125th MEETING OF STATE LEVEL BANKERS' COMMITTEE, KERALA
AGENDA AND BACKGROUND NOTES

1. ADOPTION OF MINUTES OF SLRM 2018

The minutes of State Level Review Meeting (SLRM) 2018 held on 2018 June 20th and 21st were circulated vide SLBC letter no 38.862018.GN dt 2018 August 07th

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 fasrmers 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.

The SLRM 2018 had decided that the Standing Committee on Primary sector would discuss the recommendations made by Primary committee. The Sub committee coud not be held due to busines related flood mitigation matters . The convenor informed that the meeting would be held in October 2018 to discuss in detail. 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

Due to the flood related issues , the schemes propsed by SLRM , viz, (a) Farm Tourism in the model of Federal Bank Scheme **and** (b) A suitable scheme fitting the House Hold Nano Enterprises scheme of State Govt **could not be formulated . The SLBC convenor informed that these schees would be made ready in the next quarter**

Ref: Kerala SLBC/95 /78/GN/2018 ***Date: 2018 July 13th***

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 28th

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

The Steering 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 8th 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.

The steering committee that met on 2018 Sept 17th requested the Agricultural Department to convene State level technical committee at the earliest and ensure that all risk parameters that are probable in Kerala including excess rainfall , flood & wind to be necessarily included in the scheme coverage. Forum also requested that each parameter should trigger full eligible claim independent of the occurance of other parameters .

The steering committee also reiterated the request of the SLRM 2018 that State Govt may be requested to notify Crop Insurance time so that the banks will get more space to cover the accounts

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

2.2.1 Issues involved in the implementation of PMEGP Scheme

The SLRM 2018 had noted that the State Govt have gone forward in ease of doing business in the state , by amending seven vital acts viz

- *Kerala Shops & Establishments Act,1960*
- *Kerala Head Load Workers Act,1978*
- *Kerala Panchayat Raj Act, 1994*
- *Kerala Municipality Act 1994,*
- *Kerala Industrial Single Window Clearance Boards & Industrial Township Area Development Act, 1999*
- *Kerala Ground Water (Control & Regulation) Act, 2002*
- *Kerala Lifts & Escalators Act, 2013*

The represntative from Industries Department informed that after the enactment response from field level on the ease of doing business is positive

The Steering Committee recommended to pursue the agenda and requested the other members to convey their experience and views

2.2.2. Committees for Stressed Micro, Small and Medium Enterprises (Suggested by R**BI**)

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 SLRM 2018 *requested the banks which have not constituted the committees yet to do so within July 31st and report to SLBC*

Steering committe that met on 17/09/2018 requested all the banks to inform the latest position to present in the SLBC

2.2.3 <u>Review of implementation of Coir Udyami Yojana (CUY) during 2017-18</u> (Suggested by Coir Development Board)

The SLRM 2018 had requested Coir Board to come up with a suitable repayment support scheme .

The steering committee requested the coir board to recommend to MSME Ministry for a repayment support scheme to settle all the remote scheme NPA accounts.

<u>2.3. PENDING ISSUES IN TERTIARY SECTOR</u>

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

<u>Sl. No.</u>	**<u>Land allotment procedure not complete</u>**	
1	Kozhikode	Sketch and plan and survey records of 42 cents of land in VadakaraPanchayath was submitted by PAU, Kozhikode. It was sent to the Principal Secretary, LSGD for approval.
2	Palakkad	LDM Palakkad informed that new centre has been identified in Peringottukurissi, 35 km from Palakkad, Thrissur Road. 1 acre land has been identified. No further progress.

3	Kollam	Agreement executed. Process of Architect Selection is going on. Tender invited for the construction of compound wall.
4	Pathanamthitta	Land identified at Elanthoor. Block Panchayath committee has taken resolution in this regard. Revenue officers from taluk office measured the area and taken sketch and plan. The original Survey Report of the land was submitted on 01.12.2017. But it had some mistakes. So it was sent to the Project Director, Poverty Alleviation Unit for clearance.
	Other reasons for not constructing or shifting to constructed building	
1	Alappuzha	No issue with Veterinary Department. Commencement of work is to be done by SBI
2	Wayanad	Fencing of land completed, and approach road construction is progressing
3	Kottayam	Land has been allotted in Pallom Block Panchayat premises. Initiative has to be taken by SBI for construction.
4	Idukki	As per the direction of the Hon'ble Minister for LSGD in the meeting held in his chamber on 15/06/2017, joint inspection was conducted by Commissioner for Rural Development, RSETI Director, other bank officials of UBI and Block Panchayath representatives of Nedumkandom Block Panchayath. The team and CRD suggested the land of 50 cents adjoining with the building of Block panchayath to construct the RSETI building (Action to be taken by UBI)
5	Thiruvananthapuram	23 cents land allotted in Vattiyoorkavu. Plan approval pending with Corporation for want of stipulated width of 3.6 m (only 2.7 m is available). In the steering committee of RSETIs, Secretary, LSGD has informed that there is provision for exemption if the bank takes it up specifically. Forum IOB to take up with LSGD for waiver of clause at the earliest (Action to be taken by IOB)

Regarding the enhanced limit of Rs 2 crore, the ***SLRM 2018*** *requested SLBC to write to MoRD after receiving requests from the concerned banks.*
The Steering Committee observed that there was no visible progress in land allotment /completion of construction and recommended to pursue the agenda
Regarding enhanced limit , request from banks are awaited.

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

This agenda is merged with agenda on digitisation of land records ***[Agenda No: 2.3.9]***

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

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

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

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

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

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

As of now, there is no legal obligation on the part of the Village authorities to do so. If noting in Thandaper Register is made legally mandatory, it will help to prevent fraudulent transactions.

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

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

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

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

Our 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 The decisions in the meeting were

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.

As decided in the meeting , SLBC submitted the following recomendations to the Govt

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

The steering committe that met on 17/09/2018 decide to pursue the Agenda

2.3.4. Loan Waiver Scheme of Scheduled Tribes Development Department

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

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

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

From

Director

To

The General Manager
Canara Bank, SLBC cell
Circle Office, Canara Bank Buildings
PBNo. 159, MG Road
Thiruvananthapuram

Sir,

Sub:- STDD- Kerala Government Debt Relief scheme for Scheduled Tribes 2015 Reg:-
Ref:- That Office Letter No. SLBC/124/55/GN/2018 dtd. 6.04.2018.

Kind attention is invited to the reference cited. I may inform that as per G.O.(P)No.71/2015/SCSTDD, dtd. 1/10/2015, the loan waiver scheme for Scheduled Tribes, has been designed to write off the debts of the Scheduled Tribes members availed from Co-operative institutions, Govt. departments, Nationalised Banks, Kudumbasree Units, amounting up to Rs.1 lakh, of which repayment period had expired on 31.03.2014. There is no cut off date for submission of claims. Hence the Government Order is still valid.

A fresh list of beneficiaries who have been left out are being collected through our District level Offices, and the same will be forwarded to SLBC in a sortable electronic format, at the earliest.

Yours faithfully

R.Presannan
Joint director
For director

The representative from ST department said that the scheme is open for resubmission and requested all the banks to forward the pending proposal at the earliest and he informed that no fresh applications are **received.**

The Steering Committee recommended to pursue the agenda

2.3.5. Education Loan Repayment Support Scheme

The update in the scheme as on 2018 Sept 15th is given below

Bank Name	Amount processed by branch	Amount by Nodal Officer	Amount forwarded by SLBC	Amount Approved by Finance
TOTAL	290.35	198.17	129.66	90.75
ALAPPUZHA DCB	0.57	0.57	0.44	0.00
ALLAHABAD BANK	0.06	0.06	0.03	0.01
ANDHRA BANK	0.54	0.18	0.11	0.10
BANK OF BARODA	1.61	1.40	0.09	0.09
BANK OF INDIA	4.68	2.00	1.50	0.81
CANARA BANK	35.56	21.84	13.57	9.06
CSB	4.45	3.55	2.82	2.36
CENTRAL BNK OF INDIA	11.34	6.95	4.53	3.38
CITY UNION BANK	0.00	0.00	0.00	0.00
CORPORATION BANK	6.56	4.95	3.02	2.08
DENA BANK	0.13	0.12	0.06	0.00
DHANLAXMI BANK	1.00	0.67	0.40	0.31
FEDERAL BANK	26.27	19.78	11.15	7.17
HDFC BANK	0.00	0.00	0.00	0.00
ICICI BANK	0.00	0.00	0.00	0.00
IDBI BANK	0.05	0.00	0.00	0.00
IDUKKI DCB	1.18	1.01	0.32	0.30
INDIAN BANK	5.50	4.36	2.27	1.57
IOB	9.16	4.04	2.57	1.30
KANNUR DCB	0.02	0.02	0.01	0.00
KARNATAKA BANK	0.01	0.00	0.00	0.00
KVB	0.00	0.00	0.00	0.00
KASARGOD DCB	0.02	0.02	0.02	0.00
KGB	51.04	27.56	24.84	16.79
KSCARDB	0.09	0.03	0.00	0.00
KSCB	8.08	7.79	7.51	6.63
KOLLAM DCB	1.11	1.06	0.99	0.88
KOTTAYAM DCB	0.00	0.00	0.00	0.00
MALAPPURAM DCB	0.00	0.00	0.00	0.00
OBC	0.83	0.58	0.35	0.27
PATHANAMTHITTA DCB	0.12	0.10	0.08	0.08
PNB	5.34	3.63	1.51	0.61
PUNJAB SIND BANK	0.02	0.02	0.02	0.02
SOUTH INDIAN BANK	4.82	2.71	1.97	1.56
STATE BANK OF INDIA	70.47	52.41	37.69	28.68
SYNDICATE BANK	16.75	12.05	1.36	0.07
TMB	0.04	0.04	0.03	0.00
TVM DCB	0.00	0.00	0.00	0.00
THRISSUR DCB	0.03	0.03	0.00	0.00
UCO BANK	1.49	1.02	0.49	0.09
UNION BANK OF INDIA	18.32	15.63	9.10	5.97
UNITED BANK OF INDIA	0.08	0.08	0.06	0.06
VIJAYA BANK	2.98	1.92	0.79	0.52
WAYANAD DCB	0.03	0.03	0.00	0.00

The Steering Committee noted that claims of neartly 40 cr are now available with the Govt . It requetsed State Govt to release the same at the earliest

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

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

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

The 122nd 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 Kudumbasree vide letter No.Kerala SLBC/35 /145 /GN/2017dated2017 November 24th.*

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

In the 124th SLBC meeting held on 2018 Mar 23rd, State Bank of India informed the forum that they had taken up the matter with the MoRD , and that they were informed that the MoRD had already transferred the funds to SRLM . Based on the above , SLBC Cell have requested the Kudumbasree State Mission vide our e mail letter dt 2018 June 04th to give an update . Excerpts of the letter is reproduced below

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

Convenor: Canara Bank

Ref: Kerala SLBC/35/55/GN/2018 **Date: 2018 June 04th**

To

THE EXECUTIVE DIRECTOR
KUDUMBASREE 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 2017 Nov 24th

Kindly refer to the cited letter 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 124th SLBC meeting held on 2018 Mar 23rd, State Bank of India informed the forum that they had taken up the matter with the MoRD , and that they were informed that the MoRD had already transferred the funds to SRLM

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

In the Steering Committee meeting held on 2018 June 11th , the Kudumbasree Mission promised to look into the matter and inform SLBC Reply from Kudumbasree is awaited

The Steering Committee held on 2018 Sept 17th noted that Kudumbasree have not replied the letter . Committee recommended to pursue the agenda

2.3.7. Aadhaar Seeding and Verification of bank accounts

The matter came up for discussion in the 122nd meeting of SLBC, Kerala held on 05.10.2017. The recent amendments in the PML Rules and Aadhaar Enrolment and update regulations, the following provisions have become mandatory.

A) Aadhaar Authentication of Bank accounts made mandatory by law
B) Scheduled Commercial Banks to be aadhaar registrars & set up enrolment facility
C) Banks' enrolment facility to be inside branch premises

Aadhaar & Mobile seeding and authentication is an on going process
Certain aadhaar based issues pointed out in the SLRM were followed up by FIDD . They found that there were related to the internal procedure in the bank and they could be resolved
The Steering Committee recommended to place the same in SLBC meeting pursue the agenda

2.3.8. Discrepancies in Quarterly FLC reporting by SLBC on number of Rural branches-District wise (Suggested by RBI)

In terms of Circular *FIDD. FLC.BC.No.22/12.01.018/2016-17 dated March 02, 2017* on "Financial Literacy by FLCs (Financial Literacy Centres) and rural branches - Policy Review", Scheduled Commercial Banks (including RRBs) are advised to conduct only one camp per month (on the Third Friday of each month after branch hours) and report the same on a quarterly basis in the prescribed format (in Annex A). The statements of all the banks are consolidated and submitted by SLBC to the Regional Office of RBI.
Discrepancies were found in the quarterly reporting by SLBC on the number of rural branches in the district when compared to the database (Database on Indian Economy) maintained by RBI.

The SLRM 2018 reiterated its earlier request to the banks to *report the Rural branches only on the basis of the status appearing in Database on Indian Economy of RBI.*

The steering committe that met on 17/09/2018 decide to pursue the Agenda

2.3.9. Progress made in Digitization of Land Records

Government of India has launched the National Crop Insurance Portal (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 123rd 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*

The steering committe that met on 17/09/2018 decide to pursue the Agenda

2.3.10. 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.

The steering committe that met on 17/09/2018 decide to pursue the Agenda

2.3.11. 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 122nd 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.
In total SLBC has recieved suggestions on 51 probable locations . It is in the process of examination.The list is being examined . 12 locations have been found inside Municipal limits . The remaining are being subjected to initial scrutiny through Jan Darshak portal of DFS at a buffer distance of 5 km

2.3.12. Standard Operating Procedures (SOPs) for preventing Cybercrime

(Agenda suggested by Reserve Bank of India)

Smt. Anupama T.V. IAS, District Collector of Alappuzha vide her letter dated December 30, 2017 has, inter-alia, highlighted the need to educate branch officials about handling fraudulent transactions, when they are reported.
In view of the above,

a) SLBC may in coordination with the Cyber dome (A cyber-threat resilient ecosystem of Kerala Police Department) publicize standard Operating Procedure (SOP) among all bankers, customers and other stakeholders, so that timely action can be initiated to prevent loss of money.

b) SLBC and Lead Banks in the available forums like DCC, DLRC, etc., may provide publicity of the circular issued vide DBR.No.Leg.BC.78/09.07.005/2017-18 dated July 06, 2017 on "Customer Protection-Limited Liability of Customers in Unauthorized Electronic Transactions", which contains the instructions to customers for reporting unauthorized transactions to banks as well as instructions to banks and financial institutions to provide customers with 24x7 access through multiple channels (at a minimum, via website, SMS, e-mail, etc.).

A draft was placed and approved in SLRM 2018 . Now customer friendly lay out of the same has been prepared for circulation

The Steering committee decided to place in the SLBC meeting and also to upload in the SLBC website.

STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme of RBI)

Convenor:

Ref: Kerala SLBC/129FLC/52/GN/2018 Date: 2018 May 29th

ഡിജിറ്റൽ ബാങ്കിംഗ് തട്ടിപ്പിനിരയായാൽ എന്ത് ചെയ്യണം ?

<u>ഒരു അംഗീകൃത നടപടി ക്രമം (A standard operating procedure)</u>

<u>ആമുഖം</u>

ഡിജിറ്റൽ ബാങ്കിങ്ങിന്റെ യുഗമാണിത്. എ ടി എം, ഡെബിറ്റ് കാർഡ്, ക്രെഡിറ്റ് കാർഡ്, ഇന്റർനെറ്റ് ബാങ്കിംഗ്, മൊബൈൽ ബാങ്കിംഗ് , ഇ-വലെറ്റ് തുടങ്ങിയവയിൽ ഏതെങ്കിലും ഒരു ഡിജിറ്റൽ മാദ്ധ്യമം ഉപയോഗിക്കാത്ത ബാങ്ക് ഇടപാടുകാർ ചുരുക്കമായിരിക്കും

ഡിജിറ്റൽ ബാങ്കിംഗ് പൊതുവേ സുരക്ഷിതമാണ്. തട്ടിപ്പ് തടയുവാൻ വേണ്ട മുൻകരുതലുകൾ എന്തൊക്കെയാണെന്ന് വിവരിക്കുന്ന ലേഖനങ്ങളും അറിയിപ്പുകളും ഇന്ന് വിവിധ മാധ്യമങ്ങളിൽ ലഭ്യമാണ്. അവ പാലിച്ചാൽ ഡിജിറ്റൽ സുരക്ഷ ഉറപ്പാക്കാൻ സാധിക്കുകയും ചെയ്യും

എന്നാൽ അപൂർവമായെങ്കിലും തട്ടിപ്പുകാർ നമ്മുടെ ഈ മുൻകരുതലുകളൊക്കെ മറികടന്ന് നമ്മുടെ പണം അപഹരിക്കാറുണ്ട് . അത് സൈബർജാലകം വഴി വിദൂരത്ത് നിന്നാകാം. അല്ലെങ്കിൽ ATM കാർഡ്, മൊബൈൽ, ഫോൺ തുടങ്ങിയ ഉപകരണങ്ങൾ കൈവശപ്പെടുത്തി നമ്മുടെ കൺവെട്ടത്തു വച്ചും ആകാം. അങ്ങിനെ ഒരു നിർഭാഗ്യം ആർക്കെങ്കിലും സംഭവിച്ചാൽ പിന്നെ എന്താണ് ചെയ്യേണ്ടത് എന്ന് മലയാള ഭാഷയിൽ വിവരിക്കുന്ന പ്രസിദ്ധീകരണങ്ങൾ കുറവാണ്.

തട്ടിപ്പിന് ഇരയാകുന്ന പലരും അജ്ഞത കൊണ്ട് തുടർനടപടികൾ എടുക്കാതെയിരിക്കുമ്പോഴോ കാലതാമസം വരുത്തുമ്പോഴോ –

ഇരയാകുന്ന വ്യക്തിയുടെ പണം നഷ്ടപ്പെടുന്നു

യഥേഷ്ടം മറ്റു പലരെയും പറ്റിക്കുവാൻ തട്ടിപ്പുകാർക്ക് സാധിക്കുന്നു

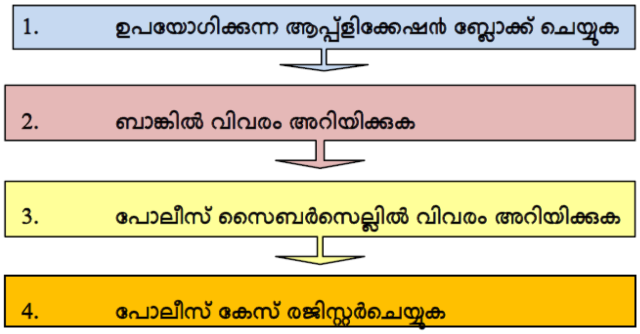
ചിലപ്പോൾ ഇതേ വ്യക്തി തന്നെ അവരുടെ അടുത്ത തട്ടിപ്പിന് ഇരയാകുന്നു

ഈ അറിവിന്റെ അപര്യാപ്തത (knowledge gap} പൊതു ജനങ്ങൾക്കിടയിൽ മാത്രമല്ല ധനകാര്യ സ്ഥാപനങ്ങളിൽ പോലുമുണ്ട് എന്നതാണ് സത്യം . അത് പരിഹരിക്കുന്നതിനാണ് ഭാരതീയ റിസർവ് ബാങ്കിന്റെ നിർദേശാനുസരണം, കേരള സംസ്ഥാന തല ബാങ്കേഴ്സ് സമിതി (SLBC KERALA) ഈ അംഗീകൃത നടപടി ക്രമം (Standard operating procedure) പ്രസിദ്ധീകരിക്കുന്നത്.

<u>സമയമാണ് പ്രധാനം</u>

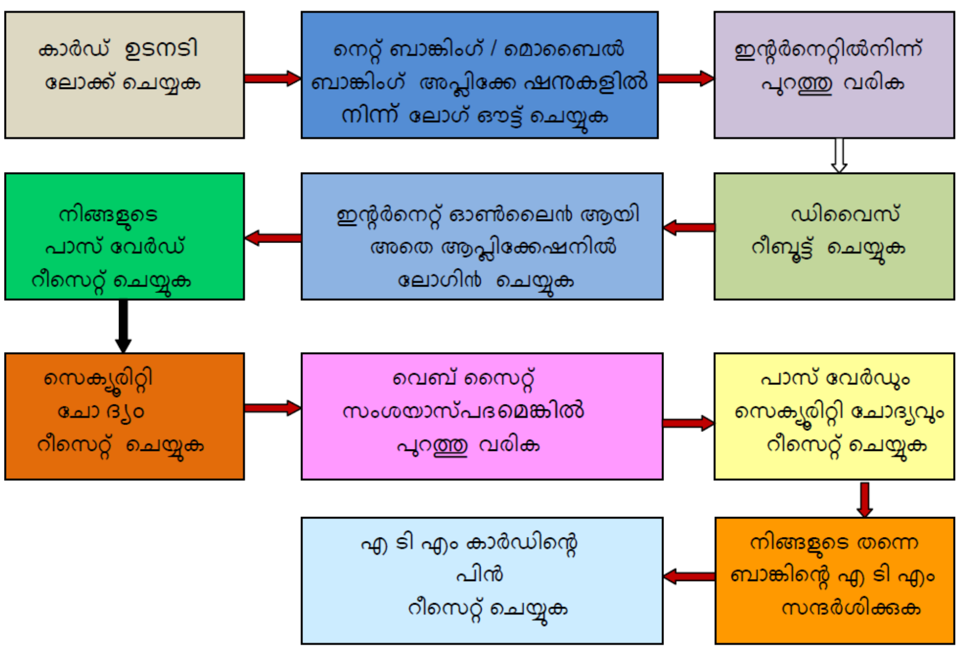
തട്ടിപ്പോ അതിനുള്ള സാധ്യതയോ ശ്രദ്ധയിൽപെട്ടാൽ എത്രയും പെട്ടെന്ന് പ്രതികരിയ്ക്കുകയാണ് ധന നഷ്ടം തടയുവാൻ അല്ലെങ്കിൽ കുറയ്ക്കുവാൻ പ്രധാനം.

അപ്രകാരം ഉടനടി ചെയ്യേണ്ടതായ കാര്യങ്ങൾ നാലു വിഭാഗങ്ങളായി തിരിക്കാം:



1. <u>ഉപയോഗിക്കുന്ന ആപ്പ്ളിക്കേഷൻ ബ്ലോക്ക് ചെയ്യുക</u>

മൊബൈൽ അലേർട്ട് ഉള്ള അക്കൗണ്ട് ആണെങ്കിൽ പണം പിൻവലിക്കപ്പെട്ടതായോ, ക്രെഡിറ്റ് കാർഡ് / വലെറ്റ് വഴി വ്യാപാരം നടന്നതായോ എസ് എം എസ് അലേർട്ട് വരുമ്പോഴാണ് പണം നഷ്ടപ്പെട്ട വിവരം സാധാരണയായി അക്കൗണ്ട് ഉടമ അറിയുക .ഈ ഇടപാട് അനധികൃതമാണെന്ന് ഉറപ്പാണെങ്കിൽ, സസ്പെക്റ്റ് സന്ദേശം (suspect sms) വഴി ബാങ്കിനെ അലേർട്ട് ചെയ്യണം . ഈ സൗകര്യം എല്ലാ ബാങ്കിന്റെയും എസ് എം എസ് സന്ദേശത്തിനൊപ്പം ഉണ്ട് .



2. **<u>ബാങ്കിൽ വിവരം അറിയിക്കുക :</u>**

✓ താഴെപ്പറയുന്നതിൽ ഏതെങ്കിലും വഴിയായി കാർഡ് ബ്ലോക്ക് ചെയ്യുക :

- ബാങ്കിന്റെ ടോൾ ഫ്രീ നമ്പർ
- ഐ വി ആർ എസ് (IVRS)
- വെബ് സൈറ്റ്
- ഇ-മെയിൽ
- ശാഖയിലെ ടെലിഫോൺ

✓ നേരിട്ട് ശാഖ സന്ദർശിച്ച് രേഖാമൂലം പരാതി സമർപ്പിക്കുക

✓ പഴയ കാർഡ് മാറി പുതിയ കാർഡ് വാങ്ങുക

✓ ഇന്റർനെറ്റ് ബാങ്കിംഗ് /മൊബൈൽ ബാങ്കിംഗ് പാസ് വേർഡ് മാറ്റിയിട്ടുണ്ടെന്ന് ഉറപ്പാക്കുക

<u>3. പോലീസ് സൈബർസെല്ലിൽ വിവരം അറിയിക്കുക:</u>

✓ കേരളത്തിലെ സ്ഥിര താമസക്കാരനാണ് നിങ്ങളെങ്കിൽ, മേൽപറഞ്ഞ രീതിയിൽ തട്ടിപ്പിന് ഇരയായാൽ -

കേരളാ പോലീസിന്റെ സൈബർസെല്ലിൽ എത്രയും പെട്ടെന്ന് അറിയിക്കുക

താങ്കൾ താമസിക്കുന്ന ജില്ലയിലെ ജില്ലാ സൈബർ സെല്ലിലാണ് പരാതിപ്പെടേണ്ടത്

സംഭവം നടന്ന രണ്ടു മണിക്കൂറിനകം അറിയിക്കുക*

➢ **അറിയിക്കേണ്ട വിവരങ്ങൾ :**

- ❖ ബാങ്കിന്റെ പേര്
- ❖ ഡെബിറ്റ്/ക്രെഡിറ്റ് കാർഡ് നമ്പർ
- ❖ അക്കൗണ്ട് നമ്പർ
- ❖ നഷ്ടപ്പെട്ട തുക
- ❖ സംഭവം നടന്ന സമയം
- ❖ ട്രാൻസാക് ഷൻ ഐ ഡി (ഉണ്ടെങ്കിൽ നന്ന്)

* സംഭവം നടന്ന രണ്ടു മണിക്കൂറിനകം അറിയിക്കുന്ന പക്ഷം, ആ ഇടപാട് ബ്ലോക്ക് ചെയ്യിക്കുവാനും തുക തിരിച്ചു കിട്ടുവാനുമുള്ള സാധ്യതയുണ്ട്. താമസിക്കും തോറും ആ സാധ്യത കുറഞ്ഞു വരും.

