STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme)

Convenors: केनरा बैंक Canara Bank

Ref: SLBC/K/128/Minutes/AJS **Date: 30th October, 2019**

(All Members of SLBC)

Dear Sir,

Sub: Minutes of the 128th Meeting of SLBC, Kerala

We are forwarding herewith the minutes of the 128th Meeting of SLBC. Kerala held on 3rd October, 2019 at Hotel Residency Tower, Government Press Road. Trivandrum.

Developments on action points initiated/to be initiated at your end may please be intimated to us so as to apprise in the next meeting of SLBC. Kerala.

Thanking you,

Yours faithfully,

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

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Minutes of 128th Meeting of State Level Bankers Committee, Kerala

Held on 03.10.2019(Thursday)
at Hotel Residency Tower
Govt. Press Road, Trivandrum

The meeting commenced at 10 :30a.m. The List of participants is as per annexure.

Sri. N Ajit Krishnan, Convenor, SLBC Kerala & General Manager, Canara bank welcomed the participants. In his welcome speech, he touched upon the following.

- Reserve bank has directed to include Payments banks under the Lead bank scheme and to invite them as regular members for participation in various forums of lead bank scheme. Accordingly, the forum extended warm welcome to the two new members – India Post Payments Bank and Airtel Payments Bank to this meeting
- Towards the overall development of the State, bank credit plays an important role by supplementing the capital formation efforts in both private and public sectors. Often off-take in bank credit is being considered as an indicator for resurgence in economic activities.
- Kerala is recouping from the aftermath of consecutive floods. Like previous year, this year also we acted swiftly to mitigate the suffering of the masses. A special SLBC meeting was held on 03rd September 2019 and the forum announced various relief measures to be adopted by the banks.
- Requested all to join together to assist the people affected by the calamity by extending timely financial support. All the stakeholders were requested to come together to rebuild the lives of the people and economy of the state.
- The performance of the banking industry in the state, as at June 2019 was highlighted.
- During the last one year, Branch network in the state improved to 6457 with the addition of 92 Branches.
- Deposits of commercial banks in the state grew by 8% YoY, to reach Rs.5 lakh crores. However, growth over March 2019 is just 2%.
- NRI deposits marked a Y-o-Y growth of 9 % and Domestic deposits marked a Y-o-Y growth of 8%
- Advances of commercial banks have grown by 15% during last one year to reach Rs.3.34 lakh Crores. However, this is a meager 1% growth over March 2019.
- Total Business increased by 11 % Y-o-Y
- CD ratio has increased to 67% from 63%, during the last one year.
- Priority sector advances increased by 3 % Y-o-Y.
- Agricultural advances increased by 15 % Y-o-Y.
- MSME advances shows a YoY growth of 14%.
- Education loans shows a YoY growth of 1%
- Total Industrial advances increased by 13% Y-o-Y.
- The NPA position of banks in the state is a little disturbing. NPA is 4.08% of Total Advances of which 26 % are of non priority Advances and 74 % are of Priority Sector Advances.
- Under Education loans, 16 % is the NPA (an increase of 2 % from the last Quarter)

- NPA under Self help group loans is 2.61 % and under JLG loans, it is 2.62%
- Priority sector contributes to 74 % of Gross NPA of which, the major shares are from MSME (34 %) and education Loans (11 %)
- The growing stress in MSME sector in Kerala demands detailed analysis and close monitoring.
- MSME constitutes only 16 % of the total advances. However 34% of NPA is from this sector.
- The NPA % of MSME sector is 8.59%.
- The overall achievement under Annual Credit Plan (ACP) is as follows:
- Percentage achievement under ACP in Priority Sector till June 2019 is 24% of the Annual budget. The performance under primary sector at 27% and the secondary Sector performance at 25% are comparatively satisfactory. Tertiary sector at 18 % growth needs a bit of improvement.
- Investment credit to agriculture needs more focus
    - ➢ Though the achievement under Agriculture credit is 24% of total advances, as against mandatory requirement of 18 %, it is mostly through short term credit. The share of term loans is only 1/5th of total agriculture credit. For sustained growth of Agriculture sector, funding of Long term investments are essential.
- We also observe wide variation in performance among districts:-
    - ➢ Districts like Thrissur @ 40%, Kasaragod @ 38%, Kollam @ 26%, Alappuzha @ 26%, Kozhikode @ 25%, Palakkad @ 25% and Ernakulam @ 24% have achieved above state average of 23.88%.
    - ➢ 7 districts achieved below the state average. They are: Idukki @ 21%, Wayanad @ 20%, Trivandrum @ 19%, Kannur @ 19%, Malappuram @ 18%, Kottayam @ 15%, and Pathanamthitta @ 7 %.
    - ➢ The LDMs of different districts are requested to analyse the reasons for the low performance and take necessary corrective measures to reach the targets.

Smt. A Manimekhalai, SLBC Kerala Chairperson & Executive Director, Canara Bank in her presidential address stated the following:

- Kerala is the first state in India with every household having access to at least one bank account and have banking facilities in all grama panchayats.
- Kerala has opened FLCs in all the blocks and remains a leader in financial inclusion in India.
- During the past few years, the country has witnessed various initiatives that have been channelized through the banking sector viz financial inclusion, extension of banking services to unbanked areas, social security schemes etc. The ultimate success of these initiatives call for serious efforts from all the stakeholders.
- SLBC Kerala is one of the most vibrant and proactive SLBCs in the country and has always been in the forefront of the implementation of all Govt directives and State Government objectives in particular.
- SLBC forum has become effective in ensuring the integration of the efforts of the banking sector and various government/non governmental institutions that have facilitated the overall socio – economic development of the state.
- PSBs account for more than 54% of all the financial access points in Kerala signifying the strategic importance of these banks in Financial Inclusion.
- Kerala state has risen like a phoenix from the worst floods of the century happened during August 2018 and present year also. Despite that, the performance of banks is encouraging and is at par with the national level.
- In terms of business, Commercial banks have a total business of Rs 8,27,322 crores in the state. There is an increase of Rs. 8200 crores over the previous year with YoY growth rate of 11 % as against the industry growth of 10.7 %.

