123rd MEETING OF STATE LEVEL BANKERS' COMMITTEE, KERALA
AGENDA AND BACKGROUND NOTES

1. ADOPTION OF MINUTES

The minutes of the 122nd meeting of SLBC, Kerala held on 5th October, 2017 at Hotel Residency Tower, Trivandrum has already been forwarded to the members vide Convener's letter Ref: SLBC 122 150 2017 SK dated 29th November, 2017.

The House may adopt the said minutes.

2. PENDING ISSUES

2.1. PRIMARY SECTOR

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

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

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

The 122nd meeting of the SLBC held on 2017 October 5th decided to the matter with DFS, Government of India.

2.2. SECONDARY SECTOR

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

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

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

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

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

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

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

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

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

In the 122nd meeting of SLBC Kerala held on 2017 October 5th, the representative from Industries Department informed that the matter will be covered under the Draft Industrial Policy of Government of Kerala. He added that Government has given special consideration for nano industries. The meeting decided to pursue the agenda.

2.2.2. Changes recommended in the Back Ended subsidy administration under Credit Linked subsidy schemes of Central and State Governments

One condition in many back ended credit linked subsidy schemes is that, if the unit fails during lock in period, subsidy will be forfeited by the Government/Agency. This amounts to passing on both credit risk and subsidy risk to the lending bank, because in back ended subsidy scheme, the bank would have funded the entire project cost. Examples are schemes like PMEGP (Central Govt) NDPREM (Kerala Govt). The MSME Empowered Committee constituted by the Reserve Bank of India requested the SLBC Convener to draft a recommendation to the Central Govt, State Government and the respective Implementing agencies to amend the respective scheme guidelines in a favourable manner. A draft recommendation was placed in the 122nd meeting of SLBC.

The 122nd meeting of SLBC approved the draft and requested the SLBC convenor to recommend to the concerned agencies in the State Government and Central Government.

Accordingly as a onetime follow up the SLBC Convenor submitted the recommendations to State Industries Dept, NORKA Dept, MSME Ministry, KVIC and other implementing agencies in the draft given below.

Sub: Changes recommended in the Back Ended subsidy administration under Credit Linked subsidy schemes of Central and State Governments

As of now, the condition in many back ended credit linked subsidy schemes is that, if the unit fails during lock in period, subsidy will be forfeited by the Government/Agency. This amounts to passing on both credit risk and subsidy risk to the lending bank, because in back ended subsidy scheme, the bank would have funded the entire project cost. This anomaly was an agenda for discussion in the 122nd meeting of the State Level Bankers, Committee, Kerala held on 2017 October 05th

As decided by the SLBC forum in the above meeting we are submitting a recommendation to the Central and State Governments and the respective Implementing agencies to amend the subsidy rules in the credit linked schemes implemented by them, to the following effect

- "In the event of the financed unit not surviving the minimum specified period (lock in period) or in the event of misutilisation of loan and subsidy, the beneficiary shall lose the eligibility for subsidy.
- However in such an instance, the Government shall not forfeit the subsidy in lump sum from the financing bank.
- Instead the bank will be required to refund the subsidy in proportion to the recovery effected in the account (as in the case of PMAY Urban). The demand notice issued by the bank in these cases shall include a clause for recall of the subsidy amount also.
- Where there is misutilisation of the loan and subsidy, the bank and the sponsoring agency shall file joint FIR with the Police
- Where the unit failure is due to reasons beyond the control of the borrower, the above conditions shall not apply"

2.3. TERTIARY SECTOR

2.3.1. Land Allotment for construction of RSETI Buildings

(Pending since July 2012)

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

Sl.No.	Land allotment procedure not complete	
1	Kozhikode	Sketch, plan and survey records of 42 cents of land in Vadakara Panchayath were submitted by PAU, Kozhikode to RD Commissioner. Certain rectifications were required. So returned to PAU (Follow up action to be done by bank)
Position updated by CRD as on 2017 December 5th Project Director, Kozhikode reported that all documents are received in his office and that will be submitted to CRD within one week.		

<table>
<tr><th>Sl.No.</th><th colspan="2">Land allotment procedure not complete</th></tr>
<tr><td>2</td><td>Palakkad</td><td>LDM Palakkad informed that new centre has been identified in Peringottukurissi, 35 km from Palakkad on Thrissur Road (1 acre plot)</td></tr>
<tr><td colspan="3"><u>Position updated by CRD as on 2017 December 5th</u>
LDM Palakkad informed that new centre identified is in Peringottukurissi, 35 km from Palakkad, Thrissur Road. 1 acre land has been identified. It is reported by the Project Director, Palakkad that new place has to be identified</td></tr>
<tr><td>3</td><td>Kollam</td><td>Land handed over to bank Fencing work initiated. Estimate is being prepared by the bank (Action to be taken from bank side)</td></tr>
<tr><td colspan="3"><u>Position updated by CRD as on 2017 December 5th</u>
Agreement executed. Process of Architect selection is going on. Tender invited for the construction of compound wall.</td></tr>
<tr><td>4</td><td>Pathanamthitta</td><td>Land identified at Elanthoor belonging to Block Panchayath The Block Panchayat committee has resolved to hand over for RSETI. Revenue officers from Taluk office measured the area and taken sketch and plan.</td></tr>
<tr><td colspan="3"><u>Position updated by CRD as on 2017 December 5th</u>
The original Survey report of the land and other documents were submitted to CRD on 01.12.2017</td></tr>
<tr><th colspan="3">Other reasons for not constructing or shifting to constructed building</th></tr>
<tr><td>1</td><td>Alappuzha</td><td>No issue with Veterinary Department. Commencement of work is to be done by SBI</td></tr>
<tr><td colspan="3"><u>Position updated by CRD as on 2017 December 5th</u>
Same status continues</td></tr>
<tr><td>2</td><td>Wayanad</td><td>Fencing of land completed, and approach road construction is progressing</td></tr>
<tr><td colspan="3"><u>Position updated by CRD as on 2017 December 5th</u>
Same status continues</td></tr>
<tr><td>3</td><td>Kottayam</td><td>Land has been allotted in Pallom Block Panchayat premises. Initiative has to be taken by SBI for construction</td></tr>
<tr><td colspan="3"><u>Position updated by CRD as on 2017 December 5th</u>
Same status continues</td></tr>
<tr><td>4</td><td>Idukki</td><td>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 representatives of Nedumkandom Block Panchayath. The team identified suggested a plot of 50 cents adjoining with the building of Block Panchayath to construct the RSETI building (Action to be taken by UBI)</td></tr>
<tr><td colspan="3"><u>Position updated by CRD as on 2017 December 5th</u>
Same status continues</td></tr>
</table>

Sl.No.	Land allotment procedure not complete	
5	Trivandrum	23 cents land allotted in Vattiyoorkavu. Plan approval pending with Corporation for want of stipulated width of 3.6 m (only 2.7 m is available). In the steering committee of RSETIs, Secretary, LSGD has informed that there is provision for exemption if the bank takes it up specifically. IOB to take up with LSGD for waiver of clause at the earliest (Action to be taken by IOB)
Position updated by CRD as on 2017 December 5th Same status continues IOB informed in the steering committee that, in spite of moving LSGD and Corporation, issue could not be resolved. Joint Rural Development Commissioner requested IOB to forward the latest communications to his office.		

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

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

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

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

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

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

The 122nd meeting of the SLBC held on 2017 October 5th decided to pursue the agenda.

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

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

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

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

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

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

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

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

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

The 122nd meeting of the SLBC held on 2017 October 5th decided to pursue the agenda.

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

Government of Kerala has amended certain provisions of the Registration Act, 1908, vide the Registration (Kerala Amendment) Act, 2012, which came into effect from 13.09.2013. Pursuant to the amendment, Sub clauses (g), has been inserted in Section 17 of the Registration Act, 1908, making compulsorily registrable, the "Power of attorney creating any power or right of management, administration, development, transfer or any other transaction relating to immovable property of the value of one hundred rupees and upwards other than those executed in favour of father, mother, wife, husband, son, adopted son, daughter, adopted daughter, brother, sister, son-in-law or daughter-in-law of the executant".

This requirement has adversely affected lots of NRI customers. They are necessitated to come to India for registering the power of attorney if it is executed in the name of the any person other than the relatives mentioned above. We are of the view that we may seek exclusion of NRIs from the purview of registration of Power of Attorneys as above. Moreover, in-laws, ie father-in-law, mother-in-law, brother-in-law and sister-in-laws can also be suggested to be included in the list of the relatives mentioned above.

The 122nd meeting of the SLBC, Kerala held on 2017 October 5th decided to pursue the agenda.

2.3.5. Loan Waiver Scheme of Scheduled Tribes Development Department

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

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

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

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

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

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

The 122nd meeting of SLBC, Kerala held on 2017 October 5th requested the Department to provide the latest update of the claims received & settled, in an electronic sortable format for identifying the left out cases in banks

2.3.6. Converting eligible Housing loans granted after launch of PMAY to CLSS

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

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

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

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

The 122nd meeting of the SLBC requested banks to identify the eligible cases and increase the coverage under the scheme. They were also requested to update the SLBC regarding the matter.

There has been marked increase in the performance in the second quarter.

June 2017 -Outstanding loans		**Sept 2017-Outstanding Loans**		**Net Increase**	
No of A/c	Amount (Rs Lacs)	No of A/c	Amount (Rs Lacs)	No of A/c	Amount (Rs Lacs)
2783	**14097**	**4179**	**27118**	**1396**	**13021**

HUDCO has updated on the latest amendments made by Govt of India in the PMAY scheme.

1. The tenure of the CLSS scheme for MIG I & II is extended till 2019.March 31st
2. The carpet area for MIG I is increased upto 120 sq m
3. The carpet area for MIG II is increased to 150 sq m

The copy of the letter from the MoHUPA is reproduced here.

No. I-11016/15/2016-HFA-4(Pt)/ E-9029212
Government of India
Ministry of Housing and Urban Affairs
(HFA- 4 Section)
****

Nirman Bhawan, New Delhi
Dated the 27th November, 2017

To

1. Dr. M. Ravi Kanth, CMD (HUDCO), Core-7A, 4th Floor, IHC Building, Lodi Road, New Delhi-110003. Tel. No. 011-24693022, Email: cmdhudco@gmail.com

2. Shri Sriram Kalyanaraman, MD & CEO, National Housing Bank, Core 5-A, 3rd Floor, India Habitat Centre, Lodhi Road, New Delhi-110003, (PBX) 011-2464 2722, Fax : 011-2464 9030, E-mail: sriram.kalynaraman@nhb.org.in

Sub: Increase in the carpet area of houses eligible for interest subsidy under the Credit Linked Subsidy Scheme (CLSS) for the Middle Income Group (MIG) under Pradhan Mantri Awas Yojana (Urban).

Sir,

I am directed to refer to this Ministry's letter of even number dated 11th March, 2017 intimating therewith launch of a new Credit Linked Subsidy Scheme to provide interest subsidy for housing loans to eligible beneficiaries belonging to Middle Income Group (CLSS for MIG). The scheme was approved to be implemented initially in 2017 for a period of one year w.e.f 01.01.2017. The operational guidelines for the scheme of CLSS for MIG were also circulated therewith. The tenure of the scheme was subsequently extended by 15 months beyond the approved one year period i.e. upto 31.03.2019 and was communicated vide this Ministry's letter of even number dated 30th October, 2017.

2. In continuation of above references, I am directed to say that with the approval of Cabinet, the existing carpet area of MIG I which was 90 sq metre and for MIG II which was 110 sq metre, has now been increased to "upto 120 sq. metre" and "upto 150 sq metre", respectively.

3. The changes may please be further communicated to Primary Lending Institutions (PLIs).

4. This issues with the approval of competent authority.

GM(RY)

Yours faithfully,

(S.K. Valiathan)
Deputy Secretary to the Govt. of India
Tel. No. 2306 1206

Contd. ...2/-

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CMD Office
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2.3.7. Roadmap for opening brick & mortar branches in villages with population more than 5000 without a bank branch of scheduled commercial bank

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2.3.8. Aligning roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorization Policy

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

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

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

SLBCs are advised by RBI Central Office to review and identify the unbanked rural centres (URCs) in villages with population above 5000, in light of the revised guidelines on rationalization of branch authorization policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of CBS enabled banking outlet. A confirmation stating that all unbanked rural centres in villages with population above 5000 have been banked, has be furnished by SLBC to the respective Regional Office of Financial Inclusion and Development Department of Reserve Bank of India latest by December 31, 2017.

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

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

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

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

*In the 122nd meeting of SLBC, held on 2017 October 05th **Smt. Uma Sankar,** General Manager, RBI pointed out that all the SLBC Convenors have been advised by RBI Central Office to review and identify the unbanked rural centres (URCs) in villages with population above 5000, in light of the revised guidelines on rationalization of branch authorization policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of CBS enabled banking outlet. A confirmation stating that all unbanked rural centres in villages with population above 5000 have been banked, may be furnished by SLBC to the respective RO of FIDD of Reserve Bank of India latest by December 31, 2017.*

*Representative from **State Bank of India** informed that previous day they have sent a letter to SLBC and RBI stating that CBS enabled BC will be established at Thrikkaipatta in Wayanad within 31st October, 2017.*

***Smt. Uma Sankar,** General Manager, RBI informed that they will come up with more villages having population more than 5000 after the remapping is done. However, that we can take up in the next phase. Thrikkaippatta case is one which was committed in the previous phase. Once that is over, if we come across other unbanked villages, we can take it up in the next SLBC.*

SBI vide their letter no.DGM/FI&MF/139/2017 dated 2017 November 3rd have confirmed that they have opened a fixed location CBS enabled BC in Thrikkaipetta. Thus the road stands achieved in the state.

2.3.9. Functioning of SLBC/DCC/DLRC – Preparation of Yearly Calendar of Meetings

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

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

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

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

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

*In the 122nd SLBC meeting **Smt. Uma Sankar,** General Manager, RBI informed that this is the concern raised by the top management of RBI. For LBS scheme to be effective, we must have the yearly calendar of the meetings. We have not been receiving the yearly calendar from the LDMs and Lead Banks are yet to furnish the yearly calendar in the DCC/DLRC meetings. That is one of reasons for poor attendance in DCC/DLRC meetings.*

The forum requested the LDMs, those who have not submitted the yearly calendar, to submit the same directly to RBI immediately.

All the LDMs have completed the preparation and submission of yearly calendar of DLRC/DCC meetings.

2.3.10. Discrepancies in Quarterly Reporting on camps conducted by FLCs

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

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

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

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

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

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

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

The 122nd SLBC meeting requested Controlling offices of banks to ensure that the FLCs prepare the statements with due care and their aggregation at controlling office level also gets done properly

*The discrepancies related to the reporting of the activities done by Rural branches still persist which the RBI has placed as a fresh agenda (**Agenda No. 3.3.2**)*

2.3.11. Education Loan Repayment Support Scheme

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

Government has introduced Education Loan Repayment Support Scheme and issued guidelines for the implementation of the scheme as per G.O.(P)No.65/2017/Fin. dated 16.05.2017. Subsequently certain modifications have been issued to the guidelines vide GO (P) No.89/2017/Fin. dated 12.07.2017. Apart from this, Government has now classified the Education Loan NPA accounts into four categories on the basis of quantum of interest waiver given by the banks and decided to give priority accordingly while disbursing the funds on the claims of Education Loan NPA accounts for the purpose of prioritization of fund allocation. The proposal on prioritization of Education Loan NPA accounts was placed and discussed in the 122nd meeting of SLBC

The window for application by beneficiaries will be open upto 2017 December 31st. Govt has also relaxed certain conditions regarding eligibility certificate The Govt has released the operational guidelines for Banks vide Circular no 81/2017/Fin dated 2017 November 20th of Finance (Planning-A) Department. A hand on training al in the window for bank branches of the ELRS portal was conducted by the Finance Department on 2017 December 01st . The portal will be made available to the banks once the security audit is complete.

2.3.12. Bank Guarantee scheme for students to secure MBBS admission in the designated self financing Medical colleges of Kerala

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

Government had authorized the Additional Chief Secretary (Finance) to evolve a bank guarantee scheme for students to secure admission in the designated self financing medical colleges in Kerala in compliance of the verdict of Hon,ble Supreme Court dated 28-08.2017 that students seeking admission in private Medical Colleges in Kerala have to submit bank guarantees for an additional amount of Rs.6 lakhs, within 15 days.

Accordingly, Additional Chief Secretary (Finance) held discussions with representatives of State Level Banker's Committee (SLBC) and major banks in Kerala on 2017 Aug 30th to evolve a bank guarantee scheme for students who secure admission in the self financing medical colleges in Kerala. The meeting made the following decisions.

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

Government of Kerala notified the Government Scheme vide G.O (P) No118-2017-Fin dated 30.08.2017 SLBC Cell, vide its letter dated 2017 September 2nd, requested Government to publish the GO in Official Gazette, and the Government agreed to do so.

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

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

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

The 122nd SLBC meeting held on 2017 October 5th observed that as on date 5 banks have conveyed consent (Canara Bank, SBI, Federal Bank, Kerala State Co-operative Bank & Syndicate Bank).

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

The forum requested banks to submit the data as to how many guarantees issued by them under the particular scheme on or before 31st October, 2017.

The participating banks have implemented the scheme smoothly. The crystallized statistics have not be made available to SLBC.

2.3.13. Recommendations on changes contemplated by Government in Kerala RR Act

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

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

The 122nd meeting of SLBC noted that SLBC had held a meeting of Banks on 2017 August 25th to discuss the above, among other matters. The forum felt that in view of the following circumstances unique to Kerala, the above proposals will have serious implications

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

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

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

The recommendations of the SLBC was submitted to the Government as a onetime follow up vide its letter No. SLBC 35/135/2017GN dt 2017 September 7th , which is provided in <u>**Annexure-8.41.**</u>

2.3.14. 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.

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

For providing training to BPL candidates, State Rural Livelihood Mission (SRLM) is providing reimbursement of training expenses through Kudumbashree Mission of Kerala State Government, which acts as State Rural Livelihood Mission Office.

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

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

Pending Reimbursement of Training Expenses for BPL Candidates

(in lakhs)

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

The 122nd meeting of SLBC observed that similar claims are pending with other RSETIs also. 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
Alappuzha	6.33	2015-16
	9.56	2016-17
Calicut	341	2015-16
	545	2016-17
Kannur	336	01.04.2015 to 31.03.2017
Wayanad	7.02	2015-16
	8.42	2016-17
Pathanamthitta	6.23	2015-16
	7.74	2016-17
Trivandrum	962	2015-16
Kasaragod	177	2015 - 2016
	267	2016 - 2017
Idukki	4,26,600/- (NRLM claim)	2015-16
	72075/- (PMEGP – EDP)	2016-17
	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
Kottayam	7.28	2015-16
	7.47	2016-17
Malappuram	875	2011 to 2017

2.3.15. MNREGA 100 % Aadhaar payment

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

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

*The meeting decided that **MGNREGS** to submit the bank wise details in a sortable format to SLBC Cell. Representative from **MGNREGS** informed that after SBT merger with SBI Rs. 7.50 crores disbursed by MORD for 31000 accounts are pending with NIC. He also informed that one rejected FTO detail was to be received from Canara Bank.*

The bank wise details received from MNREGA were forwarded to the banks for necessary action.