➢ **താഴെ കൊടുത്തിരിക്കുന്ന ഇമെയിൽ/ ഫോൺ നമ്പർ വഴി വിവരം നൽകിയാൽ മതിയാകും, (ഇ-മെയിൽ ആണ് അനുയോജ്യം). ഫോൺ നമ്പരും ഇ-മെയിൽ അഡ്രസ്സും, മേൽവിലാസവും നൽകാൻ മറക്കരുത്**

<u>**Disclaimer**</u>: While SLBC had taken every effort to furnish up-to-date and accurate information, general public should be aware that SLBC accepts no responsibility for the accuracy or completeness of the aspects mentioned herein and recommends that general public exercise their own care and judgment with respect to its use.

	യൂണിറ്റ്	ലാൻഡ് ഫോൺ	മൊബൈൽ	ഇ-മെയിൽ
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- കേരളാ പോലീസിന്റെ ക്രൈം സ്റ്റോപ്പർ നമ്പരായ 1090ൽ വിളിച്ചും വിവരം അറിയിക്കാം

3. <u>പോലീസ് കേസ് രജിസ്റ്റർ ചെയ്യുക</u>

നിങ്ങളുടെ താമസ സ്ഥലത്തിന്റെ പരിധിയിലുള്ള പോലീസ് സ്റ്റേഷനിൽ പരാതി രജിസ്റ്റർ ചെയ്യുക*	ഓൺലൈൻ ആയി പരാതി http://thuna.keralapolice.gov.in എന്ന വിലാസത്തിൽ അയക്കാവുന്നതാണ്.

*സൈബർ സെല്ലിൽ പരാതി കൊടുക്കുന്നതും, പോലിസ് സ്റ്റേഷനിൽ പരാതി നൽകുന്നതും രണ്ടു വ്യത്യസ്ത നടപടികളാണ്. അത് രണ്ടും ചെയ്യുക

<u>**അക്കൗണ്ട് ഉടമയുടെ ബാധ്യത**</u>

ഇലക്ട്രോണിക് ബാങ്ക് തട്ടിപ്പുകളിൽ, അക്കൗണ്ട് ഉടമയുടെ ബാധ്യതയ്ക്ക് , റിസർവ് ബാങ്ക് നിശയിച്ചിട്ടുള്ള പരിധികൾ (Ref RBI Cir No 2017-18/15 DBR. No. Leg. BC. 78/09.07.005/ 2017-18 July 6, 2017)

നം:	ഇനം	അക്കൗണ്ട് ഉടമയുടെ ബാധ്യത *
1	ബാങ്കിന്റെ ഭാഗത്തു നിന്നുള്ള പോരായ്മ/തെറ്റ് കൊണ്ടാണ് തട്ടിപ്പിന് അവസരം ഉണ്ടായതെങ്കിൽ	ബാധ്യതയില്ല
2	ബാങ്കിന്റെയോ അക്കൗണ്ട് ഉടമയുടെയോ ഭാഗത്തെ തെറ്റ് കൊണ്ടല്ല മറിച്ച് പൊതു സമ്പ്രദായത്തിന്റെ ന്യൂനത കൊണ്ടാണ് തട്ടിപ്പിന് അവസരം ഉണ്ടായതെങ്കിൽ	
2 എ	ഇടപാടിനെപ്പറ്റി ബാങ്കിൽ നിന്ന് SMS അലെർട്ട് കിട്ടി മൂന്നു ബാങ്കു പ്രവൃത്തി ദിനങ്ങൾക്കകം ഇടപാടിൽ തട്ടിപ്പുണ്ടെന്ന് ബാങ്കിനെ അറിയിച്ചാ ൽ	ബാധ്യതയില്ല
2 ബി	തട്ടിപ്പ് നടന്നെന്ന് ബാങ്കിനെ അറിയിക്കുന്നത് SMS അലെർട്ട് കിട്ടി നാലു മുതൽ ഏഴു ദിവസത്തിനുള്ളിൽ ആണെങ്കിൽ	രൂ 5000 മുതൽ 25000 വരെ (അക്കൌണ്ടിന്റെ ഘടന /കാർഡിന്റെ പരിധി അനുസരിച്ച്)
2 സി	തട്ടിപ്പ് നടന്നെന്ന് ബാങ്കിനെ അറിയിക്കുന്നത് SMS അലെർട്ട് കിട്ടി ഏഴു ദിവസം കഴിഞ്ഞ് ആണെങ്കിൽ	അതതു ബാങ്കിന്റെ നിയമം അനുസരിച്ച്
3.	അക്കൗണ്ട് ഉടമയുടെ ഭാഗത്തെ വീഴ്ച കൊണ്ടാണ് തട്ടിപ്പിന് അവസരം ഉണ്ടായതെങ്കിൽ	തട്ടിപ്പിനെ പറ്റി ബാങ്കിൽ അറിയിക്കുന്നത് വരെയുള്ള ബാധ്യതകൾ അക്കൗണ്ട് ഉടമ വഹിക്കണം. അതിനു ശേഷം ഈ ഇടപാട് മൂലം ഉണ്ടാകുന്ന ബാധ്യത ബാങ്ക് വഹിക്കും

2.3.13. <u>Infrastructure facilities to the Financial Literacy Counsellors</u>
(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 124th 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 steering committee recommended to pursue the agenda

2.3.14. **<u>SLBC Website – Standardization of Information/ Data</u>**
(Agenda suggested by Reserve Bank of India)

Hon'ble Chief Minister Sri. Pinarayi Vijayan launched the revamped SLBC website **in the meeting . The SLBC convenor informed that the web based data collection portal will be made available to the members shortly**

SLBC Convenor informed that the data portal is also active and open to banks for data input
The Steering committee decided to pursue the agenda and requested to start entering the data in the portal.

2.3.15. **<u>Functioning of Business Correspondents</u>** (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 2018** *requested the banks to inform the list of inactive BCs to the SLBC*

The Steering committee decided to pursue the agenda

2.3.16. 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 decided to pursue the agenda

3. FRESH ISSUES

3.1 Primary Sector

3.1.1. SLBC approved Relief Measures for the flood affected areas in Kerala during SW Mosoon -2018 (Information Note by SLBC Convenor)

SLBC Kerala in its special meeting on 2018 August 20th and resolved to adopt the following approved relief measures. (circulated to the members vide letter No KERALA SLBC /61 /103/GN/2018 dt 2018 Auugust 21st)

SLBC approved Relief Measures for the flood affected areas in Kerala on 20th August 2018

SLBC Approved Relief Measures to be extended by Scheduled Commercial Banks, Small Finance Banks , Regional Rural Banks and Cooperative banks in the *villages* ***declared by Govt of Kerala as flood affected during the SW Monsoon season of 2018***

1. *A special meeting of SLBC Kerala held on 2018 August 20th 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 No FIDD.CO.FSD.BC 8/05.10.001/2017-18 dt 2017 July 03rd .*
4. *The measures adopted for the RRB and Co operative Banks are based on the guidelines contained in the NABARD Circular no 72/DOR/18/2018 dt 2018 April 11th*
5. *These measures will be applicable for those Revenue Villages notified 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 SLBC forum acknowledged that the crop loss in the affected areas is above 50 %*

7. *The date to be reckoned for eligibility for restructuring and fresh finance will be the date of notification by the State Govt. or 2018 July 31st whichever is earlier.(All villages of Alapuzha and Kottayam Districts were notified on 2018 July 26th)*

8. *The restructuring and moratorium permitted under these guidelines shall be made effective from 2018 July 31st.*

9. *Specific Request for Restructuring/ Rescheduling must be obtained from the Borrower.*

10. *Application for Fresh/ Additional loans in eligible cases is to be submitted to the Bank Branch within 2018 Dec 31st.*

11. *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.*

12. *The restructuring process is to be completed within 31st October 2018.*

13. *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 above date or 31st July 2018 whichever is earlier.* 3. *Revised repayment period : 5 years from the above date (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

i. *Need based fresh loans may be extended based on the case to case assessment of requirement, and repayment capacity of individual borrowers,*
ii. *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

i. *Need based Top up loan for House repair/renovation/refurnishing/reconstruction.*
ii. *Eligibility, Loan amount, Repayment period, Rate of Interest, Repayment Holiday, Security & other conditions as applicable to housing loan scheme of Individual Banks.*
iii. *Margin may be waived for fresh loans up to Rs.5 lakhs*

3. *The restructured portion of loan shall be treated as Standard asset*
4. *The fresh loan also shall be standard asset*
5. *Insurance claim if any should be adjusted to the rescheduled loan*

F. EDUCATION LOANS

- i. *Moratorium of 6 months of loans which are standard assets and whose repayment has commenced & rescheduling installments accordingly*
- ii. *Installments defaulted willfully in previous years not eligible for rescheduling*
- iii. *The rescheduled loan shall be treated as Standard asset*
- iv. *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. *Where needed, the bank may operate from temporary premises up to 30 days under intimation to RBI regional office.(beyond 30 days specific approval is required)*
- ii. *Banks may provide satellite offices , extension counters, mobile banking services etc where needed, under intimation to RBI*
- iii. *Restoring ATM services need to be given priority*
- iv. *Banks shall not deduct minimum balance penalty or other charges on the distress relief assistance paid by Government through DBT to their account*
- v. *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 2018 Oct 31st*
- vi. *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.*

vii. *Individual Banks at their discretion may also waive the penalty charges for Non maintenance of Minimum balance in CASA accounts till 31st October 2018.*

viii. *Soiled/Mutilated/Defective notes shall be exchanged at all branches of banks and currency chests as per extant RBI instructions.*

ix. *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*

x. *Wet notes at bank branches/ currency chests may be dried to the maximum extent using hot blowers etc. and remitted to RBI for adjudication by the currency chests.*

xi. *New series notes which are exchanged at currency chests may be treated as re-issuable notes for the purpose of accounting, but may be kept separate.*

xii. *Banks may anticipate the increase in currency circulation and make available lower denomination notes in adequate quantity in branches and ATMs*

xiii. *Many customers have lost their KYC documents. Banks may issue photo affixed pass books where requested.(no charge shall be collected till 2018 Oct 31st)*

xiv. *Many areas and branches still inundated. Banks may redeploy the available resources like Mobile ATMS and biometric enabled micro ATMS/BCs to the needy areas.*

3.1.2. Decisions of the SLBC Sub Committee on Natural Calamity dt 2018 Sept 11th

The SLBC sub committee on Naural Calamity relief measures, comprising of SLBC Convenor, RBI,NABARD, Canara Bank, Federal Bank, and State Bank of India met on 2018 Sept 11th discussed the reisual issues related to the Natural Calamity declared in the State during 2018 SW Monsoon season and have made the following decisions. (circulated vide letter no Kerala SLBC/61 121/MA/2018 dt 2018 Sept 13th).

1. *The committee clarified that the accounts opened in simplified KYC in this context shall mean a "Small account as defined in Chapter I Sec 3(xix) of RBI master direction on KYC dated Feb 25th -2016 - updated as on July 12th 2018 and the procedure for opening & monitoring the small account is detailed Chapter VI Sec 23.*
2. *The committee clarified that the date adopted by Special SLBC of Aug 20th for determining the eligibility and effective date for relief measures shall remain unchanged. But the sub committee requested SLBC to write to RBI for extension of date for completion of restructuring process from October 31st to November 30th. The date of Occurrence of calamity shall be the date notified by the Govt of Kerala or July 31st as applicable.*
3. *On the matter of Submission of Pan card copies towards CMDRF remittances The committee observed that RBI master direction on KYC clause 67 read with IT rule 114B makes it clear that the remitter has to quote his PAN or give form 60 if the amount remitted in cash 50000 or more per day.*

4. *In the matter of Short term credit the committe clarified that if the facility is a single transaction limit(such as crop loan), normally it is payable as bullet payment (principal,*

interest and other charges) on the due date , which coincides with the crop duration plus reasonable period for marketing . If the facility is in the form of a running limit such as KCCS , each disbursement is repayable as per the schedule fixed by the Bank. In either case, once this due date for payment is past, it is to be treated as overdue . Hence in such cases Banks may be guided by RBI Master directions on Natural Calamity clause 4.1.1

5. *The committee decided to consider the year of natural calamity as Financial year 2018-19*

6. *The committee clarified that in the case of loans other than Agriculture short term production credit where SLBC has adopted specific relief measures ,*
   i. *In the case of term loans, Banks shall reschedule all the payments of installments and interest payable during the year of natural calamity (ie. Financial year 2018-19) and extend the loan repayment by the periods specified by SLBC under each category of loan. Under this arrangement, installments defaulted willfully in previous years are not eligible for rescheduling*
   ii. *In the case of short term loans, Banks shall convert into term loan the principal amount as well as the interest due for repayment in the year of occurrence (ie, Financial year 2018-19), except those which are overdue at the time of occurrence of natural calamity.*
7. *The committee clarified that Regarding definition of wilful default Banks may be be guided by RBI master circular on wilful defaulters No. DBR. NO.CID.BC.22/20.16.003.2015-16 dated 2015 July 1st.*

8. *Regarding the availability of Central Interest Subvention on Restructured Crop loans the SLBC Convener informed the forum that the matter has already been taken up to the Govt of India and the decision is awaited.Regarding the Relaxation in Provisioning and Restructuring Accounts affected with Natural Calamity , RBI representative informed that they have taken up the matter with central office and reply is awaited.*

9. *On the matter of applicability of Morotorium the committee decided that the Moratorium is to be applied for both principal and interest for one year however Interest will be accrued for the same period.*
10. *Following representation forwaded from the Chief Minister's Office was placed in the committee for its consideration*

    a)"It would greatly benefit the Chief Minister's Distress Relief Fund and thereby the people of Kerala if ALL banks (Public Sector and Private Sector) involved in funds transfer could waive ALL bank charges including charges for conversion of foreign currencies into INR. I feel this would be part of their contribution to the flood relief. Please consider asking the banks to waive their charges.

    The Sub Committee requested the individual banks to take favourable decision in this regard

വിഷയം - പ്രളയം നാശം വിതച്ച വീട്ടുകൾക്ക് ഇൻഷുറൻസ് തുക ലഭിക്കുമ്പോൾ പ്രസ്തുത തുക ബാങ്ക് വായിപ്പയിലേയ്ക്ക് കൂട്ടിച്ചേർക്കുകയാണെന്നും ആയതിനാൽ വീട് പുതുക്കിപണിയുവാൻ സാധിക്കുന്നില്ല എന്ന നിവേദനം സംബന്ധിച്ച.

സൂചന - ഡോ. ലതി ജോസഫ് ബഹു. മുഖ്യമന്ത്രി മുമ്പാകെ സമർപ്പിച്ച നിവേദനം.

സൂചനയിലേയ്ക്ക് ശ്രദ്ധ ക്ഷണിക്കുന്നു (പകർപ്പ് ഉള്ളടക്കം ചെയ്യുന്നു). പ്രളയ നാശം വിതച്ച വീട്ടുകൾക്ക് ഇൻഷുറൻസ് തുക ലഭിക്കുമ്പോൾ പ്രസ്തുത തുക ബാങ്ക് വായിപ്പയിലേയ്ക്ക് കൂട്ടിച്ചേർക്കുകയാണെന്നും ആയതിനാൽ വീട് പുതുക്കിപണിയുവാൻ സാധിക്കുന്നില്ല എന്ന ഡോ. ലതി ജോസഫിന്റെ നിവേദനം ലഭിച്ചിട്ടുണ്ട്. ഈ വിഷയം SLBC യിൽ ഉന്നയിച്ച നിലവിലെ സാഹചര്യങ്ങൾക്ക് അനുസൃതമായി നടപടി സ്വീകരിക്കണമെന്ന് അഭ്യർത്ഥിക്കുവാൻ ബഹു. മുഖ്യമന്ത്രി നിർദേശിച്ചിട്ടുണ്ട്.

ഈ സാഹചര്യത്തിൽ ഈ വിഷയത്തിൽ മടക്കത്തപാലിൽ തന്നെ റിപ്പോർട്ട് ലഭ്യമാക്കണമെന്ന് നിർദേശിക്കുന്നു.

29/08/2018 https://mail.gov.in/iwc_static/layout/shell.html?lang=en&3.0.1.2.0_15121607 2

2814693/2018/PLG

Subject: **Flood distress relief**
To: chiefminister@kerala.gov.in

CS1180803611

Date: 28/08/18 06:27 PM
From: Lethy Jose <ojlethy@gmail.com>

no attach

Honorable Cheif Minister,

I am Dr.Lethy Joseph D/O O.J. Joseph (Late leader of CPM- CITU) . I am writing this to call your attention on the following issue related to flood. In Kerala majority of houses are build by availing home loans from different banks. And all banks has the policy to force the customers to insure the houses against fire and natural calamities. All these insurance policies endorse with banks. Insurance premium is paid by the house owners / customers. If these customers claim the insurance amount after the flood , the insurance companies will release the fund but as it is endorse with bank the amount will be credited to banks loan account only. Normally bank used to reduce that amount from the principal loan amount. They don't pay that to customers / house owners for maintenance. For maintenance they have to take another loan with higher interest from the same bank.
Considering this special situation If these banks will release the same amount what they receive from insurance company to the clients without any interest. Then these type of insured houses, owners can make the maintenance with out any financial stress as the houses are insured for 85-90 % of the cost what shown while availing the bank loan. The loss caused due to flood for majority of houses will be not more than that amount.

That is why humble request is to consider this issue serious and find a solution for this matter which help lot of flood affected people.

With Respect
Dr. Lethy Joseph
9447024527

OFFICE OF THE CHIEF MINISTER
30 AUG 2018
KERALA, THIRUVANANTHAPURAM

In this matter, the committee clarified that as per direction contained in RBI Master circular clause 4.5 on Natural calamity , The Insurance proceeds have to be adjusted only to the restructured /rephased loan account .However the bank may extend need based fresh loans without waiting for the receipt of insurance claims in case where there is reasonable certainity of receiving the claim.

11. *Regarding the Personal loans granted against Govt Salary/ Pension The committe decided that since the category of people indicated are having a regular monthly income and their repaying capacity is not affected by calamity, so the category of loans indicated need not be covered.*

The Steering committee decided to place the same in the SLBC meeting for approval

3.1.3 Clarification on Asset classification in Master direction on Natural calamity relief measures (Information note by RBI)

With respect to the queries raised by banks during the meeting of the Sub committee of SLBC held on September 11, 2018 on provisioning, clarification is as under:
Para 4.4.2 of Master Direction FIDD.CO.FSD.BC No.8/05.10.001/2017-18 dated July 3, 2017 – Master direction – Reserve Bank (Relief Measures by Natural Calamities) Directions 2017, states that for short term as well as long term loans, " the asset classification for the remaining dues, which does not form a part of the restructured portion, will continue to be governed by the original terms and conditions of its sanction". It is clarified that provisioning norms applies separately for re-structured portion and remaining portion of the loan if any.
In this connection, para 4.4.2 further states that for short term as well as long term loans " the dues from the borrower shall be classified by the lending bank under different asset classification categories viz. standard, sub-standard, doubtful and loss." . It is clarified that the dues from the same borrower shall be classified under different classifications for those accounts restructured under Master Direction FIDD.CO.FSD.BC No.8/05.10.001/2017-18 dated July 3, 2017 – Master direction – Reserve Bank (Relief Measures by Natural Calamities) Directions 2017

Steering committee noted the above information. The forum also requested SLBC to take up with RBI to seek a clarification as to whether prior approval is required for restructuring loans with CGTMSE guarantee. under natural calamity relief measures

3.1.4. Review of Relief Measures by scheduled commercial banks in areas affected by Natural Calamity

As per the Kerala State Government order (G.O.(P)No.04/2018/DMD) dated August 29, 2018, a total of 981 villages in the 12 districts in Kerala were severely affected with the excessive rainfall, flooding, landslide and consequent disasters which has caused damage to property and disruption to normal life. In our Master Directions on relief measures by banks in areas affected by Natural Calamities (FIDD.CO.FSD.BC No.8/05.10.0001/2017-18/05.10.0001/2017- 18 dated July 03, 2017), para 3.3.2 states that the areas where the calamity is severe, the relief measure(s) implemented should be reviewed periodically through a specially constituted Task Force/Sub-Committee by way of weekly/ fortnightly meetings as decided by the SLBC/DCC. In view of this, SLBC may constitute a subcommittee/ task force for the purpose and decide the periodicity of meetings.

The steering committee recommended that the present subcommittee comprising of SLBC Convener, RBI,NABARD,SBI,KGB,Federal Bank & Canara Bank shall monitor the implementation of relief measure activities on fortnightly basis.

At the request of the banks , the steering committee issued the following clarifications

1. From the date of calamity , banks are given 3 months time to complete the process of restructrring/rescheduling where ever applicable . If any eligible account that happens to slip into NPA, during the intervening period , it shall be restructured /RESCHEDUED AS applicable UNDER THE CALAMITY RELIEF MEASURES . Such an account also will be eligible for the asset classification status provided in clauses 4.4.1 to 4.4.3 of RBI master direction on Natural calamity *No FIDD.CO.FSD.BC 8/05.10.001/2017-18 dt 2017 July 03rd . How ever the effective date of such restructuring/rescheduling shall be 2018 July 31st*
2. The SLBC approved relief measures decided in the Special SLBC meeting of 2018 August 20th and circulated via SLBC letter no KERALA SLBC/61/103/GN/2018 **dt 2018 Auugust 21st shall be treated as a resolution of SLBC Kerala**

3.1.5. Natural Calamity Releif Measures to Self Help Groups (Agenda suggested by Kudumbashree State Mission)

1. **Agenda 1. Repayment Holiday for SHG Bank Linkage/ Agricultural Loan:** Most of our Kudumbashree Members are badly affected by flood and have not recovered from the trauma till now. They are even struggling to meet their basic necessities. **Hence considering the grave situation it is requested to give a common direction to all banks to provide 2 Months Repayment Holiday for the bank loan availed under SHG Bank Linkage and Agricultural Loan taken by Kudumbashree Groups.**

The Steeringg committee clarified that the case of SHGs have been taken care of in Clause no H 4 of SLBC approved relief measures , which is reprodiuced below

"*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.*

3.1.6. Replacement for loss to productive assets in Dairy Fars (Agenda suggested by Directorate of Dairy Development Department)

01. FLOOD RELIEF PROGRAMME OF THE DEPARTMENT – ASSISTING FOR REPLACEMENT OF DEAD LIVESTOCK, IMMEDIATE FEEDING ASSISTANCE FOR CATTLE WHICH SURVIED THE FLOOD CALAMITY AND ASSISTING FLOOD AFFECTED FARMERS FOR REBUILDING THE DAIRY INFRASTRUCTURE

The flooding which started from the second week of August, 2018 has caused serious damages to almost all the districts of Kerala. Red alert caution was given by district administrations of 13 districts. Owing to the recent floods, the whole state is now in a wretched situation. The recent catastrophic calamity has seriously affected the Animal Husbandry sector too. The unprecedented rainfall and flooding in the state have caused the death of cattle, destruction of cattle shed, acute shortage of feed stuff, transportation hurdles etc. It is the need of the hour to ensure that the stock surviving is provided with ample feed stuffs for the survival and maintenance. The districts of Wayanad, Kannur, Kozhikode, Pathanamthitta, Palakkad, Malappuram, Ernakulam, Idukki, and Alappuzha were worst hit by the recent flooding

NATURAL CALAMITY DUE TO FLOODING TENDATIVE LOSS INCURED IN DAIRY SECTOR OF THE STATE (AS REPORTED BY DISTRICT OFFICERS)			
SL.NO.	**COMPONENT**	**PHYSICAL**	**FINANCIAL (IN LAKH)**
1	DEATH OF CATTLE (MILCH+BUFFALO)	**3422**	**1882.1**
2	DEATH OF HEIFER	**708**	**194.7**
3	DEATH OF CALVES	**746**	**37.3**
4	COMPLETE DESTRUCTION OF CATTLE SHED	**2659**	**1329.5**
5	PARTIAL DESTRUCTION OF CATTLE SHED	**7430**	**1857.5**
6	LOSS OF CATTLE FEED (IN BAGS)	**37161**	**371.61**
7	LOSS OF GREEN FODDER	**3416.93**	**683.386**
8	LOSS OF DRY FODDER	**3735.87**	**373.587**
9	LOSS OF OTHER INFRASTRUCTURE FACILITY OF FARMERS	**1598**	**685.41**
10	LOSS OF INFRASTRUCTURE OF DAIRY CO-OPERATIVES	**214**	**365.35**
11	LOSS DUE TO REDUCTION IN MILK PRODUCTION	**1130160**	**384.3**
GROSS AMOUNT			**8164.743**

The Department in tune with the direction from the Government has initiated a **SPECIAL REHABILITATION PROGRAMME FOR FLOOD AFFECED DAIRY FAMERS OF THE STATE**.

The programme includes

1. ***Channelling the available plan fund and savings of the Department for providing immediate cattle feed to the surviving stock in the form of compounded cattle feed, green grass and dried feed stuffs like Straw and Hay. Rs 6.75 crore will be utilised in the coming days for rehabilitation programme.***

2. ***Availing and utilising the feed stuffs distributed by agencies like NDDB, regional milk unions and other state milk unions***

3. ***Rs 22 crore which was benchmarked for the implementation of DAIRY ZONE will be made use for the rehabilitation programme by way of compensating for the loss of milch animals, heifers, cattle shed, other dairy infrastructure and utensils.***

While implementing the rehabilitation programme, those farmers who have incurred serious casualty by way of recent floods will be given priority. Out of the total cost, almost 33 % is given as plan fund assistance / subsidy to the selected beneficiaries. The scheme components under the SPECIAL REHABILITATION PROGRAMME shall be loan linked and the expenditure for completion of the scheme components over and above the subsidy component shall be availed as loan from banks.