- The deposits increased by Rs. 41000 crores to Rs 4,95,000 crores and advances increased by Rs 40462 crores to reach Rs 3,31,580 crores
- The banks in the state have performed well in many parameters except for NPAs under MSME and Education Loan sectors. This requires the attention of all stakeholders.
- The CD ratio of the state has recorded marginal improvement from 64 % in June 2018 to 67% in June 2019. The CD ratio of the state needs further improvement.
- There is an economic slowdown in the country and bankers across the country are conducting Customer Outreach Campaign Program in about 400 districts .The first phase is being held from 3rd to 7th October, 2019 in 250 districts of the country. The objective is to arrest the economic slowdown. The Chairperson requested member banks to facilitate all types of loans including agricultural, retail, MSME and personal loans and to conduct campaign in a business-like manner.
- The Chairperson opined that the growth of government schemes like MUDRA, Stand up India etc are not satisfying and suggested to have a campaign to promote these schemes at areas having high footfall of the entrepreneur.
- As per RBI directives, SLBC Convenor bank has to develop standard system of data flow and management on the SLBC website with regard to the Lead Bank Scheme. This aims at minimizing manual intervention of data flow from CBS to SLBC portal. Further RBI has also suggested a model format for collecting and monitoring of data and has advised for direct extraction of data from CBS MIS of the banks. RBI has given a time frame of 6 months to complete the task. The Chairperson called upon the SLBC Convenor and member banks to initiate steps for the implementation of the same within the stipulated time.
- RBI Governor has said in the recent meeting of PSBs, to identify methods to deepen the digital payment ecosystem in the country. She urged the SLBC and all the stakeholders to identify districts in achieving 100% digitization in close collaboration with all stakeholders including the state government, RRBs and the member banks.
- The department of Agriculture and Farmers' Welfare has launched a campaign to saturate farmers and KCC scheme on mission mode. The Chairperson appreciated the efforts of all member banks and department of agriculture for the successful conduct of the campaign covering all the eligible farmers under KCC scheme.
- Department of Financial Services, GOI had conveyed approval of the government to extend the benefits of interest subvention at 2% and 3% respectively for prompt repayment to fishing and animal husbandry farmers availing working capital under KCC scheme. Accordingly, farmers already possessing KCC and involved in activities related to fishing and animal husbandry can avail sub limit within the overall limit up to 3 lac for interest subvention incentives. However, the maximum loan consideration for incentives under animal husbandry and fisheries sector is Rs. 2 lac only.
- The Chairperson called upon all the bankers to promote digital payment methods and BHIM aadhaar to fall in line with the central government directives on digitization.
- Cashew industry in Kerala is facing a serious setback. All commercial banks put together have an exposure of Rs. 3343 crores to cashew sector. More than 26% of the exposure is under stress assets. She hoped that the measures adopted by the State Government, Banks and RBI would result in purposeful resolution and mitigating the crisis.
- The Chairperson urged all stakeholders to concentrate on following points:
  - Banks should focus on achieving set targets under ACP for the year 2019-20 with focus on investment credit.
  - The pending applications under the State and Central Government schemes are to be sanctioned and the targets to be achieved before the year end.
  - Issuance and activation of Rupay cards to all eligible account should be ensured.
  - Financial Literacy to be imparted successfully. FLCCs are to be made more efficient and counsellors are to be appointed in all vacant posts by the banks before December 2019.
  - Activate all BC outlets.
  - Targets allotted towards minority sectors under priority sector should be achieved.
  - The Chairperson requested all the member banks to make the customer outreach program a great success.

Sri. Manoj Joshi IAS, Additional Chief Secretary, Finance Department, GoK in his address stated that despite 2 years of flood, NPA figures have not worsened much in the state. At the same time, the credit growth is muted. The requirement of credit after the floods for both farm sector and MSME sector should have gone up. While looking at the data presented, there is hardly any positive impact on the credit scene. The data needs further examination as State's data shows huge devastation both in agriculture and business sectors.

He opined that the insurance penetration in the state is very low. Just like SLBC for banks, a forum for insurance companies at State level may be formed. The SLBC Convenor is also required to be a member of the forum so that banks' perspective also can be obtained in designing schemes.

In case of ELRS scheme for education loans, the department has been working with banks. Till now the department has disbursed around Rs. 195 crores rupees and about 17,500 loan accounts have been settled. Still there are applications pending at various stages in banks. Due to huge NPA under EL sector banks are reducing exposure in it. The state government and the major banks have to make a list of educational institutions where banks can lend without any mortgage covering premier and government institutions.

Coming to the digitization of Government department, Government Order was issued with regard to payment system which states that all the organizations under state government which received government funding should install digital payment means and POS machines. The concerned organization should absorb the merchant MDR charges. The progress is being followed up.

The digital push in the country seems to be going well but people of Kerala seem to be less attracted towards it. There are a large number of small traders in Kerala who are permanent but too small to digitalize fully. Hence moving to the POS machine mode may not be viable for them. A different payment system is required. FASTag methods for smaller payments in lines of Kochi metro card (Kochi1) should be promoted. If the banks are interested, the state government would like to push it. He requested the cooperation of banks in this initiative.

Coming to the pending agendas of the SLBC meetings, a meeting should be held with Department Secretaries, major banks and LDMs on periodic intervals to review the pending issues, especially in farm sector, taxation and regulatory issues.

Under the construction sector, banks have taken lots of interest and have huge credit exposure. The government contracts sector is doing very well and the state government is working hard with KIFBI. More proactive approach from banks' side could be useful for faster implementation of projects.

Loan Mela, an outreach programme for providing credit to retail customers and MSMEs, begins on 3rd October, 2019. He hoped that it would lead to higher disbursal of credit in a shorter period of time.

In Kerala, Bank deposits and advances are huge. A large part of advances goes into the consumption sector and not into income generation activities. In the production side, in sectors like dairy, animal husbandry etc, indirect involvement of banks towards lending through various agencies like Kudumbasree etc.could be very useful to increase the income level as it is observed that the growth rate has slowed down .

In terms of tax revenue, GST in Kerala has seen a decent growth in the current year. Adhoc settlement of IGST is creating a lot of complications. GST compliance level is much better in Kerala compared to other states.

Sri. DK Singh IAS, Agricultural Production Commissioner, GoK in his address stated that SLBC forum is fruitful in bringing awareness and to bring synergy between the Government and banking sector. In the last SLBC meeting, the forum decided to restructure the agricultural loans after the second flood. The Agricultural Department has issued a Government Order on 18th September, 2019 instructing all the Krishi Bhawans to conduct special meetings with the involvement of banks in those areas to create awareness about the KCC scheme and also to enable farmers to come forward for restructuring of loans. The process needs to be taken seriously as last year the number of applicants who came forward for restructuring of loans was less than 10 % of eligible farmers. So efforts should be made in this direction to ensure that the benefit of the initiatives reaches the farmers at large.

Regarding insurance coverage, he pointed out that data on various schemes of insurance pertaining not only to agriculture but also to other sectors have to be included in the SLBC data. The issue of low coverage of farmers has been flagged in the National Conference of PMFBY in which the Secretary of Agriculture, GOI, representatives of RBI, DFS etc. attended. Joint efforts are to be made to create awareness among the farmers about various Corp Insurance schemes. Now farmers are not coming forward themselves to join the insurance schemes as they are not aware of its benefits.

The peak period of the current year's flood was during the 2nd & 3rd week of August 2019 and by 25th August, 2019 an amount of Rs 3.91 crores was disbursed to 5194 farmers by Agricultural Insurance Company using high technology data. They captured the data from different sources and taking into account various parameters covered in weather based crop insurance schemes, claims were settled promptly.

Regarding e-NAM platform, National Agricultural Market, an online trading platform for agricultural commodities in India, the GOI is in the process of linking all wholesale markets in the country to e-NAM platform. The market facilitates farmers, traders and buyers for online trading in commodities. Non availability of cash dispensing/accepting machines in these markets is a major drawback. So he requested the banking fraternity to provide the same in these markets. The state government has issued a Government Order in March, 2019 to integrate the 6 agricultural wholesale markets in the state.

Agricultural Department has started the process of planning based on the agro ecological zones, i.e, zones having similar rainfall, temperature, soil conditions, elevations etc.The entire state has been grouped into 23 agro ecological units. Extension activities of the Department will be reorganized based on these agro ecological units and probably the focus has to be changed from district to these agro ecological zones. From next financial year onwards, the budgeting and resource planning will be based on these zones. Once this concept is finalized the same will be shared with SLBC as it will have a bearing on lending by banks.

