c                                | Amt  |
| Financing SHGs directly by banks                      | 121477                             | 3511 |
| Financing SHGs directly with the facilitation of NGOs | 73680                              | 2050 |
| Financing SHGs through the medium of NGOs             | 10241                              | 368  |
| Total No. of SHGs linked                              | 205398                             | 5929 |

### A. Banking Group wise Growth in SHG

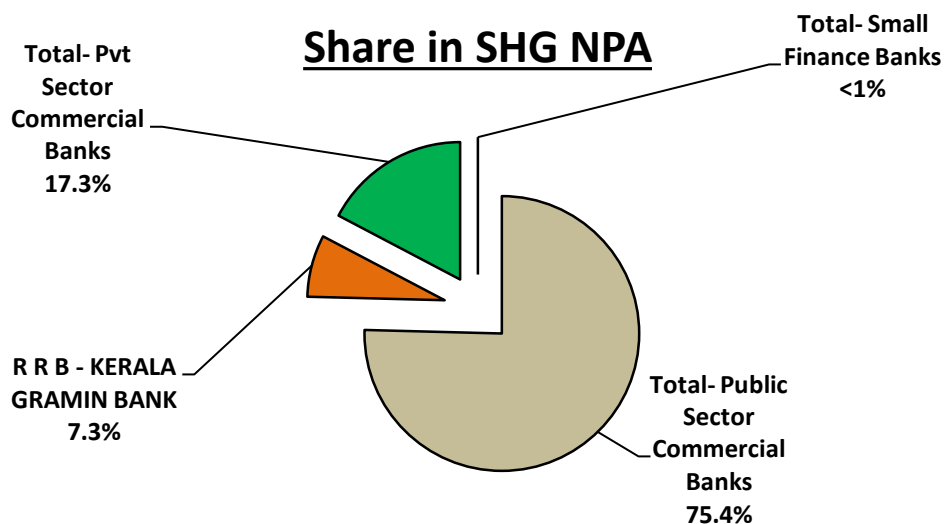


## B. % Share of SHG NPA in Total SHG Outstanding

### Share of NPA in SHG Outstanding



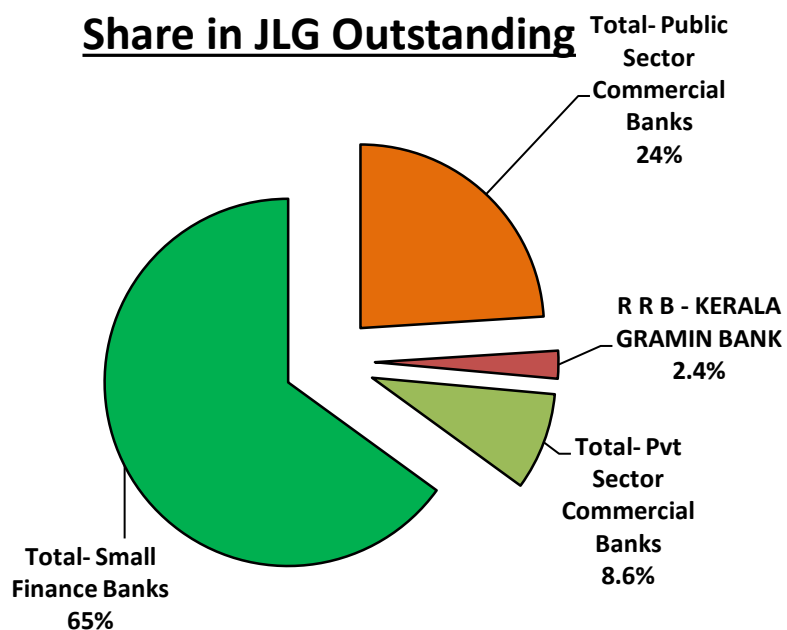
## C. Banking Group wise Share in SHG NPA