Scheme components included in Special Rehabilitation Programme

SPECIAL REHABILITATION PROGRAMME FOR FLOOD AFFECTED DAIRY FARMERS						
HEAD OF ACCOUNT : 2404 - 00 - 109 - 93 - 34 OC						
PROJECT	**NO. OF**	**UNIT COST**		**TOTAL DAIRY ZONES**		
				TOTAL COST	**PLAN FUND**	**BEN. CONTR.**
	UNITS	**Rs**	**Rs**	**Rs in Lakh**	**Rs in Lakh**	**Rs in Lakh**
Godhanam (Single Cow) - Cross Bred	**1200**	100000	33000	1200.000	396.000	804.000
2 Cow Unit	**900**	200000	66000	1800.000	594.000	1206.000
Mineral Mixture	**15600**	135	100	21.060	15.600	5.460
Need Based Assistance to Progressive Dairy farmers	**1500**	100000	50000	1500.000	750.000	750.000
Construction / Renovation of scientific cattle shed	**630**	100000	50000	630.000	315.000	315.000
Construction of modern and scientific cattle sheds in context of the climatic changes	**100**	130000	100000	130.000	100.000	30.000
Additional incentive to women cattle care workers of DZ	**50**	8400	8400	4.200	4.200	0.000
Specialised training programme for beneficiaries and DCS personals where DZ is implemented	**LUMPSUM**			8.000	8.000	0.000
Specialised training programme for implementing officers of Dairy Zone	**LUMPSUM**			3.200	3.200	0.000
Implementation, Documentation Evaluation & Monitoring charges	**LUMPSUM**			14.000	14.000	0.000
GRAND TOTAL				**5310.46**	**2200.00**	**3110.46**

a. ***Considering the seriousness of the situation, the SLBC may kindly resolve and issue a direction to the banks for an early processing of loan applications of dairy farmers selected as beneficiaries of Rehabilitation Programme (recommended by concerned Dairy Extension Officers of the Department) and an early release of bank loans. The Department shall credit the subsidy portion as front end subsidy directly to the concerned bank.***

b. ***There are as many as 15,000 dairy farmers who have either completely or partially lost their cattle shed. Hence it is requested that based on the recommendation of the concerned officers of the Department, bank loans (upto Rs 1 lakh) may be sanctioned and extended to the beneficiaries selected under Special Rehabilitation Programme. The subsidy amount shall be credited a front end subsidy directly to the bank.***

Banks may extend necessary credit support within their existing schemes subject to the NABARD approved unit cost.

02. REQUESTING BANK LOANS FOR COMPENSTATING LOSSES TO COMMERCIAL FODDER LANDS

The Department during the year 2018-19 had assisted for establishing fodder cultivation in 90 Ha of barren land / unutilised land. The Department was mobilising fodder slips to beneficiaries from these plots. Rs 93,007/- was extended as financial assistance per Ha of land and Rs 83 lakh was expended as plan assistance. The plots were in a harvesting stage. But the recent floods have completely damaged the commercial fodder plots.

The Beneficiary DCS/individual requires financial support from bank by virtue of extending loans at reasonable interest rate. Hence request for directing the commercial/nationalised/scheduled/Co-operative banks for extending loan to beneficiary Dairy Co-operative Society/individual of this scheme is placed before the consideration of SLBC.

Banks may extend necessary credit support within their existing schemes subject to the NABARD approved unit cost.

05. EXTENDING LOAN TO DAIRY CO-OERIATIVES FOR INFRATRUCTURE DEVELOPMENT.

There are 3683 registered Co-operative Societies in Kerala. The Co-operative Sector is the backbone of Dairy sector in the state. Under the Scheme : Assistance to Dairy Co-operatives, there are many scheme components which are intended for the infrastructure development of Dairy Co-operative Societies in the State.

It is requested that the banks may sanction loans to Dairy Co-operatives for infrastructure development at reasonable interest rates for meeting the beneficiary contribution part as mentioned in the approved Detailed Project Report.

Special consideration may be given by banks in extending loans are reasonable interest rate to those Dairy Co-operatives which have incurred infrastructure losses like destruction of milk collection rooms, milk storage rooms, cattle feed storage rooms etc due to recent floods

Banks may extend necessary credit support within their existing schemes subject to the NABARD approved unit cost.

3.1.7. <u>Credit Delivery Framework for Tenant Farmers</u> (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

3.1.8. <u>Study on loan sanctioned by banks under Kisan Credit Card Scheme</u> (Agenda by RBI)

In a study conducted on loan sanctioned by banks under KCC scheme, various deficiencies were observed in the implementation of this scheme. Some of the proposals to the controlling banks for corrective action are as follows:-

✓ *Implement the drawing limits as per the crop season to prevent the misuse of agricultural loans*

✓ *Sensitization of farmers about how to safely use the KCC cards and the benefits associated with it*

✓ *Strict adherence to the mandatory crop insurance as stipulated by GoI under PMFBY scheme*

✓ *Compulsory Aadhaar linking of crop loan as per GoI guidelines for interest subvention*

✓ *Adherence to the stipulated KCC guidelines to reduce cash gaps between harvesting and resowing*

Steering committee noted the findings of the RBI study and requested the member to adhere the scheme guidelines.

3.2. Fresh Issues in Secondary Sector

3.2.3 Information Note on Skill India Mission (agenda by SLBC Convenor)

F.No. 01/02/2017-CP-IF-II
Govt. of India
Ministry of Finance
Department of Financial Services
CP/IF-II Section

3rd Floor, Jeevan Deep Building,
Parliament Street, New Delhi
Dated: 27 August, 2018

केनरा बैंक / CANARA BANK
3 SEP 2018
MD & CEO | ED 1 | ED 2 | ED

To,

All the conveners of SLBC of States/UTs

Subject: Skill India Mission.

In the review meeting of the Skill India Mission held on 06.08.2018, under the Chairmanship of Cabinet Secretary, it has been decided that Lead District Manager (LDM) in each district should visit the Prime Minister Kaushal Kendra (PMKK) in the district once a month to impart financial training and provide guidance to the candidates on how to apply for a loan.

2. State Level Bankers' Committee (SLBC) is requested to ensure compliance of the above instructions and have a monitoring system capturing the frequency of the visits and the candidates successfully credit linked in this regard so that performance can be reviewed in SLBC/DLCC meetings.

Yours faithfully,
(Sindhu Pillai)
Director, IF-II

The Steering committee decided to place it in the SLBC meeting for information

3.3 FRESH ISSUES IN TERTIARY SECTOR

3.3.1 Agenda suggested by Office of the Inspector General of Registration

Banks grant loans on equitable mortgage. At present the equitable mortgages are not noted in Revenue Records. A few of them are registered mortgages. The high rate of release deeds have dispirited the banks from registering agreements relating to deposit of title deeds. For registration of agreement relating to deposit of tile deeds, stamp duty is 0.5% subject to a maximum of Rs. 25000/- in four slabs. Registration fee is 0.1% of the amount set forth in the instrument. Now by The Finance Act, 2018, Government have reduced the rate of release deeds to that of mortgage deeds. Proposal for revision of fees of release deeds to that of mortgage deeds is under the consideration of Government.

The stamp duty for simple mortgages executed in favour of commercial banks is 0.5% subject to a maximum of Rs 20,000/- . The registration fees of such mortgages and re-conveyances and release deed are 1% subject to a maximum of Rs 500/-. Since the item "Noting of equitable mortgage created in favour of banks in Revenue Records" is pending in SLBC agenda since March 2014, Banks can register the mortgage deeds or agreements relating to deposit of title deeds, in Registration Department to reflect them in the records of Department.

Steering committee decided that individual banks may take their decision in this regard.

3.3.2. Agenda suggested by Directorate of Women and Child Development

Women & Child Development Department

Recommendation for the inclusion in agenda for Meeting of State Level Bankers Committee

Subject: Exclusion of service charge and fine for non-maintaining minimum balance in Anganwadi Saving's bank account for Flexi fund.

The Central Govt is providing Rs 1000/- per year as Flexi Fund grant under ICDS Scheme for each Anganwadi Centres under Women & Child Development Department, Kerala to meet the local needs and requirements in case of urgencies in the Anganwadi centres. For this purpose a Joint Savings Bank Account was started in various nationalized banks in the name of ICDS Supervisor and Anganwadi Worker for each Anganwadi. In Kerala there are 33115 Anganwadi centres functioning and subsequently 33115 Savings bank accounts were started in various nationalized banks for operating flexi fund. Since it is a savings account due to the lack of maintaining the minimum balance,

fine and service charge is debited from the account periodically.

Anganwadi Flexi fund is one of the component sanctioned by Govt: of India under the ICDS Scheme. As per the guidelines of the Central govt, during a financial year the flexi fund credited for an Anganwadi centre must to be utilized completely with in that year itself. By crediting the grant of Rs1000/- per year in the Savings account of an Anganwadi centre, the minimum balance and service charge for the savings account as per the conditions of the bank cannot be maintained. The depreciation from the above amount as fine for non-maintenance of minimum balance and service charge will affect the function of the govt: scheme, which will adversely affect the function of the Anganwadi centres and the welfare of children of the state.

The 23rd ICDS Mission Executive Committee meeting held on 19.07.2017 has decided to bring forward this issue to the State Level Bankers Committee, Kerala. Hence I request to make essential measures to exempt service charge and fine for non-maintenance of minimum balance of the above said savings bank account at the earliest.

Rebalad

for Director of Women & Child Development

Steering Committee requested Banks to consider waiving the service charges favourably

3.3.3. Agenda Suggested by Land Revenue Commissioner

ഭരണഭാഷ - മാതൃഭാഷ

എൽ.ആർ. ബി6-35428/2018

ലാൻഡ് റവന്യൂ കമ്മീഷണറുടെ കാര്യാലയം
പബ്ളിക് ഓഫീസ് കോമ്പൗണ്ട്
മ്യൂസിയം ജംഗ്ഷൻ
തിരുവനന്തപുരം
തീയതി: 05/09/2018.
ഇ-മെയിൽ: lrbclrtvm@gmail.com

പ്രേഷകൻ
ലാൻഡ് റവന്യൂ കമ്മീഷണർ
തിരുവനന്തപുരം

സ്വീകർത്താവ്
കൺവീനർ
എസ്.എൽ.ബി.സി. കേരള &
ജനറൽ മാനേജർ, കാനറാ ബാങ്ക്
സർക്കിൾ ഓഫീസ്, കാനറാ ബാങ്ക് ബിൽഡിംഗ്
പി.ബി.നം.159, എം.ജി.റോഡ്, തിരുവനന്തപുരം.

Canara Bank
SLBC Cell
Circle Office
Trivandrum - 695 001

സർ,

വിഷയം:- റവന്യൂ റിക്കവറി - റിക്വിസിഷൻ സമർപ്പിച്ച ശേഷം അർത്ഥനാധികാരികൾ കുടിശ്ശിക തുക നേരിട്ട് പിരിക്കുന്നത് മൂലമുള്ള ബുദ്ധിമുട്ടുകൾ - സംബന്ധിച്ച്:-

സൂചന:- കോഴിക്കോട് ജില്ലാ കളക്ടറുടെ 13.07.2018-ലെ ഡി.സി.കെ.കെ.ഡി/15191/2017-സി3 നമ്പർ കത്ത്.

റിക്വിസിഷൻ അയച്ചതിനുശേഷം റവന്യൂ റിക്കവറി കേസുകളിൽ ഒറ്റത്തവണ തീർപ്പാക്കൽ പദ്ധതി, മറ്റ് ആശ്വാസ പദ്ധതികൾ എന്നിവയുടെ അടിസ്ഥാനത്തിലല്ലാതെയും യാതൊരു ആധികാരികത ഇല്ലാതെയും അർത്ഥനാധികാരികൾ ഭാഗികമായോ മുഴുവനായോ പിരിച്ചെടുക്കുന്ന പ്രവണത കൊണ്ട് ആർ.ആർ. ഓഫീസുകളിലുണ്ടാകുന്ന ബുദ്ധിമുട്ടുകൾ സൂചന പ്രകാരം കോഴിക്കോട് ജില്ലാ കളക്ടർ റിപ്പോർട്ട് ചെയ്തിരിക്കുന്നു.

കോഴിക്കോട് ജില്ലാ കളക്ടർ ഉന്നയിച്ചിരിക്കുന്ന ബുദ്ധിമുട്ടുകൾ സംസ്ഥാനം ഒട്ടാകെയുള്ള റവന്യൂ റിക്കവറിയുമായി ബന്ധപ്പെട്ട ഓഫീസുകളെയും ബാധിക്കുന്ന വിഷയമായതിനാൽ റവന്യൂ റിക്കവറി പ്രവർത്തനത്തിന്റെ സുഗമമായ നടത്തിപ്പിന് ആവശ്യമായ നിർദ്ദേശം താങ്കളുടെ കീഴിലുള്ള ബന്ധപ്പെട്ട ഉദ്യോഗസ്ഥർക്ക് രേഖാമൂലം നൽകണമെന്നും നടപടി വിവരം ഈ കാര്യാലയത്തിൽ അറിയിക്കണമെന്നും താല്പര്യപ്പെടുന്നു. ആയതിലേക്ക് ജില്ലാ കളക്ടറുടെ കത്തിന്റെ പകർപ്പ് ഇതോടൊപ്പം ലഭ്യമാക്കുന്നു.

വിശ്വസ്തതയോടെ

കമ്മീഷണർക്കുവേണ്ടി.

ട്5

File No.DCKKD/15191/2017-C3

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കലക്ടറേറ്റ്, കോഴിക്കോട്
തീയ്യതി:13/07/2018

ജില്ല കളക്ടർ
കോഴിക്കോട്

ബഹു ലാൻറ് റവന്യൂ കമ്മീഷണർ
തിരുവനന്തപുരം

മാന്യരേ,

വിഷയം:- റവന്യൂ റിക്കവറി അർത്ഥനാധികാരികൾ കടിശ്ശിക തുക പിരിക്കുന്നത് മൂലമുള്ള ബുദ്ധിമുട്ടുകൾ- സംബന്ധിച്ച്

സൂചന:-

റവന്യൂ റിക്കവറി കേസുകളിൽ ഒറ്റത്തവണ തീർപ്പാക്കൽ പദ്ധതി, മറ്റ് ആശ്വാസ പദ്ധതികൾ എന്നിവയുടെ അടിസ്ഥനത്തിലല്ലാതെയും യാതൊരു ആധികാരികതയുമില്ലാതെയും അർത്ഥനാധികാരികൾ ഭാഗികമായോ മുഴുവനായോ കടിശ്ശികത്തുക നേരിട്ട് പിരിച്ചെടുക്കുന്ന പ്രവണത സാധാരണമായിട്ടുണ്ടെന്ന് തഹസിൽദാർമാർ നിരവധി തവണ പരാതി ഉന്നയിച്ചിട്ടുണ്ട്, ആയത് പരിശോധിച്ചതിൽ ഒറ്റത്തവണ തീർപ്പാക്കൽ പദ്ധതികളിൽ സർക്കാറിന്റെ മാനദണ്ഡങ്ങൾ പാലിക്കാതെയാണ് അർത്ഥനാധികാരികൾ **പ്രത്യേകിച്ചും ബാങ്കുകൾ പണം സ്വീകരിക്കുന്നത്.** കാലാകാലങ്ങളിൽ സർക്കാർ പുറപ്പെടുവിക്കുന്ന നിർദ്ദേശങ്ങൾ പരിഗണിക്കുന്നതായും കാണുന്നില്ല. അർത്ഥനാധികാരികൾ നേരിട്ട് കടിശ്ശികത്തുക സ്വീകരിക്കുന്നത്കൊണ്ട് ജില്ലയിലെ ആർ ആർ ഓഫീസുകളിലുണ്ടാകുന്ന താഴെ പറയുന്ന ബുദ്ധിമുട്ടുകൾ അങ്ങയുടെ സജീവ ശ്രദ്ധയ്ക്കും നടപടികൾക്കുമായി സമർപ്പിക്കുന്നു.

1. കടിശ്ശികത്തുക പിരിക്കാനായി ബന്ധപ്പെട്ട കക്ഷികളുടെ വീടുകളിലോ സ്ഥാപനങ്ങളിലോ നടപടിക്കായി പോകുമ്പോഴാണ് അർത്ഥനാധികാരി പണം സ്വീകരിച്ച് കടിശ്ശിക തീർത്ത വിവരം റവന്യൂ അധികാരികൾ അറിയുന്നത്. ജപ്തി നടപടി തുടങ്ങിയ ഘട്ടത്തിൽ പോലും ഇക്കാരണത്താൽ നടപടി നിർത്തേണ്ടി വന്ന ദയനീയ സാഹചര്യം വരെ ഉണ്ടായിട്ടുണ്ട്, റവന്യൂ റിക്കവറി ജീവനക്കാരും കടിശ്ശിക കക്ഷികളും തമ്മിൽ വാക് തർക്കവും സംഘർഷവും ഉണ്ടായ സാഹചര്യങ്ങൾ പോലും ഉണ്ടായിട്ടുണ്ട്. റവന്യൂ റിക്കവറി നിയമപ്രകാരമുള്ള ജപ്തിനടപടികൾ പൂർണ്ണമായും നിയമപ്രകാരമുള്ളതാണെങ്കിലും, അത് നടപ്പിലാക്കുന്ന ഉദ്യോഗസ്ഥരും നടപടിക്ക് വിധേയരാകുന്ന കക്ഷികളും അനുഭവിക്കുന്ന മാനസിക സംഘർഷങ്ങളെ അർത്ഥനാധികാരികൾ (പ്രധാനമായും ബാങ്ക്) വളരെ ലാഘവത്തോടെയാണ് കാണുന്നത് എന്ന് മനസ്സിലാക്കുന്നു.

2. അർത്ഥനാധികാരി കടിശ്ശികത്തുക വാങ്ങി തീർപ്പാക്കുന്നവയിൽ മിക്കതിന്റെയും വിവരങ്ങൾ യഥാസമയങ്ങളിൽ ഈ കാര്യലയത്തിൽ ലഭിക്കാറില്ല. ബാങ്ക് ലോൺ കേസുകളിൽ ഇത് സർവ്വസാധാരണമാണ് ഈ സ്ഥിതി തുടർന്നാൽ ആർ.ആർ രജിസ്റ്ററുകളുടെ പരിപാലനം ഏതാണ്ട് താറുമാറാകുന്ന സ്ഥിതിയിലാണ് ചെന്നെത്തുക. ബാങ്ക് ലോൺ കേസുകളിൽ തീർപ്പാക്കാൻ ബാക്കിയുള്ള കേസുകളുടെ എണ്ണം, ഡിമാന്റ്, പിരിവ്, ബാക്കി എന്നിവയുടെ കണക്ക് കൃത്യമായി കൈകാര്യം ചെയ്യുകയെന്നത് മേൽപ്പറഞ്ഞ കാരണത്താൽ ഏറെ ശ്രമകരമായിട്ടുണ്ട്.

3. അർത്ഥനാധികാരി വാങ്ങുന്ന തുകയ്ക്ക് ആനുപാതികമായ കലക്ഷൻ ചാർജ്ജ് ഈ ഓഫീസിലേക്ക് മുഴുവൻ കേസുകളിലും ലഭ്യമാകാറില്ല. ബാങ്ക് ലോൺ കേസുകളിൽ ബാങ്കുകൾ സ്വയം നിശ്ചയിച്ച ഗഡുക്കളായി വാങ്ങുന്ന കേസുകളിൽ അവസാന ഗഡുവിനുമാത്രം കലക്ഷൻ ചാർജ്ജ് നൽകുന്നു.

4. ഒ.ടി.എസ്. കേസുകളിൽ മിക്ക കേസുകളിലും ഡിമാന്റ് നോട്ടീസ് ഫീ ലഭിക്കാറില്ല. ചില കേസുകളിൽ 75 രൂപയും ചില കേസുകളിലും 150 രൂപയും ഡിമാന്റ് നോട്ടീസ് ഫീ വാങ്ങി അയക്കാറുണ്ട്. എത്ര നോട്ടീസുകൾ നടത്തിയിട്ടുണ്ടെന്ന വിവരം സ്വാഭാവികമായും അർത്ഥനാധികാരിയുടെ കൈവശമുണ്ടാകാനിടയില്ല. ഇത് മനസ്സിലാക്കി ഡിമാന്റ് നോട്ടീസ് ഫീ വാങ്ങിക്കുവാൻ നിർവ്വാഹവുമില്ല. ഇക്കാരണത്താൽ തന്നെ കടിശ്ശികക്കാരനിൽ നിന്നും ഡിമാന്റ് നോട്ടീസ് ഫീ വാങ്ങുന്നത് കൃത്യമായല്ല. കക്ഷികളിൽ നിന്ന് 75 രൂപയായാൽ പോലും അധികമായി വാങ്ങിക്കുന്നത് ദുഷ് പ്രവണതയാണ്.

5. എ.ജി. യുടെ ഓഡിറ്റുകളിൽ കളക്ഷൻ ചാർജ്ജും ഡിമാന്റ് നോട്ടീസ് ഫീയും പിരിച്ചെടുക്കാത്തത് വീഴ്ചയായി രേഖപ്പെടുത്താറുണ്ട്. കലക്ഷൻ ചാർജ്ജ്, ഡിമാന്റ് നോട്ടീസ് ഫീ മാത്രം പിരിച്ചെടുക്കുകയെന്നത് അപ്രായോഗികവും ഏറെ ശ്രമകരവുമാണ്. ഓഡിറ്റിലെ ഈ തടസ്സം തീർക്കാനായി തന്നെ റവന്യൂ അധികാരികൾക്ക് ഒരുപാട് അധ്വാനിക്കേണ്ടിവരാറുണ്ട്. അത് കാരണം കാര്യലയത്തിൽ പിരിക്കാൻ ബാക്കിയുള്ള മറ്റ് കേസുകളെ ഇത് പ്രതികൂലമായി ബാധിക്കുകയും ചെയ്യുന്നു.

6. പണം സ്വീകരിച്ച് കേസുകളുടെ അറിയിപ്പിൽ പൂർണ്ണമായ വിവരം ബാങ്കധികൃതർ ചേർക്കാറില്ല. ഒരു വിവരവും ചേർക്കാതെ കലക്ഷൻ ചാർജ്ജിനുള്ള ചെക്ക് മാത്രം അയക്കുന്ന സന്ദർഭങ്ങളും ഉണ്ടായിട്ടുണ്ട്. നൂറ് കണക്കിന് ബാങ്ക് ലോൺ കേസുകൾ കൈകാര്യം ചെയ്യുന്ന കാര്യാലയത്തിൽ ഒരു ചെക്കുകൾ ഏത് കേസുമായി ബന്ധപ്പെട്ടതെന്ന് അന്വേഷിക്കാൻ മാത്രം ഒരുപാട് ഊർജ്ജവും സമയവും പാഴാകാറുണ്ട്. നിരവധി കോൺഫറൻസുകളിലെ ആവർത്തിച്ചുള്ള ഓർമ്മപ്പെടുത്തലുകൾക്ക് ശേഷവും ഈ കാര്യത്തിൽ യാതൊരു പുരോഗതിയും കാണുന്നില്ല. തീർത്തും നിരുത്തരവാദപരമായ നടപടികളാണ് ബാങ്ക് അധികാരികളിൽ നിന്നും ലഭിക്കുന്നത്

മേൽപ്പറഞ്ഞ കാര്യങ്ങൾ ഈ കാര്യാലയത്തിൽ മാത്രമനുഭവപ്പെടുന്ന ബുദ്ധിമുട്ടുകൾ അല്ലയെന്നും ഇത്തരം വിഷമങ്ങൾ എല്ലാ ആർ.ആർ കാര്യാലയങ്ങളിലെയും വിഷയമാണെന്നും മനസ്സിലാക്കുന്നു. ആയതിനാൽ ഈ വിഷയത്തിൽ താഴെ പറയുന്ന ക്രമീകരണങ്ങൾ നടത്തുന്നത് ഉചിതമായിരിക്കും

1. ഒറ്റത്തവണ തീർപ്പാക്കലിനോ മറ്റ് ആനുകൂല്യങ്ങൾക്കോ അർഹതയുള്ള കടിശ്ശികക്കാർ അർത്ഥനാധികാരിയെ സമീപിച്ച് കടിശ്ശിക തീർപ്പാക്കാൻ അർത്ഥനാധികാരി നിശ്ചയിച്ച് കഴിഞ്ഞാൽ പ്രസ്തുത തുക റവന്യൂ റിക്കവറി കാര്യാലയത്തിലോ വില്ലേജ് ഓഫീസുകളിലോ മാത്രം സ്വീകരിക്കുന്ന ഒരു സംവിധാനം ഏർപ്പെടുത്തുക. ഇങ്ങനെ ചെയ്താൽ കടിശ്ശികത്തുകയും കൃത്യമായ അനുബന്ധ ചാർജ്ജുകളും പിരിച്ചെടുത്ത് തുക അന്തിമമായി തീർപ്പാക്കാവുന്നതാണ്.

2. യാതൊരു കാരണവശാലും ആർ.ആർ ശുപാർശ ചെയ്യപ്പെട്ട കേസുകളിൽ അർത്ഥനാധികാരി തുക വാങ്ങിക്കുന്നില്ലായെന്ന കാര്യം ഉറപ്പ് വരുത്തേണ്ടതുണ്ട്. അഥവാ അർത്ഥനാധികാരി പണം സ്വീകരിക്കുന്നതായാൽ ആർ.ആർ. സികൾ തിരികെ സമർപ്പിക്കുന്നതിനുള്ള സ്വാതന്ത്ര്യം റവന്യൂ റിക്കവറി തഹസിൽദാർക്ക് അനുവദിക്കേണ്ടതാണ്.

റവന്യൂ റിക്കവരി പ്രവർത്തനത്തിന്റെ സുഗമമായ നടത്തിപ്പിന് വേണ്ടി മാത്രമാണ് മേൽ നിർദ്ദേശങ്ങൾ സമർപ്പിച്ചിട്ടുള്ളത്.

Major issues raised by LRC

1. Banks to view seriously in the recovery informations to be passed to RR officials in case of RR issued cases.
2. Banks to inform precisely the No.of cases, Demand, Recovered Amount & Balance to be collected to RR officials.
3. Proportional RR charges for each recovery to be remitted to RR offices
4. Demand Notice fee collection should be precise for OTS cases. It is an unhealthy practice to collect excess amount for such cases and causes Audit objection in mismatch of recovery amount in collection charges & Demand notices.
5. Detailed Information regarding the closure of loans are to be attached along collection.
6. A special office either RR office or Village office to be identified for OTS or any other recovery actions.
7. In no case Banks should collect RR charges at their end. If so the Tahasildar should have the rights to return the RRC.