2.3.16. 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

Accounts that are not Aadhaar authenticated by 2017 December 31st would blocked

The Steering committee of SLBC which met on 2017 December 5th requested the banks to provide an update in this regard to SLBC.

The 122nd meeting of SLBC noted that 720 centres were identified in the State.

3. FRESH ISSUES

3.1. PRIMARY SECTOR

3.1.1. Extending Loans for rearing Indigenous Breeds Of Cattle (Suggested by Diary Development Department)

The Govt. of India has announced its priority for encouraging farmers to rare indigenous breed of cattle. The Department in the plan scheme 2017-18 has already availed Administrative Sanction to extend financial assistance to farmers for purchase of Local Breed of Cattle. Only 33 percent of the total cost of project is extended as plan assistance and the remaining amount has to be raised by the Farmer as beneficiary contribution. Rs. 32,000/animal is being extended as plan assistance whereas remaining amount of Rs. 63,000/- has to be met by the farmer.

A formal request is being made to the authorities to instruct the banks to extend loan to farmers who are interested in rearing indigenous breed of cattle.

The Steering Committee of SLBC that met on 2017 December 5th recommended that banks may extend necessary loans to eligible farmers, under their existing schemes for dairy farming

The committee decided to place the agenda in the SLBC meeting.

3.1.2. Extending Loans to Dairy Cooperatives for Infrastructure Development (Suggested by Diary Development Department)

There are 3683 registered Co-operative Societies in Kerala. The Co-operative Sector is the backbone of Dairy Development 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.

The Steering Committee of SLBC that met on 2017 December 5th observed that this is an avenue for lending that banks can explore.

The committee decided to place the agenda in the SLBC meeting.

3.2. SECONDARY SECTOR

3.2.1. Anert Incentive scheme for Co op Banks and Commercial Banks for lending to Renewable Energy Sources (Suggested by LDM Kollam)

എം.പി.(3)29659/2017 സഹകരണസംഘം രജിസ്ട്രാർ ആഫീസ്
തിരുവനന്തപുരം, തീയതി: 05.08.2017

സർക്കുലർ നം.39

വിഷയം: സഹകരണ വകുപ്പ് – അക്ഷയ ഊർജ്ജ സംവിധാനങ്ങൾ ക്കുളള വായ്പകൾ നൽകുന്നത് സംബന്ധിച്ച്

സൂചന:
1) 30.4.2017 ലെ സ.ഉ.(എം.എസ്.) നമ്പർ 80/2017/തസ്വഭവ.
2) അനർട്ട് ഡയറക്ടറുടെ 13.6.2017 ലെ 4995/PACS/ANERT/ 2017 നമ്പർ അർദ്ധ ഔദ്യോഗിക കത്ത്
3) 30.6.2017 ലെ ജി.ഒ (ആർ.റ്റി) നം. 248/2017 പവർ

കേരള സർക്കാരിന്റെ 13–ാം പഞ്ചവത്സര പദ്ധതിയിലെ (2017–2022) ആദ്യ വാർഷിക പദ്ധതിയുടെ ഭാഗമായി തദ്ദേശ സ്വയം ഭരണ വകുപ്പ്, തദ്ദേശ സ്വയംഭരണ സ്ഥാപനങ്ങൾ വഴി നടപ്പാക്കുന്ന പദ്ധതികളുടെ സബ്സിഡികൾ സംബന്ധിച്ച മാർഗ്ഗരേഖ സൂചന (1) പ്രകാരം സർക്കാർ പുറപ്പെടുവിച്ചിട്ടുണ്ട്. ടി മാർഗ്ഗരേഖയുടെ 8–ാം ഖണ്ഡികയുടെ 9–ാം ഇനത്തിൽ അനർട്ടിന്റെ മേൽനോട്ട ത്തിൽ സ്ഥാപിക്കുന്ന, അക്ഷയ ഊർജ്ജ ഉപകരണങ്ങൾക്കും, സൗരവൈദ്യുതി നിലയങ്ങൾക്കും നൽകുന്ന സബ്സിഡി സംബന്ധിച്ചും ടി പദ്ധ തിയുടെ നടപ്പാക്കൽ സംബന്ധിച്ചും മാർഗ്ഗനിർദ്ദേശങ്ങൾ നൽകിയിട്ടുണ്ട്. സൂചന (3) ലെ സർക്കാർ ഉത്തരവ് പ്രകാരം അക്ഷയ ഊർജ്ജ സംവിധാന ങ്ങൾക്കുളള വായ്പകൾ നൽകുന്ന സഹകരണ സ്ഥാപനങ്ങൾക്ക് വായ്പാ തുക യുടെ 4% ഇൻസന്റീവ് (ഒറ്റത്തവണ സഹായം) അനർട്ട് മുഖേന ലഭ്യമാക്കി വ്യവസ്ഥ ചെയ്തിട്ടുണ്ട്.

പ്രസ്തുത പദ്ധതിയുടെ നടത്തിപ്പിന് ആവശ്യമായ നിർദ്ദേശങ്ങൾ പ്രാഥമിക സഹകരണ സംഘങ്ങൾക്കു നൽകണമെന്ന് സൂചന (2) പ്രകാരം അനർട്ട് ഡയറക്ടർ അഭ്യർത്ഥിച്ചിട്ടുണ്ട്.

മേൽ സാഹചര്യത്തിൽ സംസ്ഥാനത്തെ എല്ലാ പ്രാഥമിക സർവ്വീസ് സഹ കരണ സംഘങ്ങളും, വ്യക്തികൾക്കും, സ്ഥാപനങ്ങൾക്കും അക്ഷയ ഊർജ്ജ പദ്ധ തികൾക്കാവശ്യമുളള വായ്പകൾ വിതരണം നടത്തേണ്ടതാണെന്ന് നിർദ്ദേശി ക്കുന്നു. ഇതിനായുളള മാർഗ്ഗനിർദ്ദേശങ്ങൾ ചുവടെ ചേർക്കുന്നു.

1. സംസ്ഥാനത്തെ എല്ലാ പ്രാഥമിക സർവ്വീസ് സഹകരണ സംഘങ്ങളി ലൂടെയും അതാത് വ്യാപനാതിർത്തി പ്രദേശത്ത് പദ്ധതി നടപ്പാക്കാ വുന്നതാണ്.
2. ഇത്തരം വായ്പകളിലെ സംസ്ഥാന സർക്കാർ/കേന്ദ്ര സർക്കാർ സബ്സിഡികൾ ഉപഭോക്താവിന്/ വായ്പാക്കാരന് ലഭ്യമാക്കുന്ന ചുമതല അനർട്ട് നിർവ്വഹിക്കുന്നതാണ്.
3. അക്ഷയ ഊർജ്ജ ഉപകരണങ്ങൾ വിതരണം ചെയ്യുന്ന സ്ഥാപനങ്ങളെ പട്ടികപ്പെടുത്തി ഉപകരണങ്ങളുടെ സാങ്കേതിക ഗുണനിലവാരം ഉറപ്പുവ രുത്തി സ്പെസിഫിക്കേഷൻ നിശ്ചയിച്ച് സ്ഥാപനങ്ങളെ എംപാനൽ ചെയ്യുന്ന ചുമതല അനെർട്ടിനായിരിക്കുന്നതാണ്. ഇത്തരത്തിൽ എംപാനൽ ചെയ്യുന്ന സ്ഥാപനങ്ങൾ/കമ്പനികൾ മുഖേന സ്ഥാപിക്കുന്ന അക്ഷയ ഊർജ്ജ സംവിധാനങ്ങൾക്കു മാത്രമേ വായ്പ ലഭ്യമാകുക യുള്ളൂ.
   - എ) അക്ഷയ ഊർജ്ജ ഉപകരണങ്ങൾ സ്ഥാപിക്കുന്നത് സംബ ന്ധിച്ച സാങ്കേതിക സഹായവും ഗുണനിലവാര പരിശോധ നയും അനെർട്ടിന്റെ ചുമതലയിൽ നടത്തുന്നതാണ്.
   - ബി) അക്ഷയ ഊർജ്ജ സംവിധാനത്തിന്റെ വാറന്റി, കേടു പാടുകൾ തീർക്കൽ, അറ്റകുറ്റപ്പണികൾ നടത്തൽ എന്നിവ ഗുണഭോ ക്താവും ഉപകരണം സ്ഥാപിക്കുന്ന കമ്പനിയും തമ്മിലുള്ള ഉഭ യകക്ഷി കരാർ മുഖേന ഉറപ്പാക്കേണ്ടതാണ്.
   - സി) പദ്ധതി നടപ്പിലാക്കുവാൻ ആഗ്രഹിക്കുന്ന സഹകരണ സ്ഥാപ നങ്ങൾ അനെർട്ട് വികസിപ്പിച്ചിട്ടുള്ള ആൻഡ്രോയ്ഡ് മൊബൈൽ ആപ്ലിക്കേഷൻ ആയ 'സൗരവീഥി'(SOURAVEEDHI) മുഖേന രജിസ്റ്റർ ചെയ്യേണ്ടതാണ്. ഈ ആപ്ലിക്കേഷൻ ഗൂഗിൾ പ്ലേസ്റ്റോറിൽ ലഭ്യമാണ്.
   - ഡി) ഇത്തരത്തിൽ രജിസ്റ്റർ ചെയ്ത പദ്ധതിയിൽ പങ്കാളികളാകുന്ന സഹകരണ സ്ഥാപനങ്ങളുടെ പേരുവിവരം അനെർട്ട് വെബ്സൈറ്റിൽ പ്രസിദ്ധപ്പെടുത്തുന്നതും ഇതുവഴി അക്ഷയ ഊർജ്ജ സംവിധാനം സ്ഥാപിക്കാൻ ഏർപ്പെടുത്തുന്ന വായ്പ യെപറ്റി ഗുണഭോക്താക്കൾക്കും എംപാനൽഡ് ഏജൻസി കൾക്കും വിവരം ലഭ്യമാകുന്നതാണ്.

4. സഹകരണ സ്ഥാപനങ്ങൾ വഴിയുള്ള അക്ഷയ ഊർജ്ജ പദ്ധതി വായ്പകൾ സംബന്ധിച്ച ലീഫ്ലെറ്റുകൾ, നോട്ടീസ്, എന്നിവ തയ്യാറാക്കി ബന്ധപ്പെട്ട എല്ലാ പ്രാഥമിക സഹകരണ സ്ഥാപനങ്ങൾക്കു നൽകുന്നതും ദൃശ്യ-ശ്രാവ്യ മാധ്യമങ്ങൾ വഴിയുള്ള വിപുലമായ പരസ്യ പ്രചാരണങ്ങളും അനർട്ട് നിർവ്വഹിക്കുന്നതാണ്. കൂടാതെ സഹകരണ സ്ഥാപനങ്ങൾ കേന്ദ്രീകരിച്ച് അംഗങ്ങൾക്കായി ബോധവത്ക്കരണ പരിപാടികളും അനർട്ട് സംഘടിപ്പിക്കുന്നതാണ്.
5. സഹകരണസംഘം തങ്ങൾക്ക് ലഭിക്കുന്ന വായ്പാ അപേക്ഷയുടെ വിവരങ്ങൾ അനർട്ടിന് നൽകേണ്ടതും അനർട്ടിന്റെ ശുപാർശ ലഭിക്കുന്ന മുറയ്ക്ക് തുടർനടപടികൾ ക്രമപ്രകാരം പൂർത്തിയാക്കി പരമാവധി വേഗത്തിൽ വായ്പ ലഭ്യമാക്കേണ്ടതാണ്.
6. ഇത്തരം അക്ഷയ ഊർജപദ്ധതികൾക്കായുള്ള വായ്പാകാലാവധി 36 മാസത്തിൽ അധികമാകാൻ പാടില്ല. ഇത്തരം വായ്പകൾക്കുള്ള ഈട് പ്രാഥമികസഹകരണ സംഘങ്ങളുടെ നിലവിലെ കാർഷി കേതര വായ്പാ വ്യവസ്ഥകൾ പ്രകാരമായിരിക്കേണ്ടതും പലിശനിരക്ക് താഴെ പറയും പ്രകാരമായിരിക്കേണ്ടതുമാണ്.

   3 ലക്ഷം രൂപ വരെ – 9 %

   3 ലക്ഷം രൂപയ്ക്ക് മുകളിൽ 5 ലക്ഷം രൂപ വരെ – 9.5 %

   5 ലക്ഷം രൂപയ്ക്ക് മുകളിൽ –10 %

   ഖണ്ഡിക 9 പ്രകാരം അനർട്ടിന്റെ ഇൻസെന്റീവ് ലഭിക്കാത്ത അക്ഷയ ഊർജ്ജ വായ്പകളുടെ പലിശ മുകളിൽ പറഞ്ഞതിനെക്കാൾ 2% അധികമായിരിക്കും
7. അക്ഷയ ഊർജ്ജ സംവിധാനങ്ങൾ സ്ഥാപിക്കുന്നതിന് സബ്സിഡി ലഭ്യമാകുകയാണെങ്കിൽ അതുകഴിഞ്ഞിട്ടുള്ള തുകയാണ് ഗുണഭോക്താവിന് വായ്പയായി അനുവദിക്കുന്നത്. സബ്സിഡി തുക ലഭ്യമാകുന്ന മുറയ്ക്ക് അനെർട്ട്, കമ്പനിക്ക് അനുവദിച്ച് നൽകുന്നതാണ്.
8. അനർട്ട് ശുപാർശ ചെയ്യുന്ന അപേക്ഷകർക്ക് സബ്സിഡി ഇല്ലാതെയും അക്ഷയ ഊർജ്ജ വായ്പകൾ നൽകാവുന്നതാണ്.
9. അക്ഷയ ഊർജ്ജ പദ്ധതികൾക്കുള്ള വായ്പകൾ നൽകുന്ന സഹകരണ സ്ഥാപനങ്ങൾക്ക് ബഡ്ജറ്റ്-വിഹിതത്തിന് വിധേയമായി വായ്പാ തുകയുടെ 4% തുക ഇൻസെന്റീവ് ആയി അനർട്ട് ലഭ്യമാക്കുന്നതാണ്.

10. മുകളിൽ ഖണ്ഡിക 3 (സി) പ്രകാരം അക്ഷയ ഊർജ്ജ വായ്പാ പദ്ധതിയിൽ രജിസ്റ്റർ ചെയ്യുന്ന സഹകരണ സ്ഥാപനം ഒരു ഉദ്യോഗസ്ഥനെ ടി പദ്ധതിയുടെ നോഡൽ ഓഫീസറായി ചുമതലപ്പെടുത്തേണ്ടതാണ്.
11. സഹകരണ സ്ഥാപനങ്ങൾ മുഖേനയുള്ള അക്ഷയ ഊർജ്ജ പദ്ധതി വായ്പയുടെ ജില്ലാതല ഉത്ഘാടനം വിപുലമായ പരസ്യപ്രചാരത്തോടെ സംഘടിപ്പിക്കേണ്ടതാണ്.
12. ജില്ലയിലെ അക്ഷയ ഊർജ്ജ വായ്പകളുടെ മേൽനോട്ടം, പുരോഗതി വിലയിരുത്തൽ എന്നിവ ജില്ലാ ജോയിന്റ് രജിസ്ട്രാർ(ജനറൽ) നിർവ്വഹിക്കേണ്ടതാണ്. ഓരോ ജില്ലയിലും ഓരോ മാസവും വിതരണം ചെയ്യുന്ന വായ്പകളുടെ എണ്ണം തുക എന്നിവ അതാത് മാസത്തെ പുരോഗതി റിപ്പോർട്ടിൽ ഉൾപ്പെടുത്തേണ്ടതാണ്.
13. അനർട്ട് മുഖാന്തിരം നടപ്പാക്കുന്ന വിവിധ അക്ഷയ ഊർജ്ജ പദ്ധതികളുടെ വിശദാംശങ്ങൾ അനർട്ടിന്റെ ജില്ലാ ആഫീസുകളിലും, www.anert.gov.in എന്ന വെബ്സൈറ്റിലും ലഭ്യമാണ്.

(ഒപ്പ്)
എസ്.ലളിതാംബിക ഐ.എ.എസ്
സഹകരണസംഘം രജിസ്ട്രാർ

Government Order G.O. (Rt)/ 248/2017/POWER dated 30.06.2017 of Power (PS) Department, Govt. of Kerala is given in **Annexure - 8.45**

The Steering Committee of SLBC that met on 2017 December 5th observed that:

- *The incentive of 4% available to Co op Banks for lending to Renewable Energy Sources has been extended to Commercial Banks also*
- *Banks may leverage this incentive to source more eligible loans under the Renewable Energy Schemes*
- *The claims have to be lodged with ANERT through the android app "SOURAVEEDHI"*

The committee decided to place the agenda in the 123rd SLBC meeting

3.2.2. Implementation of Coir Udyami Yojana (Suggested by Coir Board)

The Central Sector Scheme 'Coir Udyami Yojana' (earlier known as REMOT Scheme) has been under implementation during the XI Five Year Plan period. This flagship scheme of Coir Board provides for financial assistance to the tune of 40% of the investment in Building and Plant & Machinery for setting up of coir production units. The remaining amount towards investment is funded through term loan (55%) from Banks and financial institutions and 5% through beneficiary contribution. The Scheme was revamped during the XII Plan period with enhancement in investment ceilings to Rs.10.00 lakhs per unit and provision to extend Market Support Assistance to the beneficiaries. The modified Scheme envisages the provision for working capital, as a composite loan from the lending institutions, which shall not exceed 25% of the project cost. The revamped scheme has been under implementation during the period from 2015-16.

(1) Review of implementation of Coir Udyami Yojana (CUY) during 2017-18

During the current fiscal a budgetary outlay of Rs.10.00 Crores has been earmarked by the Central Government for setting up of 450 coir units under Coir Udyami Yojana. Out of this total allocation and physical targets, an outlay of Rs.1.00 crores towards setting up of 110 numbers of units has been envisaged for Kerala State. So far the Board has released an amount of Rs.83.46 lakhs to the banks as subsidy for assisting 130 coir units under the Scheme. Bank-wise details of subsidy released under the Scheme during 2017-18 is enclosed as **Annexure-8.38.** Though the Board could have achieved the physical target allocated for Kerala, the financial target yet to be achieved.

It is noted in the CUY portal that 249 applications are pending with various banks in Kerala for considering loan sanction under the Scheme. The Bank Branch wise details of CUY applications pending with the Banks are attached as **Annexure-8.39.**

The Committee may give necessary directions to the Banks concerned to extend their support and cooperation to consider the Coir Udyami Yojana applications pending with them for sanctioning loan and release of first installment so as to achieve the financial targets fixed for Kerala for the current year.

(2) Reconciliation of the funds released under CUY during 2015-16 and 2016-17

Coir Udyami Yojana, as per the modified operational guidelines is under implementation w.e.f. 1st April 2015. As per the stipulations in the modified operational guidelines of the Scheme, the Coir Board had executed MoU with the State Bank of India, Broadway Branch, Ernakulam on 13th October, 2014 and designated the Bank as the Nodal Bank for the disbursement of the Margin Money (subsidy), eligible to the beneficiaries of the Scheme. Accordingly, from 1st April, 2015, the disbursement of the Margin Money (Subsidy), eligible to the beneficiaries of the Scheme, has been made to the various Financing Bank Branches, through the SBI, Broadway Br. Since 1st April, 2015, the Board has released a total of Rs.3.66 Crores to the Banks in Kerala for assisting 535 coir units through the SBI, Broadway Br. Bank-wise details of subsidy released under CUY during 2015-16 and 2016-17 are enclosed as **Annexure-8.40.**

As part of mapping of all the Schemes of the Board under PFMS, the Ministry has directed the Board to operate its all accounts with a single Bank. Accordingly, the CUY Subsidy Account opened with SBI, Broadway Br. has been transferred to SBI, Ravipuram Br.