## 6.4. Performance under JLG

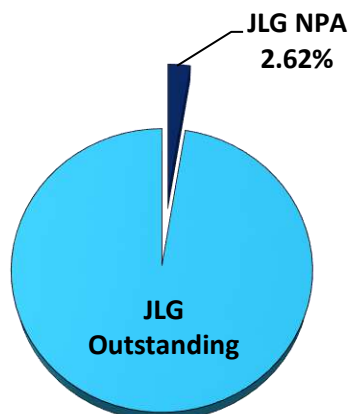
### A. Banking Group wise Growth in JLG

#### Share in JLG Outstanding

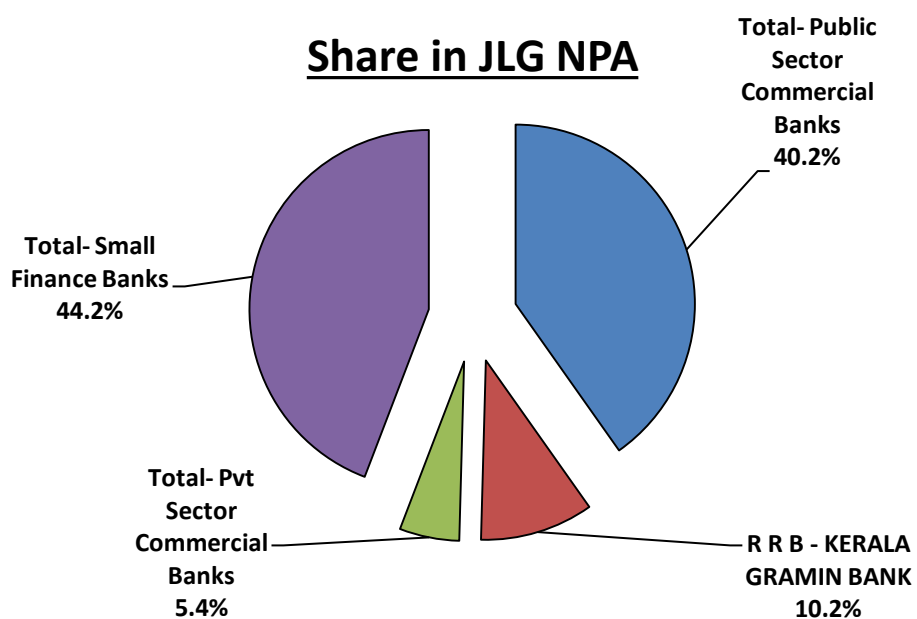


## B. % Share of JLG NPA in Total JLG Outstanding

**Share of NPA in JLG Outstanding**



## C. Banking Group wise Share in JLG NPA



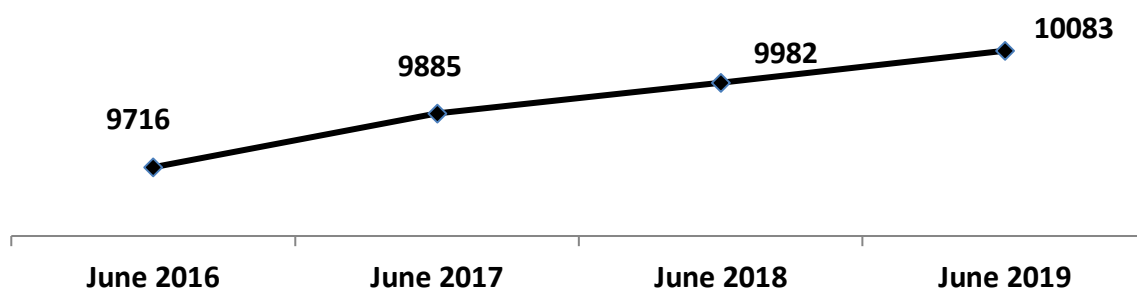
## 6.5. Outstanding Performance under Education Loan (Refer Annexure 8.25)

### A. Growth in Education Loan

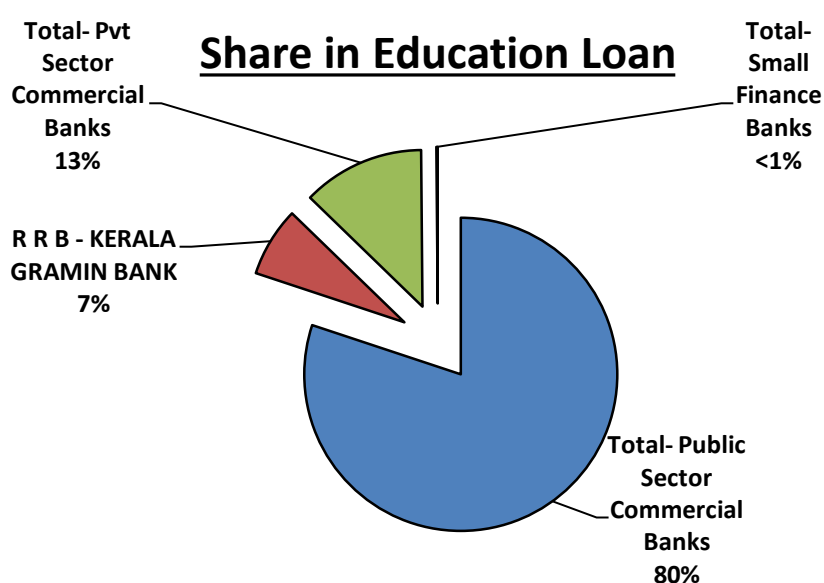
(Rs. in crores)

| Parameter      | Outstanding |           |           |           |
|----------------|-------------|-----------|-----------|-----------|
|                | June 2016   | June 2017 | June 2018 | June 2019 |
| Education loan | 9716        | 9885      | 9982      | 10083     |

## Outstanding Performance under Education Loan



### B. Banking Group wise Growth in Education Loan

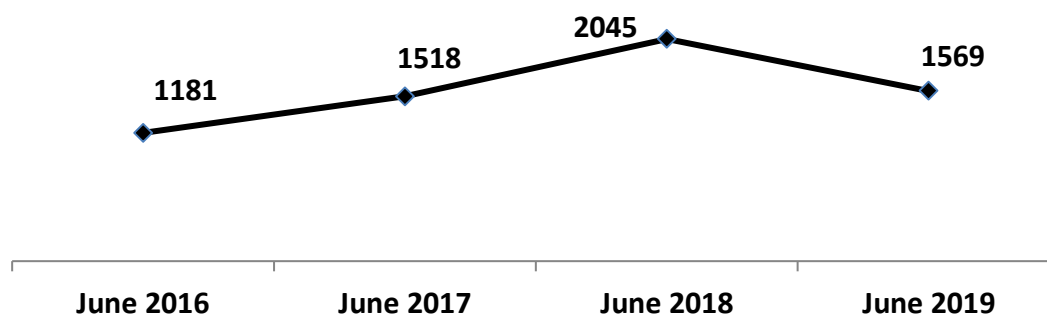


### C. Education Loan NPA over the years

(Rs. in crores)

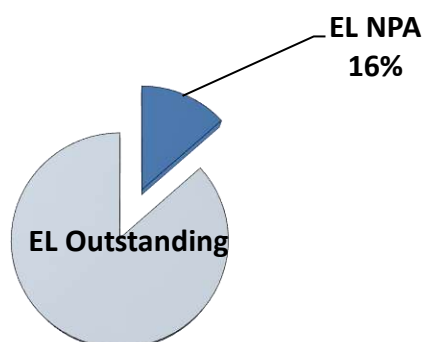
| Parameter          | Outstanding EL NPA |           |           |           |
|--------------------|--------------------|-----------|-----------|-----------|
|                    | June 2016          | June 2017 | June 2018 | June 2019 |
| Education Loan NPA | 1181               | 1518      | 2045      | 1569      |