Steering committee requested Banks to take a note of it and decided to place it in the SLBC meeting

3.3.4. <u>Informative Note on Continuation of Comprehensive Financial Inclusion Mission (Agenda by SLBC Convenor)</u>

DFS, Ministry of India, Govt of India decided to continue the National Mission of Comprehensive Financial Inclusion namely beyond 28.08.2018 with focus extended from every Household to every adult with following modifications:

1. Existing PMJDY OD limit raised to Rs 10000/-
2. Age limit has been revised to 18-65 years
3. No conditions attached to OD upto Rs 2000/-
4. Accidental Insurance cover for new Rupay Cards holders raised to Rs 2 lacs for PMJDY accounts opened after 28.08.2018
5. A digital Pipeline facilitating disbursement of credit, providing social security
6. Channelisation of DBT under various Govt schemes in the frame of JAM Trinity (Jan Dhan Aadhaar & Mobile)

The Steering committee decided to place it in the SLBC meeting for information

3.3.5. **Information note on GSA 2 in Wayanad Aspirational district** (Agenda by SLBC Convenor)

<u>Wayanad was one of the only aspirational district selected from the state for implementation of Gram Swaraj Abhiyan 2</u>

3.3.6. Issues in Remitting RR recoveries by Village Officers (Agenda by LDM Trichur)

Issues faced by village offices in the enactment of RR for the Banks under the provisions of Section 71 of Kerala RR Act 1968.
Deputy Tahsildar RR is the authorized officer to perform the actions on behalf of District Collector in Taluk level. After obtaining the orders of Authorised officers, the concerned village officers are directed to issue notices under Section 7 & 34 and all other activities on behalf of District Collector for realizing the dues from defaulters under Revenue Recovery Act. The recoveries made under the requisitions were remitted by village officers to the respective Banks (RA) either by way of Cash or DD.
Subsequent to the enactment of Section 285 (BA) of IT Act Rule 114 F, Village Officers are facing a lot of issues in their area of operation. The said section introduced to prevent money laundering and envisages restrictions in buying DDs above Rs.49999/ and making cash remittance beyond Rs.2 lacs.
In view of this, We request you to intervene in the matter to resolve the field level issues faced by the implementing officers / offices of RR proceedings.
Many Banks in the district, adhering this IT rules reportedly insisting for PAN of the remitter. Village officer is remitting only the dues of the Requisition Authorities including banks under the provision of Section 71 of RR Act and is not supposed to submit his / her PAN for such remittances – as the amount belongs to a third party.
Now CBS of many banks do not have provision to pass credits without insisting for PAN beyond a certain amount. Similarly, Banks are charging DD Commission for Demand drafts, whenever village offices are buying DD for RR recoveries, which was waived earlier
As a remedial measure, IT department, Thrissur suggested to secure PAN for each village offices or await till for an amendment in the said IT rule, so that recoveries made under Section 71 of RR Act also treated as Govt. dues.
The steering committee observed that the related rule is 114E and requested SLBC to submit a proposal to DFS in this regard.

3.3.7. Information Note DBT and Banker's Right to Set Off (Agenda by RBI)

A meeting was held on April 18, 2017 with select commercial banks and IBA, where RBI has decided that an industry wide framework must be evolved across the banking industry so that the DBTs are not affected in case of subsidies meant for relief measures extended by Central and State Government and in the same time, banker's legal right to set off is also recognized. Followed to this, a meeting was again convened by IBA on May 23, 2017 with senior executives of aforesaid commercial banks. Various consensus emerged in the meeting are mentioned in the IBA letter No. SB/RBI/DBT/2017-18/3027 dated June 21, 2017 (attached herewith). It was advised by our Central Office to bring the content of this IBA letter to be discussed in the upcoming SLBC meetings.

The steering committee decided to place it in the SLBC meeting for information

3.3.8. **<u>Revamp of Lead Bank Scheme (Agenda by RBI)</u>**

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 fora 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 SLBC steering committee dedided to place the agenda in SLBC meeting . It also noted that SLBC Kerala forum is already having a steering committee (point no 1)

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 steering committee discussed this matter and 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 .

3.3.9. Decisions of the meeting of major banks and Kudumbasree regarding the proposal from Govt of Kerala for Loan up to Rs.1 lakh to Natural Calamity victims, through SHG model (Information Note by SLBC Convenor)

At the request of the State Government , SLBC held a meeting of major banks and the Kudumbasree on 2018 Sept 14th to to discuss the proposal from Govt of Kerala regarding a scheme for Loan up to Rs.1 lakh to Natural Calamity victims, through SHG model . The following decisions were taken in the meeting

After detailed deliberations, the forum decided the following:

1. *Loans up to Rs.1 lakh may be granted to the Kudumbasree members who are inhabitants of the flood affected areas*
2. *One of the prerequisite for the eligibility of the NHG is that atleast one member shall be from a flood affected family which has recieved the Rs.10000 assistance from Govt of Kerala through a bank account*
3. *Loans would be disbursed to NHGs of Kudumbasree for onward lending to the eligible beneficiary members*
4. *Loans can be considered to the flood affected members of the SHGs for the purpose of house repairs, purchase of household articles, pursuing income generating activities etc*
5. *Loan will be given only to existing NHGs of Kudumbasree Mission. Maximum funding to individual beneficiary is up to Rs.1 lakh.*
6. *Loans will have a total repayment period of 4 years with a moratorium of maximum 9 months.*
7. *NHGs to approach the Bank Branch where they have existing credit linkage. (NHG without credit linkage have to approach the bank branch where they are bank linked)*
8. *Government requested the banks to extend the loans at an interest rate of 9%. Banks informed that they have to take up the matter with their respective Head Office for approval in the matter, after receiving a Draft Scheme.*
9. *While sanctioning SHG loans, RBI guidelines regarding overall limit per group to be taken into consideration, including the existing liability.*
10. *Those who are not members of SHG at present can join an existing SHG.*
11. *Defaulter SHGs would be excluded.*
12. *There shall be a tripartite agreement between banks, Kudumbasree and Govt of Kerala for interest subvention and other terms*
13. *The SLBC Convenor requested Kudumbasree to consider paying interest subsidy upfront, on half yearly revolving basis.*
14. *The loan application has to clearly mention the list of members who are taking loan under the scheme.*

15. *The Executive Director informed that Kudumbasree would take up with the Revenue department for waiver of stamp duty on Agreements to be executed under the Scheme.*
16. *Kudumbasree requested Banks to waive the processing/service charges.*
17. *Cutoff date for submitting the loan applications shall be December 31st , 2018.*
18. *Forum requested Kudumbasree to share with Banks the list of eligible SHGs groups and eligible beneficiaries at the earliest.*
19. *Forum requested the Kudumbasree to share the current exposure of each Bank under SHG lending*
20. *SHGs may apply for more than one loan depending on the number of eligible beneficiaries.*
21. *While forwarding the application, Kudumbasree shall capture the income generation activity, KYC and credit need assessment of the beneficiary members*
22. *Kudumbasree shall provide the credit linkage details of the group*
23. *In the matter of lending to the groups that have not completed the minimum existence period , banks informed that they will take up with their Head Offices for favourable decision*

Finally, the Forum resolved that each bank may formulate a Loan Scheme (Resurgent Kerala Loan Scheme – RKLS) containing the following broad conditions:

SCHEME	*Term Loans to the existing Self help Groups of Kudumbasree (NHGs) subject to the condition that atleast one member shall be from a flood affected family which has recieved the one time relief of Rs.10000 from State Government through a bank account* 1. *Fresh Loans to existing NHGs that are not credit linked* 2. *Top up Loans to the NHGs that are credit linked*
PURPOSE	*To provide immediate financial support to the flood affected members of the Group for repairing of houses, purchase of other household items, pursuing income generating activities etc*
ELIGIBILITY	*The existing Kudumbasree Neighbour Hood groups (SHGs) which have atleast one member from a flood affected family that has recieved the one time relief of Rs.10000 from Govt of Kerala through a bank account*
QUANTUM	• *Need based loan amount, subject to RBI guidelines. The quantum granted under this scheme shall not exceed Rs. 1 lakh per flood affected member and total exposure (existng limit plus the top up loan) per NHG shall not exceed Rs.10 lakhs or the group exposure ceiling prescribed by RBI under the different activities of prority sector lending ,which ever is less* • *The quantum need not be linked to the savings/thrift of the group* • *Multiple loans may be considered for a single SHG, within the overall eligible limit*
MARGIN	*Nil*

SECURITY	*Nil*
DISBURSEMENT	*Directly to the savings account of the group.*
REPAYMENT PERIOD	*The entire tenure of the loan shall not exceed 48 months. Repayment may be schedueled as EMIs commencing after an initial moratorium not exceeding 9 months*
RATE OF INTEREST	*9% p.a. linked to MCLR (Banks to take up with concerned authorities for approval, if required)*
PROCESSING CHARGES	*Nil*
OTHER SPECIAL CONDITIONS	*1. The quantum need not be linked to the thrift/savings of the group.* *2. The group should not have availed loans from any other financial institution for the same purpose.* *3. One member from a household only are eligible* *4. Defaulter SHGs are not eligible* *5. Last date for submission of applications shall be 31.12.2018* *6. The loan application has to clearly mention the list of members who are taking loan under the scheme.*
Remarks	❖ *Government of Kerala will be extending Interest Subvention @ 9% p.a. for the entire tenure of the loan. Operational guidelines regarding claiming/credit of Interest Subvention will be intimated by Kudumbasree*

4. Review of Performance of the Banking Sector

4.1. Banking Statistics as at June 2018 (Refer Annexures 8.1 to 8.3)

The detailed banking statistics for Commercial banks in the State as at June 2018 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-16	Jun -17	Jun -18	Jun '17-Jun '16	Jun '18-Jun '17
No. of Branches	6213	6339	6365	2%	<1%
Total Deposits	370412	415033	462741	12%	11%
Domestic Deposits	227744	260781	286643	15%	10%
NR Deposits	142668	154252	176098	8%	14%
Total Advances	237551	261134	291520	10%	12%
Advances + Investment	249233	275349	313850	10%	14%
Credit Deposit Ratio	64%	63%	63%	-2%	<1%
C+ I : D Ratio	67	66	68	-2%	3%

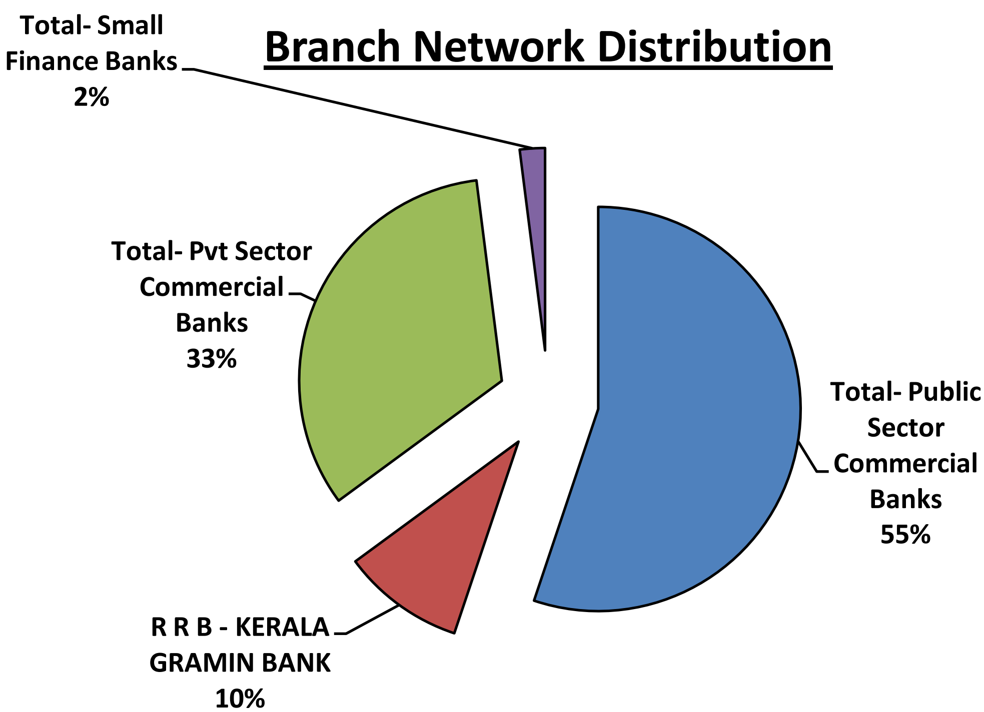
4.2. Branch Network

As at the end of June 2018, the total number of branches of Commercial Banks in the State was 6365.

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	143	2460	903	3506	4.08%	70.17%	25.76%
R R B - KERALA GRAMIN BANK	52	540	39	631	8.24%	85.58%	6.18%
Total- Pvt Sector Commercial Banks	142	1494	493	2129	6.67%	70.17%	23.16%
Total- Small Finance Banks	23	55	21	99	23.23%	55.56%	21.21%
Total - Comm.Banks + RRB + SFB	360	4549	1456	6365	5.66%	71.47%	22.88%

B. Banking Group wise Growth in Branch Network

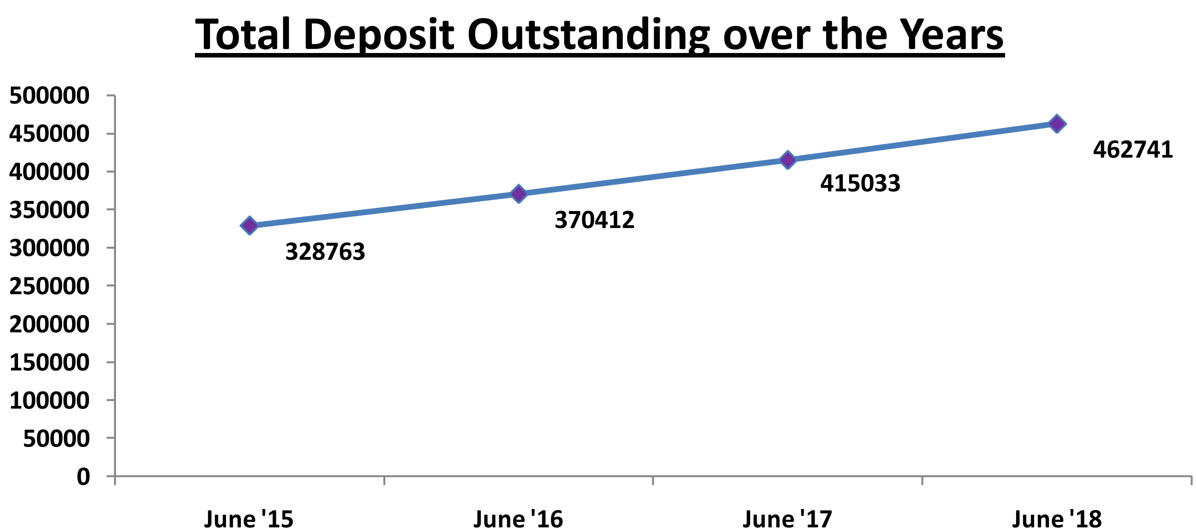


4.3. Deposit growth

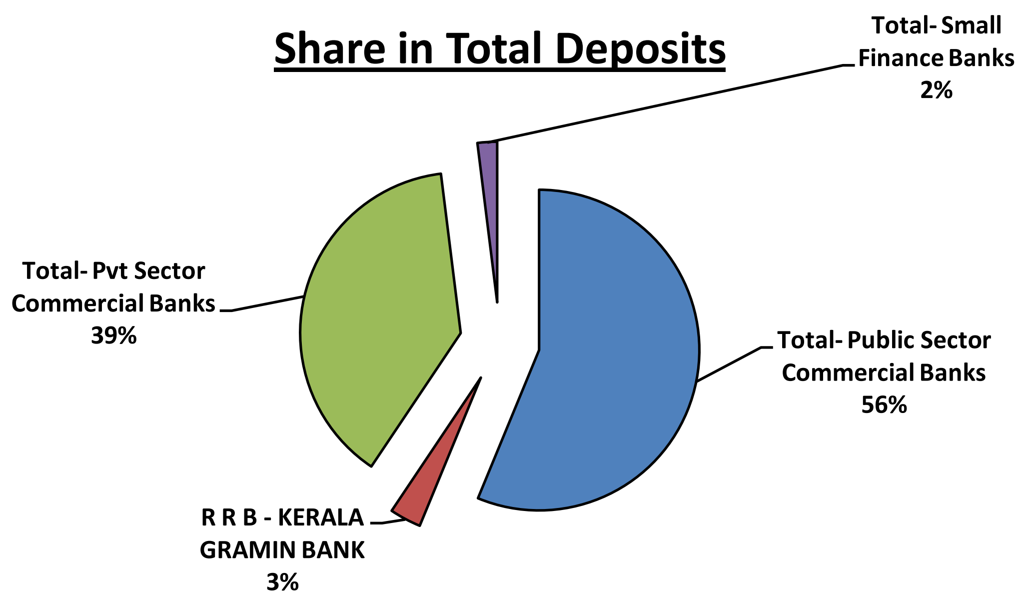
A. Growth in total Deposits of commercial banks

(Rs. in crores)

Total Deposit Outstanding over the Years			
June '15	June '16	June '17	June '18
328763	370412	415033	462741



B. Banking Group wise Growth in Total Deposits



C. Total Deposits - Population Group wise breakup

(Rs. in Crores)

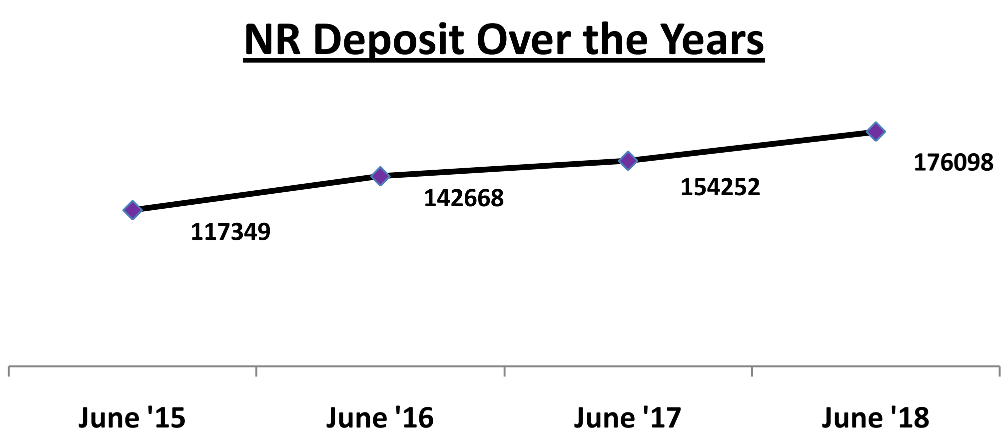
Banking Group	Total Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	5464	159122	95593	260179	2%	61%	37%
R R B - KERALA GRAMIN BANK	663	10949	3053	14664	5%	75%	21%
Total- Pvt Sector Commercial Banks	5511	109752	63516	178779	3%	61%	36%
Total- Small Finance Banks	2119	3018	3982	9119	23%	33%	44%
Total - Comm.Banks + RRB + SFB	13757	282840	166144	462741	3%	61%	36%

4.4. NR Deposits (Refer Annexure 8.2)

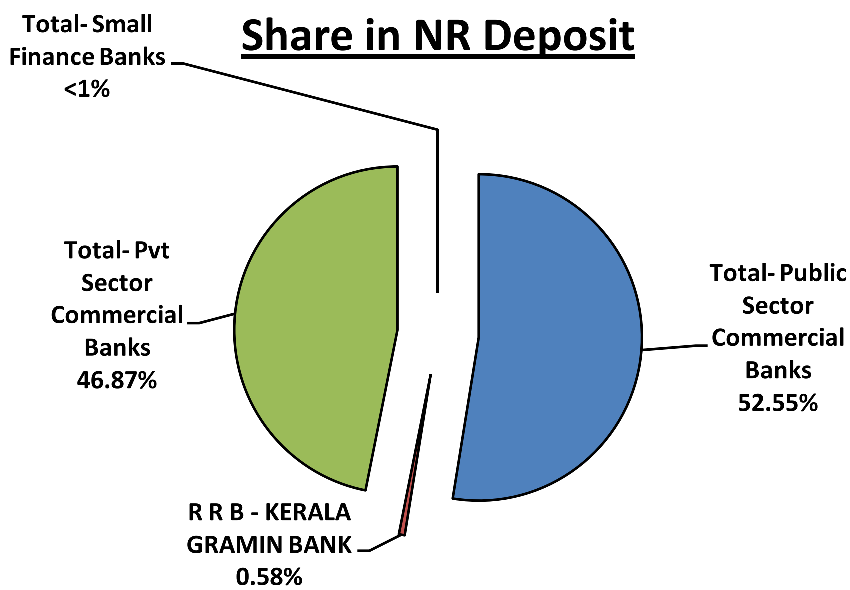
A. Growth in NR Deposits

(Rs. in Crores)

NR Deposit over the Years			
June '15	June '16	June '17	June '18
117349	142668	154252	176098



B. **Banking Group wise Growth in NR Deposits**



C. **NR Deposits – Population group wise breakup**

(Rs. in Crores)

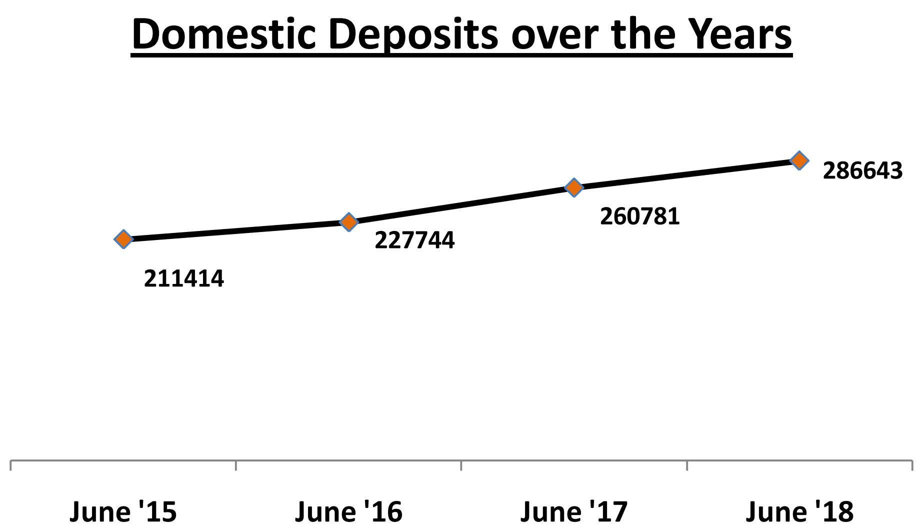
Banking Group	NR Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	1837	64286	26421	92544	2%	69%	29%
R R B - KERALA GRAMIN BANK	53	881	81	1015	5%	87%	8%
Total- Pvt Sector Commercial Banks	2347	57695	22497	82539	3%	70%	27%
Total- Small Finance Banks	0	0	0	0	NA	NA	NA
Total - Comm.Banks + RRB + SFB	4237	122862	48999	176098	2%	70%	28%

4.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
June '15	June '16	June '17	June '18
211414	227744	260781	286643

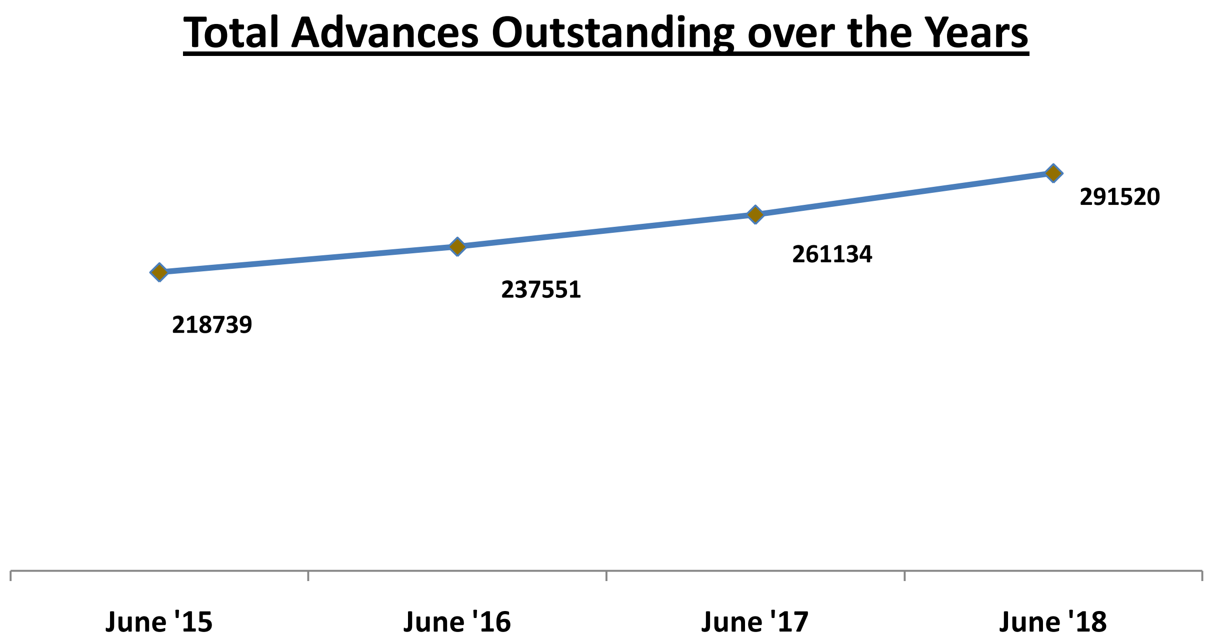


4.6. Credit Expansion of commercial banks (Refer Annexure 8.2)

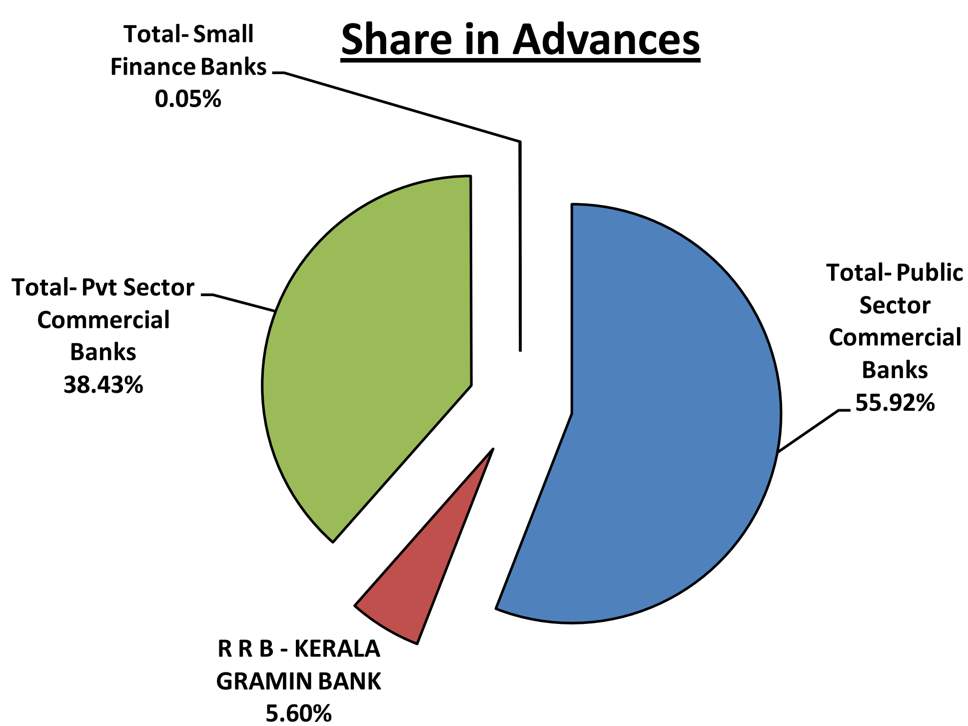
A. Growth in Advances

(Rs. in crores)