Smt. Sindhu Pillai IPS, Director, Department of Financial Services, GOI in her address stated that DFS has launched the customer outreach programme for accelerating credit to retail customers and MSME sector to be carried out in 400 districts across the country in two phases. Phase I start on 3rd October, 2019 wherein 8 districts of Kerala are covered. Phase II will be carried out during the 3rd week of October. The intention behind this outreach initiative is to facilitate lending as per extant guidelines and also to further push digitization in the economy. NBFCs can also participate in the program. She requested NABARD and SIDBI also to participate in the program. SLBC Kerala is one of the vibrant SLBCs in the country and hopefully it will keep up to its strength for this initiative also.

Wide publicity has to be given for various MSME schemes such as Mudra & Stand up India. However, a review of MUDRA scheme reveals that a few banks are lagging behind in lending under the scheme. In case of Stand Up India initiative, it is noted that even urban and metro branches are yet to make a headway in lending under this scheme. This is a case of serious concern and has to be addressed seriously.

Coming to the digitization initiative, it has been pushed through various Government portals like "PSB 59 minutes" loans which covers loans up to Rs. 5 crores. Now, vehicle and home loans are also covered under this scheme.

Low lending under PMEGP is another concern. DFS is receiving complaints from MSME department saying that banks are keeping the proposals pending for a long time. She requested the banks to look into it on urgent basis.

Rising NPAs in educational loans is of great concern. Almost all banks are members of Vidya Lakshmi Portal. As per DFS guidelines, all loan applications are to be processed only through the portal. Banks have made much progress in this regard. DFS has conveyed to the nodal offices that an analysis has to be made regarding rising NPAs in the sector. Customer outreach initiative can also be used as a good forum for getting good proposals for Education Loans.

Sri. Jayathilak IAS, Principal Secretary, Planning & Economic Affairs Department in his address stated that the Secretary of Social Justice department has entrusted him to raise an issue of people in old age homes in Kerala. They are not able to open bank accounts because of their 'old age home' address. They are the most vulnerable section of the society. The problem is that their address is the address of their old age home. Apparently, it is not accepted by the banks. He requested the banks to look into it on urgent basis and to find a practical solution.

The CD ratios of Pathanamthitta and Allepey districts are very low. These are two districts which were badly affected by the last year's flood. The CD ratio of Pathanamthitta district is 29 % and Allepey is 49% only. Lack of sufficient credit flow will result in underperformance of the productive sectors in these regions. He requested the banks to increase lending in these areas.

Gross NPA in MSME sector has gone up by 43 % in the last 2 years. Urgent intervention has to be made to curtail NPA.

Advances to the weaker sections of the society have gone up by 34 % in last 3 years. But advances to the Scheduled Tribes have remained stagnant. Emphasis to be given to Attapady and Wayanad regions to address this issue.

The first quarter achievement of priority sector loans in this year in two districts, Pathanamthitta and Kottayam, is only 7%. These are two districts which are closely being monitored by the government, being most flood hit. He requested the forum to deliberate more on these so that they can be brought back to their pre-flood stage.

Sri. Sanjay Garg IAS, Principal Secretary, Industries & Commerce Department, GoK in his address stated that a lot of MSMEs were affected in the last year's floods. Overall advances growth for MSMEs, Y-o-Y basis is 14 % which is at par with the total growth in overall advances. However on Q-o-Q basis, it is down by 1%. There is further potential to increase advances to MSME sector.

For the MSME units affected by floods, the state government has launched Ujjevana scheme under which loans are being sanctioned by banks. There is an improvement in advances under the scheme. As at May 2019, the advance under the scheme was about Rs. 50 crores and in September it has reached to around Rs. 110 crores. But in some of the districts the performance is not up to the expected level.

As per the RBI circular 2016, a committee has to be set up at the branch level for the stressed MSMEs to resolve their stress. The overall industrial growth is down and MSME sector is the backbone of the overall industrial growth. In Kerala, industry means mainly MSMEs. The report of the progress of the committees at the branch level has to be presented in the quarterly SLBC Meetings.

Smt. Reeny Ajith, Regional Director, Reserve Bank of India in her address stated that SLBC forum had proved to be an effective forum for convergence of efforts of all the stakeholders in order to ensure that the banking related requirements of the State are met.

The Lead Bank Scheme is in its Golden Jubilee year. She congratulated SLBC, Banks, and the Government departments for the effective implementation of Lead Bank Scheme.

On the macroeconomic front, the Global economic activity has slowed down, amidst elevated trade tensions and geo-political uncertainty. Indicators of rural and urban demand in Industrial sector and service sectors presents a mixed picture. These indicators show a downward trend in the economic growth for the current period. Considering the above facts, inter alia, inflation level which remains well under our targets, and the forecast for a normal monsoon in the second half of the season, the Monetary Policy Committee (MPC) in its last meeting in August decided to reduce the policy repo rate under LAF by 35 bps from 5.75 percent to 5.40 per cent with immediate effect.

She touched upon some of the major regulatory developments during the last quarter.

Internal Working Group to review Agricultural Credit

The Internal Working Group to review Agricultural Credit headed by Shri. M.K Jain, Deputy Governor, Reserve Bank of India had submitted its report in September 2019. Some of the important recommendations are:

i) The sub-target for small and marginal farmers have to be revised from the existing 8 per cent of ANBC to 10 per cent with a roadmap of two years.

ii) To curb the mis-utilisation of interest subsidy, banks should provide crop loans, eligible for interest subvention, only throuhthrough KCC mode.

iii) Credit guarantee scheme for agriculture sector, on the lines of credit guarantee schemes implemented in the MSME sector.

Priority Sector Lending- Lending by Banks for On-Lending

In order to boost credit to the needy segment of borrowers, it has been decided that bank credit to registered NBFCs (other than MFIs) for on-lending will be eligible for classification as priority sector under respective categories subject to the following conditions:

(i) Agriculture: On-lending by NBFCs for ‘Term lending’ component under Agriculture will be allowed up to ₹10 lakh per borrower.

(ii) Micro & Small enterprises: On-lending by NBFC will be allowed up to ₹20 lakh per borrower.

(iii) Housing: Enhancement of the existing limits for on-lending by HFCs vide para 10.5 of our Master Direction on Priority Sector lending, from ₹10 lakh per borrower to ₹20 lakh per borrower.

Priority Sector Lending (PSL) – Classification of Exports under priority Sectorϖ

In order to boost credit to export sector, it has been decided to enhance the sanctioned limit, for classification of export credit under PSL, from ₹250 million per borrower to ₹ 400 million per borrower and remove the existing criteria of ‘units having turnover of up to ₹ 1 billion’.

Interest Subvention Scheme for Kisan Credit Card(KCC) to Fisheries and Animal Husbandry Farmers during the years 2018-19 and 2019-20

Government of India has introduced the facility of Interest Subvention for KCC to Animal Husbandry farmers and Fisheries (AH&F) and the operational guidelines in this regard were issued by them. We have now advised the banks to implement the Interest Subvention Scheme for KCC for a period of two years i.e. 2018-19 and 2019-20.

The main features of the scheme are as under:

(i) For new KCC holder farmers of animal husbandry and fisheries, the benefit of Interest Subvention (IS) and Prompt Repayment Incentive (PRI) will be allowed upto the credit limit of ₹2 lakh per annum.