### Education Loan NPA

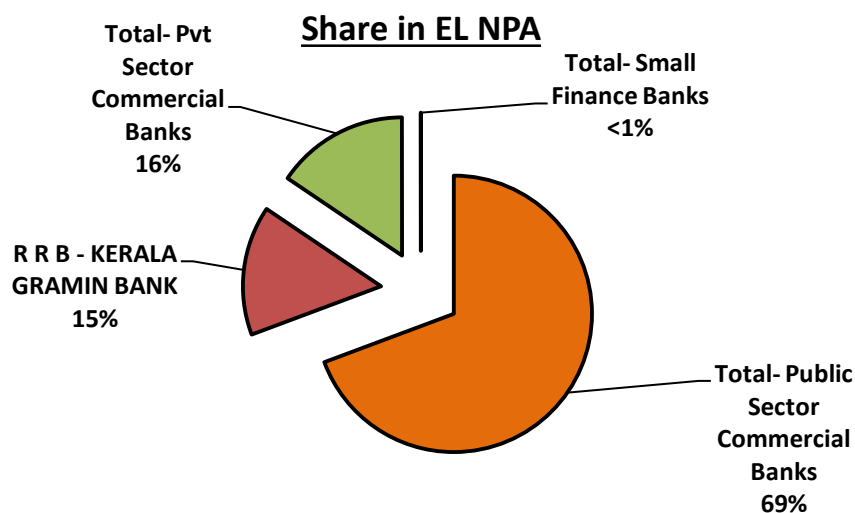


#### D. % Share of EL NPA in Total EL Outstanding

**Share of NPA in Total Outstanding EL**



#### E. Banking Group Wise Share Education Loan NPA



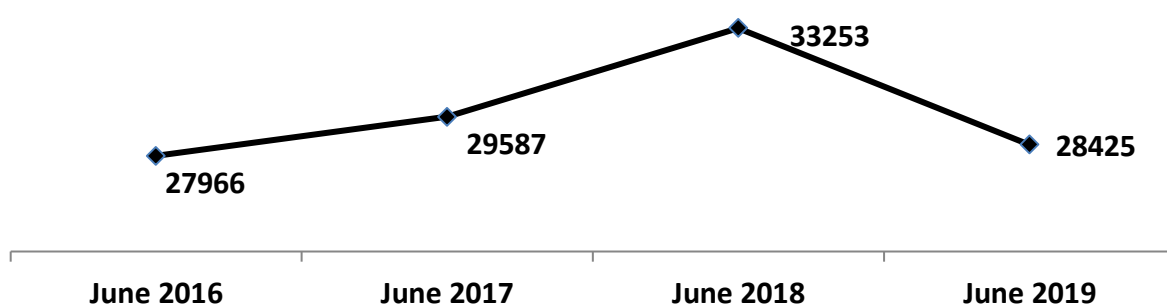
#### 6.6. Outstanding Performance under Housing Loan (Refer Annexure 8.7)

##### A. Growth in Housing Loan

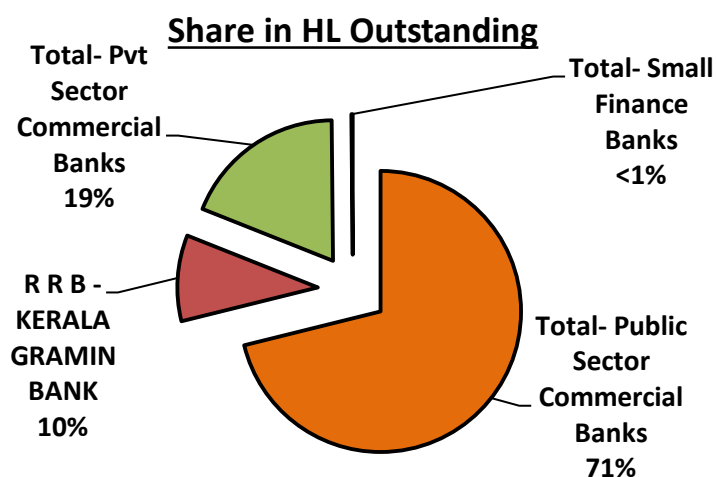
(Rs. in crores)

| Parameter    | Outstanding |           |           |           |
|--------------|-------------|-----------|-----------|-----------|
|              | June 2016   | June 2017 | June 2018 | June 2019 |
| Housing loan | 27966       | 29587     | 33253     | 28425     |

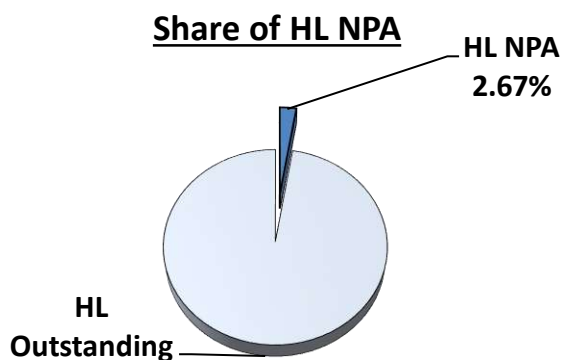
**Outstanding Performance under Housing Loan**



## 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 2019

(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 |
| Total- Public Sector Commercial Banks | 81798                                  | 317    | 155758  | 1719   | 19482 | 1321   | 257038            | 3357   |
| R R B - KERALA GRAMIN BANK            | 106260                                 | 267    | 95630   | 1578   | 3870  | 326    | 205760            | 2171   |
| Total- Pvt Sector Commercial Banks    | 671421                                 | 1223   | 35199   | 624    | 10283 | 468    | 716903            | 2315   |
| Total- Small Finance Banks            | 193362                                 | 364    | 104301  | 323    | 3098  | 13     | 300761            | 700    |
| Total - Comm.Banks + RRB + SFB        | 1052841                                | 2171   | 390888  | 4245   | 36733 | 2128   | 1480462           | 8543   |

**6.8. Loan Outstanding under Stand up India Programme as at June 2019 (Refer Annexure 8.34)**

(Rs. in Crores)

| Banking Group                         | Women |        | SC/ST |        |
|---------------------------------------|-------|--------|-------|--------|
|                                       | No.   | Amount | No.   | Amount |
| Total- Public Sector Commercial Banks | 1369  | 228    | 204   | 28     |
| R R B - KERALA GRAMIN BANK            | 103   | 15     | 3     | 0.33   |
| Total- Pvt Sector Commercial Banks    | 513   | 76     | 28    | 4      |
| Total- Small Finance Banks            | 0     | 0      | 0     | 0      |
| Total - Comm.Banks + RRB + SFB        | 1985  | 320    | 235   | 32     |

**6.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at June 2019 (Refer Annexure 8.33)**

(Rs. in Crores)

| Banking Group                         | PMAY Scheme- URBAN |        | PMAY Scheme- GRAMIN |        | PMAY Scheme |        |
|---------------------------------------|--------------------|--------|---------------------|--------|-------------|--------|
|                                       | A/cs               | Amount | A/cs                | Amount | A/cs        | Amount |
| Total- Public Sector Commercial Banks | 13429              | 641    | 52                  | 3      | 13481       | 645    |
| R R B - KERALA GRAMIN BANK            | 2756               | 144    | 0                   | 0      | 2756        | 144    |
| Total- Pvt Sector Commercial Banks    | 2492               | 265    | 7                   | 0.35   | 2499        | 265    |
| Total- Small Finance Banks            | 0                  | 0      | 0                   | 0      | 0           | 0      |
| Total - Comm.Banks + RRB + SFB        | 18677              | 1050   | 59                  | 4      | 18736       | 1054   |