As per Clause 14 of the MoU executed, *the State Bank of India as the Nodal Bank shall, on a quarterly basis render accounts to the Coir Board on reconciliation of the lump sum Margin Money (subsidy) placed with them indicating the branch-wise details of number of units assisted, interest accrued, Margin Money (subsidy) admissible, Margin Money (subsidy) refund due to Coir Board etc. The consolidated statement (beneficiary-wise) shall be supported by the loanee-wise details furnished by each branch.*

Since Nodal Bank could able to reconcile the funds only on receipt of the beneficiary-wise details from the financing banks, the Committee may kindly give necessary directions to the Banks concerned for furnishing the beneficiary-wise reconciliation statements of the funds received under the Scheme to the SBI, Ravipuram Br., in the prescribed format, so that they could furnish a consolidated reconciliation statement of the funds released under the Scheme during 2015-16 and 2016-17 to the Coir Board.

(3) <u>Adjustment of Margin Money (Subsidy)</u>

As per the operational guidelines of CUY, the Margin Money (Subsidy) on the actual investment in terms of capital expenditure only will be retained by the Financing Bank and excess, if any, shall be refunded to Coir Board through the CUY SB Account opened with the Nodal Bank, immediately, after the project is ready for commencement of production. The projects shall be completed within six months from the release of loan by the Financing Bank.

The Margin Money (subsidy) so transferred by the Nodal Bank to the Financing Bank shall be kept in the Term Deposit Receipt (TDR) for two years at the Financing Bank in the name of the beneficiary. No interest will be paid on the TDR. The Margin Money (subsidy) kept deposited as above shall be credited to the loan account of the beneficiary after two years, from the date of first disbursement of loan, by the bank. The Financing Bank may foreclose the loan account by appropriating the Government Subsidy after the said lock in period of two years after joint physical verification.

The matter has already been conveyed to all the financing bank branches and requested them to adjust the subsidy to the beneficiary's loan account only after conducting joint physical verification by the Coir Board and the Bank. The Field Offices of the Board have already given instructions to conduct the physical verification of the units assisted during the last two years in association with the financing banks and upload the photographs of the units in the e-tracking system. They have also advised to give instructions to the financing banks to adjust the subsidy to the loan account of the beneficiaries, who have fulfilled all the parameters of the Scheme or otherwise refund the subsidy to the CUY SB Account No.34851491203 with the State Bank of India, Ravipuram Branch.

The Banks may be requested to co-operate with the Field Offices of the Board for conducting the joint physical verification for adjusting the subsidy released under the Scheme.

The Steering Committee of SLBC that met on 2017 December 5th, requested banks to speed up sanction process and reconciliation process.

It also requested the Coir Board to examine its subsidy administration policy .Where units are failing due to reasons beyond their control, banks should not be asked to refund subsidy.

Where there is intentional misutilisation, the Coir board should join the Bank to file Criminal case against the beneficiary. In such cases the subsidy refund should be proportionate to the e recovery made in the account, as in the case of PMAY

The committee decided to place the agenda in the SLBC meeting

3.2.3. Role of MSME DI in Secondary Sector Credit Dispensation (Suggested by MSME Development Institute)

(1) The trainees trained by MSME Development Institute M/o MSME should be readily considered for PMEGP if the candidate approaches the Bank of Local area.

The Steering Committee of SLBC that met on 2017 December 5th, suggested that MSME DI can facilitate the trainees to file their application online at the institute itself. Since the entire PMEGP process is online, such applications will get considered on merit.

(2) Officers of MSME should be included in the selection of PMEGP candidate through any nationalized banks for project evaluation.

Representative from KVIC stated that MSME DI representatives are part of the Distrcct selection committee for PMEGP

(3) Project report published through M/o MSME considered for credit support to any entrepreneur.

The Steering Committee observed that banks may accept such projects on merits

(4) As the entrepreneurship and employment generation is needed for the hour to eradicate unemployment problem among engineering graduates a separate credit system like interest free loan for Start - ups and the other % of interest may be restricted to single digit of maximum 8 to 9% to support for the young entrepreneurs in the initial stage.

The Steering Committee suggested that the Government may a scheme with interest subvention to ease the interest rates. Banks can fix rates only based on their cost of funds and risk factors.

(5) Technical Officers of MSME may be considered for more entrepreneurial activities of Banks like credit, project evaluation, credit rating, sick unit subsidy/ support etc.

The Steering Committee suggested that individual banks may take a call on this. The committee decided to place the agenda in SLBC meeting.

3.2.4. **Performance under PMEGP 2017-18** (Suggested by SLBC Cell)

There is wide difference in the State Target (2017-18) for Pradhan Mantri Employment Generation Programme (PMEGP) allotted by the Ministry of MSME and the actual performance by banks as on 2017 November 20th, indicating the need to accelerate the sanctions under the scheme

Target (2017- 18)		**Achievement as on 2017 November 20th**		**% Achievement**	
No of loans	Margin Money	No of Loans	Margin Money	No of Loans	Margin Money
2625	Rs. 52 crore	411	Rs. 10 crore	16 %	19 %

The bank wise details is as under

Performance of Major Banks up to 20.11.2017 (Margin Money in lakhs)				
No	**Bank**	**Projects forwarded & M.M Involved.**	**Sanction Status Nos. & M.M.**	**Pendency Status Nos. & M.M.**
1	State Bank of India	779 nos 1870.91	38 nos 99.79	710 nos 1721.73
2	Canara Bank	468 nos 1212.40	107 nos 310.02	358 nos 918.73
3	Kerala Grameen Bank	304 nos 741.38	29 nos 65.52	245 nos 588.31
4	Federal Bank	253 nos 650.53	22 nos 56.23	199 nos 515.49
5	Union Bank of India	214 nos 500.71	49 nos 100.83	166 nos 403.67
6	Syndicate Bank	128 nos 291.58	37 nos 76.13	90 nos 204.14
7	South Indian Bank	125 nos 315.92	7 nos 11.57	117 nos 300.09
8	Punjab National Bank	124 nos 325.32	41 nos 94.54	47 nos 126.95
9	Indian Overseas Bank	102 nos 230.02	24 nos 60.82	72 nos 158.19
10	Indian Bank	71 nos 149.65	23 nos 57.41	45 nos 87.09
11	Vijaya Bank	76 nos 248.88	17 nos 55.85	63 nos 221.85
12	Catholic Syrian Bank	56 nos 106.40	3 nos 4.43	49 nos 91.54
13	Central Bank of India	48 nos 85.68	14 nos 23.39	35 nos 60.35
14	Bank of India	71 nos 134.08	32 nos 51.28	48 nos 100.65
15	Bank of Baroda	38 nos 92.72	5 nos 10.28	24 nos 65.23
16	Corporation Bank	35 nos 95.08	2 nos 4.38	28 nos 77.26
17	Dhanlaxmi Bank	32 nos 57.82	6 nos 13.17	22 nos 38.91
	Total	**3043 nos 7371.91**	**473 nos 1123.71**	**2407 nos 5887.76**

The Steering Committee of SLBC that met on 2017 December 5th requested all banks to take decision on the pending applications without delay and also update the same in the portal then and there. The target should not be missed on any cost.

The committee decided to place the agenda in the SLBC meeting.

3.2.5. Role of State Department of Industries & Commerce in Central Government Schemes (Suggested by Directorate of Industries & Commerce, Govt of Kerala)

The MUDRA scheme aim to provide collateral free loan to eligible applicants up to project cost of Rs. 10 Lakhs. DICs are forwarding Technical feasibility reports to banks with recommendation to consider the application under Mudra Scheme- applications coming under manufacturing/ service sectors. In Mudra Scheme applications to avail loan for retails shops, commercial vehicles, expansion of existing ventures etc. are also eligible to be considered. The applicants can also directly approach the banks to avail loan under Mudra Scheme.

The role of DICs is not well defined in achieving the target under Mudra Scheme .DICs find it difficult to collect the details of loans sanctioned and disbursed under Mudra scheme from banks, especially the loans sanctioned to Manufacturing/ Service sectors. There is a need for a proper co-ordination between banks and DICS at district level for the effective implementation of Mudra Scheme.

The Steering Committee of SLBC that met on 2017 December 5th suggested that DIC can facilitate beneficiaries to apply online for MUDRA and Stand up India schemes. The department can also align their schemes with Mudra and provide the subsidy cover .SLBC and LDMs can keep the Department updated on the performance statistics

The committee decided to place the agenda in the SLBC meeting

3.2.6. Scheme for Interest Subvention to Nano Household Enterprises (Suggested by Directorate of Industries & commerce, Govt of Kerala)

Government of Kerala have approved and implemented a scheme “Scheme for Interest Subvention to Nano Household Enterprises”. Director of Industries and Commerce is the Nodal Agency for implementation of the scheme. The Government considers it important to promote nano and house hold sector as this constitute the key economic sector of the state. A nano and household unit is defined as one in which the fixed capital investment is Rs 5 lakhs or less in both manufacturing and servicing units engaged in job work with connected load of 5 HP or less. The present scheme is to provide a financial assistance in the form of interest subvention to such nano and household units for the term loans availed by the units for a period of three years on re-imbursement basis. The assistance is provided for the first three years after the unit is set up. In the first year, assistance is given without considering prompt repayment. During the 2nd and 3rd years interest subvention is accorded if there is prompt repayment of loan with interest. The entitlement under the scheme is interest subvention to an extent of 6 % per annum for three years. The interest subvention will be 8 % for women and SC/ST enterprises. In the event of default of repayment of loans with interest at the end of 1st year the subvention will not be passed. The same is applicable for 2nd and 3rd years. The assistance shall be limited to the fixed percentage of the composite investment up on- Plant & Machinery, Electrification and other fixed assets including essential office equipments.

The manufacturing units who are eligible to claim assistance under ESS or any other schemes of GOI & GOK cannot apply for interest subvention. The project selected shall not be one in the negative list. Cost of Land and Building shall not be included in the fixed capital investment under this scheme.

The Steering Committee of SLBC that met on 2017 December 5th decided to place the agenda in the SLBC meeting for information and supportive action from banks.

3.3. TERTIARY SECTOR

3.3.1. System to Leverage the Camera Surveillance from all roads in Kerala (Suggested by Reserve Bank of India)

In the 28th meeting of the State Level Security Committee (SLSC) convened by the Reserve Bank of India on September 25, 2017, Shri Subrata Biswas, Additional Chief Secretary (Home & Vigilance), Government of Kerala, had proposed to develop a system, which will leverage the camera surveillance from all the roads in Kerala. He suggested thatthe proposed system if connected to the cameras installed in the ATMs and in the periphery of bank branches, would cover a substantial area.

SLBC may take up with the banks, and bank in turn may take up with all the stakeholders including merchants and institutions situated near the banks, to evolve a solution, so that the cameras fixed in ATMs/ bank branches cover a considerable area.

The Steering Committee of SLBC that met on 2017 December 5th observed that integrating the ATM surveillance cameras with the road surveillance cameras of the Police will add to the safety of the ATMs. The committee requested the member banks to discuss with their head offices and place their views in the SLBC meeting.

The committee decided to place the agenda in the SLBC meeting.

3.3.2. 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.

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS

State	
Quarter ended	
Year	

District	**No of rural branches in district**	**No of camps conducted during the quarter**

The Steering Committee of SLBC that met on 2017 December 5th requested the Banks to report the current list of Rural branches to SLBC & RBI and also ensure correctness of reporting as per the latest Rural branch list.

The committee decided to place the agenda in the SLBC meeting.

The rural branches reported by banks as on 2017 September 30th is

BANK	**No. of Rural Branches**
BANK OF BARODA	3
BANK OF INDIA	7
CANARA BANK	23
CENTRAL BANK OF INDIA	5
CORPORATION BANK	5
INDIAN BANK	2
INDIAN OVERSEAS BANK	6
PUNJAB NATIONAL BANK	8
STATE BANK OF INDIA	60
SYNDICATE BANK	9
UCO BANK	2
UNION BANK OF INDIA	12
VIJAYA BANK	10
KGB	51
AXIS BANK	1
CATHOLIC SYRIAN BANK	44
DHANLAXMI BANK	18
FEDERAL BANK	29
HDFC BANK	7
ICICI BANK	6
KARNATAKA BANK	1
SOUTH INDIAN BANK	42
KSCARDB (incl. PCARDBs)	117
Total	**468**

3.3.3. Progress made in Digitization of Land Records (Suggested by Reserve Bank of India)

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 Steering Committee of SLBC that met on 2017 December 5th 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 cell has requested the Revenue Secretary to provide the latest position on digitization of revenue records*

The committee decided to place the agenda in the SLBC meeting.

3.3.4. Delay in Appointment of Financial Literacy Councilors (Suggested by Reserve Bank of India)

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 Committee of SLBC that met on 2017 December 5th observed that there are as many as 30 financial literacy Centres which do not have Councilors as on date. Forum requested the concerned banks to fill the post on war footing. The committee decided to place the agenda in the SLBC meeting.

3.3.5. Non sanction of Education Loan by Catholic Syrian Bank (Suggested by Reserve Bank of India)

Education Loan Scheme aims at providing financial support from the banking system to meritorious students for pursuing higher education in India and abroad. It has come to our notice that Catholic Syrian Bank has not been accepting education loan applications since January 2017, which has been raised as an issue of serious concern by the public representatives and the general public. Non-acceptance of loan application is tantamount to denial of banking service. The bank has informed that they are in the process of tightening the existing norms of education loan policy of the bank and would come out with a revised policy post approval from the board in Q3 of FY17-18.The timing of revision of norms during one of the busiest seasons of educational loan applications and the inordinate delay in bringing out the final guidelines have caused difficulties to the students and their parents.

The Steering Committee of SLBC that met on 2017 December 5th observed that such inordinate delay in evolving policy at the peak period of demand, not only denies opportunity to deserving students, but also put other banks under pressure.

The committee decided to place the agenda in the SLBC meeting.

3.3.6. Atal Pension Yojana- Data Evaluation (Suggested by PFRDA)

Atal Pension Yojana related data for evaluation of all the Banks.

1. Target vs Achievement

2. Commitment may be taken from the banks for enhancement of performance by 25% by 31.12.2017.

Aggregator wise -State wise Count of Registered Active NLCC's - Status as on 28.10.2017 is provided in **Annexure-8.42**.

The Steering Committee of SLBC that met on 2017 December 5th requested banks to increase the enrolment by December 2017, as desired by PFRDA.

The committee decided to place the agenda in the SLBC meeting.

3.3.7. Interactive Website for SLBC Kerala (Suggested by SLBC Cell)

It is proposed to revamp the present SLBC website (www.kerala.com) into an interactive dynamic interactive platform, in the model of SLBC like Madhya Pradesh, Bihar and Gujarat. A web portal for data entry by the individual banks and LDMs will also be part of the website. Currently we have received proposals from two developers listed below. There will be login provision for Banks RBI , NABARD,

Developer	Present SLBC clientele
Soft track Solutions	UP Bihar Utterkhand Chattisgargh Maharashtra Gujarat AP Karnataka Goa
SFA Technologies	Madhya Pradesh

The cost will be borne by Convenor bank. We solicit valuable suggestions from the members of SLBC.

The Steering Committee of SLBC that met on 2017 December 5th decided to place the agenda in the SLBC meeting.

3.3.8. Formation of Standing Sub Committees of SLBC (Suggested by Reserve Bank of India)

1. In terms of Para 2.3.2 (iii) of Master Circular on Lead Bank Scheme dated July 03, 2017, SLBC has to constitute Steering Sub Committee/ Sub-Committees for specific tasks like agriculture, MSMI/E, handloom finance, export promotion, financial inclusion, etc., in view of the large membership of the SLBC.

2. Also, SLBC may invite academicians and researchers, who are engaged in research and studies that have implications for sustainable development on agriculture and MSME sector as "special invitees" to attend SLBC meetings occasionally for adding value to the discussions and also associate them with studies appropriate to the State.

3. In view of the above, we advise you to kindly

- ensure that the Steering Sub Committee/ Subcommittee examine the specific issues related to the above mentioned sectors including SHG-Bank linkage in depth and devise solutions/ recommendations for adoption by SLBC and
- invite academicians and researchers as "special invitees" to the SLBC meetings occasionally.

The Steering Committee of SLBC that met on 2017 December 5th recommended for formation of three standing sub committees.

Name of Committee	***SLBC Sub Committee on Primary sector***	***SLBC Sub Committee on Secondary sector***	***SLBC Sub Committee on Tertiary sector***
Sectors Covered	*Primary Sector (Agriculture & allied activities)*	*Secondary sector (Manufacturing , Services and Trade)*	*Tertiary sector & residual matters (Housing , Education , Self Help Groups, Financial Inclusion and other residual subjects*
Members	*SLBC Convenor, RBI NABARD Planning Department Agriculture Department Animal Husbandry department Canara Bank Dairy Development Department Federal Bank Fisheries Department , State Horticulture Mission IOB Kerala State Co op Bank KGB KSCARD Bank SBI Kudumbasree*	*SLBC Convenor RBI NABARD, Planning Dept ANERT Canara Bank Coir Board Federal Bank Federal bank Indian bank Kerala state Co op Bank KGB Kudumbasree KVIB KVIC MSME-DI Planning Department Industries department PNB SBI South Indian Bank*	*SLBC Convenor RBI NABARD Planning Dept Canara Bank Dhanlaxmi bank Federal Bank HDFC Bank HUDCO IT Mission Kerala State Co Op Bank KGB Kudumbasree Rural Development Dept SBI Syndicate Bank Union Bank of India ,*

It is suggested that the Committees shall meet once in a quarter and report to the steering committee. The Steering committee decided to place the agenda in the SLBC meeting.

3.3.9. 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)

As per the prevailing road map drawn by us for opening of banking outlets in villages with population above 5000 (as per 2011 Census) only one village remained for bank coverage. It was Thrikkaippetta in Wayanad District.

State Bank of India has opened a CBS enabled BC in the village in November 2017 (which would meet the requirements of the revised branch authorization policy of RBI. So we can happily declare that the state has achieved the above road map

.

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.

The Steering Committee of SLBC that met on 2017 December 5th suggested that SLBC may go ahead with the second phase. The committee decided to place the agenda in the SLBC meeting.

3.3.10. Preparedness to extent relief to persons affected by natural calamities (Suggested by Reserve Bank of India)

1) Cyclone Ockhi that hit Kerala on December 01, 2017 has caused considerable loss of life and equipments of many fishermen. The extent of damage is yet to be assessed. The land based damages are also to be assessed.
2) As per Para 3.4 of the Master Directions 2017 FIDD.CO.FSD.BC No.8/05.10.001/2017-18 on "Relief Measures by banks in areas affected by Natural Calamities" dated July 03, 2017, declaration of a natural calamity lies within the domain of the Sovereign (Central / State Governments). The Govt. may take necessary steps in this regard at the appropriate time.
3) In the meanwhile , the Banks in Kerala could keep themselves in readiness to extend the applicable relief measures such as ,
    - Restructuring the present loans
    - Extending fresh finance etc
    - SLBC may also draw a plan to bring about relief to the affected families
    - The individual banks may also draw their own specific board approved schemes for relief to the people affected by Ockhi. The banks may keep the SLBC and RBI informed about such initiatives.