(ii) The farmers already possessing KCC for crop loans can avail an additional sublimit for loans to AH&F within the overall limit of ₹3 lakh with benefits of IS and PRI.

Study report on Agricultural Gold Loan Scheme with Interest Subvention.

Department of Agriculture, Co-operation and Farmers Welfare constituted a central team to study the Agricultural Gold Loan scheme in few states. The team submitted the report and some of the recommendations of the committee to improve the scheme are as follows:

Taking into consideration the number of small / marginal farmers and Lease farmers approaching for such loan, loans up to one Lakh may be permitted on the basis of self-declaration by the borrower regarding land holding as well as crops cultivated as also the end utilization. The loan amount is to be decided on the basis of area as well as scale of finance fixed. Loans more than one lakh is to be considered on the basis of detailed appraisal by the branches regarding the requirement based on the scale of finance / working capital assessed. Banks are to be advised to keep proper records for having verified the end use.

Random Check of utilization of Agricultural Gold Loan should be done for the loan sanctioned above Rs 1 lakh

In order to promote KCC loans, the banks need to take necessary steps to extend the benefits of KCC to all eligible farmers in their area of operation rather than Agricultural Gold loans.

SLBC/DLRC should consider recognizing the bank/branch sanctioning more number of KCC loans in each District / State level.

Participation of Agriculture Officers from all panchayats of the block to be made mandatory in all Block Level Bankers' committee meetings, for a fruitful discussion about agriculture lending.

In order to avoid the availment of Interest Subvention for loans amounts to more than ₹ 3 lakh from same/different banks, the subvention scheme is to be implemented through DBT platform/lSS portal, in order to ensure deduplication and proper monitoring.

After the devastating Kerala flood of August 2018, SLBC Kerala had declared the date of Natural calamity as July 31, 2018 and advised banks to facilitate restructuring and fresh finance of loans as the crop loss was acknowledged to be more than 50%. Restructuring and moratorium was made effective from July 31, 2018. A one-year moratorium was declared starting from July 31, 2018. As per the request of SLBC, the time for restructuring of loans of farmers affected in flood was extended for two months from October 31, 2018 till December 31, 2018 with the approval of Reserve Bank of India. Even after such extension, farmers who availed the restructuring facility accounted for only 8.3%. The moratorium was further extended till December 31, 2019 by SLBC for the restructured accounts.

After the flood of 2019, Special SLBC meeting held on September 03, 2019 advised banks to facilitate restructuring and fresh finance of loans. The restructuring and moratorium was effective from August 23, 2019 and the application for restructuring /additional loans can be submitted to the branches of banks within November 25, 2019. Considering the low percentage of availing of restructuring facility last year, all the stakeholders viz, banks, SLBC and Government organizations should strive for creating awareness among the people about the restructuring facility and monitor the level of achievement on an ongoing basis.

As the eligible borrowers who availed restructuring facility from banks as part of relief measures in the aftermath of 2018 floods were less in number, the special SLBC meeting held on September 03, 2019 recognized the need for creating awareness in this regard. A state level financial literacy awareness campaign was inaugurated by the Hon'ble Minister for Agriculture on September 16, 2019 in Wayanad. She congratulated Government of Kerala and SLBC for the initiative.

Sri. R Srinivasan, Chief General Manager, NABARD in his address expressed his concern about the low take off of Agri. Term loans and reiterated the various ways for improvement of the same. He has also indicated about the NABARD initiatives which facilitate increased credit absorption capacity under agriculture which included RIDF, SHG/JLG, FPOs, SF/MF, Bamboo Value Chain etc. He had requested that banks need to strategise an action plan for adopting a district each to ensure all districts are 100% digitally enabled within a period of one year. Talking on this he has appraised the forum of the various schemes available under FIF for the banks and requested them to take advantage of the grant assistance available. Further he has also touched upon various issues faced by RSETIs and the action points emerged from a review meeting of RSETIs conducted by NABARD, for various stakeholders including sponsoring banks and SLBC.

The forum then proceeded with the agenda.

1. ADOPTION OF MINUTES OF SLRM 2019

The forum unanimously adopted the minutes of the SLRM 2019 held on 25th June, 2019 which was forwarded to the members, vide Convener's letter SLBC SLRM 2019 Minutes MA dated 24th July 2019.

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)

***Sri. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank** stated that the SLBC standing subcommittee on primary sector had made certain strategies for reaching the target of doubling the income by 2022. But unfortunately, the progress was nullified by the devastating floods that occurred in the state. However because of the relief measures that were taken, hopefully we would be able to proceed in the manner in which it was planned.*

As suggested by Sri. Manoj Joshi IAS, ACS, Finance Department, GoK , a subcommittee will be formed to discuss the long pending issues and would request the concerned departments and member banks to join in it depending upon agenda being taken up for discussion.

The forum decided to pursue the agenda

(Action: SLBC, Banks and Govt Departments)

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

Sri. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank stated that

- *SLBC has suggested Action plan to increase the coverage of crop insurance in the state.*
- *SLBC has suggested for more Risk coverages like inclusion of Inundation etc on crop insurance in the SLTC held on 21st Dec 2018.*
- State Govt has already notified Crop Insurance in time so that the banks will get more space to cover the accounts
- *Awareness camps were conducted* at State level *jointly with AIC*

He requested the LDMs to increase the awareness camps in all districts so that more farmers could be brought under the ambit insurance coverage.

He requested the Agricultural Insurance Company of India (AIC) to find ways in which insurance coverage can be increased in the state.

***Sri. N. K Krishnankutty, DGM, SLBC & Canara Bank** stated that the state's insurance scheme is much better than of the central scheme. The premium of PMFBY is higher than the state government insurance scheme. But PMFBY is mandatory as per GOI guidelines. Farmers in the state are facing the problem of double insurance.*

***Smt. A Manimekhalai, SLBC Chairperson & Executive Director, Canara Bank** stated that either PMFBY scheme should be aligned with the state government insurance scheme or the farmers should be given a chance to choose between the two schemes.*

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

(Action : SLBC, AIC)

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

***Sri. N Ajit Krishnan, SLBC Convenor and General Manager, CanaraBank** stated that based on the discussions in 126th SLBC Meeting , the Additional Chief Secretary (Revenue) informed that tenancy in any form is banned under Land reforms act. Instead of tenancy, licensed farming is suggested, which is under the active consideration of the Government of Kerala.*

__Sri. Srinivasan, CGM, NABARD__, stated that till, the tenancy act is approved by the government, the best way to reach out to tenant farmers is through the JLGs. The issue is that the tenant farmers may not be having any documentary evidence that they are tenant farmers. So when they come together, they are called as Collateral substitutes.They can get crop loan, crop insurance and can enjoy the benefit of timely credit in the absence of documentary evidence. Bank branches can prefer formation of JLGs for financing of tenant farmers.

***Sri. N Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank** concurred with the views of Sri R Srinivasan, CGM NABARD and requested the member banks to take note of it.*

The forum decided to pursue the agenda.

(Action: Revenue Department)

2.2 <u>Pending Issues in Secondary Sector</u>

<u>2.2.1 Committees for Stressed Micro, Small and Medium Enterprises</u> <u>(Suggested by RBI)</u>

***Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank** noted that almost all the banks have formed the committees and requested the banks which have not formed may do so immediately and update to SLBC and requested the committees to share the data to SLBC with regard to what kind of matters are being discussed and how it has been resolved.*
The forum entrusted SLBC cell to collect the data of the committees from the respective banks and to place it as an information note from next SLBC meeting onwards.