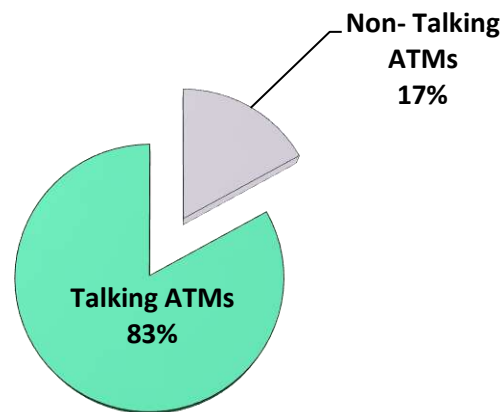
**6.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at June 2019 (Refer Annexure 8.31)**

| Banking Group                         | PMJJBY | PMSBY   | APY    | Total No. |
|---------------------------------------|--------|---------|--------|-----------|
| Total- Public Sector Commercial Banks | 460946 | 2583412 | 226158 | 3270516   |
| R R B - KERALA GRAMIN BANK            | 108570 | 486373  | 77395  | 672338    |
| Total- Pvt Sector Commercial Banks    | 125316 | 376714  | 36355  | 538385    |
| Total- Small Finance Banks            | 0      | 0       | 8856   | 8856      |
| Co-operative Banks                    | 1405   | 6405    | 195    | 8005      |
| State Total                           | 696237 | 3452904 | 348959 | 4498100   |

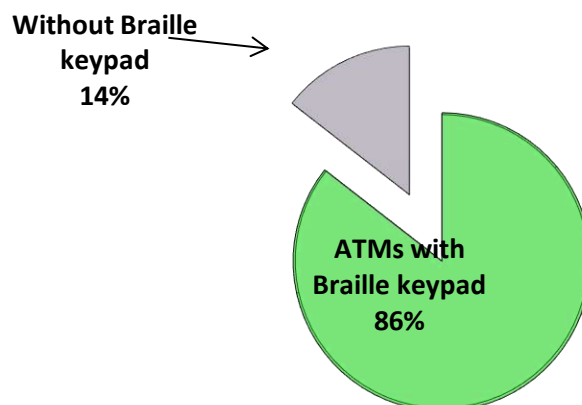
**6.11. Status of Creating Banking environment for the visually challenged**  
(Refer Annexure 8.23)

| Banking Group                         | No. of ATM Outstanding | No. of talking ATMs | No. of ATMs with Braille keypad |
|---------------------------------------|------------------------|---------------------|---------------------------------|
| Total- Public Sector Commercial Banks | 5213                   | 4420                | 4393                            |
| R R B - KERALA GRAMIN BANK            | 319                    | 319                 | 319                             |
| Total- Pvt Sector Commercial Banks    | 3371                   | 2672                | 2898                            |
| Total- Small Finance Banks            | 124                    | 112                 | 112                             |
| Total - Comm.Banks + RRB + SFB        | 9027                   | 7523                | 7722                            |

**Share of Talking ATMs**



**Share of Atms with Braille Keypad**

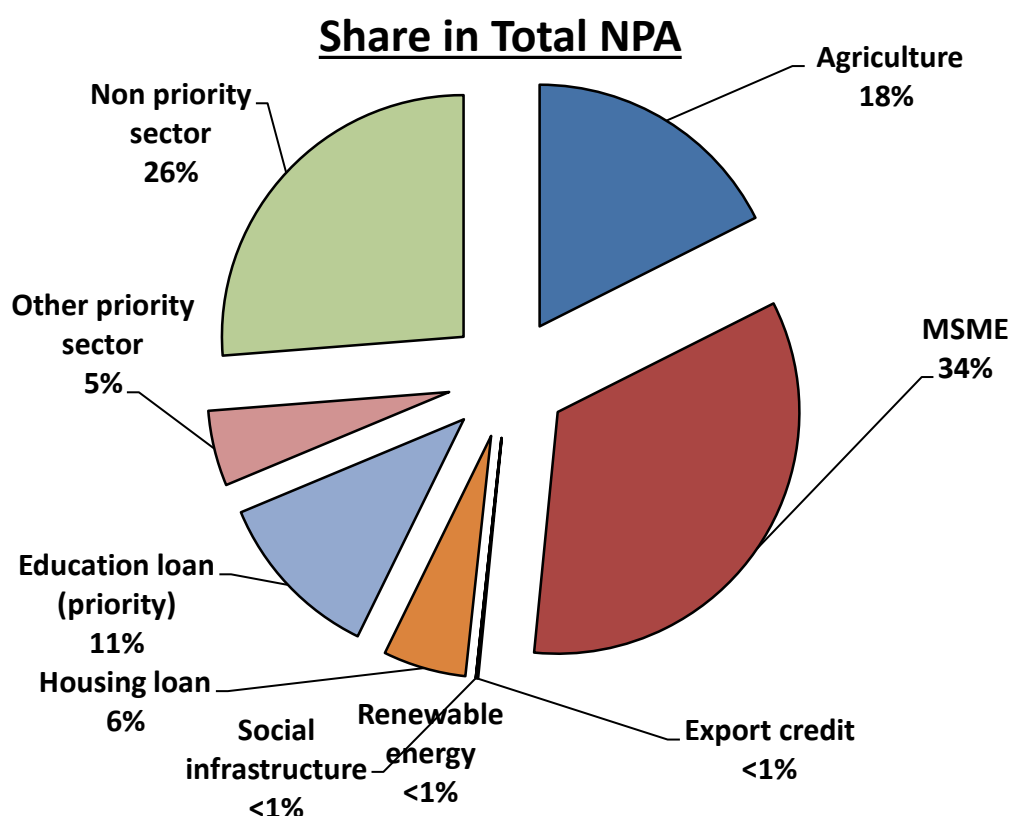


## 6.12. NPA Position of Commercial Banks (Refer Annexure 8.32)

### Sector wise NPA outstanding

(Rs. in crores)

| Gross NPA Outstanding as on June 2019 |                |                    |
|---------------------------------------|----------------|--------------------|
| Parameter                             | No of Accounts | Amount Outstanding |
| <b>Priority Sector</b>                | <b>386923</b>  | <b>10080</b>       |
| (1)Agriculture                        | 137191         | 2403               |
| (2)MSME                               | 117497         | 4643               |
| (3)Export credit                      | 125            | 19                 |
| (4)Renewable energy                   | 8              | 0.01               |
| (5)Social infrastructure              | 15             | 1                  |
| (6)Housing loan                       | 15557          | 758                |
| (7)Education loan (priority)          | 59965          | 1567               |
| (8)Other priority sector              | 56565          | 690                |
| <b>Non priority sector</b>            | <b>120246</b>  | <b>3586</b>        |
| <b>Total NPA</b>                      | <b>507169</b>  | <b>13665</b>       |



## 7. Review of Performance under Priority Sector Disbursement – 2019-20

### 7.1. Review of Priority Sector Advances (Disbursement) as at June 2019

#### ACP 2019-20 Achievements (Refer Annexures 8.11 & 8.12)

The performance of banks with reference to the Annual Credit Plan 2019-20 as at June 2019 with Bank-wise and District-wise break up is furnished in the annexures. The abstract of the performance as at June 2019 under ACP 2019-20 is as follows.