Total Advances Outstanding over the Years			
June '15	June '16	June '17	June '18
218739	237551	261134	291520



B. Banking Group wise Growth in Total Advances

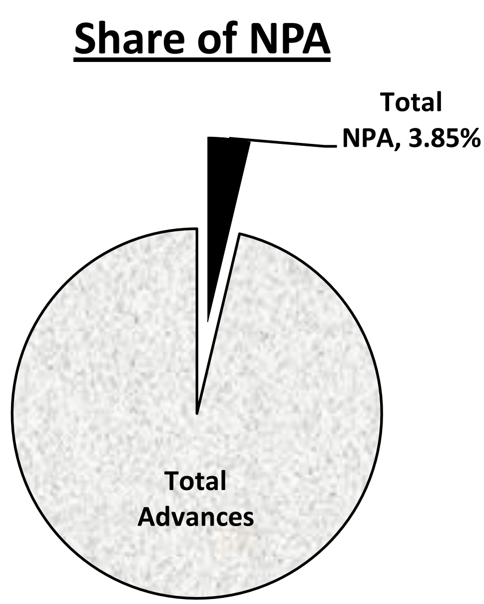


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	3759	85612	73657	163028	2%	53%	45%
R R B - KERALA GRAMIN BANK	1194	14167	959	16321	7%	87%	6%
Total- Pvt Sector Commercial Banks	2212	53783	56044	112039	2%	48%	50%
Total- Small Finance Banks	1	67	64	132	1%	51%	48%
Total - Comm.Banks + RRB + SFB	7166	153630	130723	291520	2%	53%	45%

D. % Share of NPA in Total Advances



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

Reporting Quarter	**Deposits** (Rs. in crores)	**Advances** (Rs. in crores)	**CD Ratio**
Jun-15	328763	218739	66.53
Sep-15	338902	222791	65.74
Dec-15	349043	225405	64.58
Mar-16	361593	232418	64.28
Jun-16	370412	237551	64.13
Sep-16	379675	248802	65.53
Dec-16	402393	251207	62.43
Mar-17	410492	256075	62.38
Jun-17	415033	261134	62.91
Sep-17	421964	271048	64.23
Dec-17	428573	276922	64.61
Mar-18	445401	286735	64.38
Jun-18	**462741**	**291520**	**62.99**

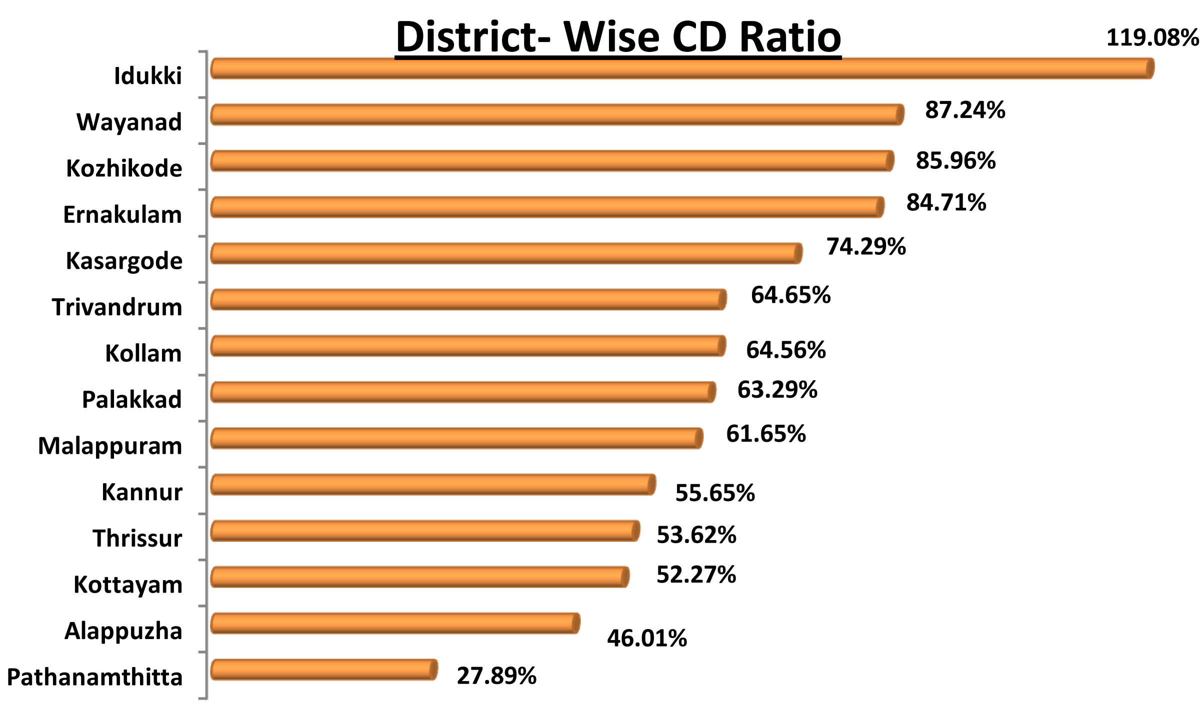
4.8. District-wise Credit Deposit Ratio in the State

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 30.06.2018

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	79225	51218	64.65
2	Kollam	33988	21942	64.56
3	Pathanamthitta	40225	11217	27.89
4	Alappuzha	32968	15167	46.01
5	Kottayam	40454	21144	52.27
6	Ernakulam	98405	83359	84.71
7	Idukki	7747	9226	119.08
8	Thrissur	64157	34404	53.62
9	Palakkad	26460	16746	63.29
10	Malappuram	28767	17734	61.65
11	Kozhikode	27388	23542	85.96
12	Kannur	31880	17741	55.65
13	Kasargode	11357	8437	74.29
14	Wayanad	7172	6257	87.24
Total for State (including Co-operative Banks)		530193	338132	63.78



4.9. Performance of the Banking sector inclusive of Co-operatives (excluding PACs) as at June 2018

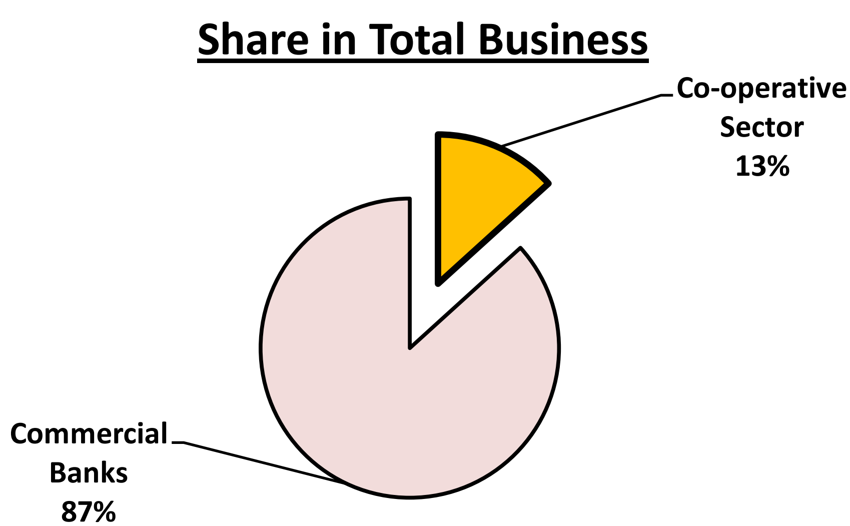
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

Parameter	June- 18			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	984	6365	7349	13%
Total Deposits	67452	462741	530193	13%
Total Advances	46613	291520	338133	14%
Total Business	114064	754261	868325	13%
Priority Sector Advances	27826	170161	197987	14%
% Priority Sector Advances	60%	58%	59%	XX
Agriculture Advances	7022	71090	78112	9%
% Agriculture Advances	15%	24%	23%	XX
MSME Advances	1179	47566	48745	2%
% MSME Advances	3%	16%	14%	XX
CD Ratio	69.11	62.99	63.78	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 2018

(Refer Annexure 8.4)

The growth in outstanding advances of commercial banks under sub sectors of priority sector as at June 2018 is summarized as follows.

(Rs. in. Crores)

Parameter	Outstanding				Variation	
	March 2017	June 2017	March 2018	June 2018	Jun'17-Jun'18	Mar'18-Jun'18
Priority Sector Advances	142102	149066	166843	170161	14%	2%
Agriculture Advances	61457	61205	69339	71090	16%	3%
MSME Advances	39408	40239	47193	47566	18%	1%
Weaker Section Advances	63877	65075	68434	68596	5%	<1%
SC Advances	4549	5044	5246	5049	<1%	-4%
ST Advances	1172	1251	1318	1029	-18%	-22%
DRI Advances	29	32	22	22	-30%	1%

5.1.1. Performance versus National goals

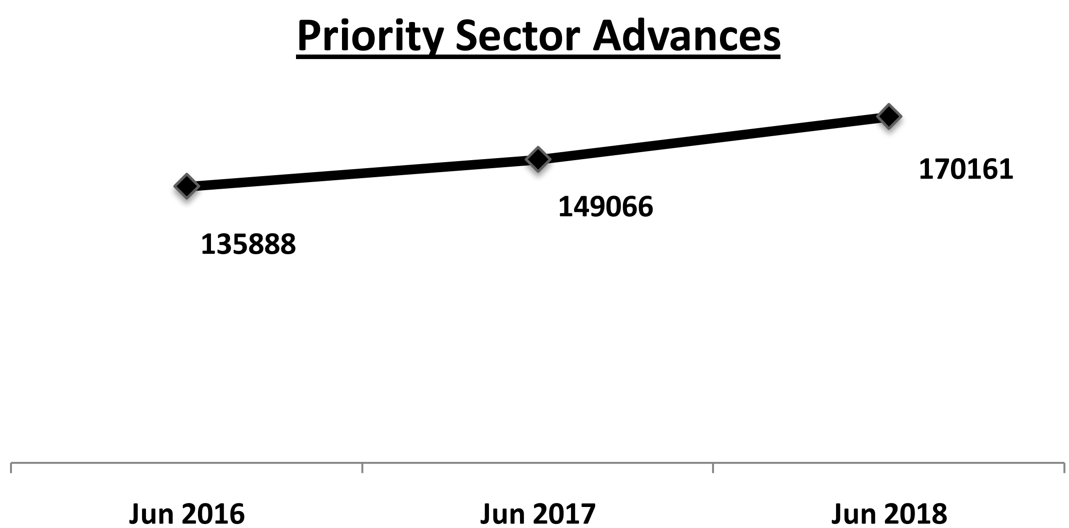
(Figures in percentage)

Sl. No.	Parameter	Goal %	Mar. 2016	Jun. 2016	Mar. 2017	Jun. 2017	Mar. 2018	Jun. 2018	Variation
1	Priority Sector Advances to Total Credit	40	57	57	55	57	58	58	18
2	Agriculture Advances to Total Credit	18	24	24	24	23	24	24	6
3	Weaker Section Advances to Total Credit	10	23	24	25	25	24	24	14
4	DRI Advances to Total Credit	1	0.02	0.02	0.01	0.01	0.01	0.01	-1
5	Credit Deposit Ratio	60	64	64	62	63	64	63	3

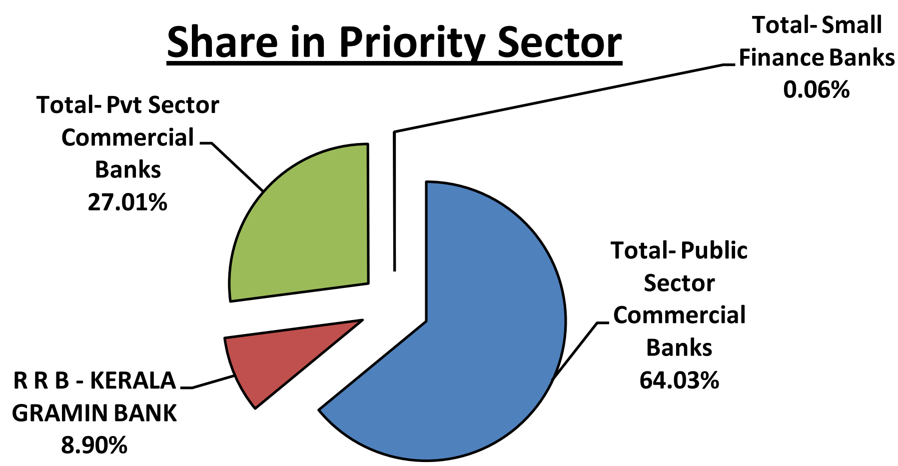
5.1.2. Priority Sector Advances in Total Advances – Bank Group wise
(Refer Annexure 8.4)

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

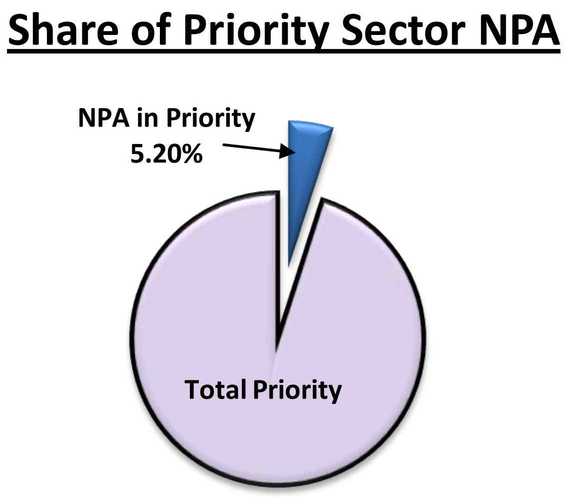
Priority Sector Advances over the years			
Jun 2015	Jun 2016	Jun 2017	Jun 2018
132733	135888	149066	170161



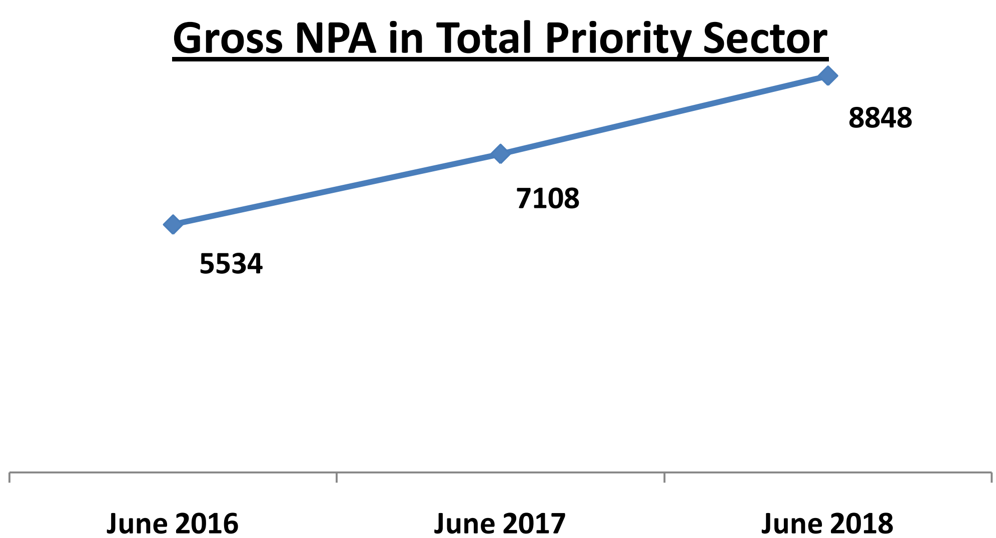
B. Banking Group wise Growth in Priority Sector Advances



% Share of NPA in Priority Sector Advances



(Rs. in Crores)

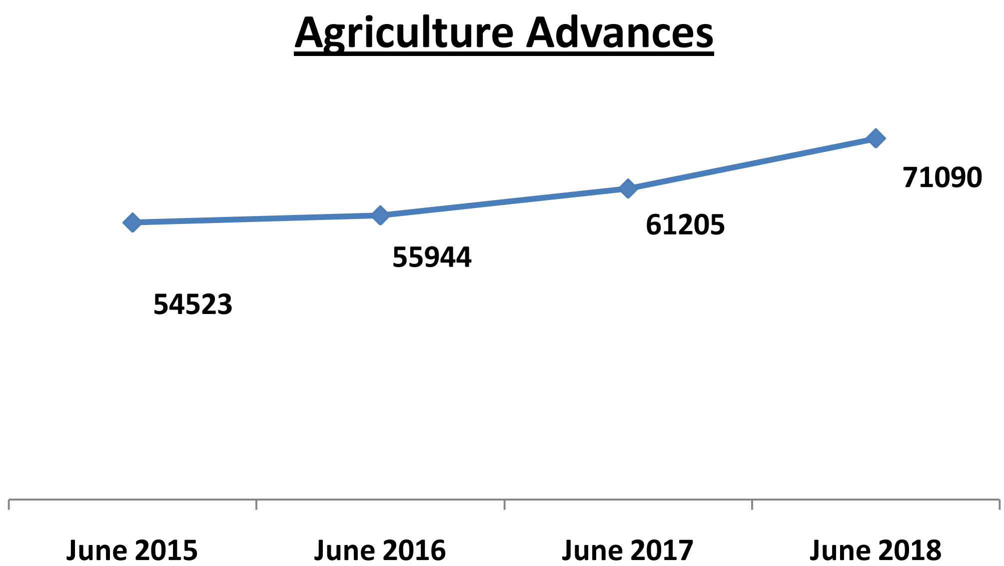


5.1.3. Agriculture Advances (Refer Annexure 8.5)

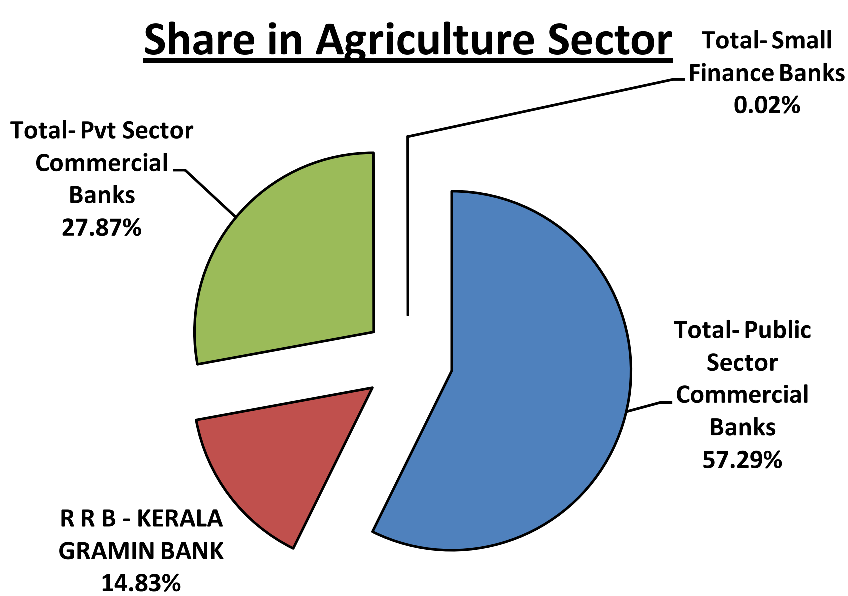
A. Growth in Agriculture Advances

(Rs. in Crores)

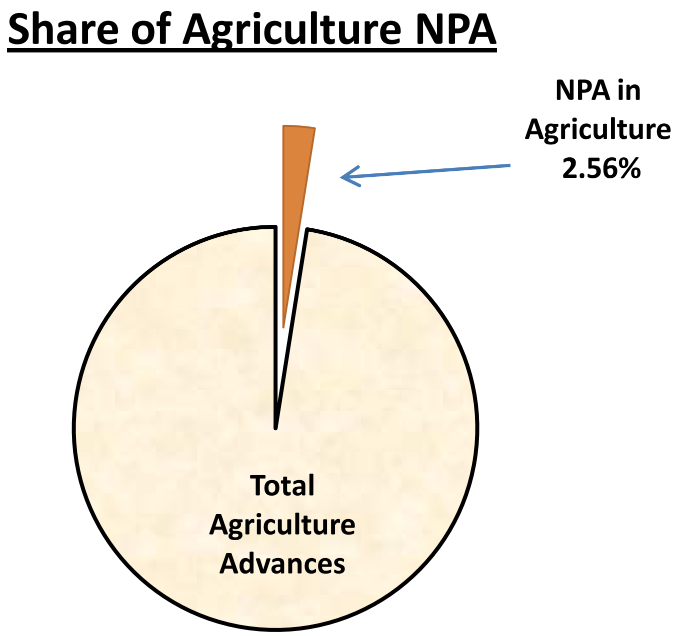
Agriculture Advances over the years			
June 2015	June 2016	June 2017	June 2018
54523	55944	61205	71090



B. Banking Group wise Growth in Agriculture Advances



C. % Share of NPA in Agriculture Advances



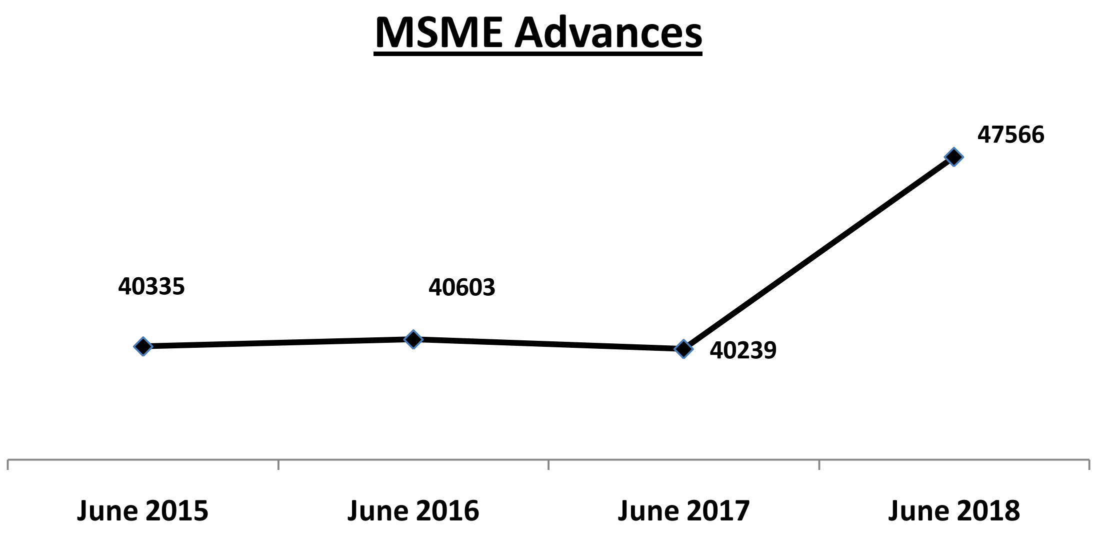
5.1.4. MSME Advances (Priority) (Refer Annexure 8.6)

A. Growth in MSME Advances

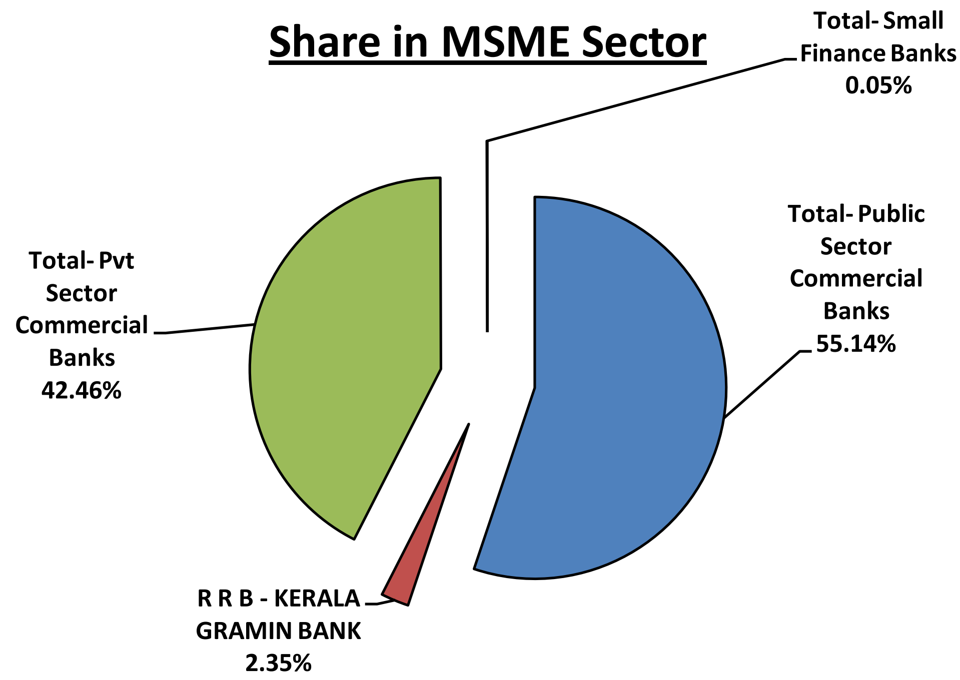
Micro, Small and Medium Enterprises are now part of the Priority Sector (MSME).