The Steering Committee of SLBC that met on 2017 December 5th advised that banks may be in preparedness. The committee decided to place the agenda in the 123rd SLBC meeting.

3.3.11. Analysis of GLC under Priority Sector of Kerala for last decade (Suggested by NABARD)

NABARD Dept of Research & Analysis conducted a study on the Ground level credit under Priority sector in Kerala for the last decade. NABARD would be making a brief presentation of the findings of the study.

The committee decided to give an opportunity to \NABARD to place a brief presentation on the subject in the 123rd SLBC meeting.

4. Review of Performance of the Banking Sector

The Vital Banking statistics were briefly reviewed by the steering committee it requested the SLBC cell to ascertain the reason from the concerned banks for the quarterly fluctuation in the Gold loan statistics

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

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

(Rs. in Crores)

Parameter	Outstanding			Variation	
	Sep-15	Sep -16	Sep -17	Sep '16-Sep '15	Sep '17-Sep '16
No. of Branches	6040	6233	6320	3%	1%
Total Deposits	338902	379675	421964	12%	11%
Domestic Deposits	217283	235954	264038	9%	12%
NR Deposits	121619	143721	157926	18%	10%
Total Advances	222791	248801	271048	12%	9%
Advances + Investment	238554	260588	286026	9%	10%
Credit Deposit Ratio	66	66	64	0	-2
C+ I : D Ratio	70.39	68.63	67.78	-3	-1

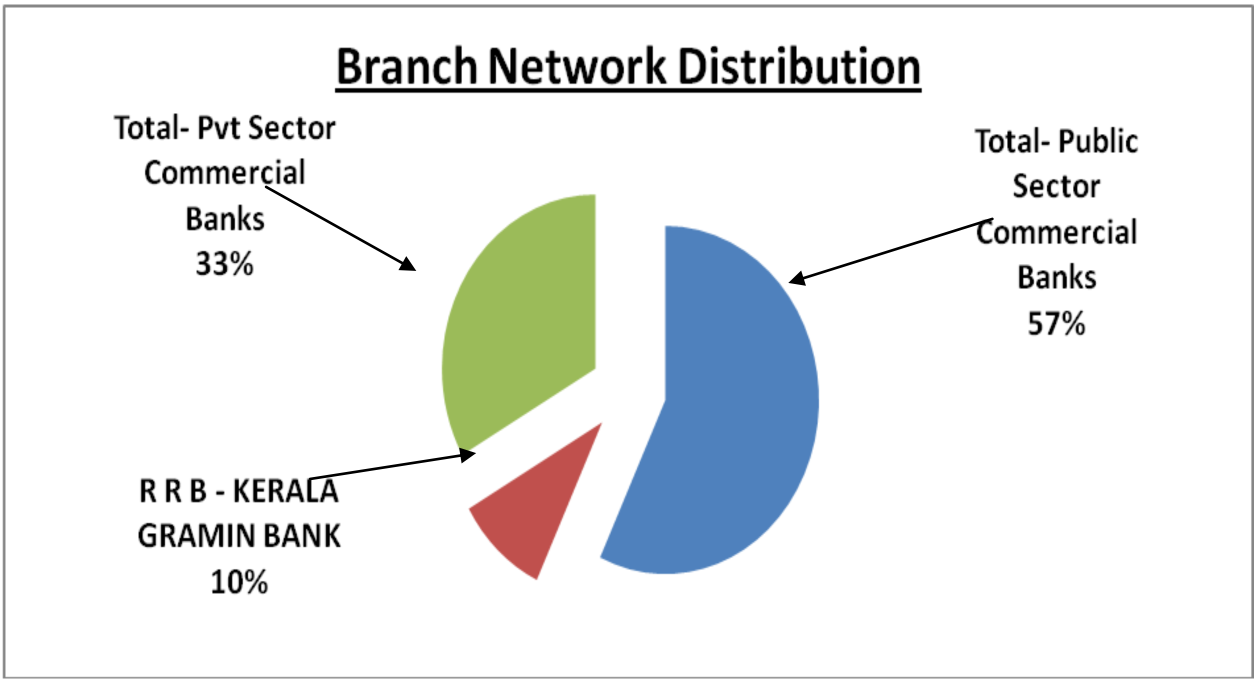
4.2. Branch Network

As at the end of September 2017, the total number of branches of Commercial Banks in the State was 6320.

A. Branch network – Population group wise breakup

Banking Group	Number of Branches				Percentage distribution			
	Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Branch Network
Total- Public Sector Commercial Banks	152	2559	891	3602	4%	71%	25%	57%
R R B - KERALA GRAMIN BANK	51	526	39	616	8%	85%	6%	10%
Total- Pvt Sector Commercial Banks	148	1472	482	2102	7%	70%	23%	33%
Total - Commercial Banks + RRB	351	4557	1412	6320	6%	72%	22%	100%

B. Banking Group wise Growth in Branch Network

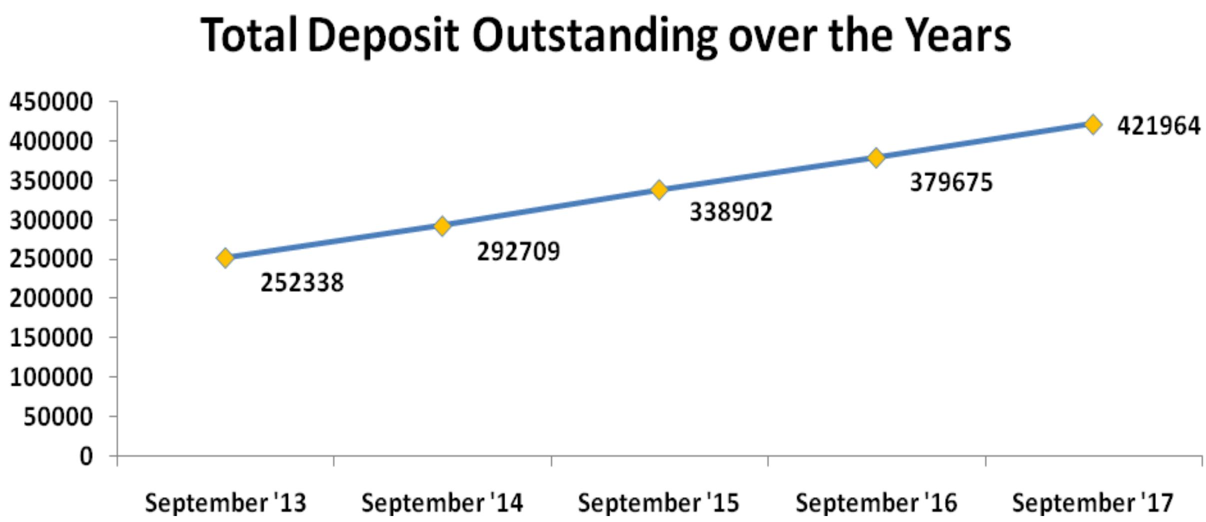


4.3. Deposit growth

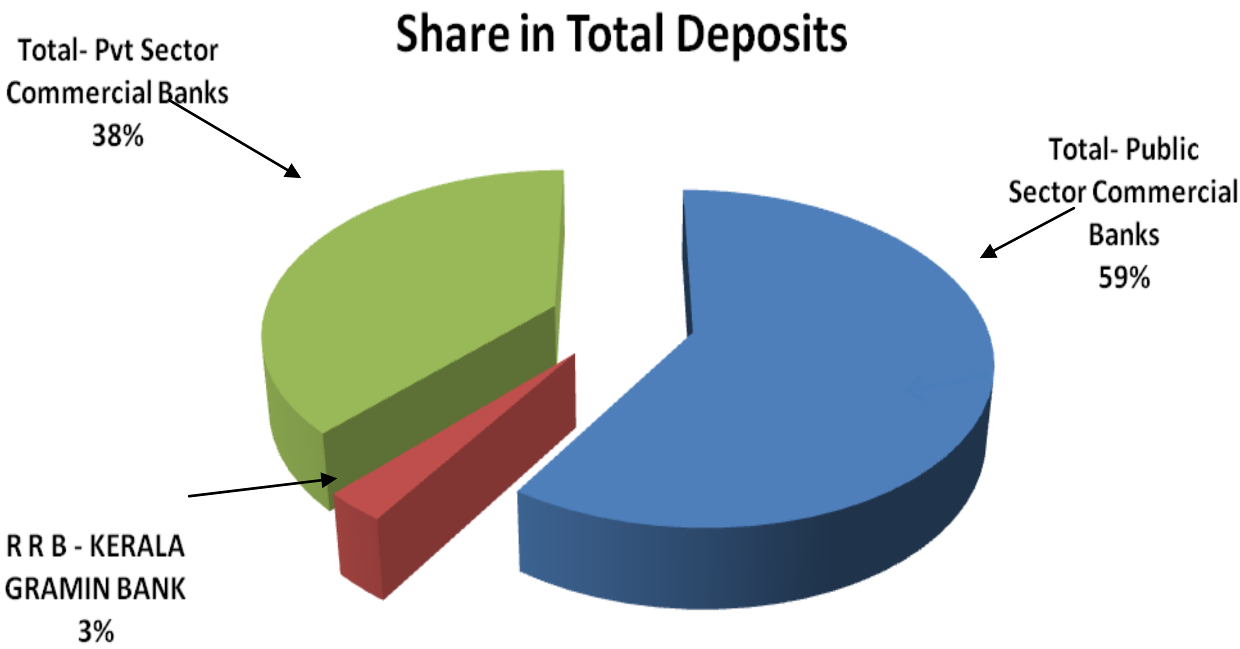
A. Growth in total Deposits of commercial banks

(Rs. in crores)

Total Deposit Outstanding over the Years				
September '13	September '14	September '15	September '16	September '17
252338	292709	338902	379675	421964



B. Banking Group wise Growth in Total Deposits



C. Total Deposits - Population Group wise breakup

(Rs. in Crores)

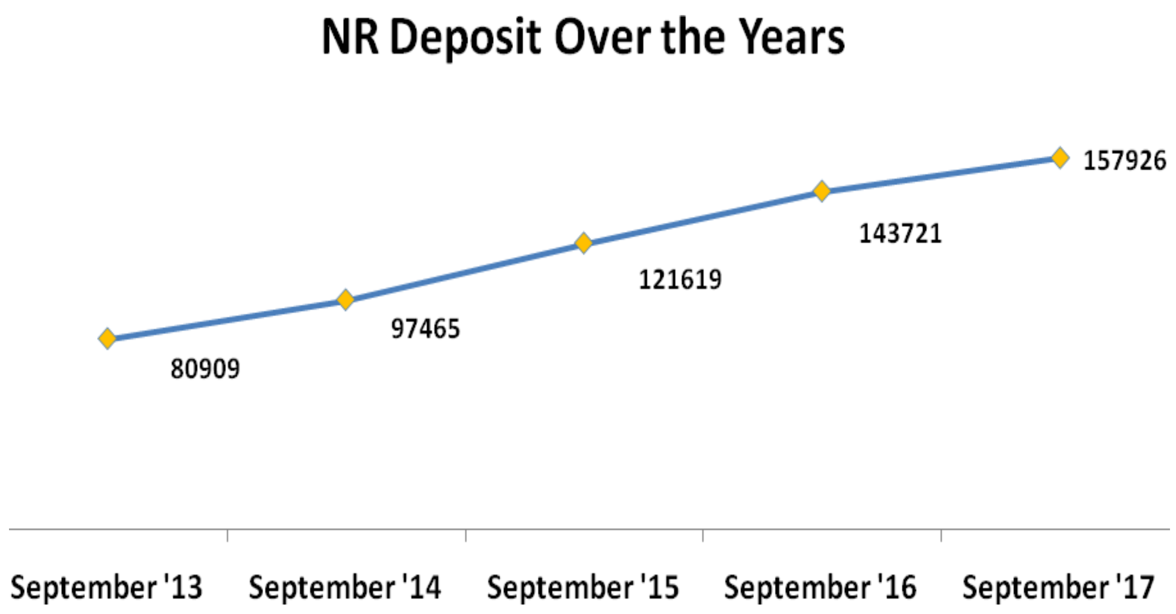
Banking Group	Total Deposits				Percentage Distribution			
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total
Total- Public Sector Commercial Banks	7956	145970	95563	249490	2%	35%	23%	59%
R R B - KERALA GRAMIN BANK	578	9515	2072	12165	<1%	2%	<1%	3%
Total- Pvt Sector Commercial Banks	4793	98223	57294	160310	1%	23%	14%	38%
Total - Commercial Banks + RRB	13327	253708	154929	421964	3%	60%	37%	100%

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

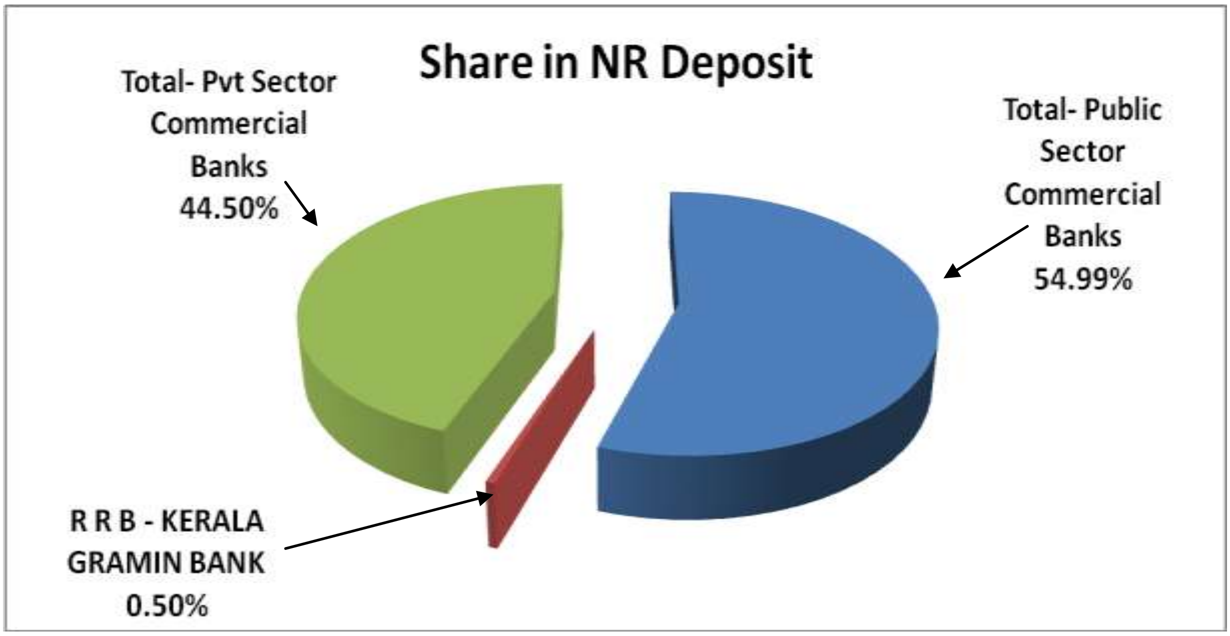
A. Growth in NR Deposits

(Rs. in Crores)

NR Deposit over the Years				
September '13	September '14	September '15	September '16	September '17
80909	97465	121619	143721	157926



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

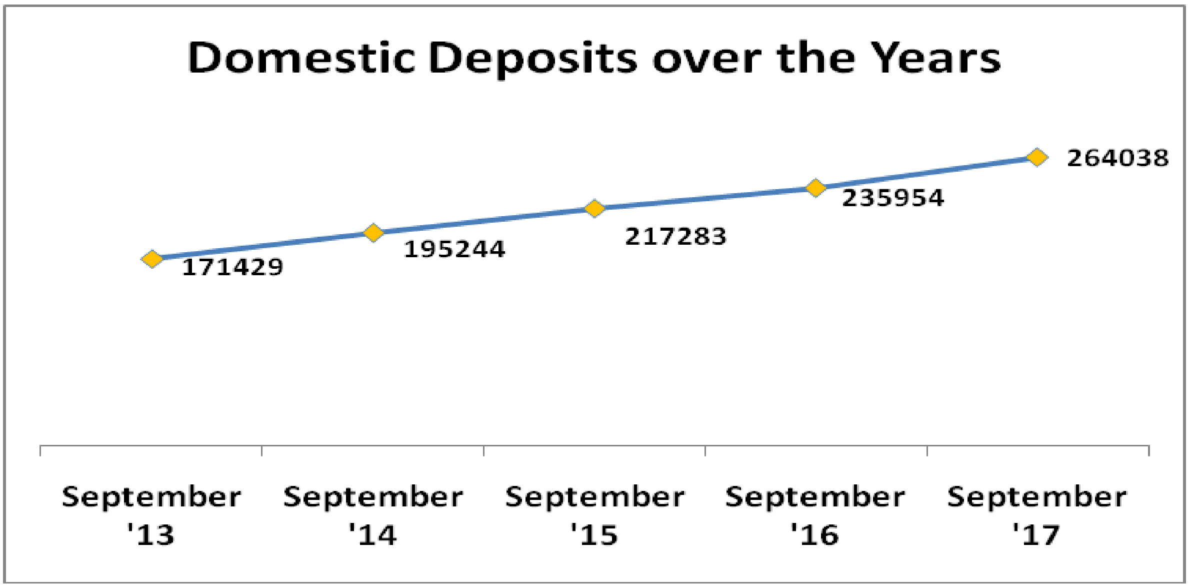
Banking Group	NR Deposits				Percentage Distribution			
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total
Total- Public Sector Commercial Banks	2714	57614	26520	86848	2%	36%	17%	55%
R R B - KERALA GRAMIN BANK	40	694	59	793	<1%	<1%	<1%	1%
Total- Pvt Sector Commercial Banks	1937	49436	18912	70285	1%	31%	12%	45%
Total - Commercial Banks + RRB	4691	107744	45491	157926	3%	68%	29%	100%

4.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years				
September '13	September '14	September '15	September '16	September '17
171429	195244	217283	235954	264038