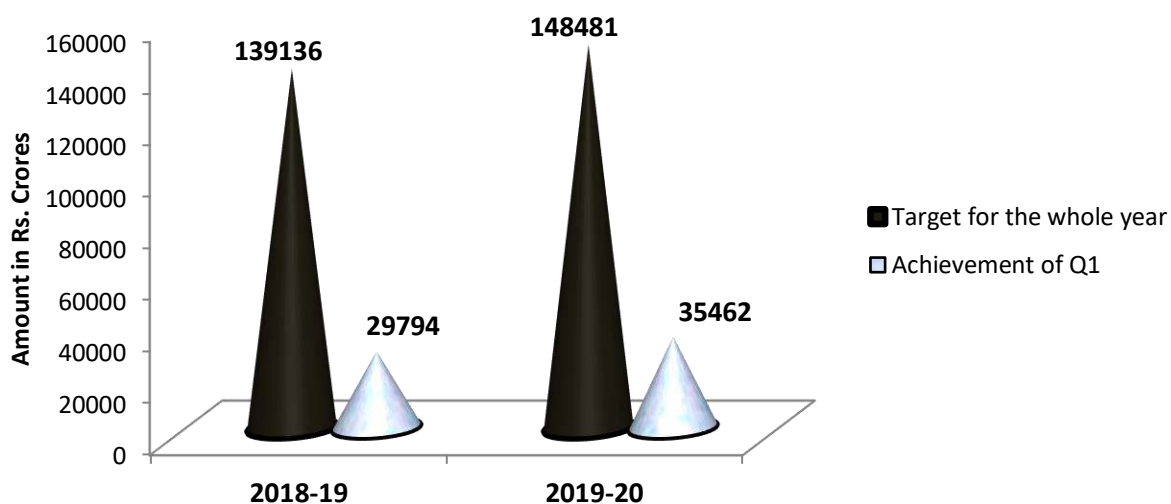
(Rs. in Crores)

| Bank/Banking Group                    | Primary Sector |        |       | Secondary sector |        |       | Tertiary Sector |        |       | Total Priority Sector Advances |        |       |
|---------------------------------------|----------------|--------|-------|------------------|--------|-------|-----------------|--------|-------|--------------------------------|--------|-------|
|                                       | Target 2019-20 | Ach Q1 | % Ach | Target 2019-20   | Ach Q1 | % Ach | Target 2019-20  | Ach Q1 | % Ach | Target 2019-20                 | Ach Q1 | % Ach |
| Total- Public Sector Commercial Banks | 28806          | 9306   | 32%   | 14846            | 2331   | 16%   | 14842           | 3207   | 22%   | 58493                          | 14845  | 25%   |
| R R B - KERALA GRAMIN BANK            | 9094           | 2609   | 29%   | 2834             | 203    | 7%    | 2154            | 117    | 5%    | 14083                          | 2929   | 21%   |
| Total- Pvt Sector Commercial Banks    | 14460          | 3881   | 27%   | 10520            | 5256   | 50%   | 9402            | 1480   | 16%   | 34382                          | 10618  | 31%   |
| Small Finance Banks                   | 499            | 407    | 81%   | 307              | 204    | 67%   | 254             | 92     | 36%   | 1060                           | 703    | 66%   |
| Cooperatives                          | 18677          | 2779   | 15%   | 6571             | 756    | 12%   | 15215           | 2833   | 19%   | 40463                          | 6368   | 16%   |
| Total                                 | 71537          | 18983  | 27%   | 35077            | 8750   | 25%   | 41867           | 7729   | 18%   | 148481                         | 35462  | 24%   |
| % to Total Disbursement               | xx             | 53.53% | xx    | xx               | 24.67% | xx    | xx              | 21.79% | xx    | xx                             | 100%   | xx    |

### 7.1.1. Overall Performance under Priority Sector

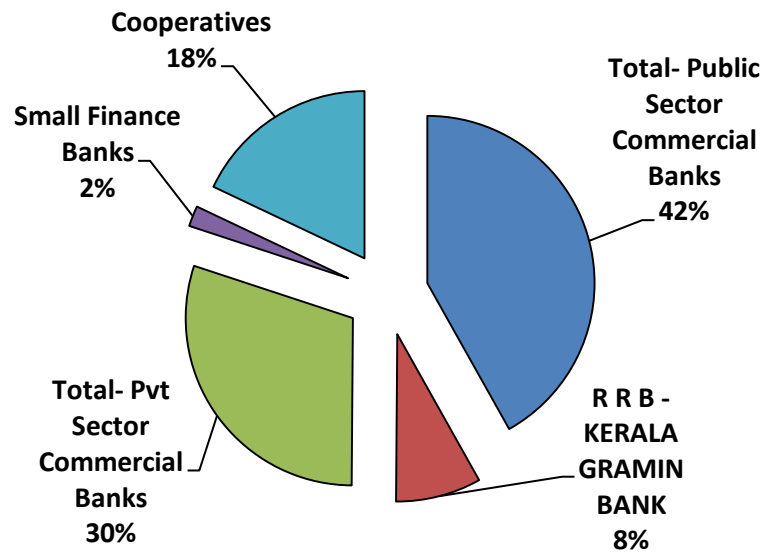
(Rs. in Crores)

| Priority Sector           | 2018-19 | 2019-20 |
|---------------------------|---------|---------|
| Target for the whole year | 139136  | 148481  |
| Achievement of Q1         | 29794   | 35462   |
| % of Achievement for Q1   | 21%     | 24%     |