(Rs. in Crores)

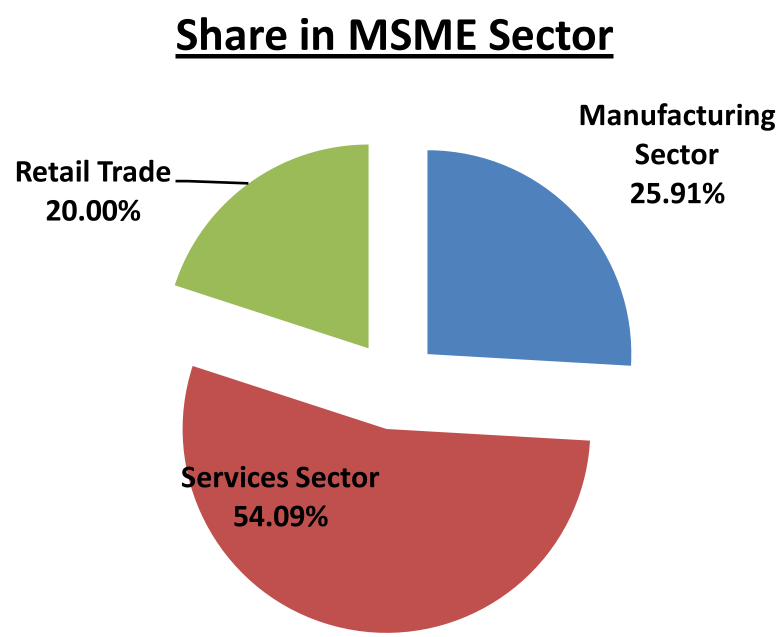
MSME Advances over the years			
June 2015	June 2016	June 2017	June 2018
40335	40603	40239	47566



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

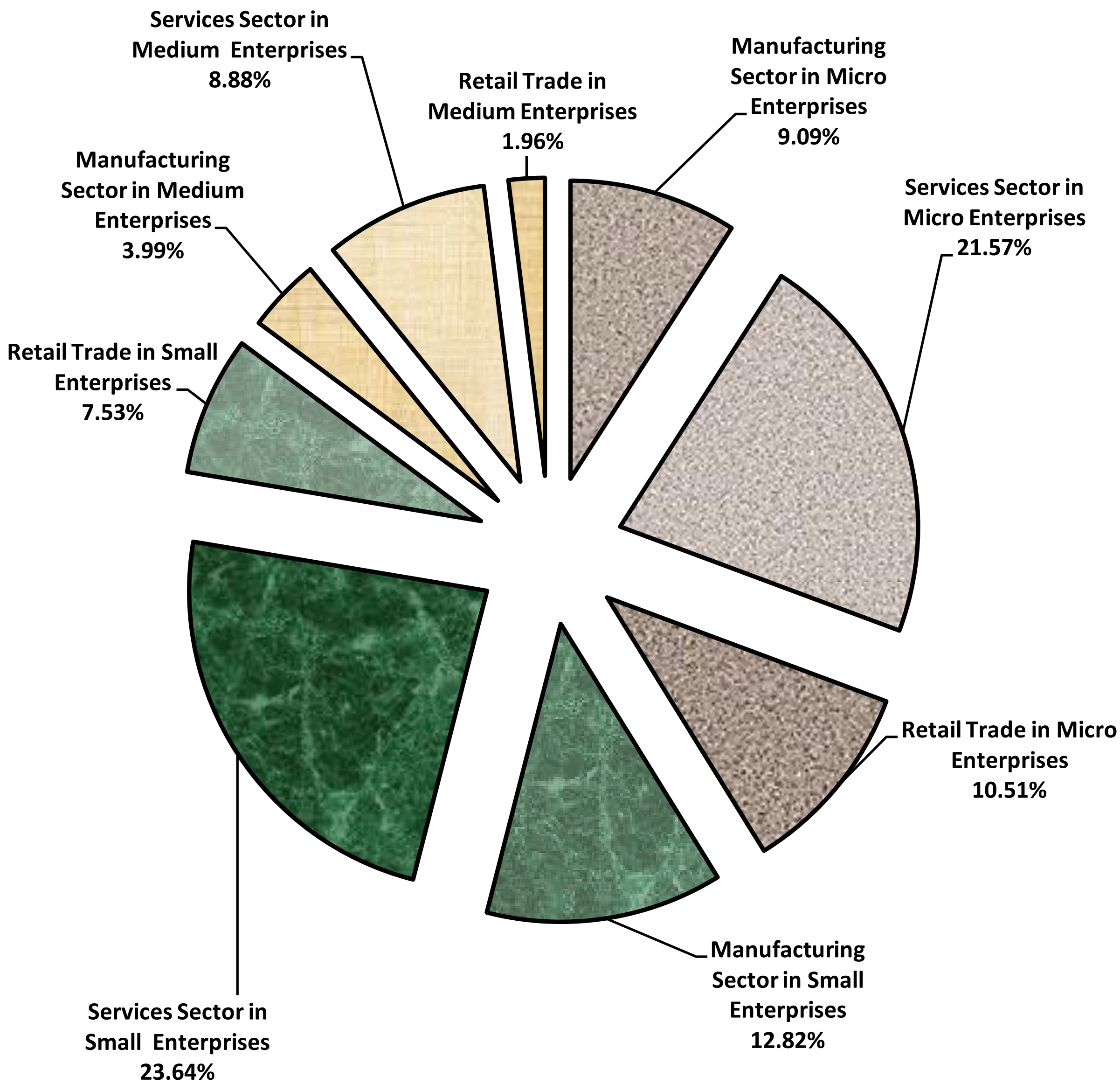


C. Sector wise classification of MSME

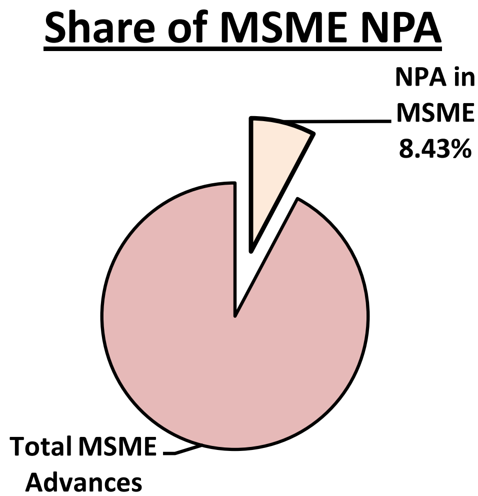


D. Sector wise performance under MSME

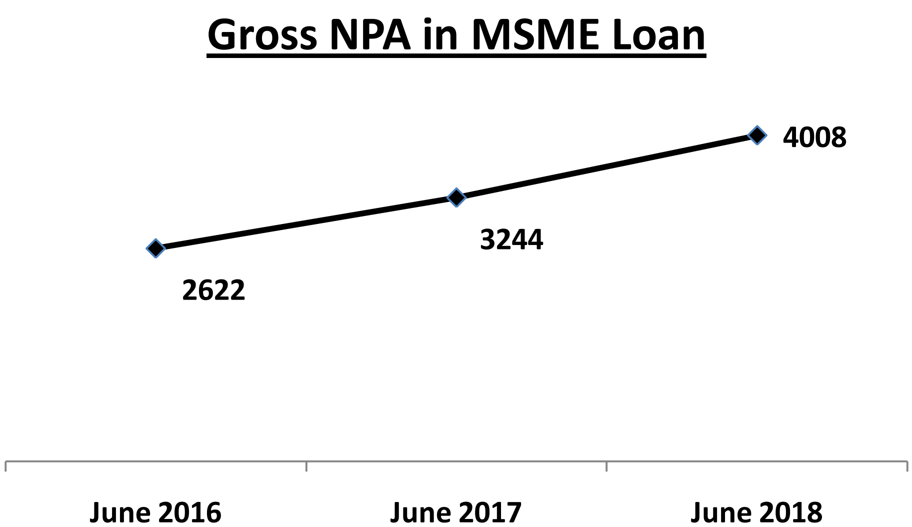
Share in MSME Sector



E. % Share of NPA in MSME Advances



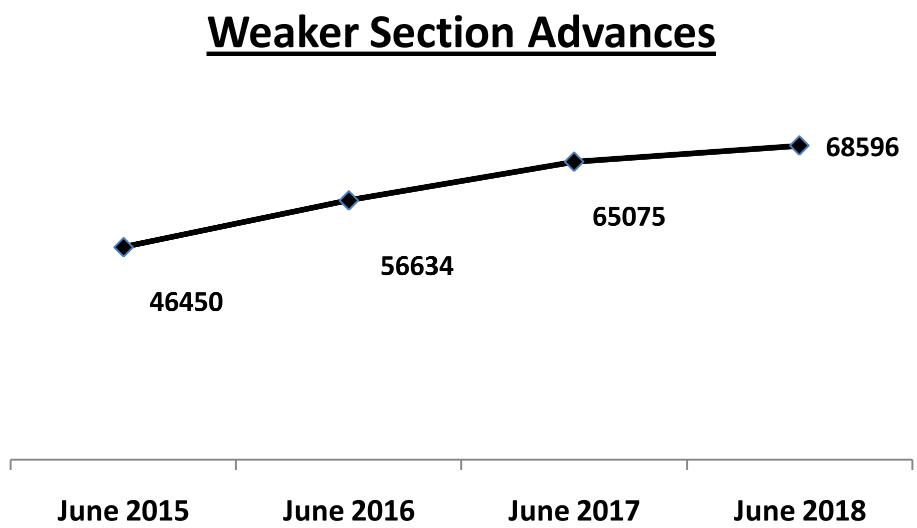
(Rs. in Crores)



5.1.5. Advances to Weaker Section (Refer Annexure 8.9)

(Rs. in Crores)

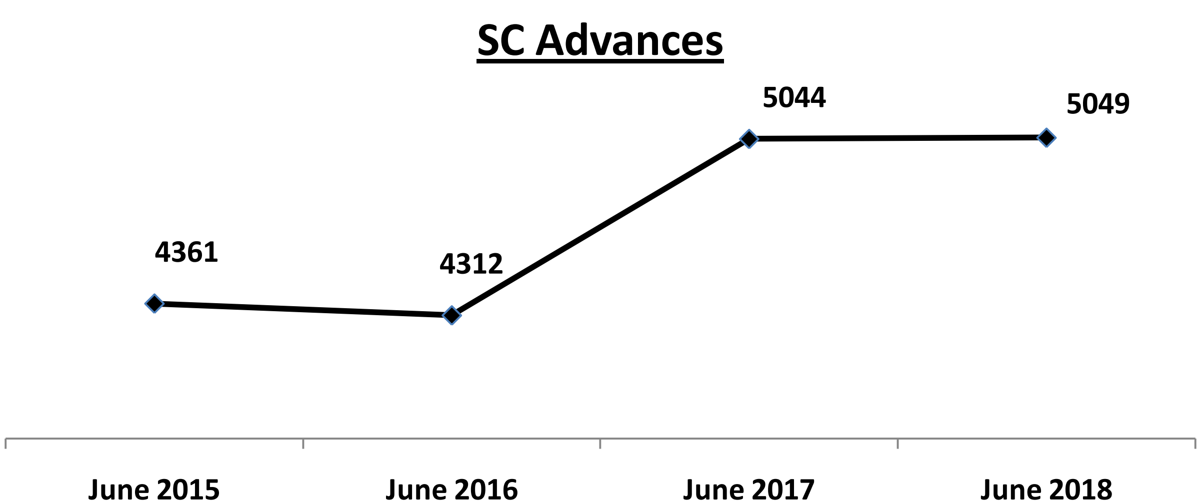
Weaker Section Advances over the years			
June 2015	June 2016	June 2017	June 2018
46450	56634	65075	68596

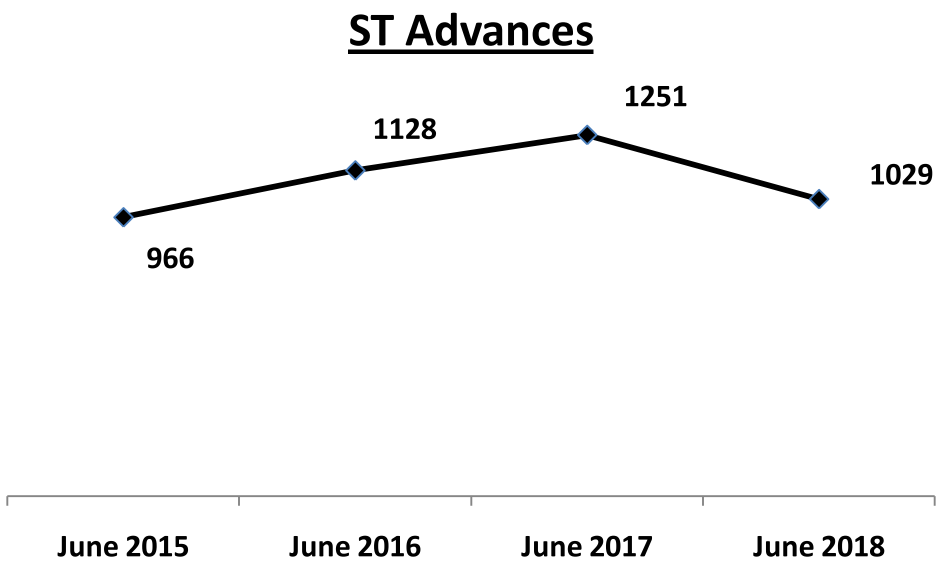


5.1.6. Advances to SC/STs (Refer Annexure 8.9)

(Rs. in Crores)

Parameter	Outstanding			
	June 2015	June 2016	June 2017	June 2018
SC Advances	4361	4312	5044	5049
ST Advances	966	1128	1251	1029
Total SC/ST Advances	5327	5440	6295	6078

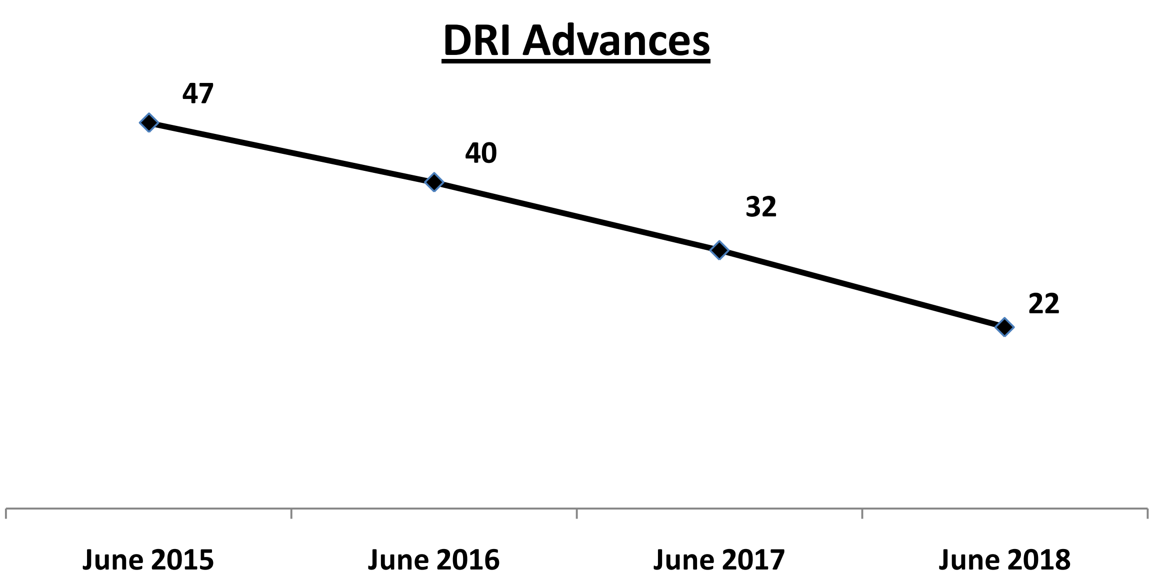




5.1.7. DRI Advances (Refer Annexure 8.10)

(Rs. in Crores)

Parameter	Outstanding over the years			
	June 2015	June 2016	June 2017	June 2018
DRI Advances	47	40	32	22

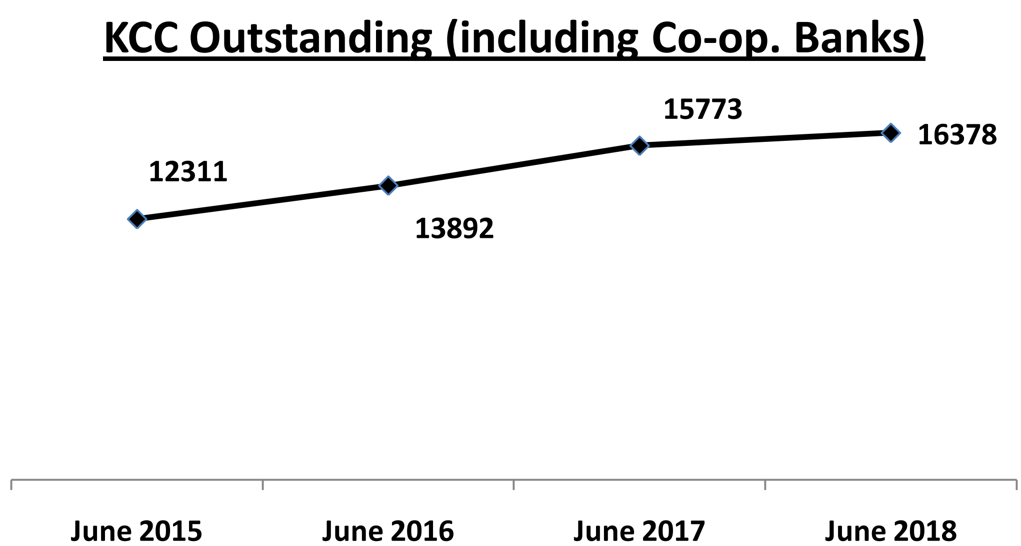


6. Review of Performance under Special Focus Programmes

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

(Rs. in Crores)

Parameter	Outstanding			
	June 2015	June 2016	June 2017	June 2018
KCC (including Co-op. Banks)	12311	13892	15773	16378



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

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

Data on Minority Sector Advances in the State of Kerala

(Rs. in Crores)

As on	Total Priority Sector Advances (including Co-op. Banks)	Minority Sector Advances	Percentage
31.03.2016	157367	86853	55
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

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

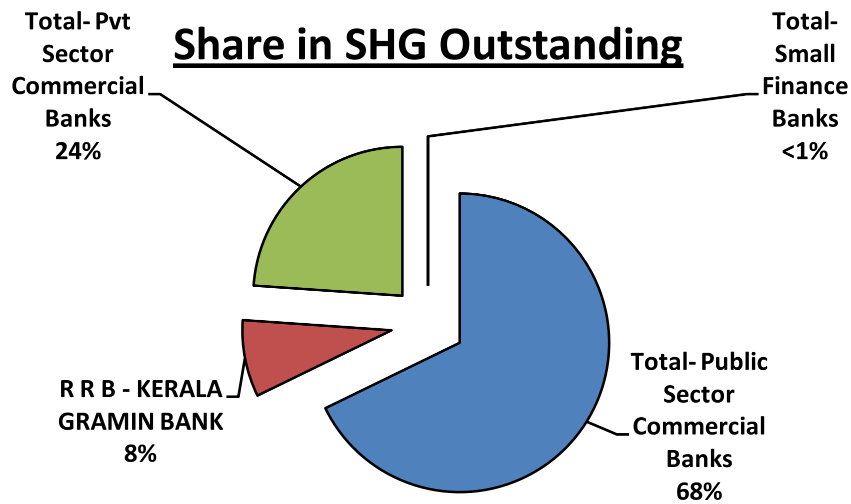
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

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

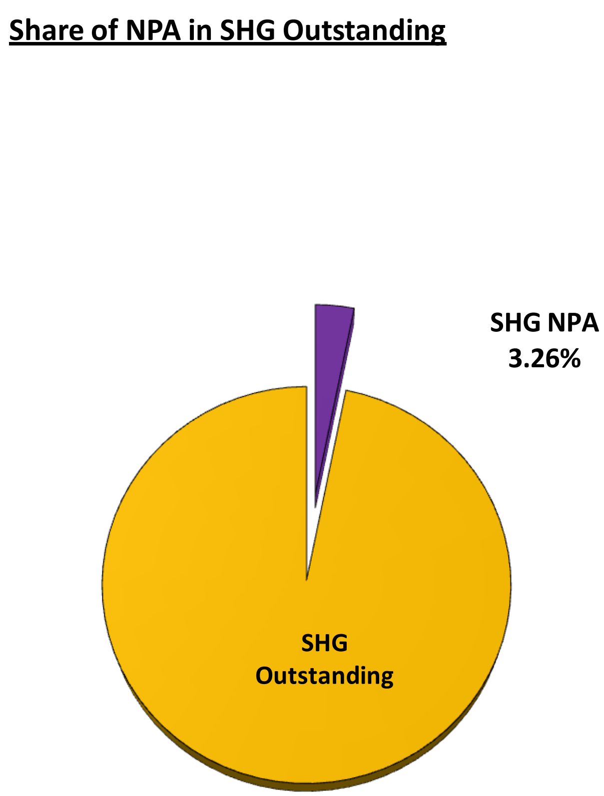
(Rs. in Crores)

Mode of Linkage	Loan Outstanding under SHG Finance	
	A/c	Amt
Financing SHGs directly by banks	135553	2917
Financing SHGs directly with the facilitation of NGOs	35095	796
Financing SHGs through the medium of NGOs	5914	202
Total No. of SHGs linked	176562	3915

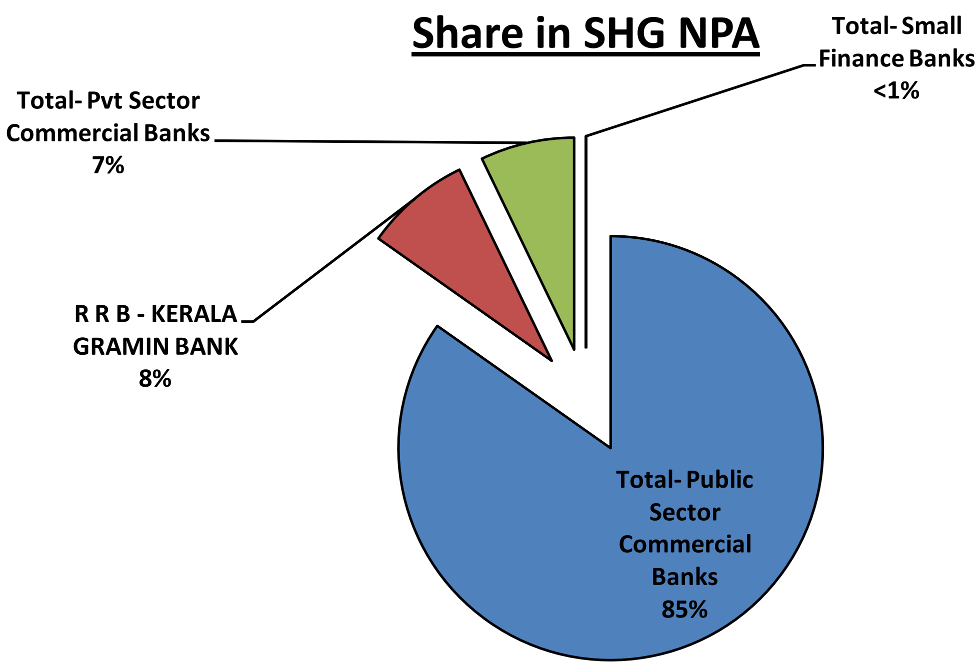
A. Banking Group wise Growth in SHG



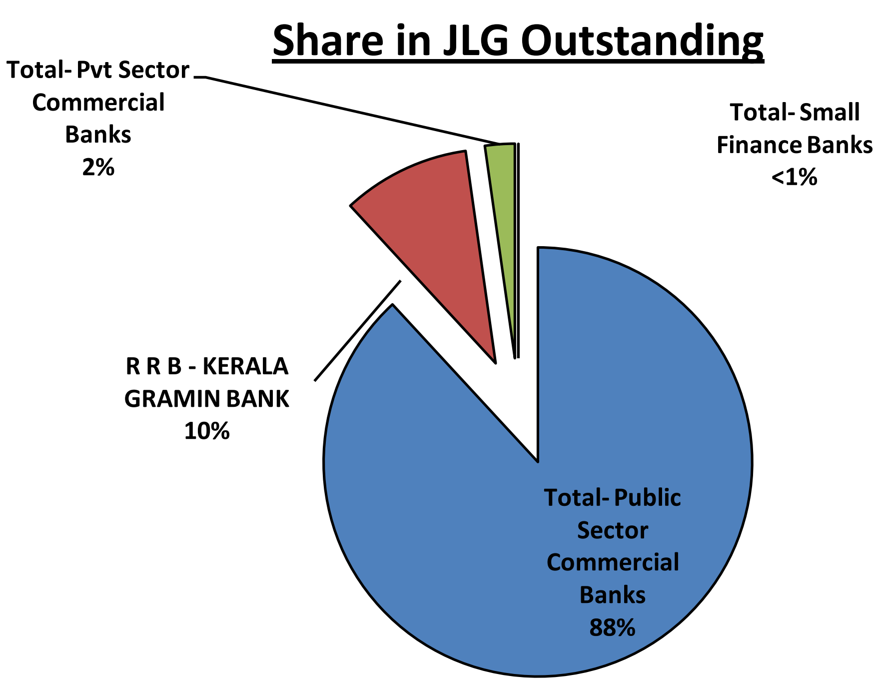
B. % Share of SHG NPA in Total SHG Outstanding



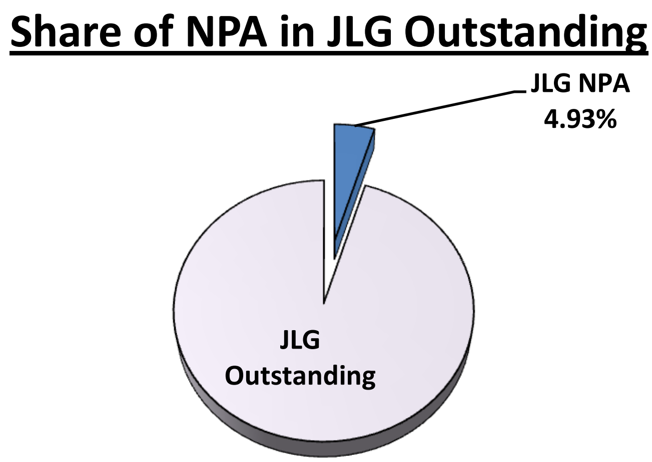
C. Banking Group wise Share in SHG NPA



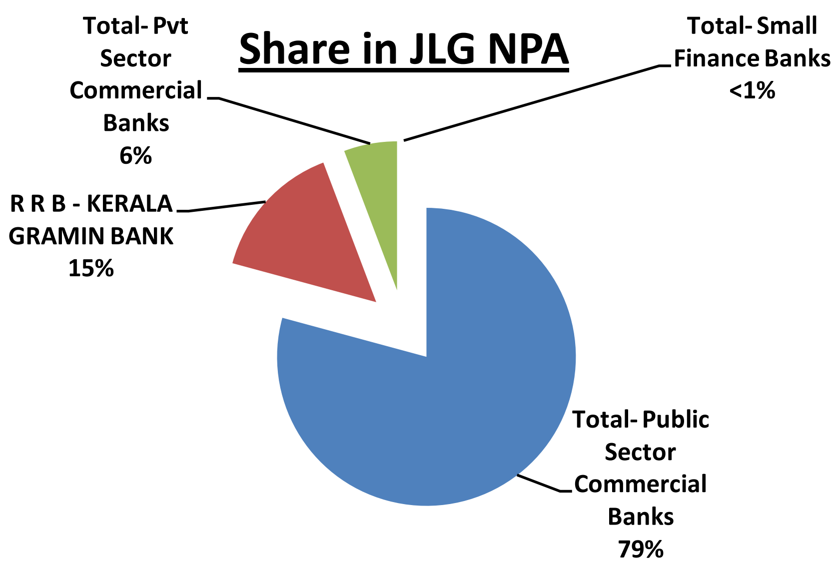
6.4. Performance under JLG
A. Banking Group wise Growth in JLG