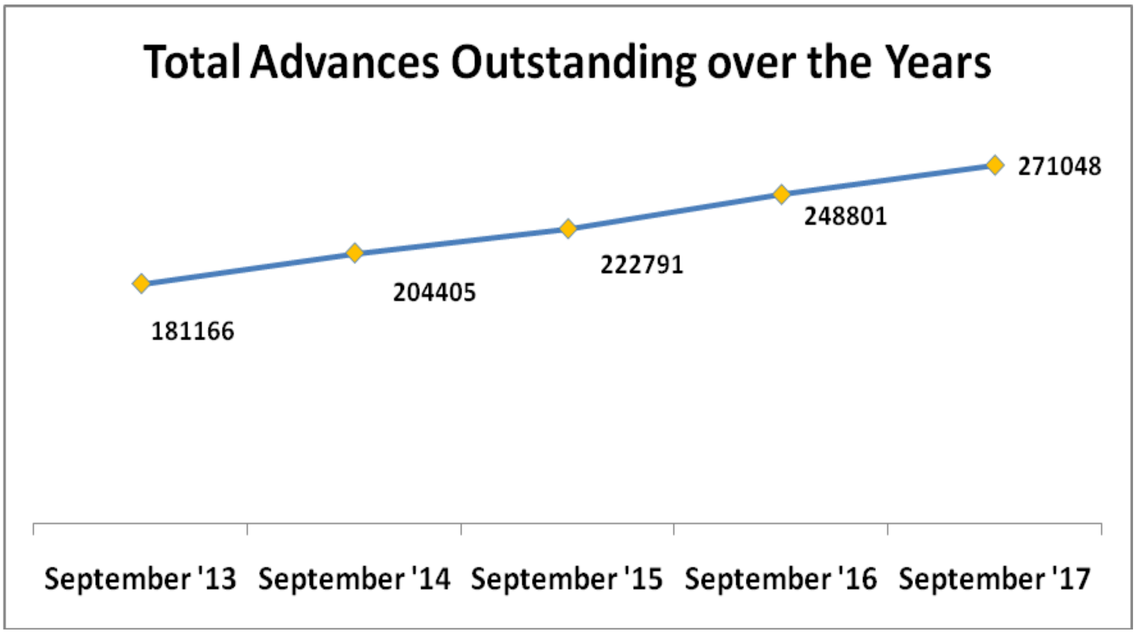


4.6. Credit Expansion of commercial banks (Refer Annexure 8.2)

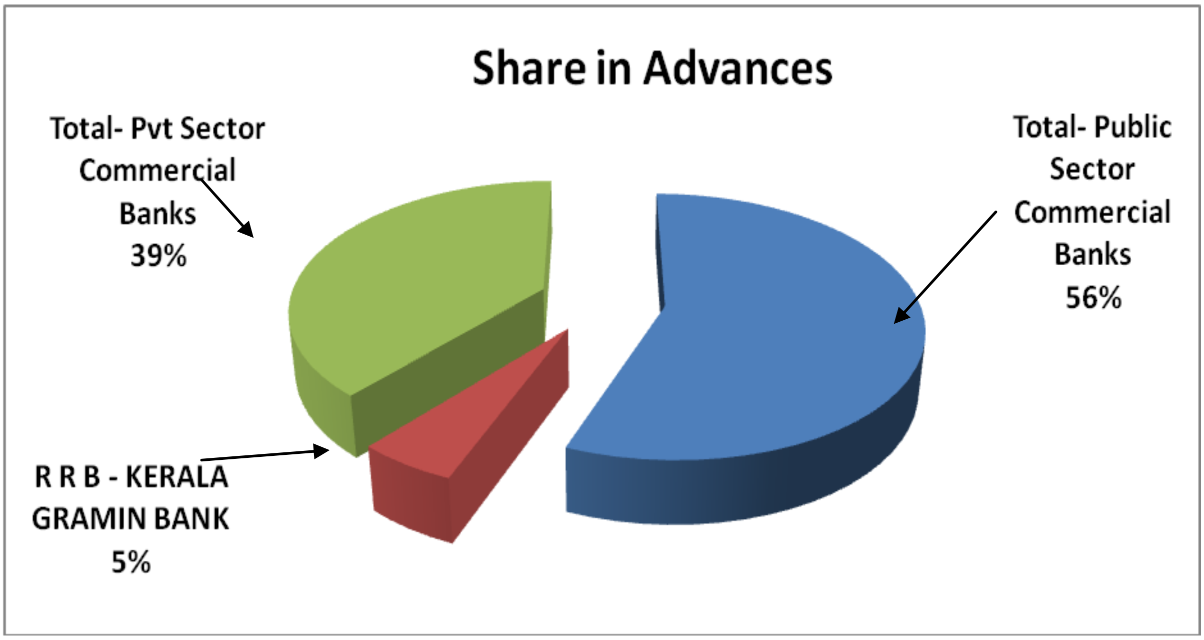
A. Growth in Advances

(Rs. in crores)

Total Advances Outstanding over the Years				
September '13	September '14	September '15	September '16	September '17
181166	204405	222791	248801	271048



B. Banking Group wise Growth in Total Advances

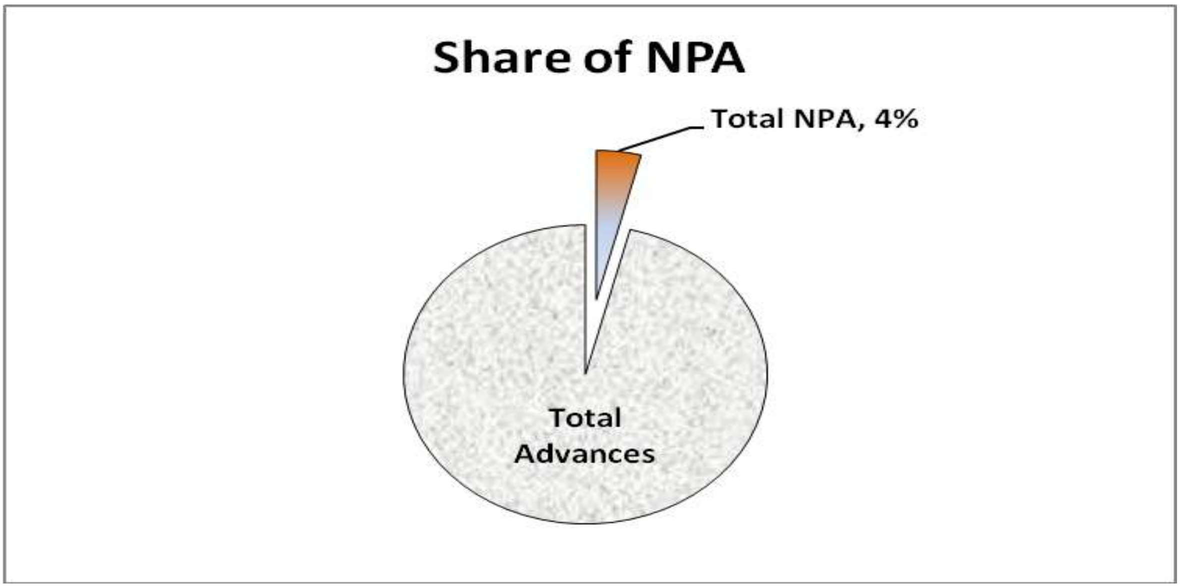


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution			
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total
Total- Public Sector Commercial Banks	4904	79611	68564	153079	2%	29%	25%	56%
R R B - KERALA GRAMIN BANK	864	12704	1096	14664	<1%	5%	<1%	5%
Total- Pvt Sector Commercial Banks	1907	53240	48158	103305	1%	20%	18%	39%
Total - Commercial Banks + RRB	7675	145555	117818	271048	3%	54%	43%	100%

D. % Share of NPA in Total Advances



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

Reporting Quarter	Deposits (Rs. in crores)	Advances (Rs. in crores)	CD Ratio
Mar-15	319890	218706	68.37
Jun-15	328763	218739	66.53
Sep-15	338902	222791	65.74
Dec-15	349043	225405	64.58
Mar-16	361593	232418	64.28
Jun-16	370412	237551	64.13
Sep-16	379675	248802	65.53
Dec-16	402393	251207	62.43
Mar-17	410492	256075	62.38
Jun-17	415033	261134	62.91
Sep-17	**421964**	**271048**	**64.23**

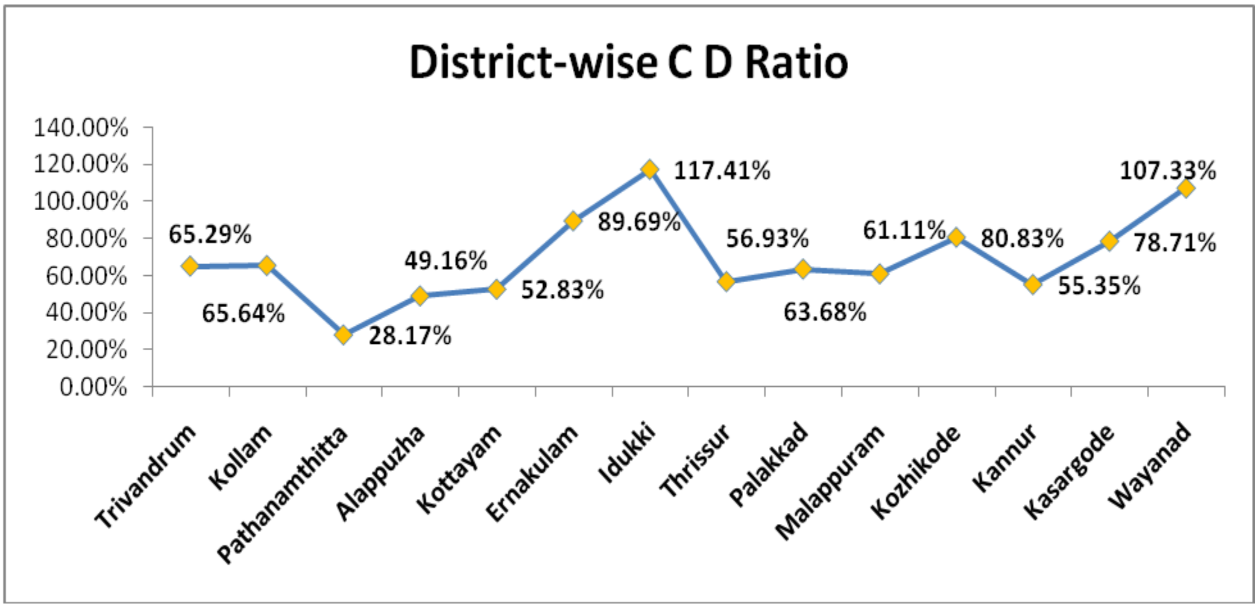
4.8. District-wise Credit Deposit Ratio in the State

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 30.09.2017

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	73270	47836	65.29
2	Kollam	30694	20147	65.64
3	Pathanamthitta	37310	10510	28.17
4	Alappuzha	29961	14729	49.16
5	Kottayam	36788	19434	52.83
6	Ernakulam	90927	81554	89.69
7	Idukki	7190	8442	117.41
8	Thrissur	55795	31765	56.93
9	Palakkad	24573	15648	63.68
10	Malappuram	26351	16102	61.11
11	Kozhikode	25496	20608	80.83
12	Kannur	28998	16052	55.35
13	Kasargode	10196	8026	78.71
14	Wayanad	5397	5793	107.33
Total for State (including Co-operative banks)		**482946**	**316646**	**65.57**



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

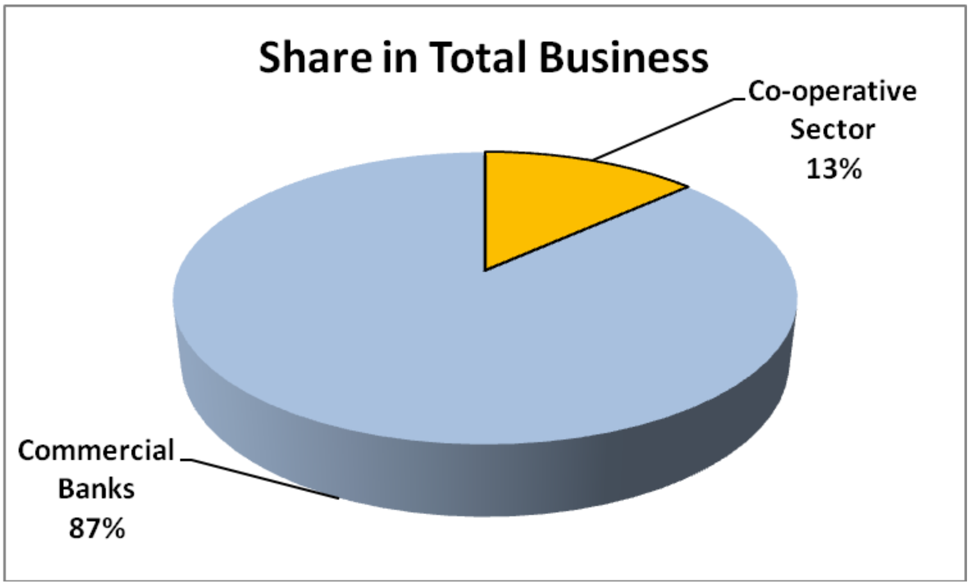
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

Parameter	September- 17			Share of Co-operatives to Total
	Co-operative Sector	Commercial Banks	Commercial Banks + Co-operatives	
Branches	985	6320	7305	13%
Total Deposits	60982	421964	482946	13%
Total Advances	45597	271048	316645	14%
Total Business	106579	693012	799591	13%
Priority Sector Advances	29471	153903	183374	16%
% Priority Sector Advances	65%	57%	58%	XX
Agriculture Advances	7281	63867	71149	10%
% Agriculture Advances	16%	24%	22%	XX
MSME Advances	1318	41462	42780	3%
% MSME Advances	3%	15%	14%	XX
CD Ratio	74.77	64.23	65.57	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 September 2017
(Refer Annexure 8.4)

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

(Rs. in. Crores)

Parameter	Outstanding				Variation	
	June 2016	September 2016	June 2017	September 2017	Sept '16-Sept'17	June '17-Sept'17
Priority Sector Advances	135888	141707	149066	153903	9%	3%
Agriculture Advances	55944	58495	61205	63867	9%	4%
MSME Advances	40603	42910	40239	41462	-3%	3%
Weaker Section Advances	56634	59498	65075	64914	9%	<1%
SC Advances	4312	4358	5044	4297	-1%	-15%
ST Advances	1128	1122	1251	1186	6%	-5%
DRI Advances	40	34	32	29	-14%	-8%

5.1.1. Performance versus National goals

(Figures in percentage)

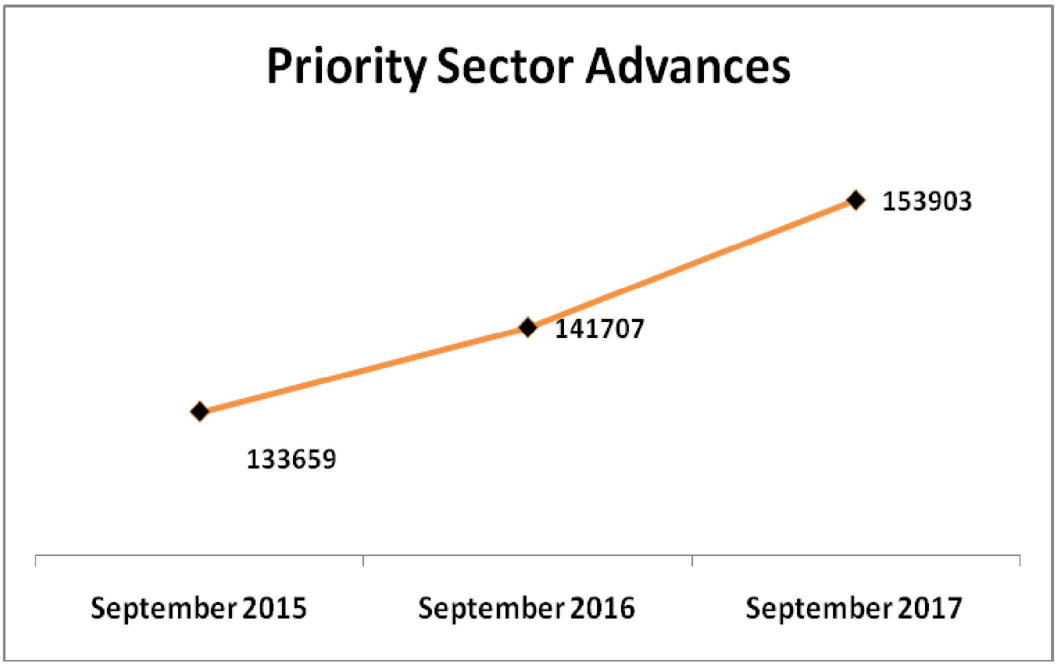
Sl. No.	Parameter	Goal %	Jun. 2015	Sept. 2015	Jun. 2016	Sept. 2016	Jun. 2017	Sept. 2017	Variation
1	Priority Sector Advances to Total Credit	40	61	60	57	57	57	57	17
2	Agriculture Advances to Total Credit	18	25	25	24	24	23	24	6
3	Weaker Section Advances to Total Credit	10	21	23	24	24	25	24	14
4	DRI Advances to Total Credit	1	0.02	0.02	0.02	0.01	0.01	0.01	-1
5	Credit Deposit Ratio	60	67	66	64	66	63	64	4

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

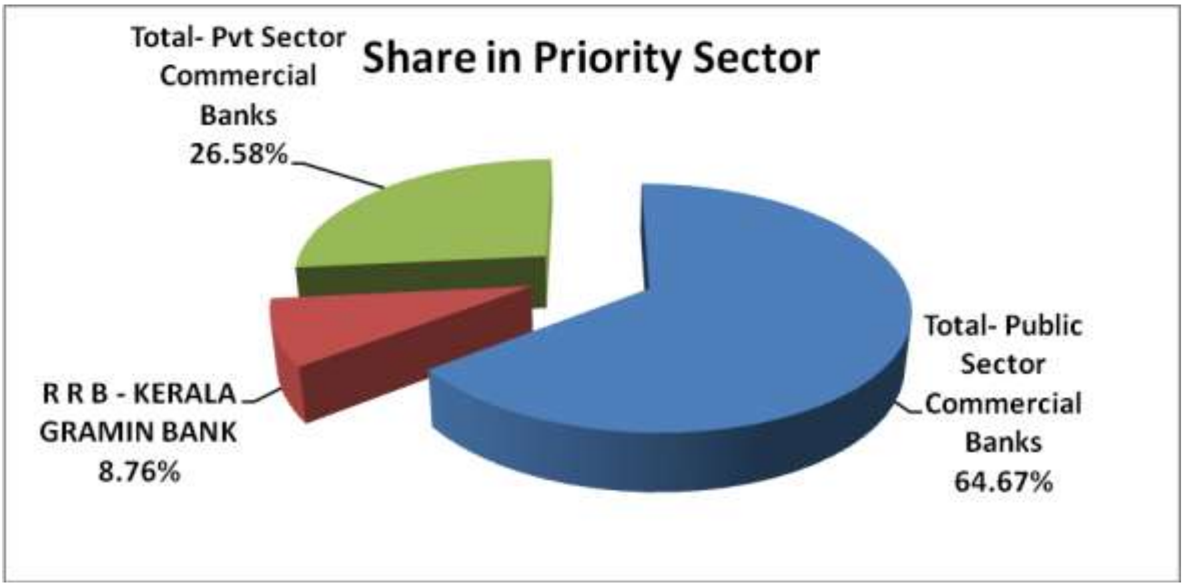
(Refer Annexure 8.4)