The forum decided to pursue the agenda.
(Action: Banks)

<u>2.3 Pending Issues in Teritiary Sector</u>

<u>2.3.1 Noting of Equitable Mortgage created in favour of the banks in Revenue Records</u>
(Pending since March 2014)

The forum noted that this agenda item has been pending since March 2014 and there is no considerable progress. The forum decided to form a subcommittee to discuss this issue on monthly basis.
The forum decided to pursue the agenda.
(Action : Revenue Department)

<u>2.3.2 Education Loan Repayment Support Scheme</u>
The update in the scheme as on 06th September 2019 is given below

Amount processed by branch	**Amount forwarded by Nodal Officer**	**Amount forwarded by SLBC**	**Amount Approved by Finance**
355	**213**	**199**	**195**

Various member banks opined that the Government came up with new clarifications on merit/management type after two years from the operation of the ELRS Scheme. This has created embarrassment to Banks while processing the applications and also in convincing the applicants. Besides, the Government has not made the new guidelines viewable to the public/applicants. The view option is available only to Banks. This has resulted in unpleasant situations at bank branches when applicants approach.

The forum noted the information and requested the member banks to give feedback on the latest guideline "Letter No.PLG-A242019-FIN_dated 27/07/2019" issued by the finance(Planning A) department by October 15, 2019 so that so that if any irregularities exist it could be taken up with the government.

(Action : SLBC, Banks, Finance Department)

2.3.3 Revamp of Lead Bank Scheme (Agenda by RBI)

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank stated that S*LBC have enabled portal for* Data *uploading and have imparted trainings for all the concerned. 100% of the data have been updated through the portal by the Banks* and LDMs *for this quarter. All the issues raised by the stakeholders have been addressed.*

The forum decided to pursue the agenda

(Action : SLBC, Banks)

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

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank *informed the forum that the first stage release of 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.*

Representative from Kudumbhashree *informed the forum that the matter was taken up with MoRD and is waiting for reply.*

Sri. Ashok Kumar , AGM, SBI *informed the forum that they are informed by MoRD that no claims are pending at their end.*

Sri. Srinivasan, CGM, NABARD *informed the forum that NABARD has a scheme in which 50% expenditure will be given by them. The only requirement is that the RSETIs which are conducting the training programs have to apply in advance through NABARD's skill portal wherein they have to give in the name of the training being imparted and the date in which it is going to be held. Last year around 20 lakh rupees has been disbursed by NABARD and is willing to disburse any amount this year. Only" AA" rated RSETIs are eligible as per the GOI directives. Out of the 14 RSETIs in the state, 5 of them are not eligible, namely; Palakkad, Kottayam, Idukki, Wayanad and Kollam are not eligible. He requested these RSETIs to improve their infrastructure to get the "AA" rating and requested the concerned LDMs to help the RSETIs in this regard.*

The forum decided to take up the matter further with Kudumbhashree with claim details.

The forum decided to pursue the agenda.

(Action: Kudumbhashree)

2.3.5 Progress made in Digitization of Land Records

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank *stated that as suggested by Sri. Manoj Joshi IAS, ACS, Finance Department, GoK , a subcommittee will be formed to discuss this long pending issue and would request the concerned departments and major banks to join in it.*

The forum decided to pursue the agenda.

(Action: Revenue Department)

2.3.6 Delay in Appointment of Financial Literacy Counsellors

The forum noted that most of the banks have appointed the FLCs and requested the banks which have not appointed the FLCs may do so immediately and inform the latest position to SLBC.

(Action: Banks)

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 forum noted there are no unbanked villages in Kerala.

The forum decided to drop this agenda.

2.3.8 Infrastructure facilities to the Financial Literacy Counsellors
(Agenda suggested by Reserve Bank of India)

The forum requested the banks which have not provided the required infrastructure facilities to FLCs may do so immediately and update to SLBC. The forum discussed the difficulty in carrying of projectors by FLCs.
Representative RBI informed *that they will take up the matter with their Central office*
(Action: Banks, RBI)

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

Sri. Srinivasan, CGM, NABARD informed the forum that NABARD has a scheme called "*Dual Authentication at BC points for SHG transactions" . The scheme aims to provide an enabling eco-system for the SHGs to seamlessly operate at BC points with the proposed 'Dual Authentication' feature, the scheme under FIF (Financial Inclusion Fund) to support Scheduled Commercial Banks (SCBs) and Regional Rural Banks (RRBs) for enabling Dual Authentication option in the micro ATMs for SHG transactions. It will help to reduce the crowd at the bank branches and will also be beneficial for the SHGs also. BCs have to be equipped with adequate equipments so that authentication is possible. Banks can take support from NABARD for the expenses incurred for installing the required software. Banks can write to NABARD Kerala office in this regard.*
The forum requested the LDMs and Banks to give the list of inactive BCs(if any) to SLBC.

The forum decided to pursue the agenda.
(Action: Banks, LDMs)

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

Sri. Srinivasan, CGM, NABARD ***informed the forum that under*** *Financial inclusion fund (FIF), NABARD is extending support for setting up of VSATs in dark areas and in grey areas and also for setting up of mobile boosters.*
The forum requested the banks to opt for private operators and VSAT technology in places where BSNL connectivity issues exist persistently.

The forum decided to pursue the agenda.

(Action: LDMs, Banks)

2.3.11 Agenda by LDM Malappuram

Representative from Department of Industries and Commerce *informed that the matter was taken up with Kerala State Pollution Control Board and they have agreed to issue NOC for valid rental period. The forum decided to pursue the agenda.*

2.3.12. Agenda by LDM Calicut

The forum requested the revenue department to sort out this issue. The forum also decided to include this as an agenda in the monthly subcommittee.

The forum decided to pursue the agenda

(Action: Revenue Department)

2.3.13 Agenda suggested by Reserve Bank of India

A] Reallocation of blocks for appointment of FLCs

Sri. V R Praveen Kumar , General Manager, RBI *stated that the RBI has prepared a list of vacant FLCs. These vacant FLCs can be reallocated to other banks.*

The forum requested the concerned LDMs to discuss this matter in the DLRC meetings and give the feedback of interested banks by October 31st, 2019.

The forum decided to pursue the agenda

B] Standardisation of SLBC Website

The forum noted that SLBC website is up to date.

2.3.14. Agenda suggested by LDM Palakkad

The forum noted that as there is no clarity received from the Revenue Department , SLBC may once again write to the revenue department in this regard. The forum also decided to include this as an agenda in the monthly subcommittee.

2.3.15 Agenda suggested by LDM Idukki

Issues relating to financing under agriculture based on tax receipts

The forum decided to take up the matter with revenue department and also to include this as an agenda in the monthly subcommittee.