B. % Share of JLG NPA in Total JLG Outstanding



C. Banking Group wise Share in JLG NPA

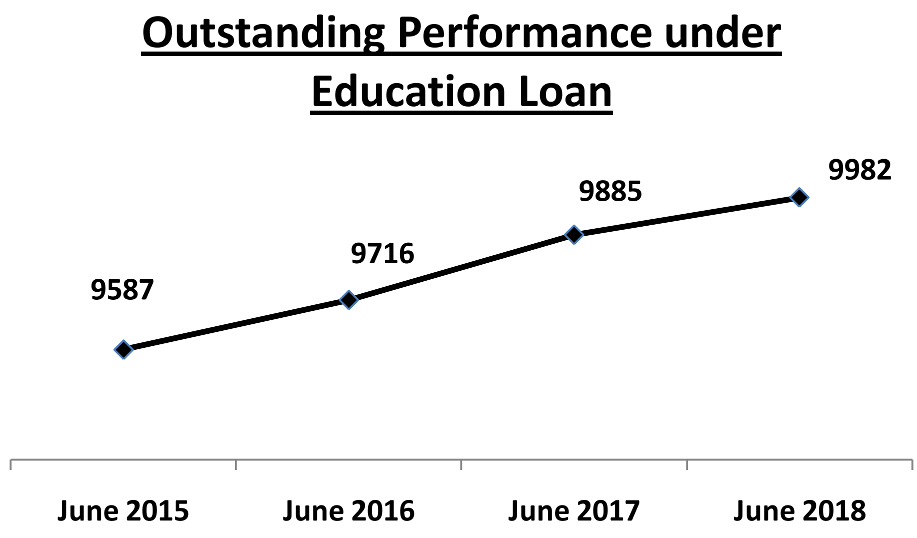


6.5. Outstanding Performance under Education Loan (Refer Annexure 8.25)

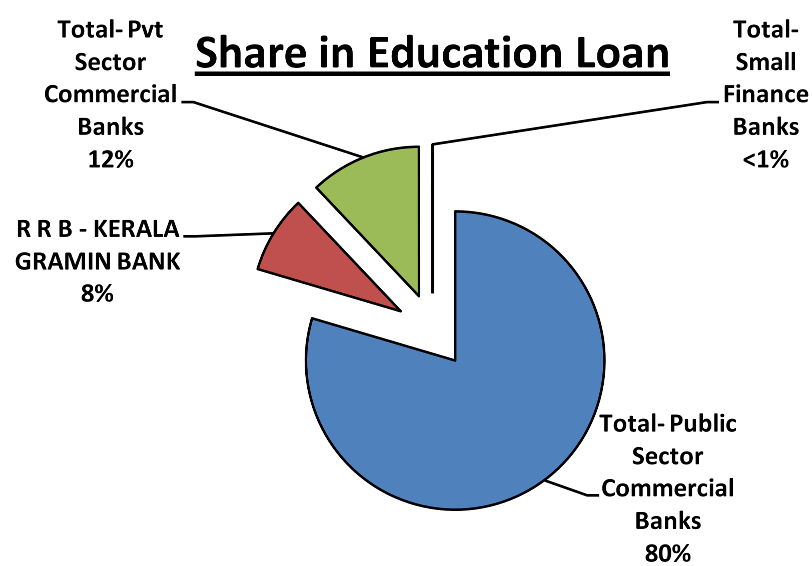
A. Growth in Education Loan

(Rs. in crores)

Parameter	Outstanding			
	June 2015	June 2016	June 2017	June 2018
Education loan	9587	9716	9885	9982



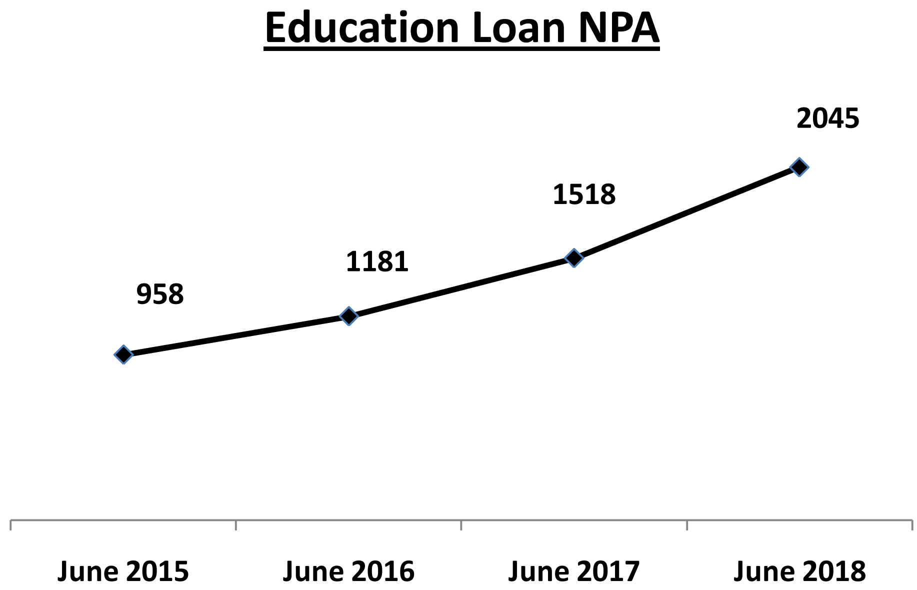
B. Banking Group wise Growth in Education Loan



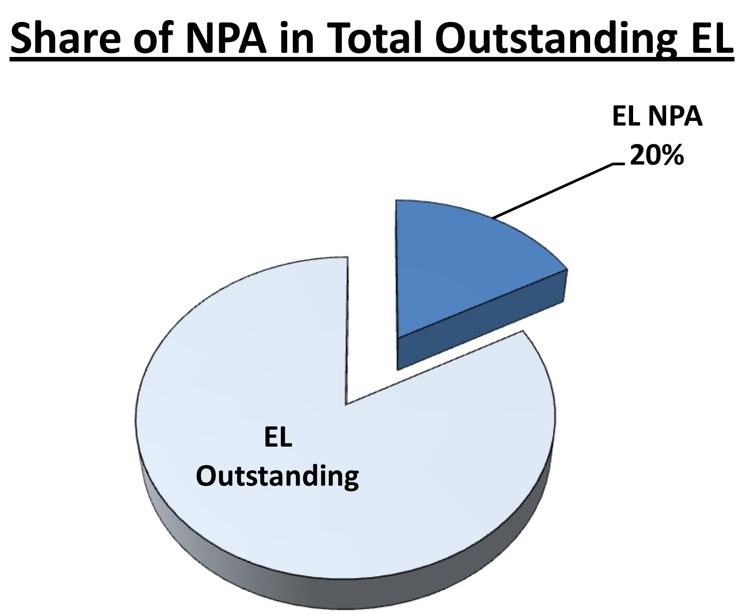
C. Education Loan NPA over the years

(Rs. in crores)

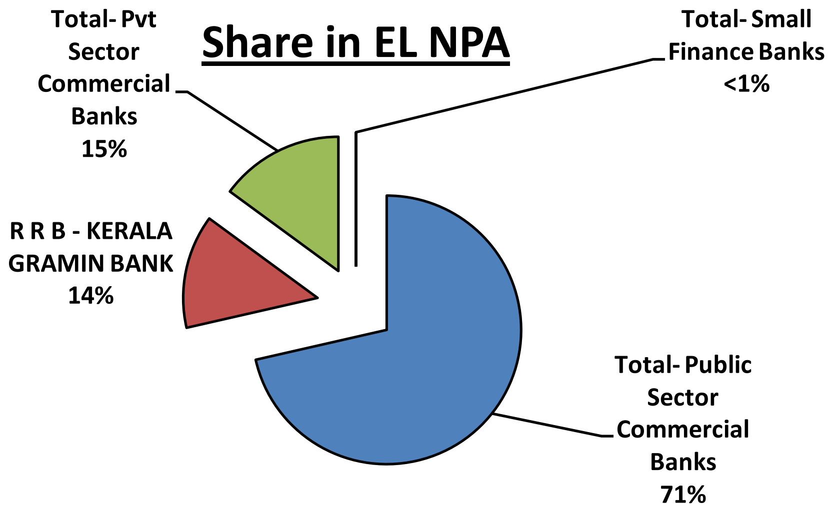
Parameter	Outstanding EL NPA			
	June 2015	June 2016	June 2017	June 2018
Education Loan NPA	958	1181	1518	2045



D. % Share of EL NPA in Total EL Outstanding



E. Banking Group Wise Share Education Loan NPA

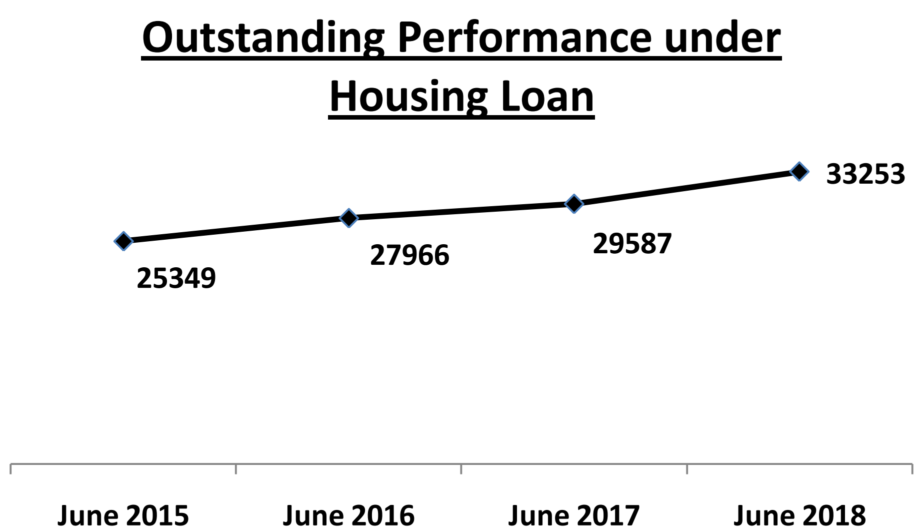


6.6. Outstanding Performance under Housing Loan (Refer Annexure 8.7)

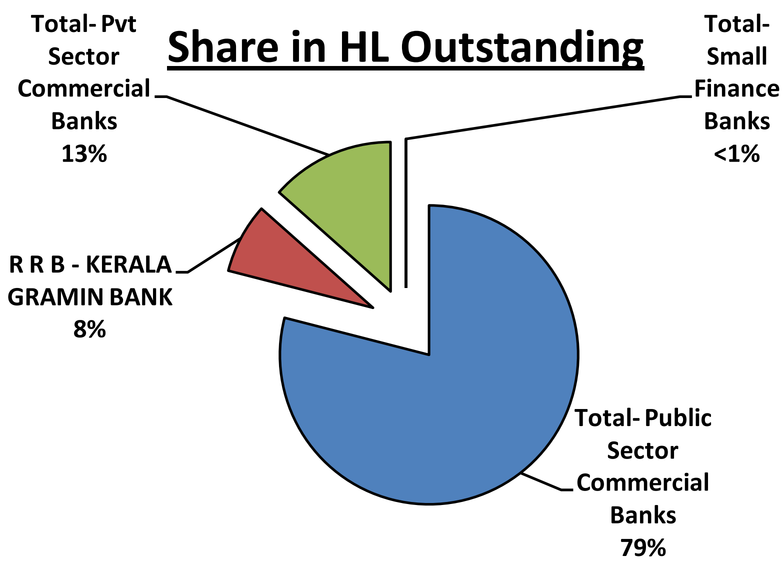
A. Growth in Housing Loan

(Rs. in crores)

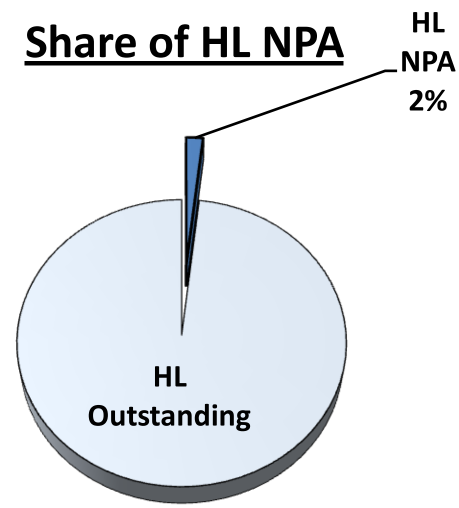
Parameter	Outstanding			
	June 2015	June 2016	June 2017	June 2018
Housing loan	25349	27966	29587	33253



B. Banking Group wise Growth in Housing Loan



E. % Share of NPA in Housing Loan



6.7. Total Outstanding Under MUDRA Loans (PMMY) as at June 2018

(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	113167	329	82058	1304	14327	915	209552	2547
R R B - KERALA GRAMIN BANK	129726	318	106595	1426	4640	485	240961	2228
Total- Pvt Sector Commercial Banks	271895	468	15004	248	5403	292	292302	1008
Total- Small Finance Banks	0	0	0	0	0	0	0	0
Total - Comm.Banks + RRB + SFB	514788	1115	203657	2978	24370	1691	742815	5784

6.8. Loan Outstanding under Stand up India Programme as at June 2018 (Refer Annexure 8.35)

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	1015	148	150	19.24
R R B - KERALA GRAMIN BANK	57	10	0	0
Total- Pvt Sector Commercial Banks	326	56	10	1.38
Total- Small Finance Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	1398	214	160	20.62

6.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at June 2018 (Refer Annexure 8.33)

(Rs. in Crores)

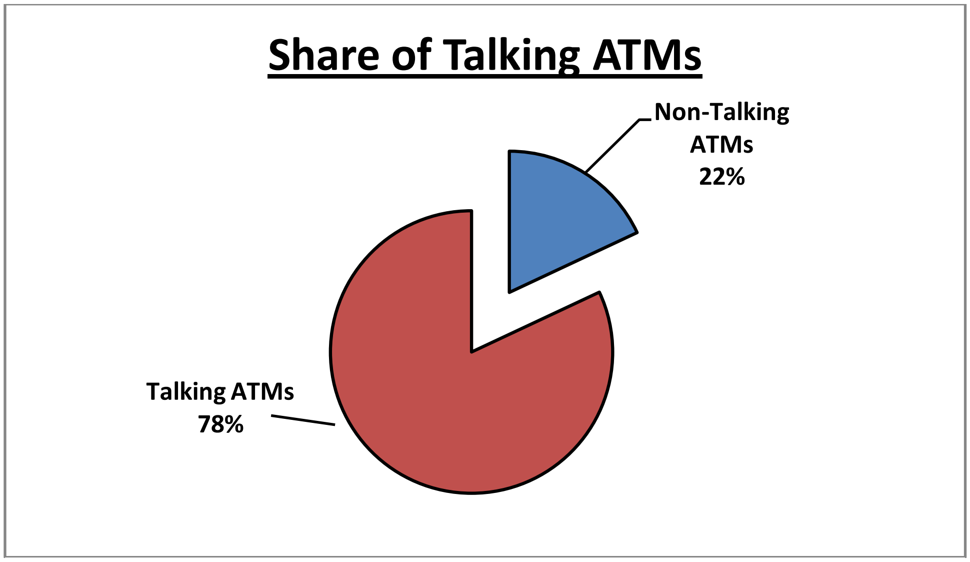
Banking Group	PMAY Scheme- URBAN		PMAY Scheme- GRAMIN		PMAY Scheme	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Total- Public Sector Commercial Banks	8011	379	48	3.28	8059	382.28
R R B - KERALA GRAMIN BANK	2161	127	0	0	2161	127
Total- Pvt Sector Commercial Banks	1808	162	0	0	1808	162
Total- Small Finance Banks	0	0	8	0.10	8	0.10
Total - Comm.Banks + RRB + SFB	11980	668	56	3.38	12036	671.38

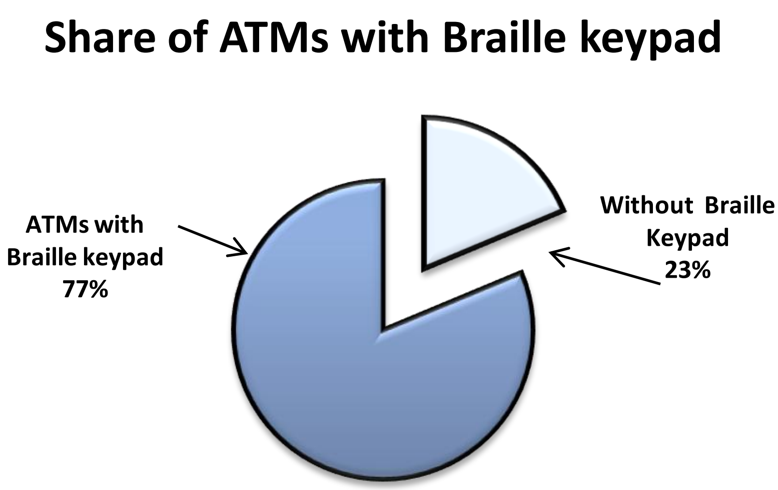
6.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at June 2018 (Refer Annexure 8.31)

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	411985	1939302	151996	2503283
R R B - KERALA GRAMIN BANK	74518	419200	46349	540067
Total- Pvt Sector Commercial Banks	108503	337996	27580	474079
Total- Small Finance Banks	0	0	0	0
Co-operative Banks	879	5143	118	6140
State Total	595885	2701641	226043	3523569

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	5512	4358	3813
R R B - KERALA GRAMIN BANK	324	322	322
Total- Pvt Sector Commercial Banks	3183	2359	2824
Total- Small Finance Banks	85	0	0
Total - Comm.Banks + RRB + SFB	9104	7039	6959



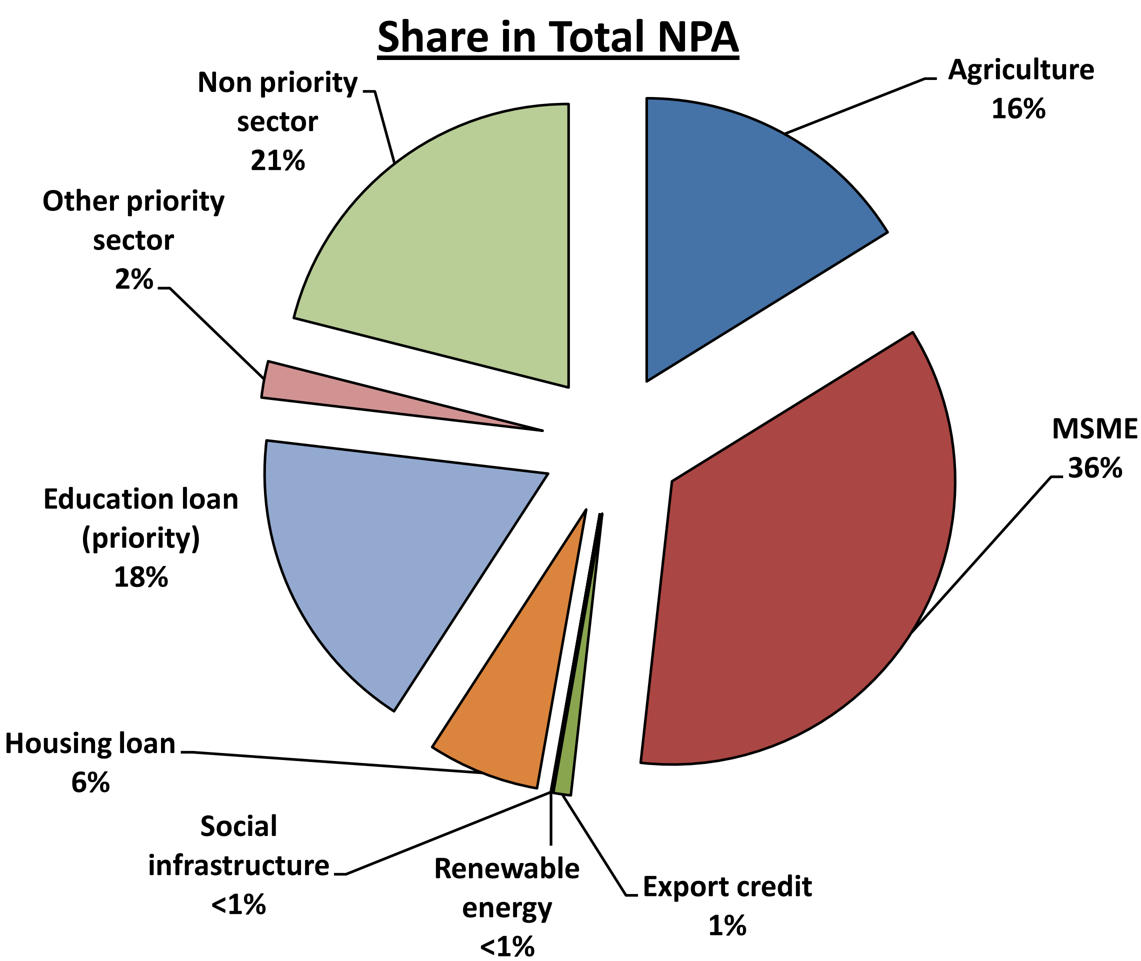


6.12. NPA Position of Commercial Banks (Refer Annexure 8.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on June 2018		
Parameter	**No of Accounts**	**Amount Outstanding**
Priority Sector	**312925**	**8848.25**
(1)Agriculture	98707	1822
(2)MSME	115186	4008
(3)Export credit	64	69
(4)Renewable energy	21	0.25
(5)Social infrastructure	19	2
(6)Housing loan	14720	718
(7)Education loan (priority)	75965	1995
(8)Other priority sector	8243	234
Non priority sector	**84114**	**2371**
Total NPA	**397039**	**11219.25**



7. Review of Performance under Priority Sector Disbursement – 2018-19

7.1. Review of Priority Sector Advances (Disbursement) as at June 2018 - ACP 2018-19 Achievements (Refer Annexures 8.11 & 8.12)

The performance of banks with reference to the Annual Credit Plan 2018-19 as at June 2018 with Bank-wise and District-wise break up is furnished in the annexures. The abstract of the performance as at June 2018 under ACP 2018-19 is as follows.