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

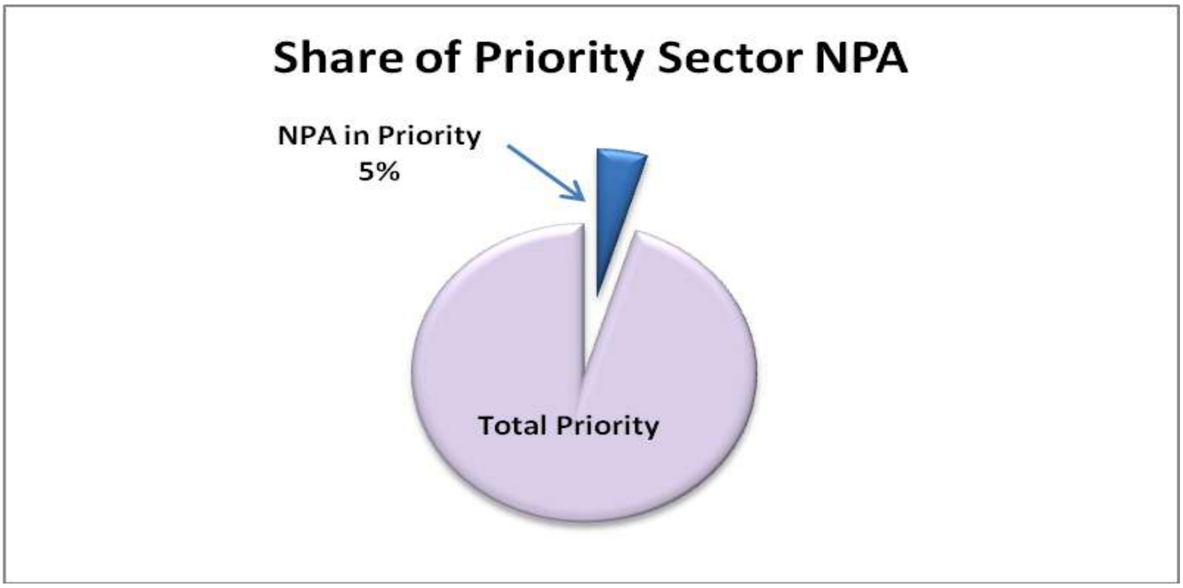
Priority Sector Advances over the years		
September 2015	September 2016	September 2017
133659	141707	153903



B. Banking Group wise Growth in Priority Sector Advances



C. % Share of NPA in Priority Sector Advances

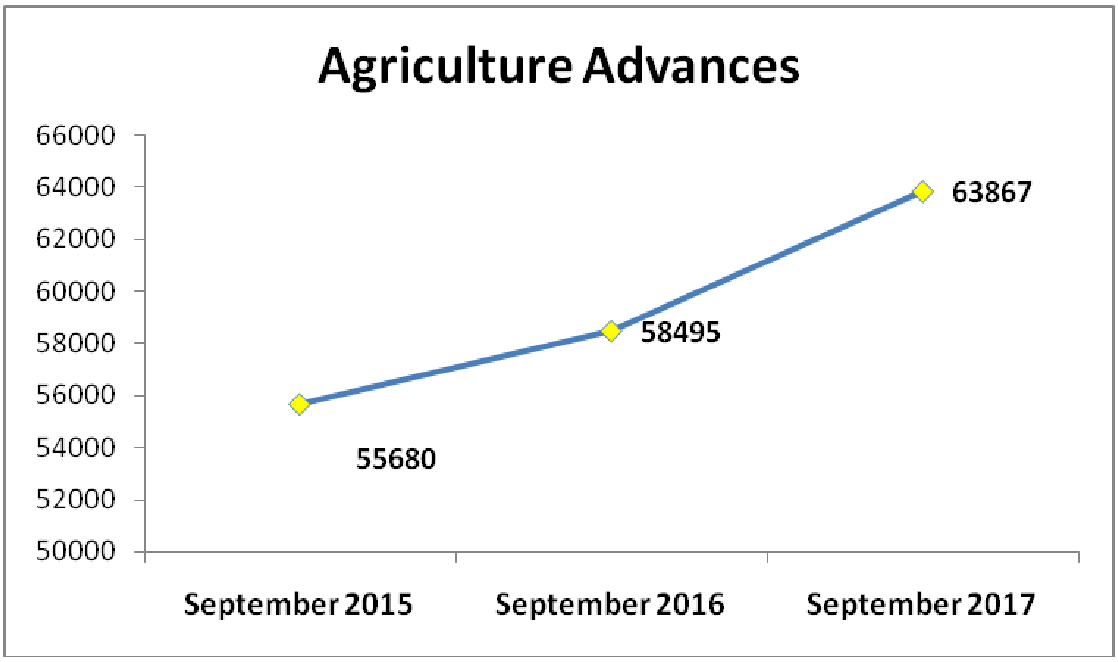


5.1.3. Agriculture Advances (Refer Annexure 8.5)

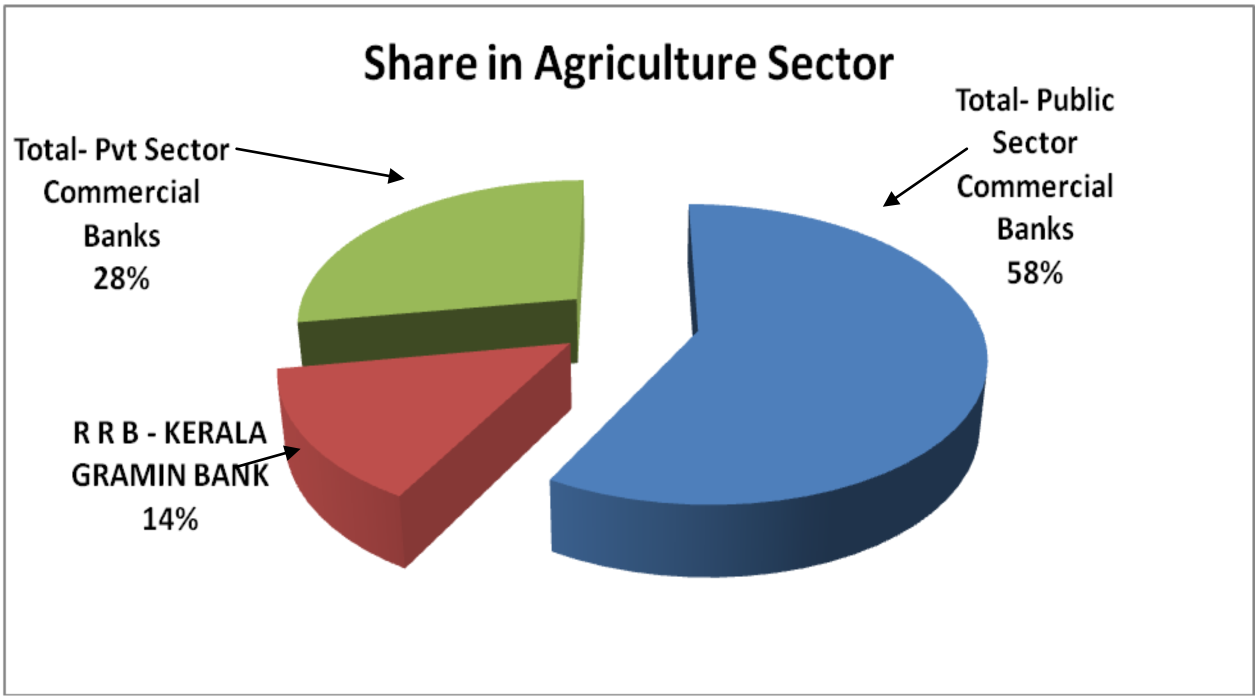
A. Growth in Agriculture Advances

(Rs. in Crores)

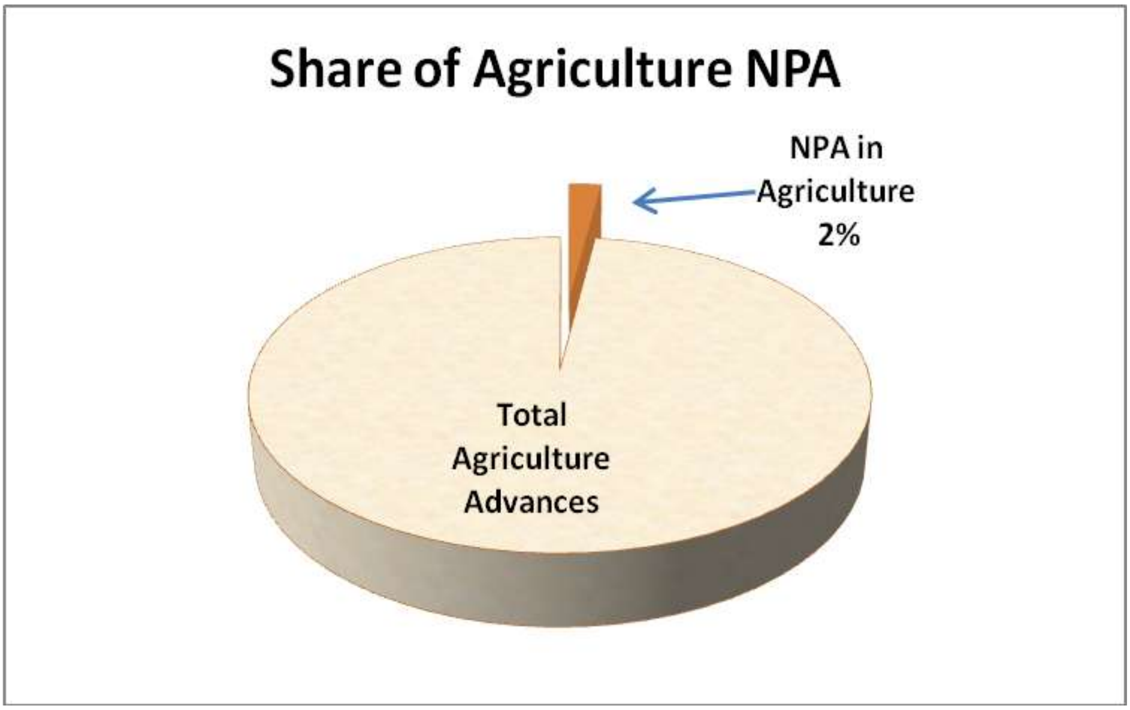
Agriculture Advances over the years		
September 2015	September 2016	September 2017
55680	58495	63867



B. Banking Group wise Growth in Agriculture Advances



C. % Share of NPA in Agriculture Advances



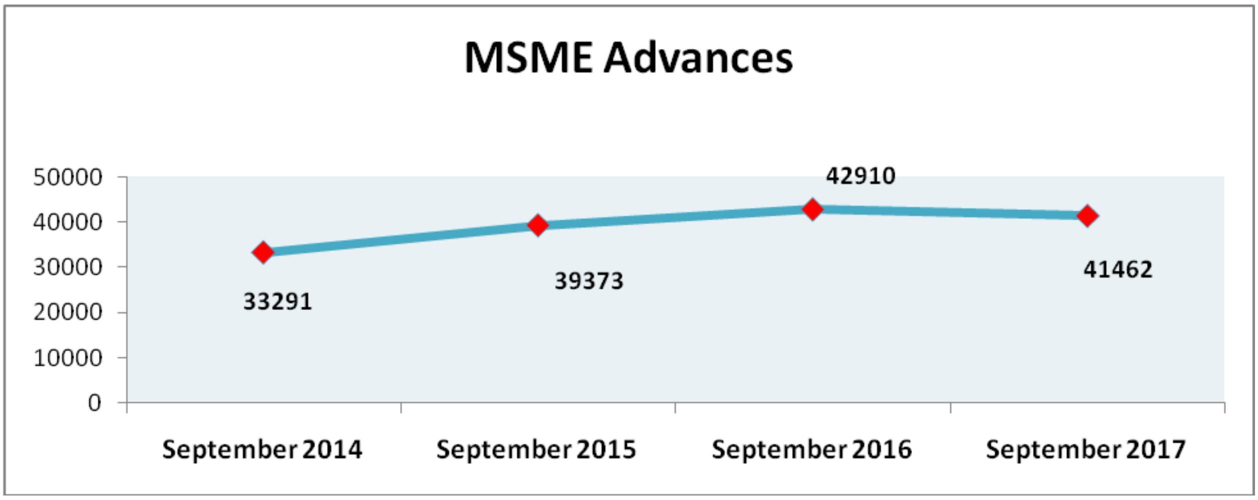
5.1.4. MSME Advances (Priority) (Refer Annexure 8.6)

A. Growth in MSME Advances

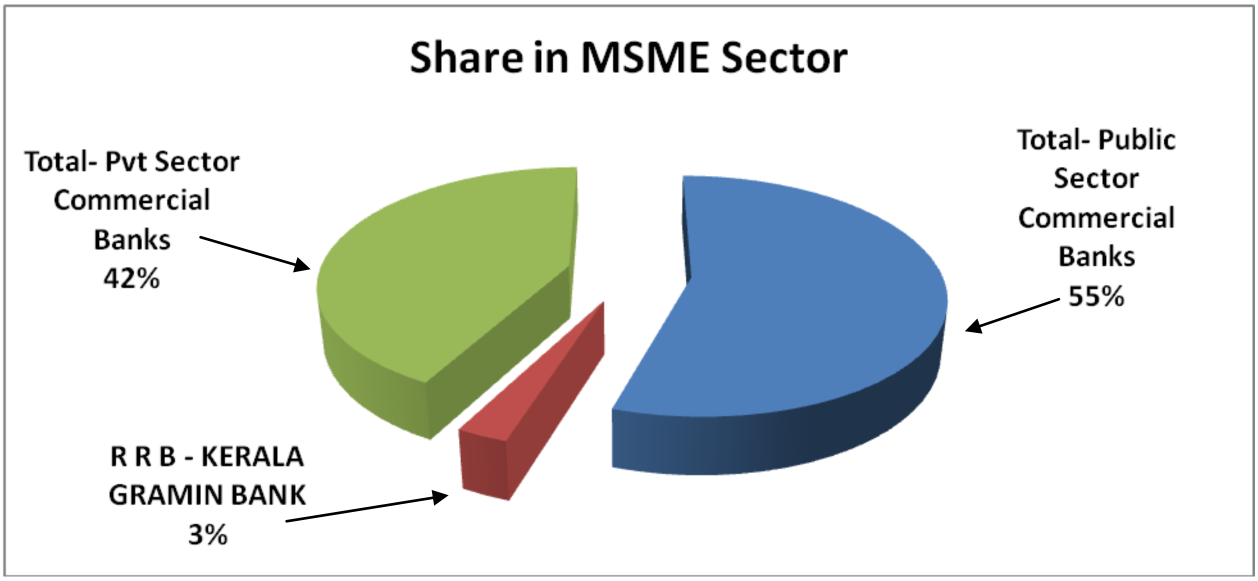
Micro, Small and Medium Enterprises are now part of the Priority Sector (MSME).

(Rs. in Crores)

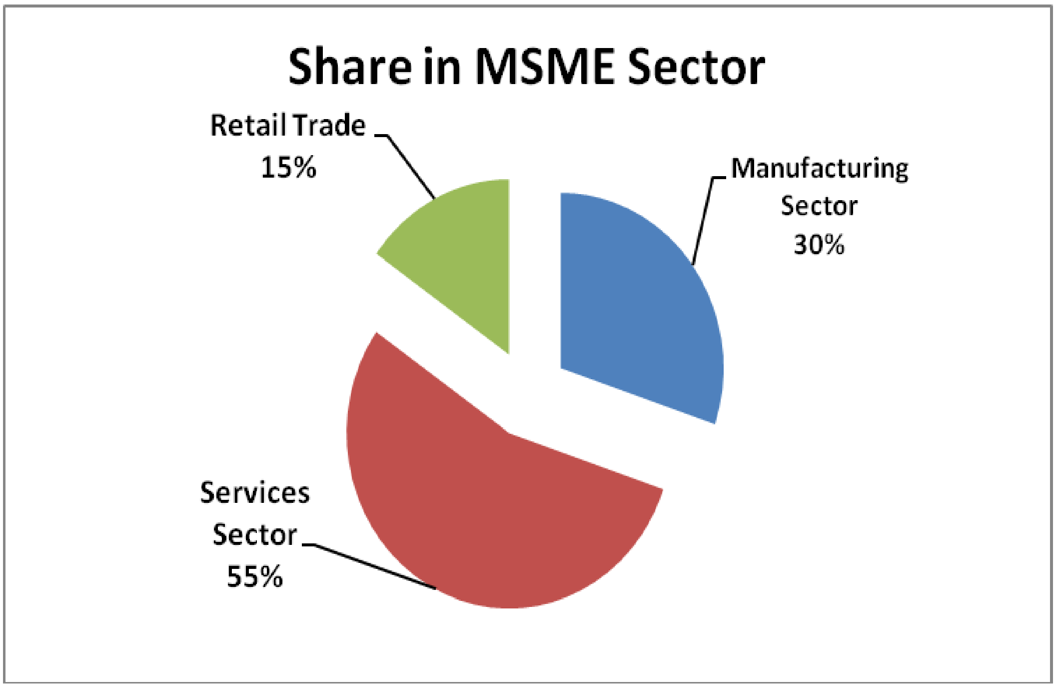
MSME Advances over the years			
September 2014	September 2015	September 2016	September 2017
33291	39373	42910	41462



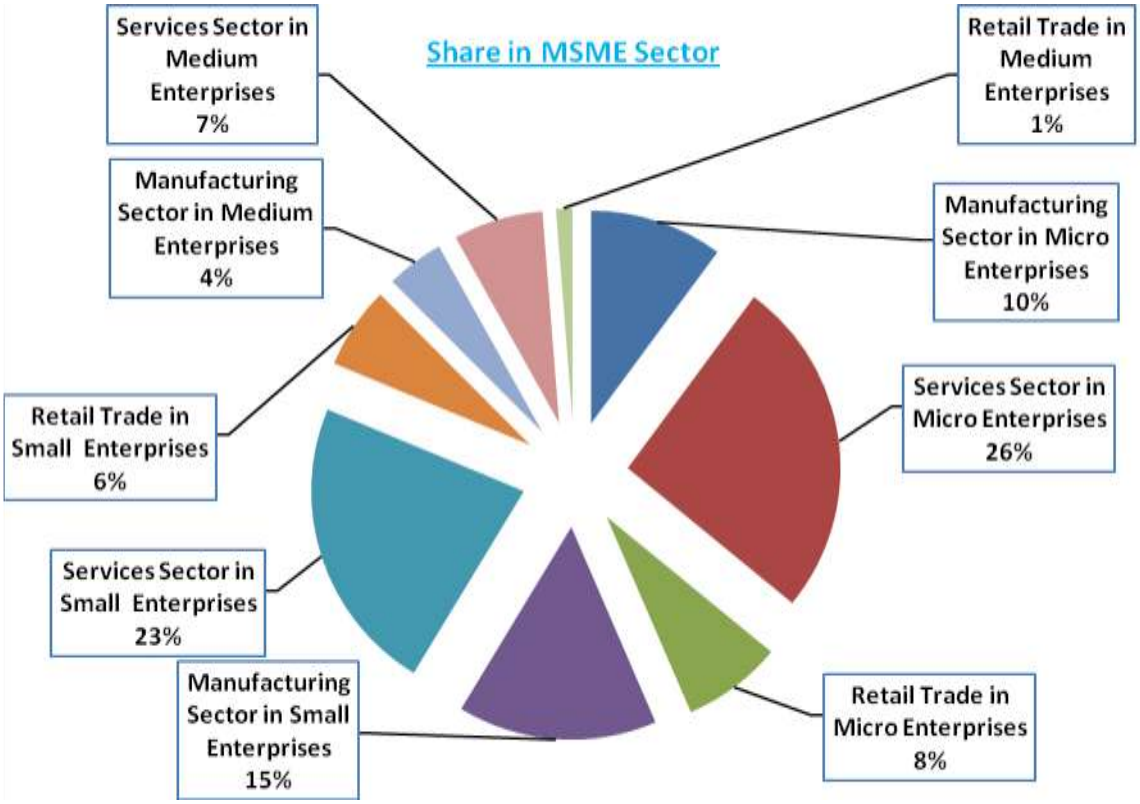
B. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises



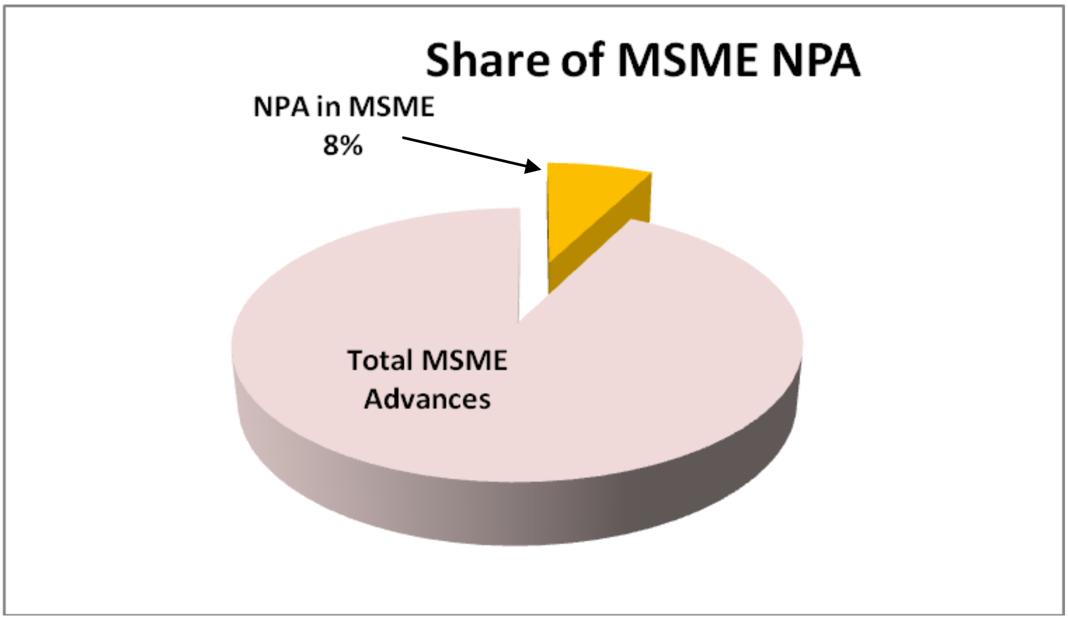
C. Sector wise classification of MSME



D. Sector wise performance under MSME



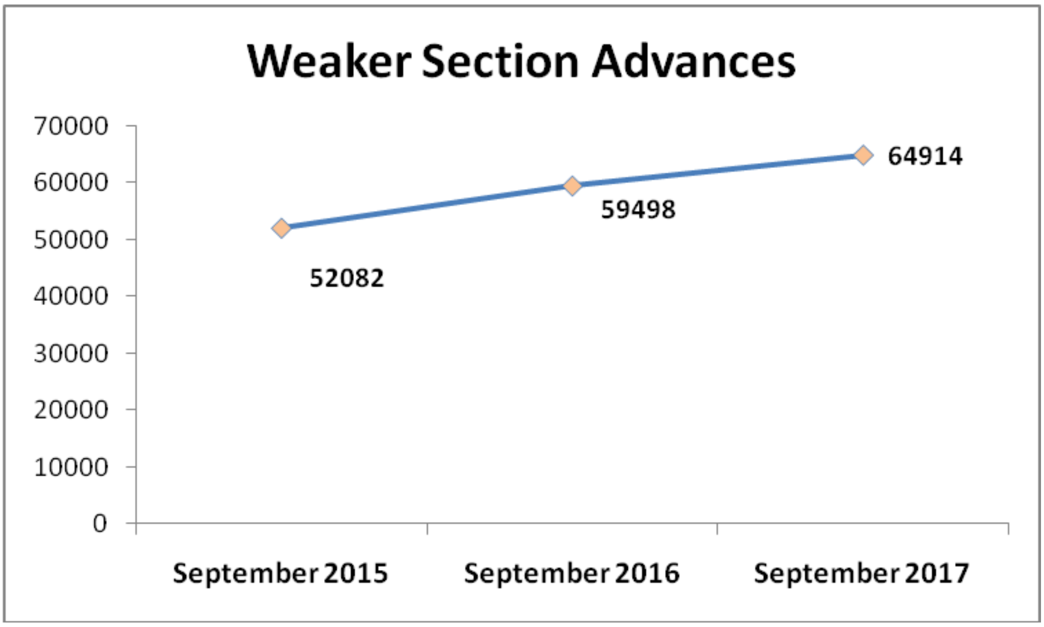
E. % Share of NPA in MSME Advances



5.1.5. Advances to Weaker Section (Refer Annexure 8.9)

(Rs. in Crores)

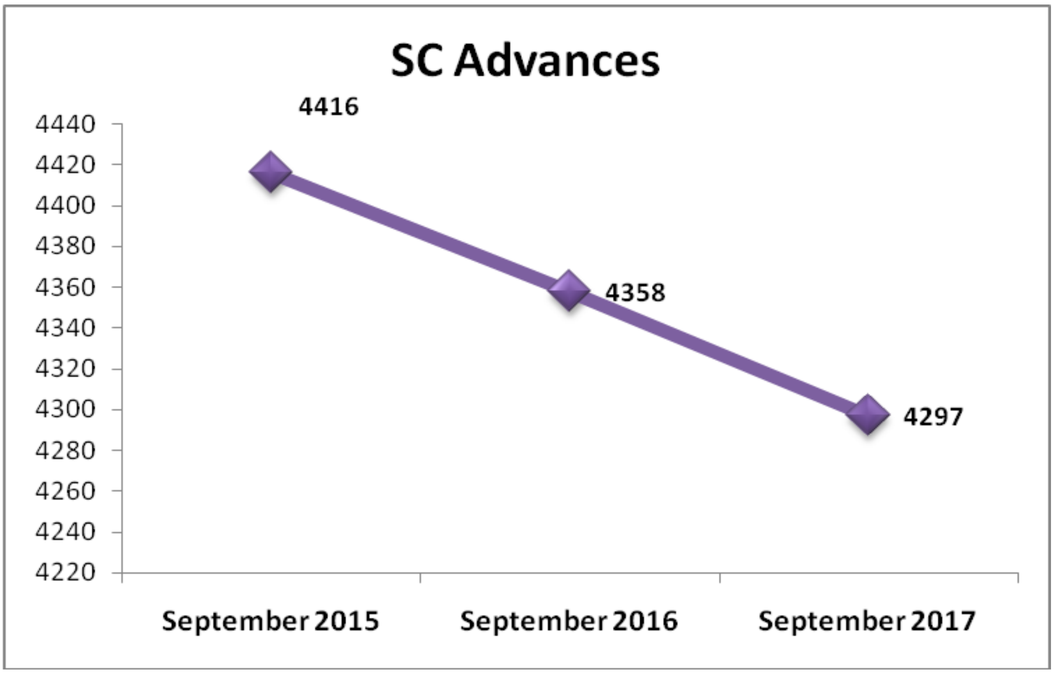
Weaker Section Advances over the years		
September 2015	September 2016	September 2017
52082	59498	64914

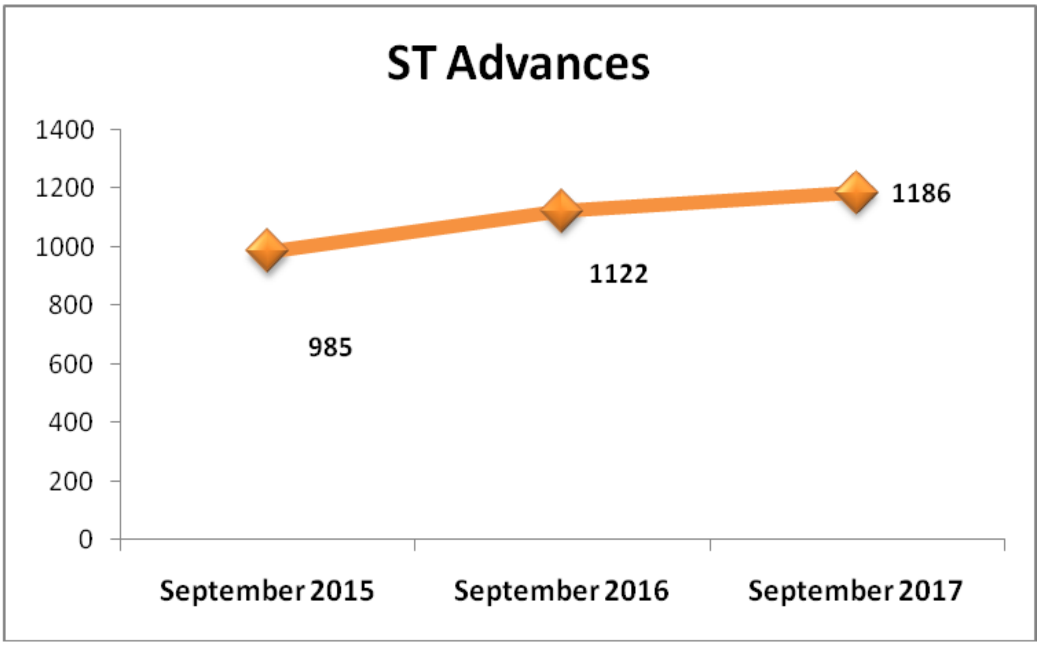


5.1.6. Advances to SC/STs (Refer Annexure 8.9)

(Rs. in Crores)

Parameter	Outstanding		
	September 2015	September 2016	September 2017
SC Advances	4416	4358	4297
ST Advances	985	1122	1186
Total SC/ST Advances	5401	5480	5483

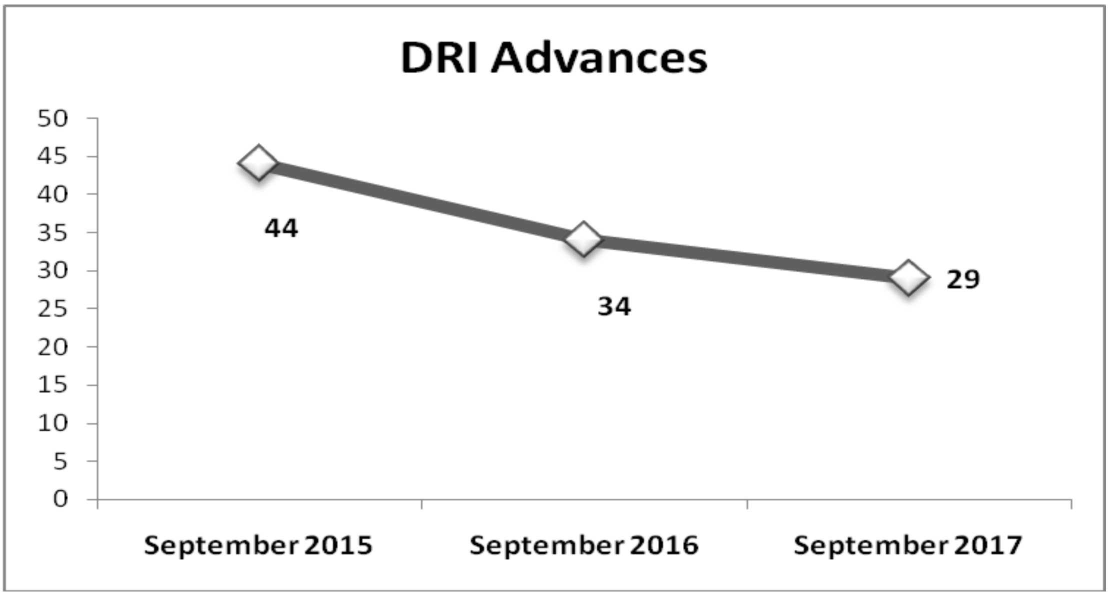




5.1.7. DRI Advances (Refer Annexure 8.10)

(Rs. in Crores)

Parameter	Outstanding over the years		
	Sep-15	Sep-16	Sep-17
DRI Advances	44	34	29

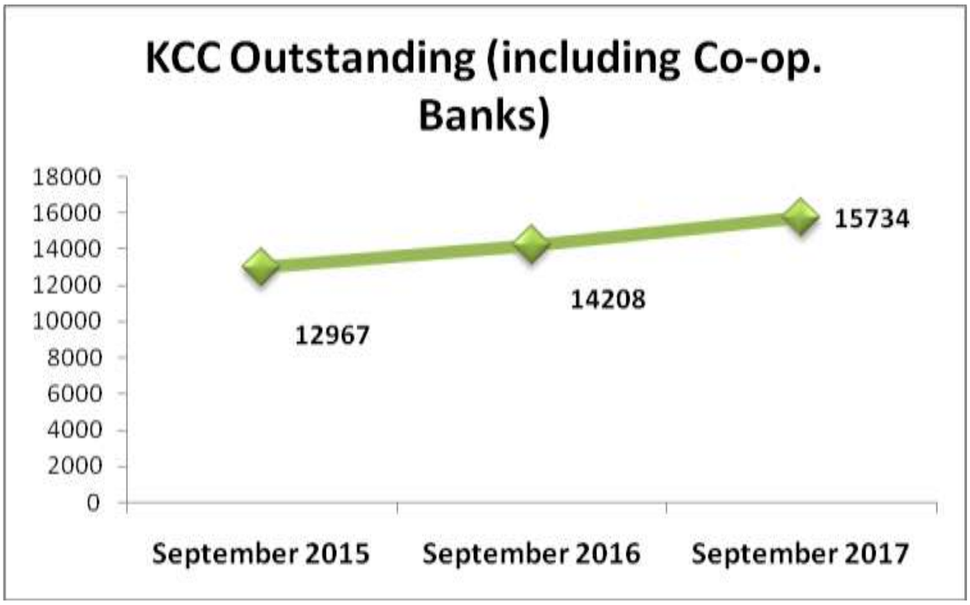


6. Review of Performance under Special Focus Programmes

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

(Rs. in Crores)

Parameter	Outstanding		
	September 2015	September 2016	September 2017
KCC (including Co-op. Banks)	12967	14208	15734



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
31.06.2016	159004	100457	63
30.09.2016	167275	98811	59
30.12.2016	165056	83646	51
31.03.2017	168469	115297	68
30.06.2017	177607	87229	49
30.09.2017	183374	94941	52

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

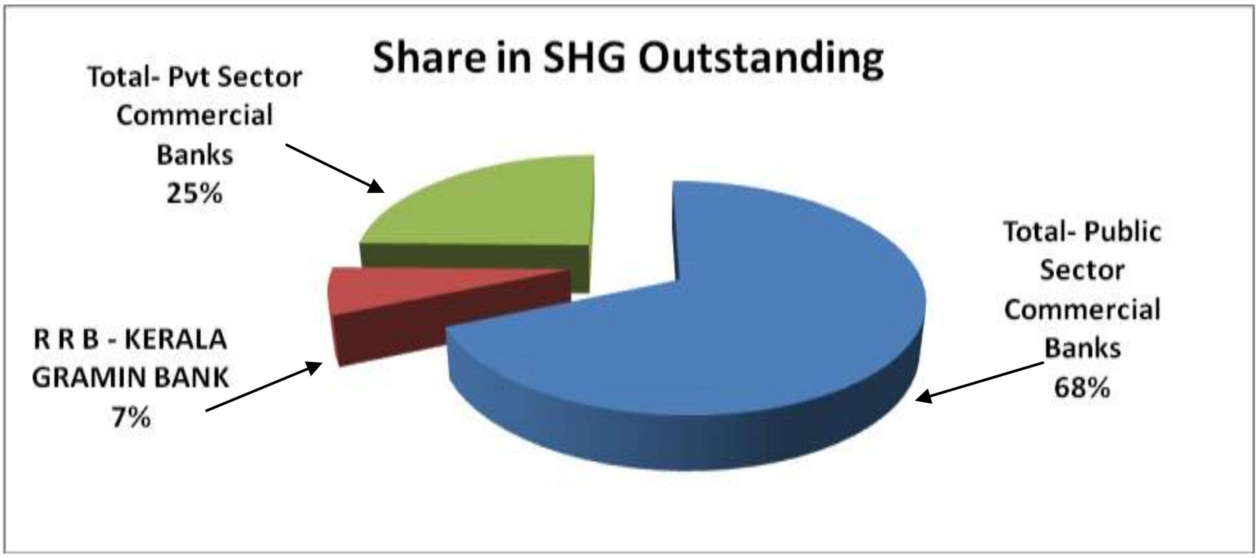
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

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

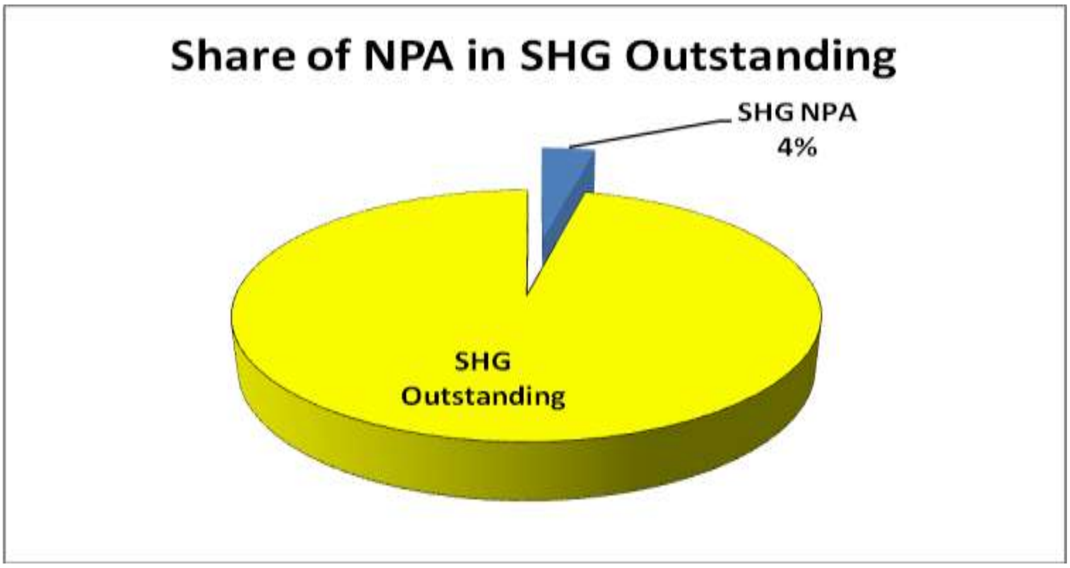
(Rs. in Crores)

Mode of Linkage	Loan Outstanding under SHG Finance	
	A/c	Amt
Financing SHGs directly by banks	122706	2638
Financing SHGs directly with the facilitation of NGOs	33103	711
Financing SHGs through the medium of NGOs	8577	244
Total No. of SHGs linked	164386	3593