(Action: 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)

The forum approved the minutes

3.1.2 Minutes of SLBC sub committee on Natural Calamity on 04.09.2019 (Information Note by SLBC Convenor)

The forum approved the minutes

3.1.3 Minutesof the SLBC subcommittee on Natural Calamnity on 04.09.2019 (Information Note by SLBC Convenor)

The forum approved the minutes

3.1.4 Agenda suggested by NABARD

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

The forum approved the scheme and requested the banks to extend support to the scheme.
(Action: Banks)

3.1.5 Agenda Suggested by Agriculture IFA Department, Govt of Kerala

Representative from Agricultural Department *informed the forum that the matter is being taken up with the Economic and Statistic department on production cost and after finalizing, it will be shared with SLBC.*
The forum decided to pursue the agenda
(Action: Agricultural Department)

3.1.6 Agenda suggested by Federal Bank

Sri. Srinivasan, CGM, NABARD *informed the forum that scale of finance for all agricultural loans is fixed by the State Level Task Force in which include SLBC, NABARD, Agricultural Department as its members. Along with scale of finance, periodicity (sowing, harvesting etc)of the crops is also fixed. In the next SLTF meeting, this issue will be taken up.*

The forum decided to pursue the agenda

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

The forum requested the member banks to process the applications at the earliest.
(Action: Banks)

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

The forum requested the respective banks to refund the subsidy amount to the boards CUY SB account at the earliest.
(Action: Banks)

3.2.2 Agenda suggested by LDM Kannur

A] Denial of Education Loans by Kerala Gramin Bank

The forum noted that the KGB Chairman has confirmed that there is no issue in considering the educational loans.

B] Uniformity in eligible marks for education loans

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank *informed the forum that IBA model scheme envisages only for meritorious students.*
The forum requested the individual banks to keep the Lead Bank Office updated if there is any change in their existing schemes.

C] Hypothecation in Registration of Sea Going fishing boats.

Fisheries department informed that *now the Hypothection in registration of sea going fishing boat can be marked online. The forum requested the fisheries department to share the details on how it can done to SLBC so that it can be shared among the member banks.*

(Action: Fisheries Department)

3.2.3 Agenda suggested by Industries Directorate

The forum requested the individual banks to consider the proposal favourably

(Action: Banks)

3.3 Teritary Sector

3.3.1 Agenda suggested by Reserve Bank of India

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

Smt A Manimekalai, SLBC Chairperson & Executive Director Canara Bank *stated that NABARD is reimbursing an amount of Rs 5000 for the conduct of FLCs in rural and semi urban branches of banks and requested the member banks to avail this facility.*
The forum requested the individual banks to ensure the conduct of FLCs as instructed by RBI.
(Action: Banks)

B. Business Correspondent (BC) Registry

The forum requested the banks to ensure that the details of BCs is uploaded in the BC Registry by 15th October, 2019.The banks have to give confirmation with regard to this on quarterly SLBC meetings.
(Action: Banks)

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

The forum requested the controllers of member banks, especially the new generation banks, to ensure participation of their banks in BLBC/DCC/DLRC meetings and adhere to the instructions contained in the RBI Circular FIDD.CO.LBS.No.5973/02.01.001/2015-16 dated May 20, 2016.
(Action: Banks)

D. Finalization of minutes of DCC and DLRC meetings

The forum entrusted the Lead District Managers to ensure that the minutes of DCC and DLRC meetings are circulated within 10 working days from the conduct of meeting.
(Action: LDMs)

E. Direct Benefit Transfer (DBT) Scheme – Implementation

The forum requested the banks to ensure that Account level aadhaar seeding is done at the earliest as per RBI guidelines.
(Action: Banks)

3.3.2 Agenda suggested by MNREGA

The forum decided to form a separate subcommittee for discussing the matter.

(Action: SLBC, Banks, MNREGA)

3.3.3 Agenda suggested by SLBC

The forum decided to adopt 10.00 AM to 4.00 PM as Customer Banking Hours for Public Sector Banks in the state as a part of EASE reforms on banking for customer convenience. The forum clarified that IBA has not stipulated any split between cash and other transactions and Banks shall go strictly as per the instructions of IBA, i.e. 10.00 AM to 4.00 PM shall be the customer transaction hours in the State of Kerala for all Public Sector Banks.

3.3.4 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 (suggested by Reserve Bank of India)

The forum requested the SLBC Cell and member banks to adhere to the instructions of RBI

3.3.5 Participation of Payment Banks under Lead Bank Scheme (Information Note by Reserve Bank of India)

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank *welcomed India Post Payments Bank and Airtel Payment Bank to the SLBC Kerala forum.*

The forum noted the information

❖ Table agenda suggested by KVIC

Implementation of Prime Ministers Employment Generation Programme [PMEGP] 2019-20

खादी और ग्रामोद्योग आयोग
KHADI AND VILLAGE INDUSTRIES COMMISSION
सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय, भारत सरकार
Ministry of Micro, Small & Medium Enterprises, Govt. of India
वेबसाइट / Website: www.kvic.org.in
राज्य कार्यालय (केरल) STATE OFFICE (KERALA)

No.SOK/KVIC/PMEGP/Imp./2019-20 Dt.01-10-2019

Table agenda for the 128th SLBC meeting on 03-10-2019

Implementation of Prime Minister's Employment Generation Programme (PMEGP) 2019-20

Sl.No.	Particularas	Remarks
1	Target allocated for 2019-20(KVIC+KVIB+DIC)	**Rs.5192.87 Lakhs-M.M. Grant for 1731 projects Empl/ 13848 nos. (No. of Projects indicative)**
2	Sub Target allocated for 100 days programme by the Ministry of MSME	**Rs.2310.45 Lakhs –M.M. Grant No. of Projects 819 Empl.6243 nos.**
3	Achievement/progress under 100 days programme **as on 01-10-2019**	**M.M. Disbursed Rs.1797.54 Lakhs for 783 Projects** [Pending for disbursement **Rs.150.02 Lakhs** for 59 Projects] % of achievement –77.8 %
4	B&F Linkage activities progress	Conducted Eight Bankers sensitization programme with the support of Lead Banks

- During 2019-20, one Dist. Level Task Force (DLTFC) has been conducted successfully in all the districts before end of July 2019 and subsequent rounds of interviews are under way.
- As aware, since July 2016, the entire process right from submission of applications, forwarding to banks, administration of M.M. grant (subsidy) etc. are completely done through the e portal of PMEGP.

ISO 9001 : 2015 Certified

पी.बी. सं. १९८, "ग्रामोदय", महात्मा गाँधी रोड,
तिरुवनंतपुरम-६९५ ००१, P.B. No. 198, "Gramodaya",
M.G. Road, Thiruvananthapuram-695 001
दूरभाष / Ph. 0471-2331625 फैक्स / Fax 0471-2331061
ई मेल / e-mail sotvm.kvic@gov.in, kvictvm@gmail.com

Implementing agency wise summary on performance of **PMEGP during 2019-20** generated from the e portal of PMEGP is given below.

Sl.No.	Agency	No. of Projects forwarded to banks	Sanctioned By Banks	Pending at Bank for credit decision
1	**KVIC**	**358 nos.** Approx.M.M. Grant 823.40 Lakhs	86 projects	362 projects App.M.M. Rs.832.6 Lakhs
2	**KVIB**	**283 Nos.** Approx.M.M. Grant 650.9 Lakhs	89 projects	173 projects App.M.M. Rs.397.9 Lakhs
3	**DIC**	**1512 nos.** Approx.M.M. Grant 823.40 Lakhs	324 projects	1128 projects App.M.M. Rs.2391.36 lakhs
	Total	**2153 nos.**	**499 projects**	**1663 projects App.M.M. 3621.86 lakhs**
4	**COIR Board**	**46 projects**	**14 projects**	**39 projects App.M.M. 37.18 lakhs**

In addition to the above, The State Level Monitoring Committee on PMEGP held during June 2019 has accorded approval for revalidation of projects forwarded during 2018-19 and pending at banks for credit decision. The summary of projects of 2018-19(KVIC+KVIB+DIC) is given below.