#### 7.1.1.1. Banking GroupWise Performance under Priority Sector

### Share of Priority Sector Disbursement

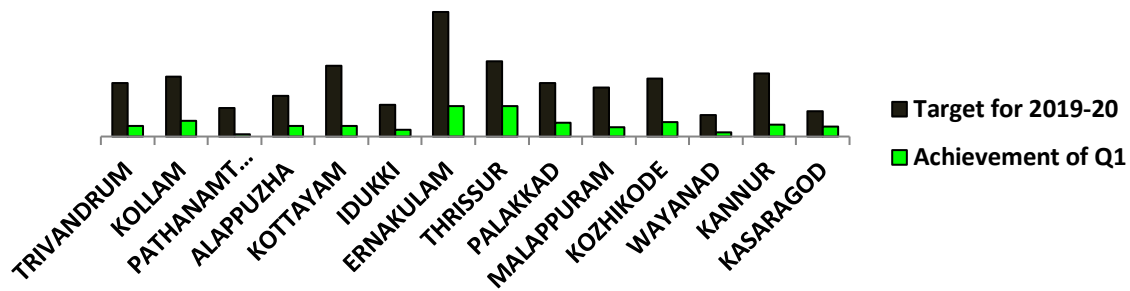


#### 7.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

| Sl. No. | District       | Target for 2019- 20 | Achievement of Q1 | % Achievement |
|---------|----------------|---------------------|-------------------|---------------|
| 1       | TRIVANDRUM     | 10502               | 2038              | 19%           |
| 2       | KOLLAM         | 11760               | 3103              | 26%           |
| 3       | PATHANAMTHITTA | 5600                | 419               | 7%            |
| 4       | ALAPPUZHA      | 8027                | 2111              | 26%           |
| 5       | KOTTAYAM       | 13900               | 2131              | 15%           |
| 6       | IDUKKI         | 6225                | 1297              | 21%           |
| 7       | ERNAKULAM      | 24475               | 5961              | 24%           |
| 8       | THRISSUR       | 14837               | 5980              | 40%           |
| 9       | PALAKKAD       | 10554               | 2655              | 25%           |
| 10      | MALAPPURAM     | 9600                | 1770              | 18%           |
| 11      | KOZHIKODE      | 11455               | 2897              | 25%           |
| 12      | WAYANAD        | 4200                | 859               | 20%           |
| 13      | KANNUR         | 12416               | 2345              | 19%           |
| 14      | KASARAGOD      | 4930                | 1896              | 38%           |
| TOTAL   |                | 148481              | 35462             | 24%           |

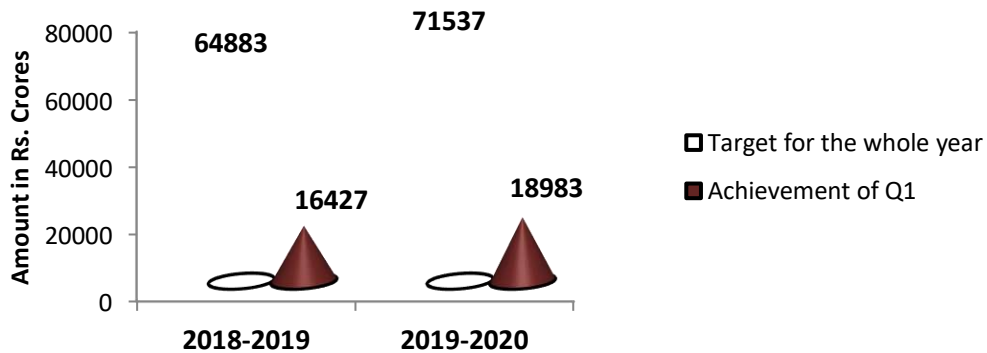
## Priority Sector Target Vs Achievement



### 7.1.2. Performance under Primary Sector

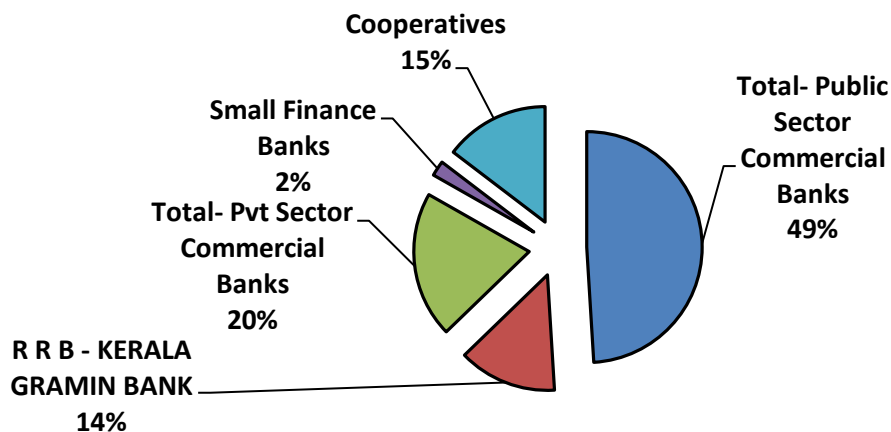
(Rs. in Crores)

| Parameter                 | 2018-2019 | 2019-2020 |
|---------------------------|-----------|-----------|
| Target for the whole year | 64883     | 71537     |
| Achievement of Q1         | 16427     | 18983     |
| % Achievement for Q1      | 25%       | 27%       |