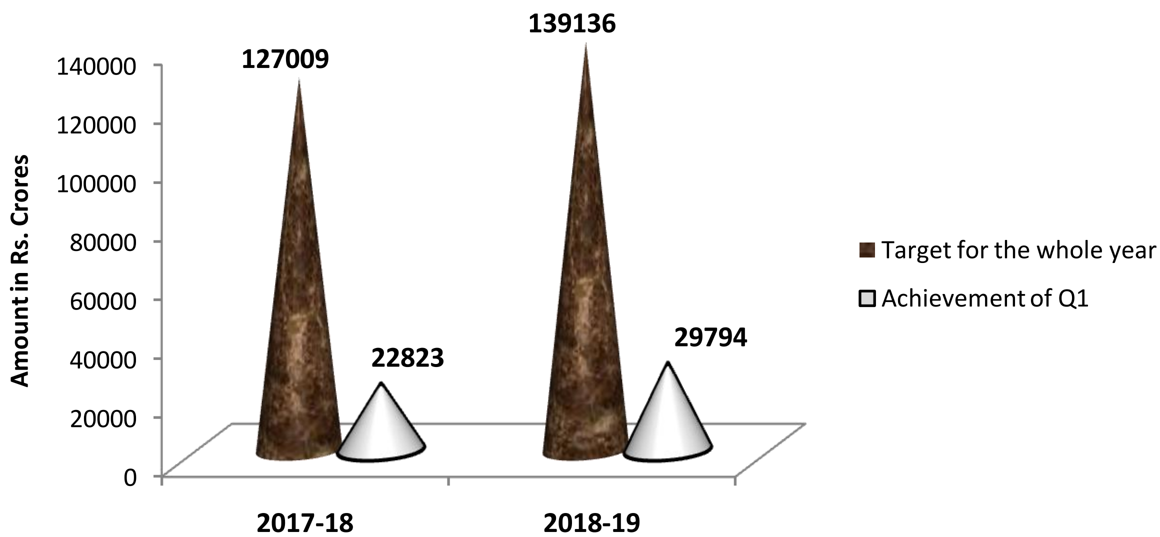
(Rs. in Crores)

Bank/Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target 2018-19	Ach Q1	% Ach	Target 2018-19	Ach Q1	% Ach	Target 2018-19	Ach Q1	% Ach	Target 2018-19	Ach Q1	% Ach
Total- Public Sector Commercial Banks	26885	7149	27%	13070	2586	20%	14501	2528	17%	54456	12263	23%
R R B - KERALA GRAMIN BANK	6743	2483	37%	2384	263	11%	2061	228	11%	11188	2974	27%
Total- Pvt Sector Commercial Banks	12481	3776	30%	8129	2496	31%	9217	1527	17%	29827	7799	26%
Small Finance Banks	250	121	48%	141	18	13%	88	40	46%	479	180	38%
Cooperatives	18524	2898	16%	7912	1162	15%	16750	2518	15%	43186	6578	15%
Total	**64883**	**16427**	25%	**31635**	**6526**	21%	**42618**	**6841**	16%	**139136**	**29794**	21%
% to Total Disbursement	xx	55%	xx	xx	22%	xx	xx	23%	xx	xx	100%	xx

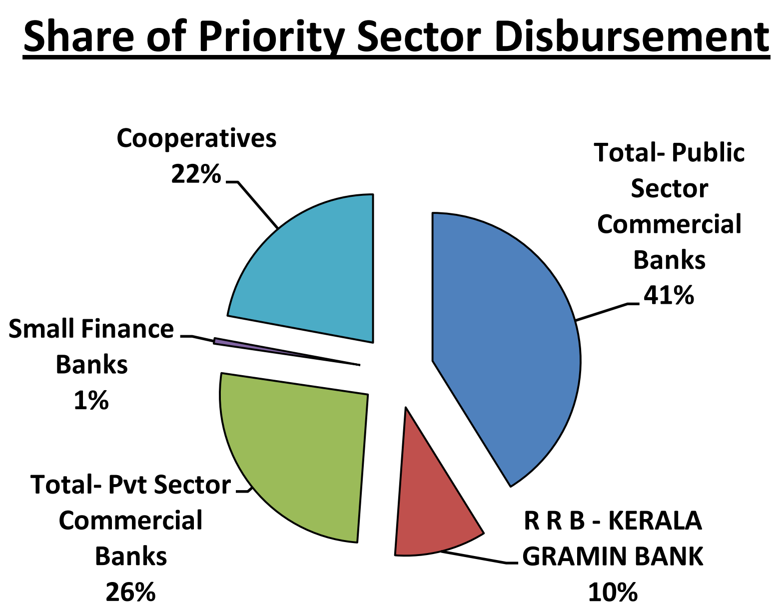
7.1.1. Overall Performance under Priority Sector

(Rs. in Crores)

Priority Sector	2017-18	2018-19
Target for the whole year	127009	139136
Achievement of Q1	22823	29794
% of Achievement for Q1	18%	21%



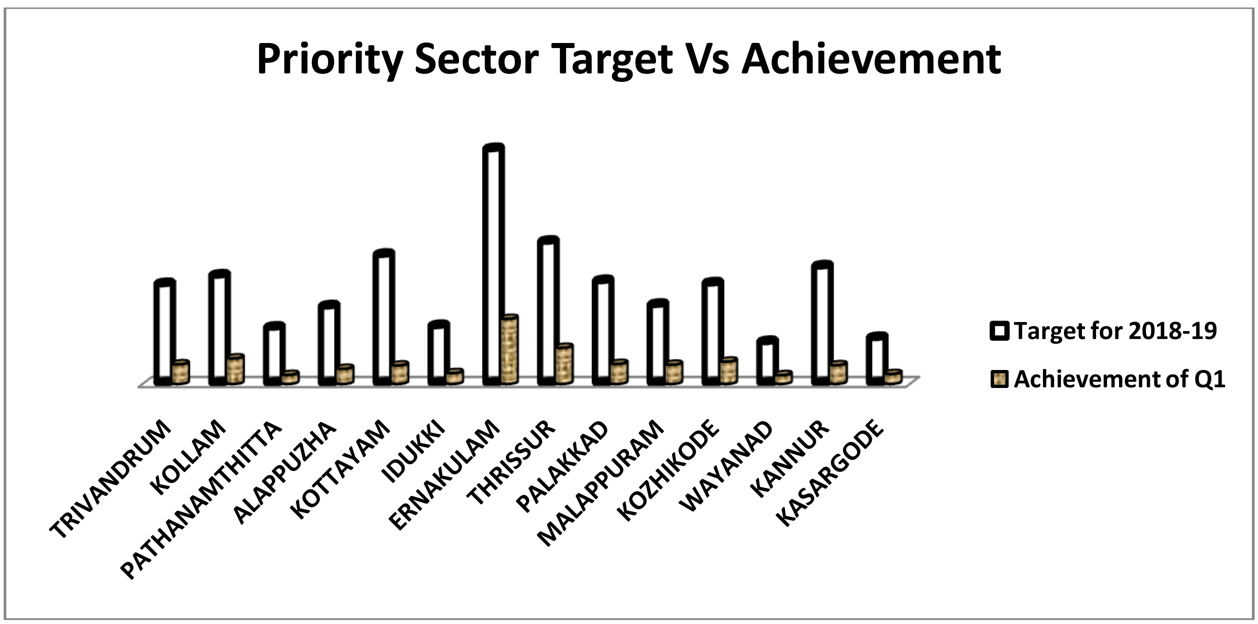
7.1.1.1. Banking GroupWise Performance under Priority Sector



7.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

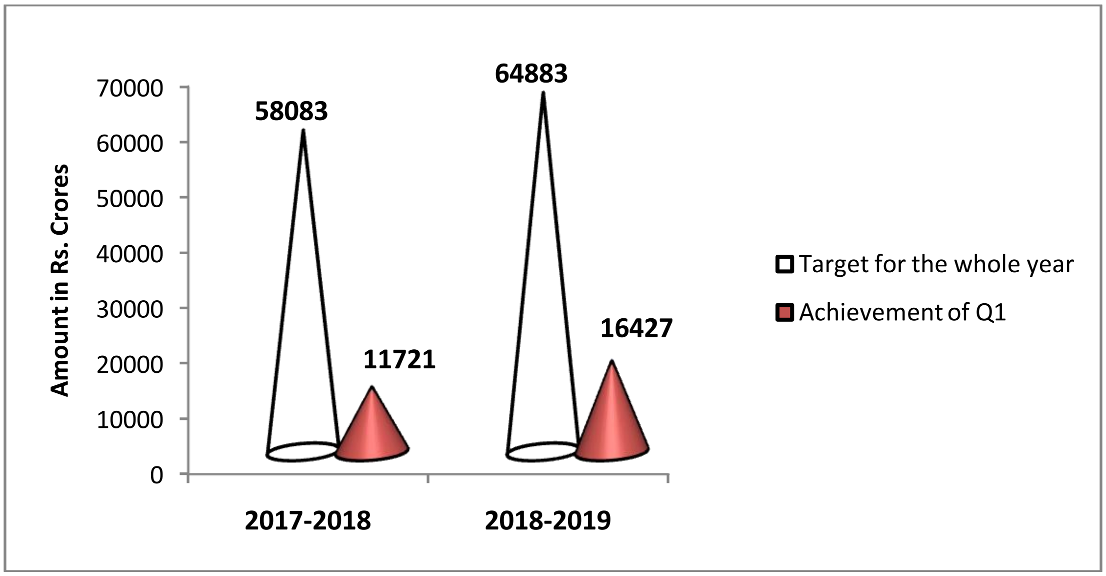
Sl. No.	District	Target for 2018-19	Achievement of Q1	% Achievement
1	TRIVANDRUM	9961	1955	20%
2	KOLLAM	10823	2547	24%
3	PATHANAMTHITTA	5600	893	16%
4	ALAPPUZHA	7733	1501	19%
5	KOTTAYAM	12900	1841	14%
6	IDUKKI	5765	1078	19%
7	ERNAKULAM	23491	6509	28%
8	THRISSUR	14210	3609	25%
9	PALAKKAD	10267	1991	19%
10	MALAPPURAM	7887	1917	24%
11	KOZHIKODE	10035	2229	22%
12	WAYANAD	4160	873	21%
13	KANNUR	11736	1867	16%
14	KASARGODE	4568	985	22%
TOTAL		139136	29794	21%



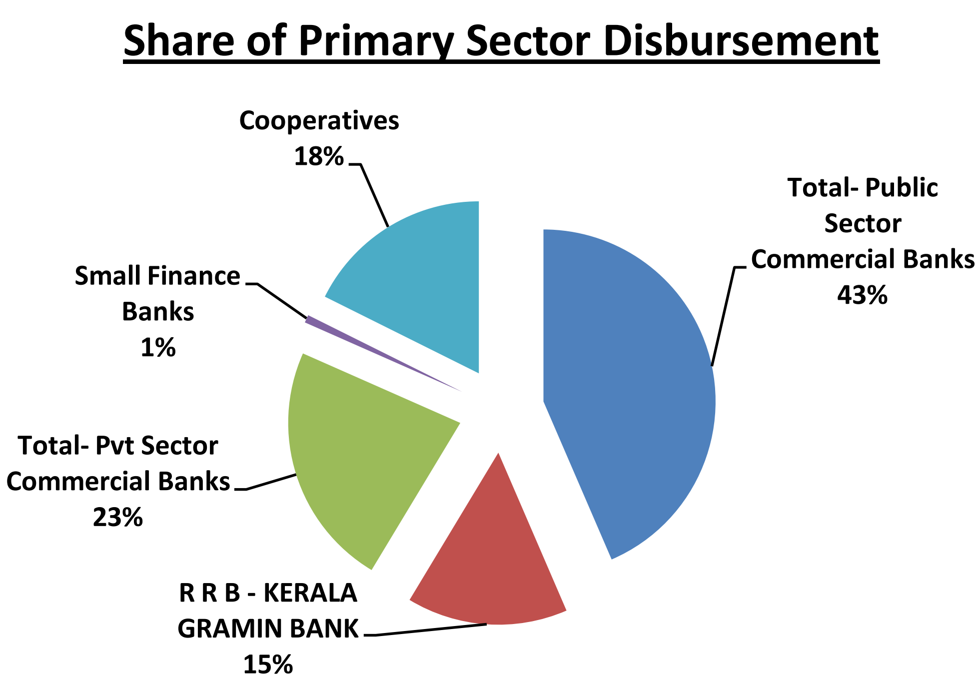
7.1.2. Performance under Primary Sector

(Rs. in Crores)

Parameter	2017-2018	2018-2019
Target for the whole year	58083	64883
Achievement of Q1	11721	16427
% achievement for Q1	20%	25%



7.1.2.1. Banking GroupWise Performance under Primary Sector

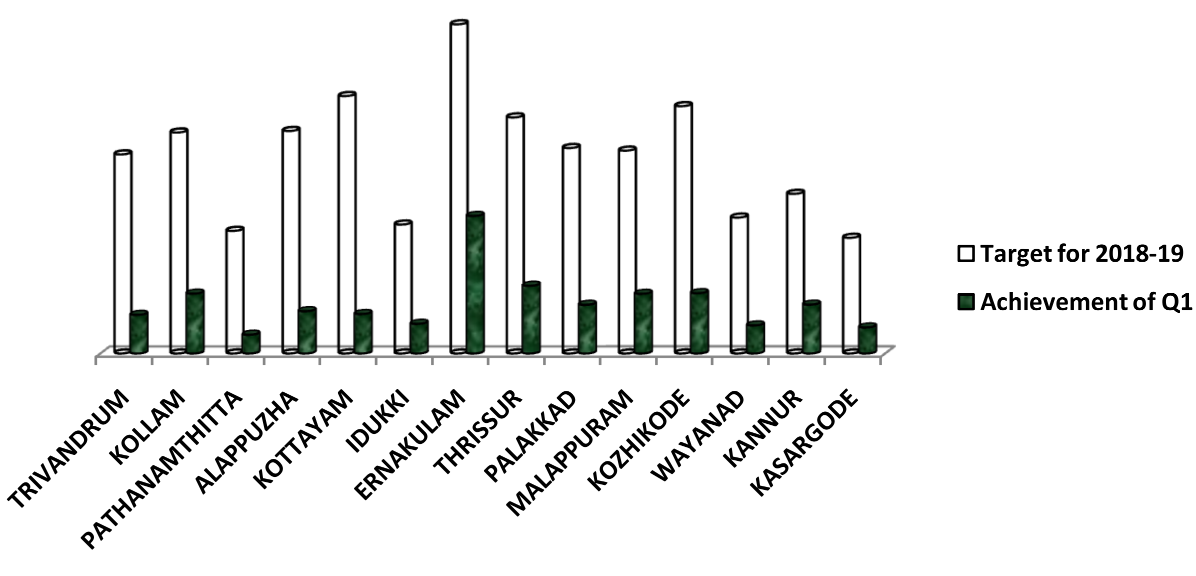


7.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2018-19	Achievement of Q1	% Achievement
1	TRIVANDRUM	4640	19%	19%
2	KOLLAM	5151	27%	27%
3	PATHANAMTHITTA	2859	15%	15%
4	ALAPPUZHA	5186	19%	19%
5	KOTTAYAM	6000	15%	15%
6	IDUKKI	3005	23%	23%
7	ERNAKULAM	7672	42%	42%
8	THRISSUR	5502	29%	29%
9	PALAKKAD	4789	24%	24%
10	MALAPPURAM	4728	29%	29%
11	KOZHIKODE	5765	24%	24%
12	WAYANAD	3168	21%	21%
13	KANNUR	3721	31%	31%
14	KASARGODE	2697	22%	22%
TOTAL		64883	16427	25%

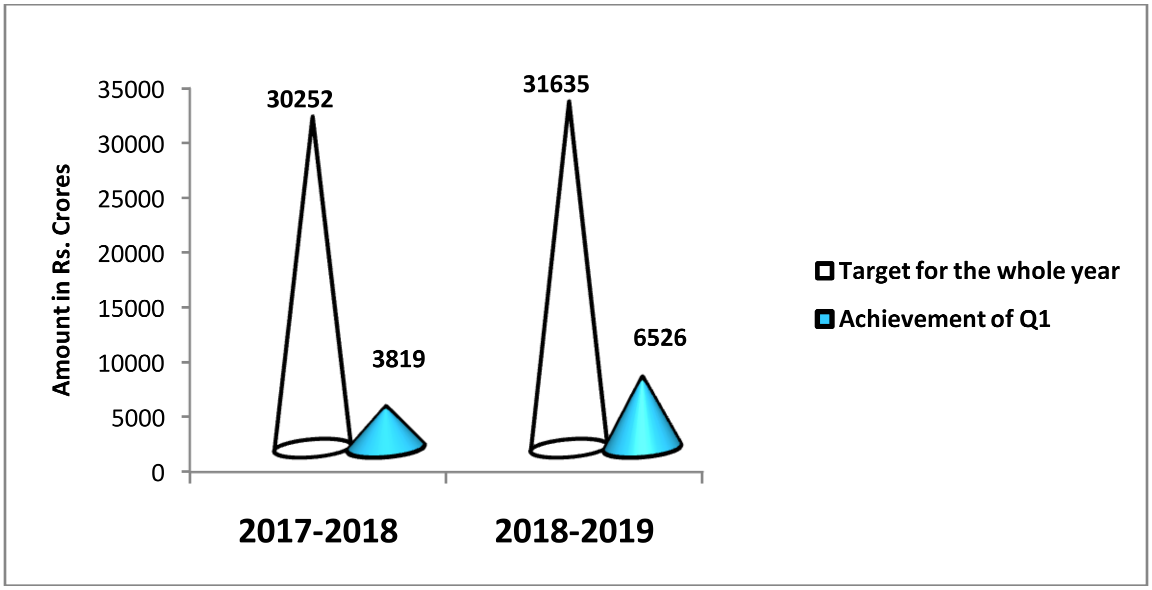
Primary Sector Target Vs Achievement



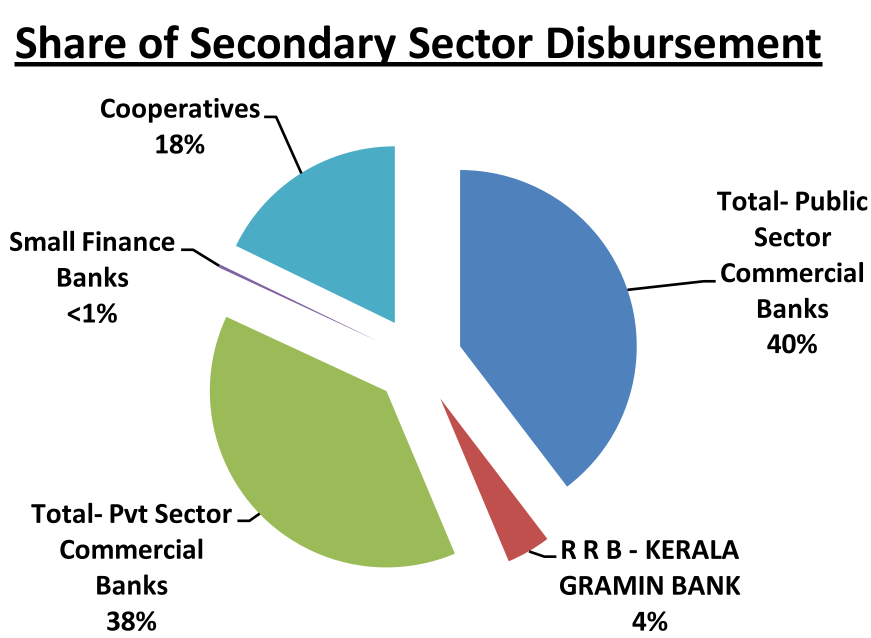
7.1.3. Performance under Secondary Sector

(Rs. in Crores)

Parameter	2017-2018	2018-2019
Target for the whole year	30252	31635
Achievement of Q1	3819	6526
% Achievement for Q1	13%	21%



7.1.3.1. Banking GroupWise Performance under Secondary Sector

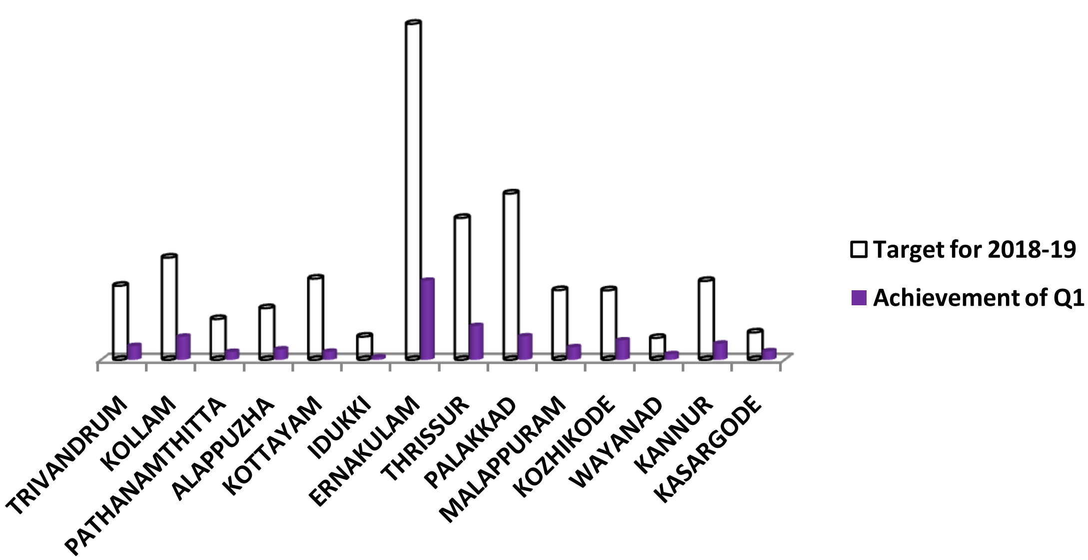


7.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2018-19	Achievement of Q1	% Achievement
1	TRIVANDRUM	1823	341	19%
2	KOLLAM	2517	570	23%
3	PATHANAMTHITTA	1005	195	19%
4	ALAPPUZHA	1272	258	20%
5	KOTTAYAM	2000	198	10%
6	IDUKKI	572	62	11%
7	ERNAKULAM	8271	1947	24%
8	THRISSUR	3493	833	24%
9	PALAKKAD	4094	578	14%
10	MALAPPURAM	1716	311	18%
11	KOZHIKODE	1712	479	28%
12	WAYANAD	541	141	26%
13	KANNUR	1943	400	21%
14	KASARGODE	674	213	32%
TOTAL		31635	6526	21%

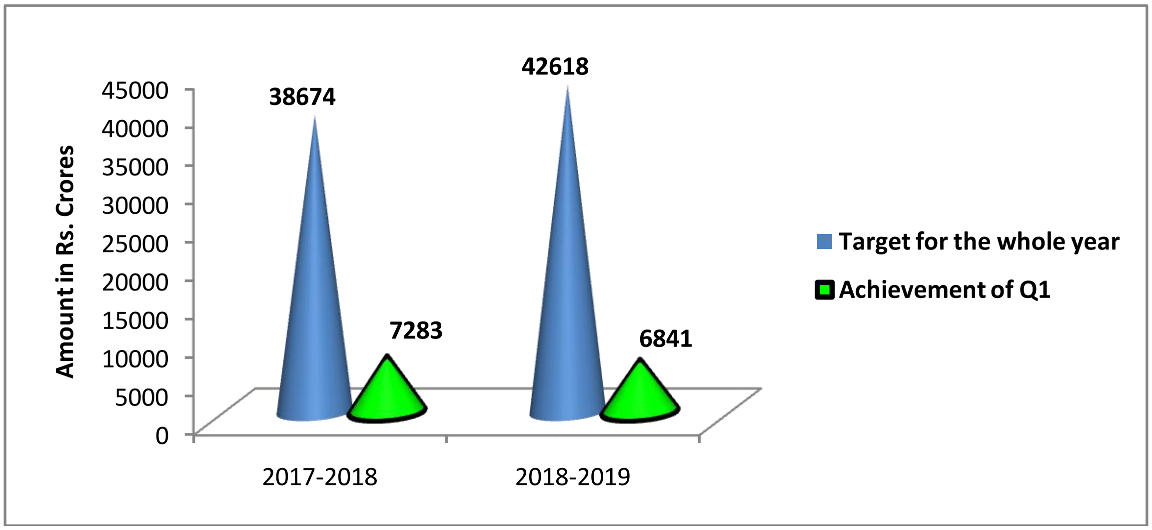
Secondary Sector Target Vs Achievement



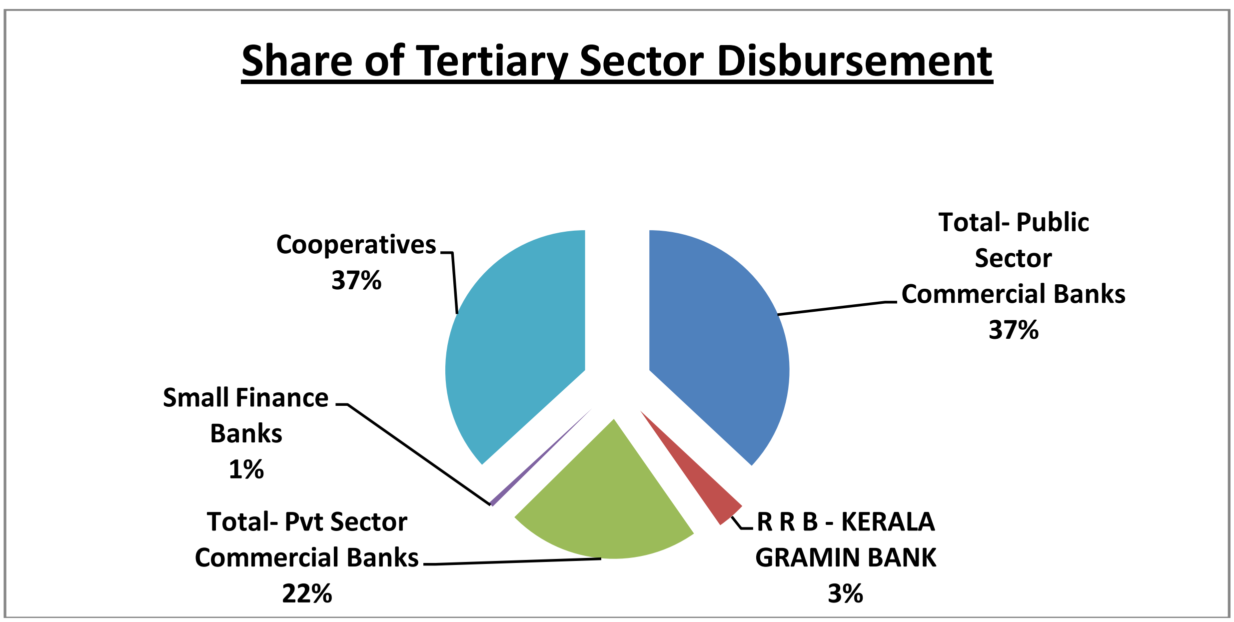
7.1.4. Performance under Tertiary Sector

(Rs. in Crores)

Parameter	2017-2018	2018-2019
Target for the whole year	38674	42618
Achievement of Q1	7283	6841
% Achievement for Q1	19%	16%



7.1.4.1. Banking GroupWise Performance under Tertiary Sector

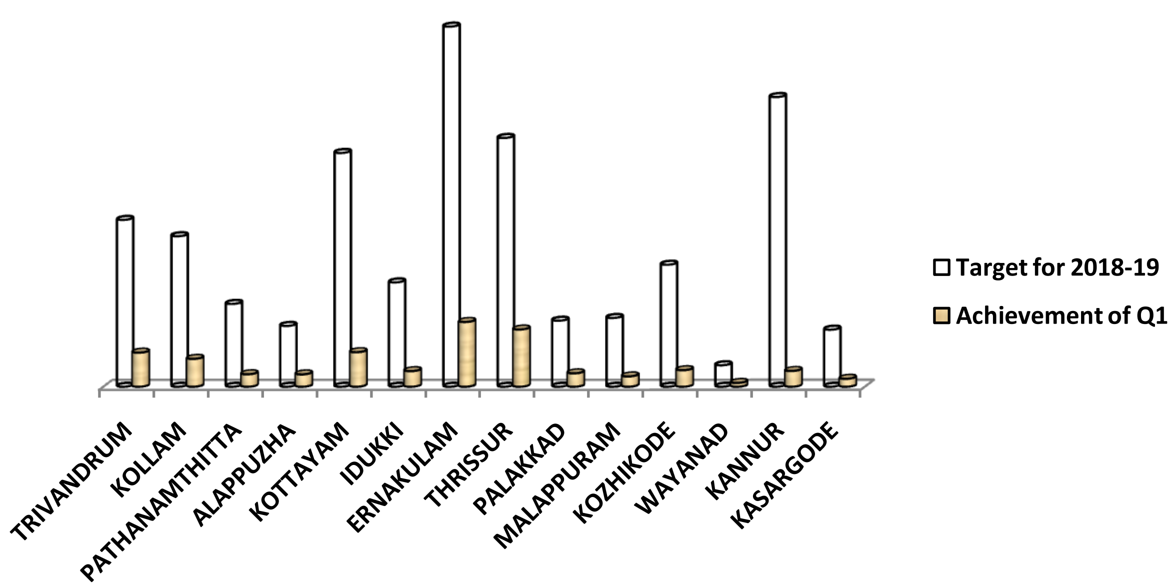


7.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2018-19	Achievement of Q1	% Achievement
1	TRIVANDRUM	3498	714	20%
2	KOLLAM	3155	583	18%
3	PATHANAMTHITTA	1736	261	15%
4	ALAPPUZHA	1275	258	20%
5	KOTTAYAM	4900	723	15%
6	IDUKKI	2187	326	15%
7	ERNAKULAM	7548	1357	18%
8	THRISSUR	5215	1199	23%
9	PALAKKAD	1384	280	20%
10	MALAPPURAM	1442	216	15%
11	KOZHIKODE	2558	346	14%
12	WAYANAD	451	80	18%
13	KANNUR	6072	330	5%
14	KASARGODE	1196	166	14%
TOTAL		42618	6841	16%

Tertiary Sector Target Vs Achievement



8. Any Other matter with the Permission of Chair