1287 Projects with M.M. involvement of Rs.3146.93 lakhs [2018-19]

In brief, the banks in the State as on date is holding a total pendency as shown below.

Year **2018-19**	1287 projects	3146.93 lakhs
Year **2019-20**	499 projects	3621.86 lakhs
TOTAL	**1786 projects**	**6768.79 lakhs**

The above status indicates that, sufficient applications are already available with banks. The banks , have to take an immediate call especially the projects forwarded during 2018-19 apart from the projects forwarded during 2019-20.

Further, the e-portal of PMEGP shows, there are substantial number of projects which are updated as **"Sanctioned by Banks" But M.M. Claim not uploaded as on 01-10-2019**

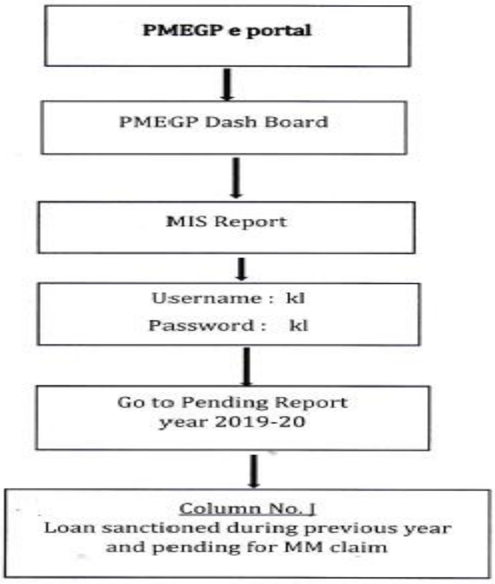
The details are given below.

Sl.No.	Particulars	Remarks
1	KVIC	60 Projects M.M.Grant 125.38 lakhs
2	KVIB	65 Projects M.M.Grant 161.58 lakhs
3	DIC	180 Projects M.M. Grant 319.21 lakhs
	Total	**305 Projects** **M.M. Grant 608.27 lakhs**

The C.O-KVIC as well as Ministry of MSME has included the above figures as performance since the banks have uploaded sanction in the e-portal. However, while taking up the matter with the banks concerned by the KVIC-KVIB & DIC, it has come to the notice that, many of the banks have merely updated sanction in the e- portal with out disbursement of loan installments. , and recommended applicants for EDP training . There are projects, sanctioned loans and disbursement also made, but not claimed M.M in the e-portal. This is a matter of serious concern. Banks should never upload sanction in the e- portal in a vague and casual manner. While appreciating the whole hearted support extended by the banking sector for the successful implementation of PMEGP scheme, KVIC being the national nodal agency, further request the SLBC to look into the matter and advice the banks/branches duly considerating the various welfare/employment generating schemes of Govt. of India. This apart, instructions may also be issued to banks to reject applications which are found unviable though uploaded as sanctioned in the e -portal which in turn will help to reflect realistic figures in the e portal.

The details of such cases bank wise/Branch wise "Sanctioned But M.M. not claimed" can be accessed through the PME`GP e portal as shown in the flow chart attached herewith

Dy.Chief Executive Officer



Click on data in blue color, all the details will appear on the screen. The data can be copied (Ctrl A) and paste it in M.S Excel format for further processing. So as to filter out the required field/data.

Representative from KVIC *requested the banks to upload the details of sanctioned applications in the portal so that it gets reflected in the performance chart.*

The forum noted that some of the member banks have merely updated sanction in the e-portal without disbursement of loan installments. The forum requested the member banks to either reject the applications which are found unviable though uploaded as sanctioned or to disburse the loan amount so as to reflect realistic figures in the e portal.
(Action: Banks)

❖ **Table Agenda Suggested by Reserve Bank of India**

➢ **<u>Findings of the Study report on Agricultural Gold Loan with Interst Subvention</u>**

The forum noted that the central team committee report has not yet published. Once it is published it may be taken up for discussion.

❖ **Presentation of Review on the utilisation of Rural Infrastructure Development Fund (RIDF) – By NABARD**

Sri. R Srinivasan, CGM NABARD *presented a brief review on the utilization of Rural Infrastructure Development Fund(RIDF)*

The forum concurred with the review of the performance under various sectors as at June 2019 Quarter provided in the background notes supplied.

The 128th meeting of SLBC, Kerala concluded with the above deliberations

Sri. N.K Krishnankutty, DGM SLBC& Canara Bank proposed the vote of thanks and the meeting concluded at 1:30 pm.
List of participants is annexed.

CO-CHAIRPERSON OF THE MEETING			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1.	**State Level Bankers Committee, Kerala**	**Smt. A Manimekhalai**	**SLBC Chairperson & Executive Director, Canara Bank**
2.	**Reserve Bank of India**	**Smt. Reeny Ajith**	**Regional Director**

GOVERNMENT OF KERALA / GOVT. OF INDIA / DEVELOPMENTAL AGENCIES			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	Department of Financial Services, GOI	Smt. Sindhu Pillai IPS	Director
2	Finance Department, GoK	Sri. Manoj Joshi IAS	Additional Chief Secretary
3	Department of Agricultural Development & Farmers Welfare	Sri. Devendra Kumar Singh IAS	Agricultural Production Commissioner & ACS
4	Planning & Economic Affairs Department	Sri. Jayathilak IAS	Principal Secretary
5	Industries & Commerce Department	Sri. Sanjay Garg IAS	Principal Secretary
6	Department of Telcom, GOI	Sri. Ajith Kuamr	DDG
7	Labour Department	Sri. M S Binu	Secretary
8	VFPCK	Sri. Saji John	Chief Executive Officer
9	NORKA	Sri. K Janardhanan	Joint Secretary
10	Department of Cooperation	Sri. M Binoy Kumar	Additional Registrar of Cooperative Society
11	Animal Husbandry Department	Dr. Rajeswari T	Additional Director
12	Directorate of Industries & Commerce	Sri. Pradeepkumar K S	Additional Director
13	Kerala Financial Cooperation	Sri. Premnath Ravindranath	ED
14			
15	Department of Registration	Sri. P K Sajankumar	Joint IG of Registration
16	Dairy Development	Sri. Raveendran Pillai	Joint Director
17	Fisheries Department	Smt. Smitha R Nair	Joint Director
18	Rural Development Department	Sri. T M Muhammed Jha	Joint Development Commissioner
19	ST Development Department	Sri. R Prasannan	Joint Director
20	Department of Agriculture& Farmers Welfare	Sri. Jayachandran P J	Joint Director
21	Rural Development Department	Smt. Usha M K	Joint Development Commissioner