#### 7.1.2.1. Banking GroupWise Performance under Primary Sector

### Share of Primary Sector Disbursement

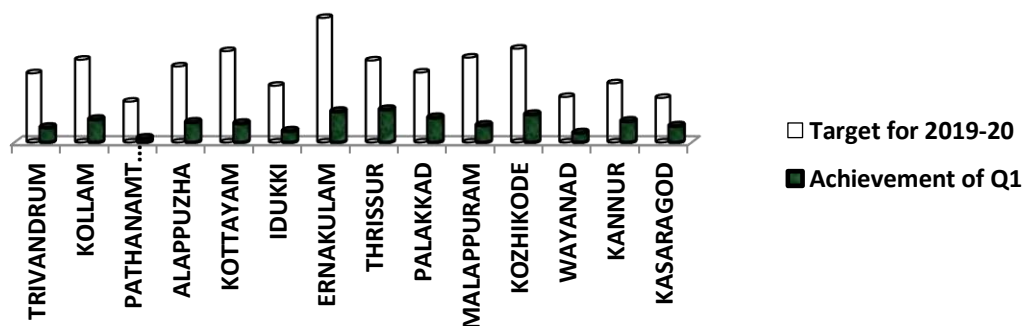


### 7.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

| Sl. No. | District       | Target for 2019-20 | Achievement of Q1 | % Achievement |
|---------|----------------|--------------------|-------------------|---------------|
| 1       | TRIVANDRUM     | 4846               | 1040              | 21%           |
| 2       | KOLLAM         | 5795               | 1597              | 28%           |
| 3       | PATHANAMTHITTA | 2859               | 284               | 10%           |
| 4       | ALAPPUZHA      | 5326               | 1402              | 26%           |
| 5       | KOTTAYAM       | 6400               | 1316              | 21%           |
| 6       | IDUKKI         | 3973               | 783               | 20%           |
| 7       | ERNAKULAM      | 8728               | 2155              | 25%           |
| 8       | THRISSUR       | 5741               | 2290              | 40%           |
| 9       | PALAKKAD       | 4898               | 1723              | 35%           |
| 10      | MALAPPURAM     | 5945               | 1190              | 20%           |
| 11      | KOZHIKODE      | 6570               | 1940              | 30%           |
| 12      | WAYANAD        | 3190               | 651               | 20%           |
| 13      | KANNUR         | 4144               | 1472              | 36%           |
| 14      | KASARAGOD      | 3123               | 1140              | 37%           |
| TOTAL   |                | 71537              | 18983             | 27%           |

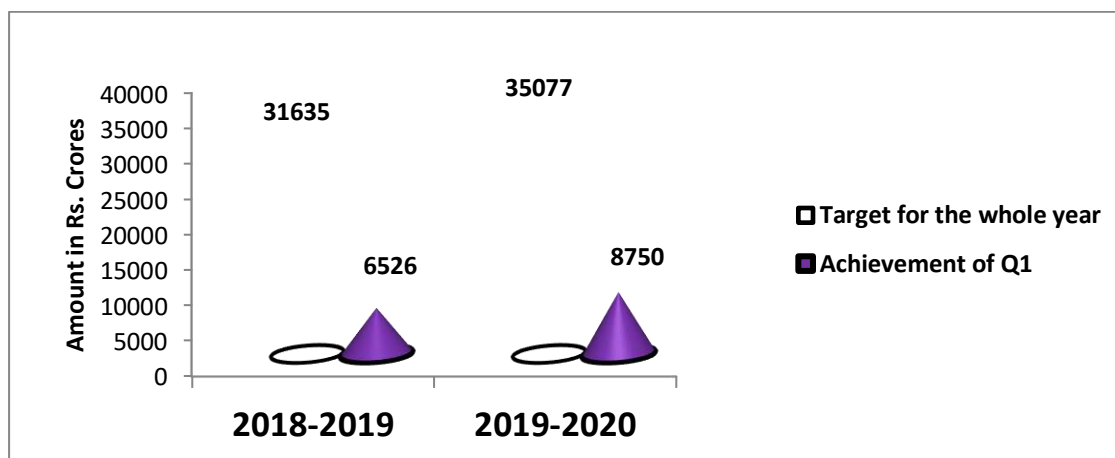
### Primary Sector Target Vs Achievement



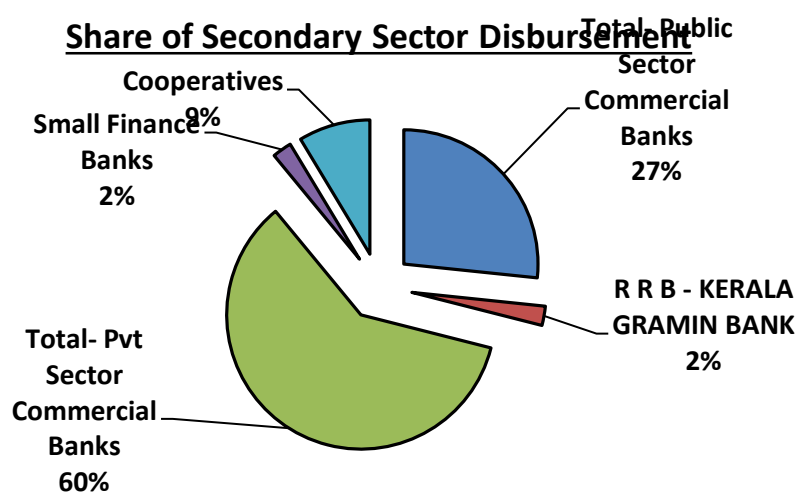
### 7.1.3. Performance under Secondary Sector

(Rs. in Crores)

| Parameter                 | 2018-2019 | 2019-2020 |
|---------------------------|-----------|-----------|
| Target for the whole year | 31635     | 35077     |
| Achievement of Q4         | 6526      | 8750      |
| % Achievement for Q4      | 21%       | 25%       |



#### 7.1.3.1. Banking Group Wise Performance under Secondary Sector

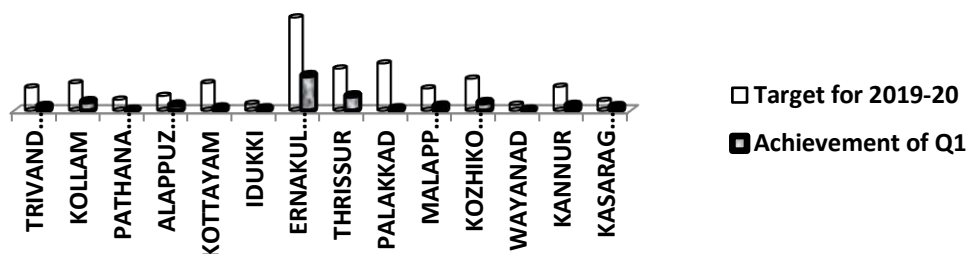


#### 7.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

| Sl. No. | District       | Target for 2019-20 | Achievement of Q1 | % Achievement |
|---------|----------------|--------------------|-------------------|---------------|
| 1       | TRIVANDRUM     | 2099               | 371               | 18%           |
| 2       | KOLLAM         | 2494               | 803               | 32%           |
| 3       | PATHANAMTHITTA | 1005               | 40                | 4%            |
| 4       | ALAPPUZHA      | 1343               | 500               | 37%           |
| 5       | KOTTAYAM       | 2500               | 234               | 9%            |
| 6       | IDUKKI         | 630                | 161               | 26%           |
| 7       | ERNAKULAM      | 8415               | 3152              | 37%           |
| 8       | THRISSUR       | 3810               | 1324              | 35%           |
| 9       | PALAKKAD       | 4272               | 164               | 4%            |
| 10      | MALAPPURAM     | 2015               | 407               | 20%           |
| 11      | KOZHIKODE      | 2895               | 723               | 25%           |
| 12      | WAYANAD        | 550                | 48                | 9%            |
| 13      | KANNUR         | 2164               | 467               | 22%           |
| 14      | KASARAGOD      | 886                | 357               | 40%           |
| TOTAL   |                | 35077              | 8750              | 25%           |

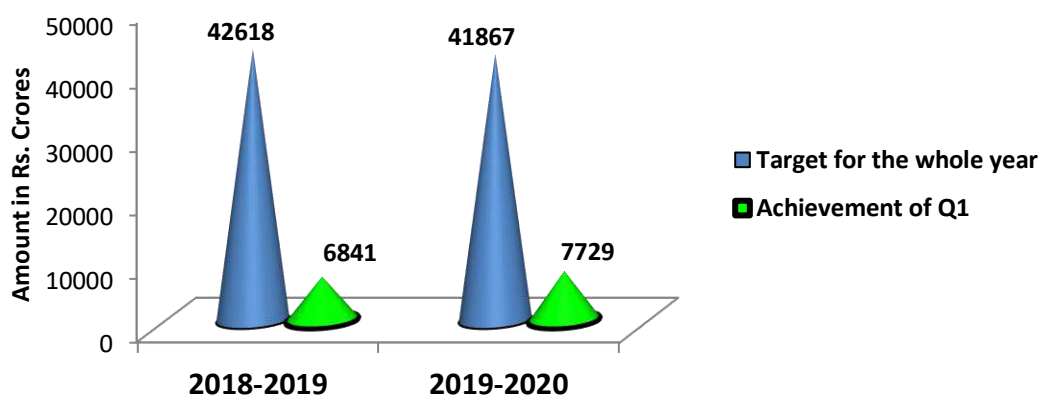
## Secondary Sector Target Vs Achievement



### 7.1.4. Performance under Tertiary Sector

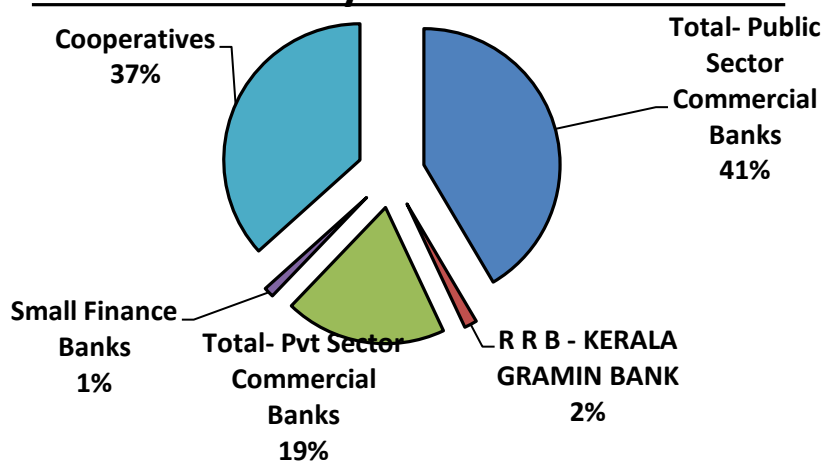
(Rs. in Crores)

| Parameter                 | 2018-2019 | 2019-2020 |
|---------------------------|-----------|-----------|
| Target for the whole year | 42618     | 41867     |
| Achievement of Q1         | 6841      | 7729      |
| % Achievement for Q1      | 16%       | 18%       |



#### 7.1.4.1. Banking GroupWise Performance under Tertiary Sector

### Share of Tertiary Sector Disbursement

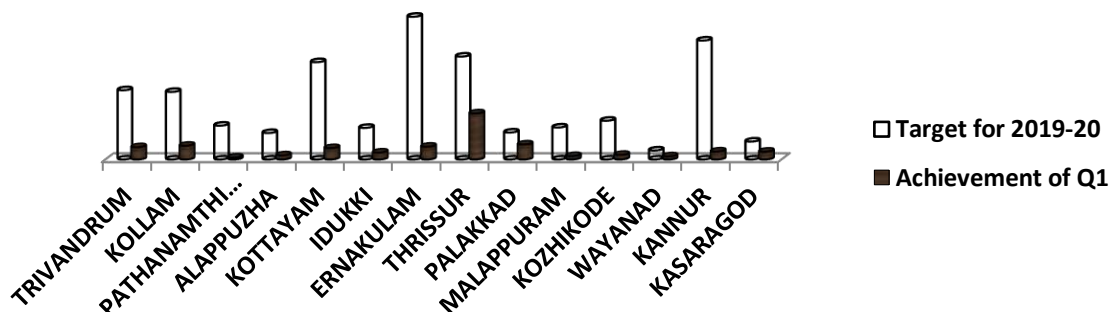


#### 7.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

| Sl.No. | District       | Target for 2019-20 | Achievement of Q1 | % Achievement |
|--------|----------------|--------------------|-------------------|---------------|
| 1      | TRIVANDRUM     | 3557               | 627               | 18%           |
| 2      | KOLLAM         | 3471               | 703               | 20%           |
| 3      | PATHANAMTHITTA | 1736               | 95                | 5%            |
| 4      | ALAPPUZHA      | 1358               | 209               | 15%           |
| 5      | KOTTAYAM       | 5000               | 581               | 12%           |
| 6      | IDUKKI         | 1622               | 353               | 22%           |
| 7      | ERNAKULAM      | 7332               | 654               | 9%            |
| 8      | THRISSUR       | 5286               | 2366              | 45%           |
| 9      | PALAKKAD       | 1384               | 768               | 55%           |
| 10     | MALAPPURAM     | 1641               | 174               | 11%           |
| 11     | KOZHIKODE      | 1989               | 234               | 12%           |
| 12     | WAYANAD        | 460                | 160               | 35%           |
| 13     | KANNUR         | 6109               | 406               | 7%            |
| 14     | KASARAGOD      | 921                | 398               | 43%           |
| TOTAL  |                | 41867              | 7729              | 18%           |

#### Tertiary Sector Target Vs Achievement



#### 8. Any Other matter with the Permission of Chair