22	KVIC	Smt. K P Lalithamaney	Dy CEO
23	State Horticulture Mission	Smt. V G Sheeja	Deputy Director of Agriculture
24	Labour Department	Sri. K Vinod Kumar	Dy Labour Commissioner
25	Directorate of Handloom& Textiles	Sri. MP Maheendrakumar	Deputy Director
26	Kerala Police	Sri. Starmon R Pillai	Nodal Officer, LEA
27	State Planning Board	Sri. Anil Kumar C	Assistant Director
28	Department of Agriculture& Farmers Welfare	Smt. Jyothi A R	Assistant Director
29	MSME DI, Thrissur	Sri. Vinod V R	Assistant Director
30	Department of Coir Development	Sri. Sasikumar S	Assistant Registrar
31	Planning & Economic Affairs Department	Sri. Udayakumar A R	Under Secretary
32	Cooperation Department	Sri. Amrithlal A R	Under Secretary
33	Office of Registrar of Cooperative Societies	Smt. Deepa P	
34	State Planning Board	Sri. Nagesh	Chief (agriculture)
35	MGNREGA	Sri. Raviraj R	DDC & PO
36	ECGC Ltd	Sri Kumar Anshuman	Regional Manager
37	ECGC Ltd	Sri. N Kameswara rao	Branch Manager
38	UDAI	Sri. Noushad P	Project Manager
39	Planning & Economic Affairs Department	Sri. Sivalal M	Research Officer
40	Kudumbhashree	Smt. Jiji R S	Program Manager
41	NORKA Roots	Smt. Geethakumari V S	Authentication Officer
42	Akshaya/KSITM	Sri. Biju V S Kumar	BDM
43	Coir Board	Sri. PN Sabu	Extension Service Officer
44	Food & Civil Supplies Department	Sri. Abhilash S	Section Officer
45	The New India Assurance Co Ltd	Dr B Krishna Prasad	Sr. DM

RESERVE BANK OF INDIA		
SL NO	**NAME**	**DESIGNATION**
1.	Sri. Praveen Kumar V R	General Manager
2.	Sri. Visakh V V	AGM

NABARD / SIDBI / NATIONAL HOUSING BANK			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1.	NABARD	Sri. R Srinivasan	Chief General Manager
2.	NABARD	Smt KSM Lakshmi	General Manager
3.	National Housing Bank	Sri. SS Purty	Horticulture Officer
4.	SIDBI	Sri. Karthik	Asst Manager

PUBLIC SECTOR BANKS			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1.	State Bank of India	Sri. Shivananda H S	DGM
2.	State Bank of India	Sri. Asok Kumar	AGM
3.	Bank of India	Sri. Mahesh Kumar V	DGM

4.	Central Bank of India	Sri. P V Saisubramani	DGM
5.	Union Bank of India	Smt. A Krishnaswamy	DGM
6.	Indian Overseas Bank	Sri. Ramesh Kumar S	AGM
7.	Corporation Bank	Sri. Rajkumar S A	Zonal Manager
8.	Bank of Boroda	Sri. K Venkatesan	Zonal Head
9.	Oriental Bank of Commerce	Sri. C V Rao	AGM
10.	Andhra Bank	Sri. A P Ratnagiri	Chief Manager
11.	United Bank of India	Sri Adarsh Mohan	Manager
12.	UCO Bank	Sri Vijay Avinash T	Branch Head
13.	Punjab & Sindh Bank	Sri. Kesava Amar Nath R	Chief Manager
14.	Punjab National Bank	Smt. Sarita singh	DGM
15.	Syndicate Bank	Sri. K Haridas	Regional Manager
16.	Indian Bank	Sri. Arun K Chandran	Branch Manager
17.	Indian Bank	Sri. G Santhoshkumar	
18.	Indian Bank	Smt. T.M Muktha	Manager(Agri)
19.	Bank of Maharastra	Sri. Shyam Kumar K S	Senior Manager

CONVENOR BANK (CANARA BANK)

SL NO	NAME	DESIGNATION
1.	Sri. N Ajit Krishnan	SLBC Convener & General Manager
2.	Sri. Thangavelu PP	General Manager
3.	Sri. N.K. Krishnankutty	Deputy General Manager
4.	Sri. Shaji S	Deputy General Manager
5.	Sri. Sanjumon V	Divisional Manager
6.	Sri. Sankar K	Manager
7.	Sri. Muhammed Anseem	Manager
8.	Sri. Ajas A	Manager
9.	Smt. Nisha V L	Officer
10.	Sri. Sreeja V	Officer
11.	Sri. Arun G S	Officer

REGIONAL RURAL BANK

SL NO	INSTITUTION	NAME	DESIGNATION
1.	Kerala Gramin Bank	Sri. Nagesh G Vaidya	Chairman

PRIVATE SECTOR BANKS

SL NO	INSTITUTION	NAME	DESIGNATION
1.	IDBI Bank	Sri. S Sudha	AGM
2.	Federal Bank	Sri. Mohan K	Vice president
3.	HDFC	Sri. Jitheesh Janardhanan	AVP
4.	ICICI Bank	Sri. A R Biju	AGM
5.	ICICI Bank	Sri. Tony Thomas	Senior Manager
6.	SIB	Sri. Peter A D	DGM
7.	Federal Bank	Sri. Jacob Eapen	AVP
8.	IndusInd Bank	Sri. Arun Raj	DVP
9.	IndusInd Bank	Sri Vaisakh H	Manager
10.	TMB	Sri T Bharath	Asst Manager
11.	CUB	Sri. Ramprasad	Branch Manager
12.	CSB	Sri Francis Palatty	Zonal Manager
13.	Bandhan Bank	Sri. Rajeev S	AVP
14.	Bandhan Bank	Sri. PPS Prakash	DVP
15.	Yes Bank	Sri. Ganesh S	Manager

16.	LVB	Sri. Prenith PC	Branch Head
17.	RBL	Sri. Hariharan S	AVP
18.	Axis Bank	Smt. Ambili Krishna	Senior Manager
19.	Axis Bank	Sri. Renjith B C	Deputy Manager
20.	Kotak Mahindra Bank	Sri Rajesh Kumar V C	Manager
21.	Karnataka Bank	Sri. Abhishek Kamath	Officer Credit
22.	KVB	Sri. Rajashekharan K	Branch Head
23.	Dhanlaxmi Bank	Sri Arun Nair	Regional Head
CO-OPERATIVE BANKS			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1.	Kerala State Cooperative Bank	Smt. Anitha Abraham	Deputy General Manager

LEAD BANK OFFICES			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1.	Indian Overseas Bank	Sri. Abraham Shaji John	Lead Bank Manager, Trivandrum
2.	State Bank of India	Sri. Vijayakumaran.V	Lead District Manager, Pathanamthitta
3.	State Bank of India	Sri. V Vinod Kumar V	Lead District Manager, Alappuzha
4.	State Bank of India	Smt. Ushakumari R	AM, Lead District Office, Kottayam
5.	Union Bank of India	Sri. Rajagopalan G	Lead District Manager, Idukki
6.	Canara Bank	Sri. AnilKumar K K	Lead District Manager, Thrissur
7.	Canara Bank	Sri. Anil D	Lead District Manager, Palakkad
8.	Canara Bank	Sri. Nithin E	Officer, Lead District Office,Malappuram
9.	Canara Bank	Sri. Sivadasan K M	LBO, Lead District Office, Calicut
10.	Syndicate Bank	Sri. N Kannan	Lead District Manager, Kasargod
SMALL FINANCE BANKS/ PAYMENT BANKS			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1.	India Post Payments Bank	Sri. Divakara N R	AGM(Circle Head)
2.	Airtel Payments Bank	Sri. Praveen Sreedharan	State Head
3.	ESAF Bank	Sri.Sunu S	Branch Head
4.	Ujjevan SFB	Sri. Thariq Saif MI	AM