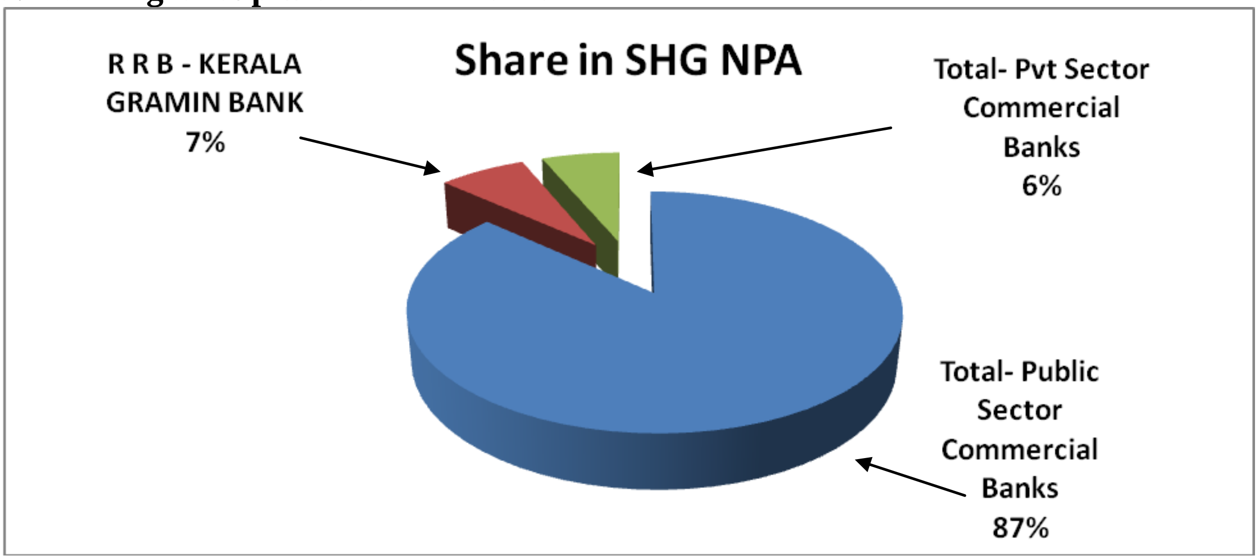
A. Banking Group wise Growth in SHG



B. % Share of SHG NPA in Total SHG Outstanding

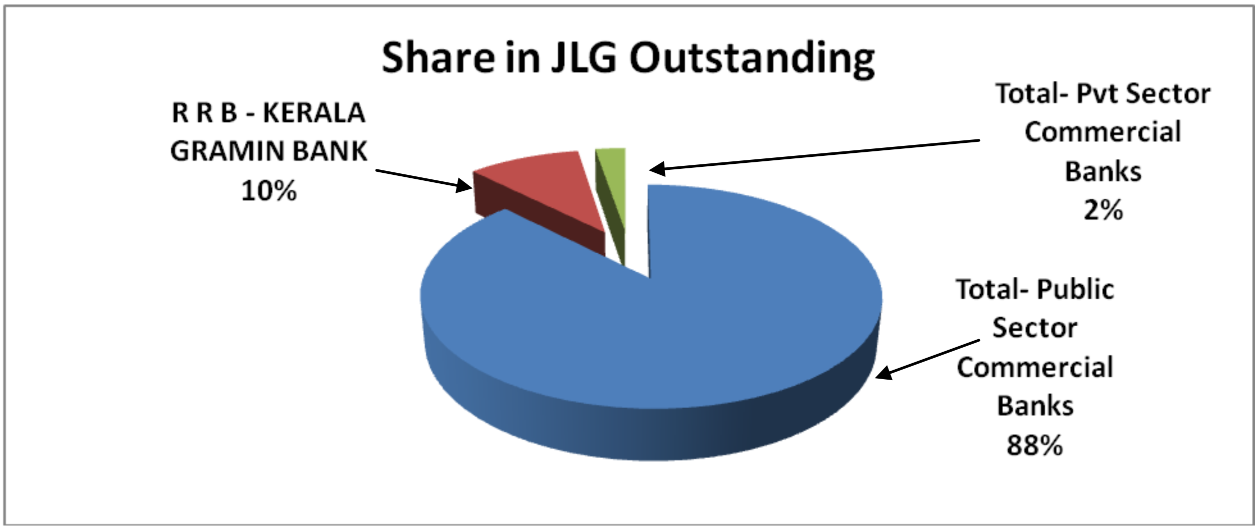


C. Banking Group wise Share in SHG NPA

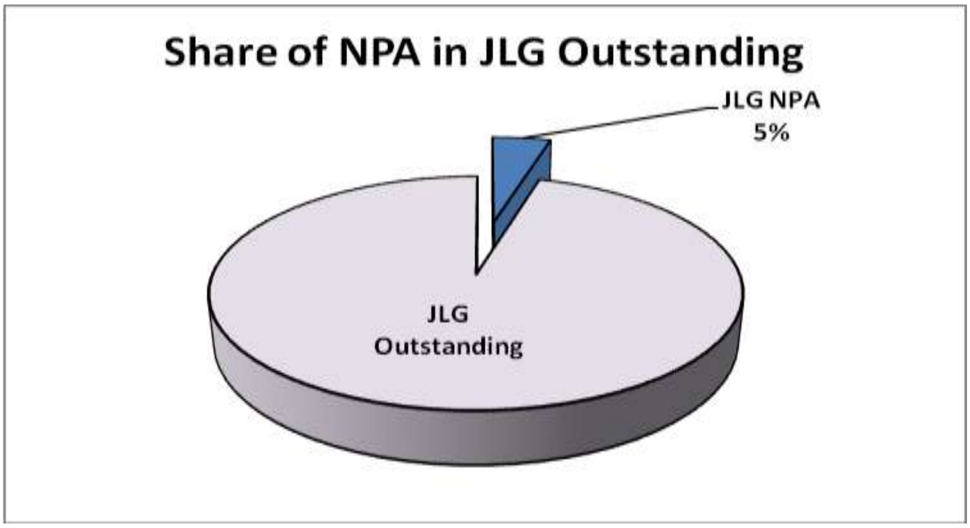


6.4. Performance under JLG

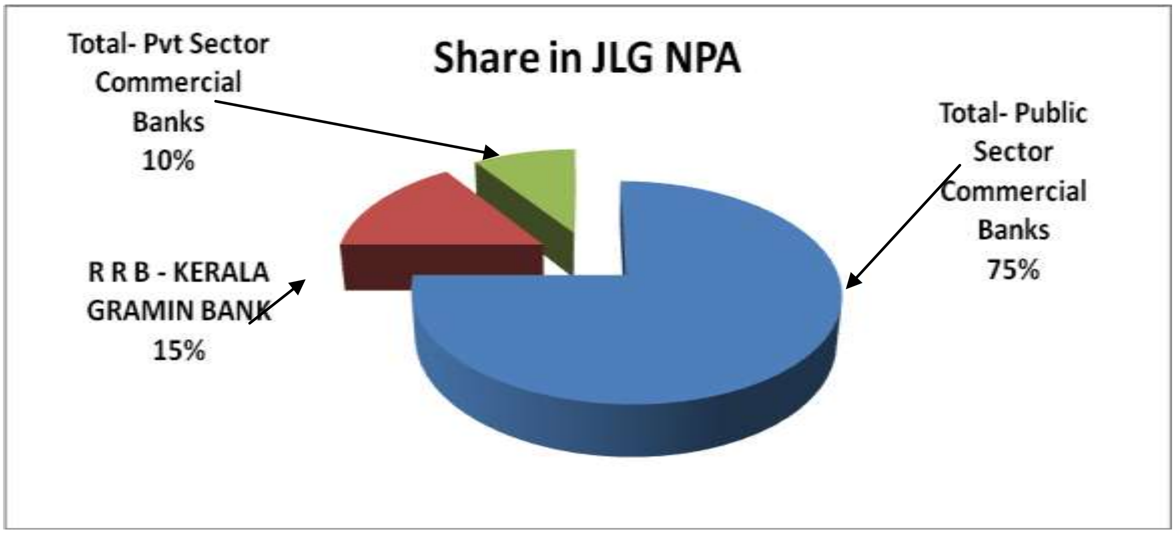
A. Banking Group wise Growth in JLG



B. % Share of JLG NPA in Total JLG Outstanding



C. Banking Group wise Share in JLG NPA

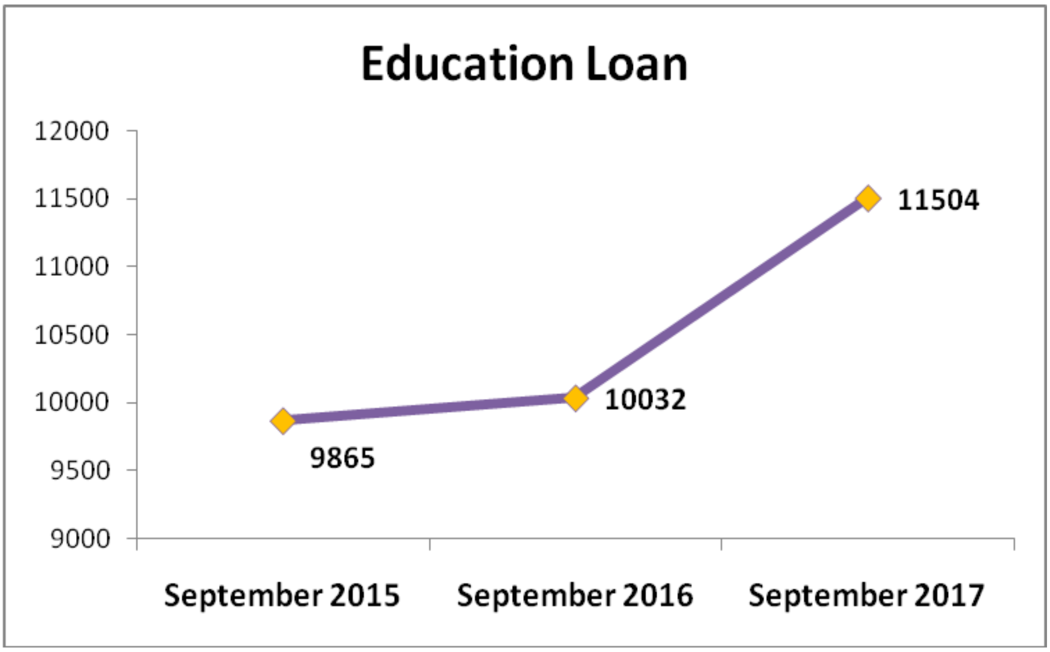


6.5. Outstanding Performance under Education Loan (Refer Annexure 8.25)

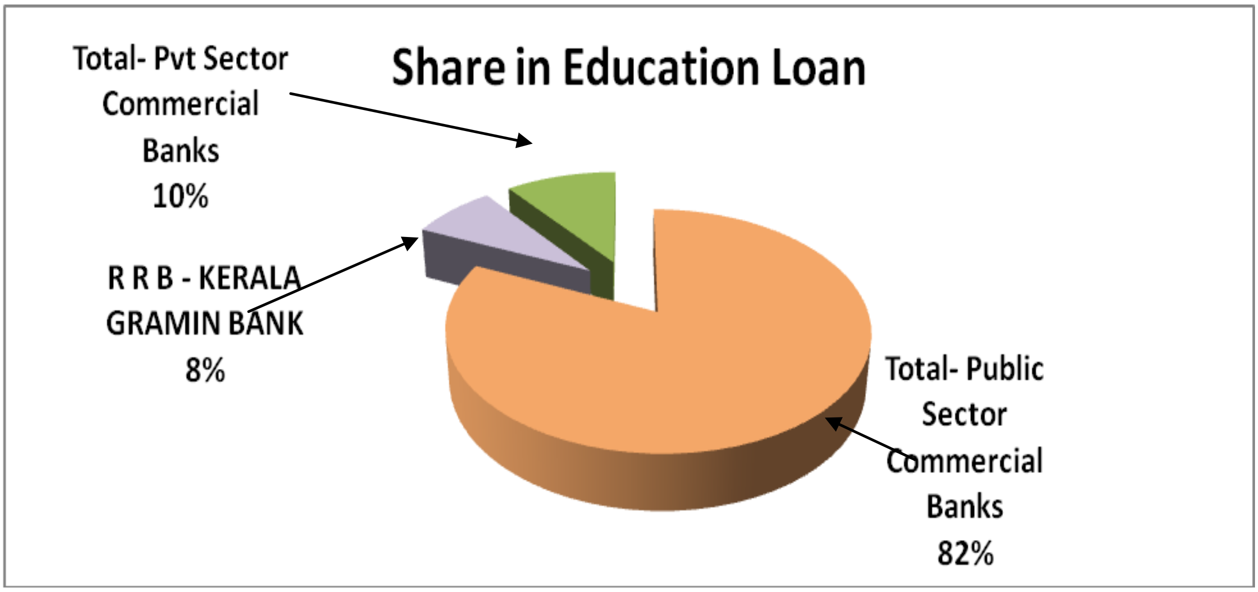
A. Growth in Education Loan

(Rs. in crores)

Parameter	Outstanding		
	September 2015	September 2016	September 2017
Education loan	9865	10032	11504



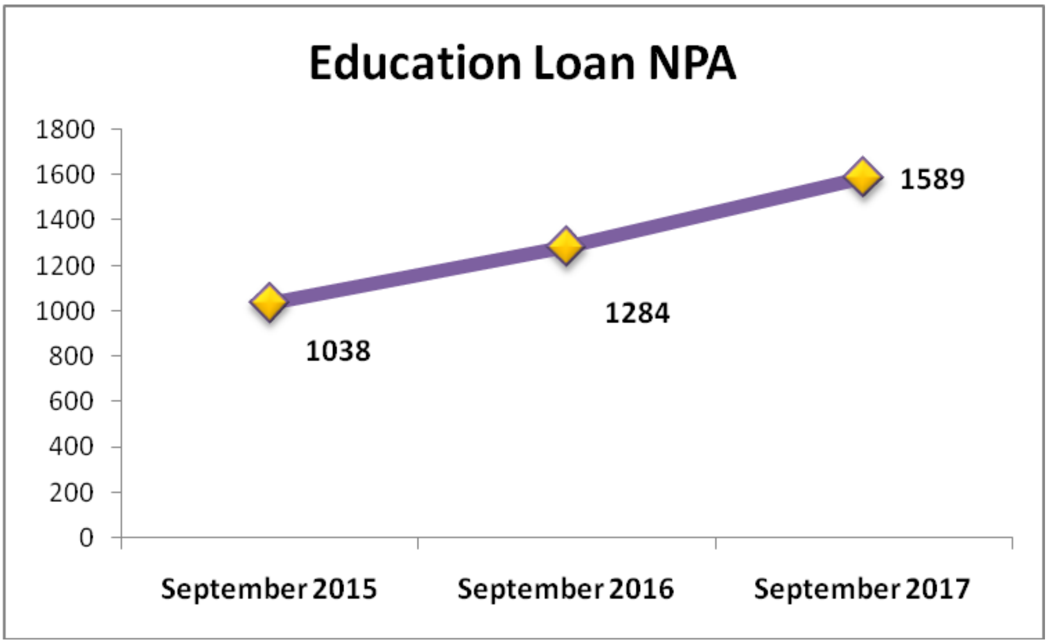
B. Banking Group wise Growth in Education Loan



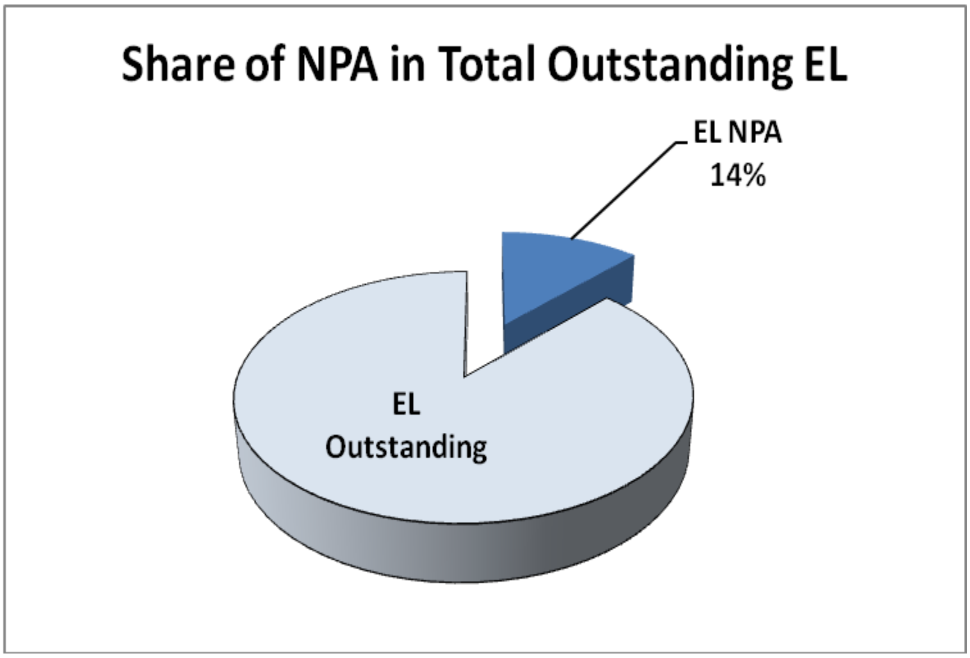
C. Education Loan NPA over the years

(Rs. in crores)

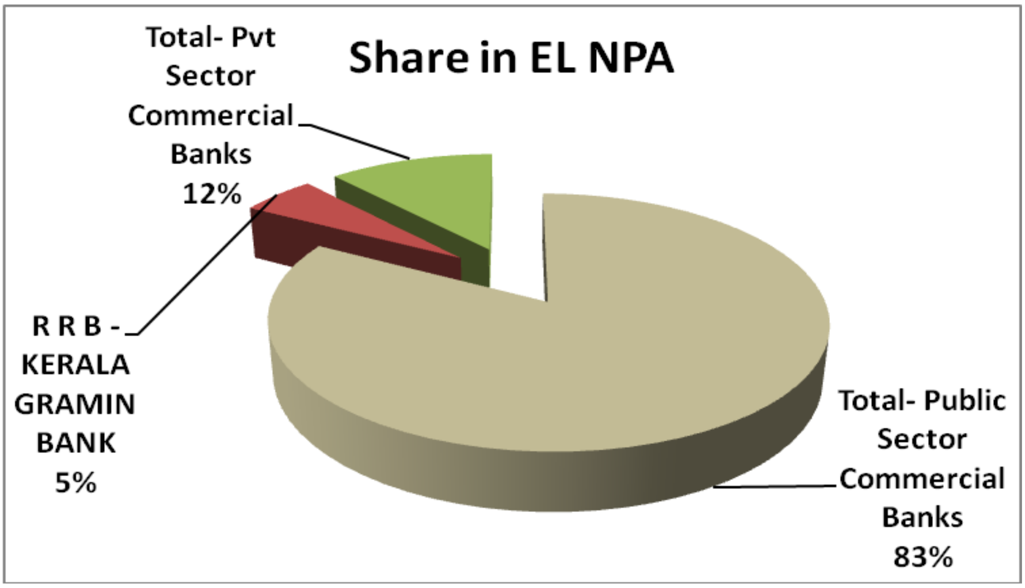
Parameter	Outstanding EL NPA		
	September 2015	September 2016	September 2017
Education Loan NPA	1038	1284	1589



D. % Share of EL NPA in Total EL Outstanding



E. Banking Group Wise Share Education Loan NPA

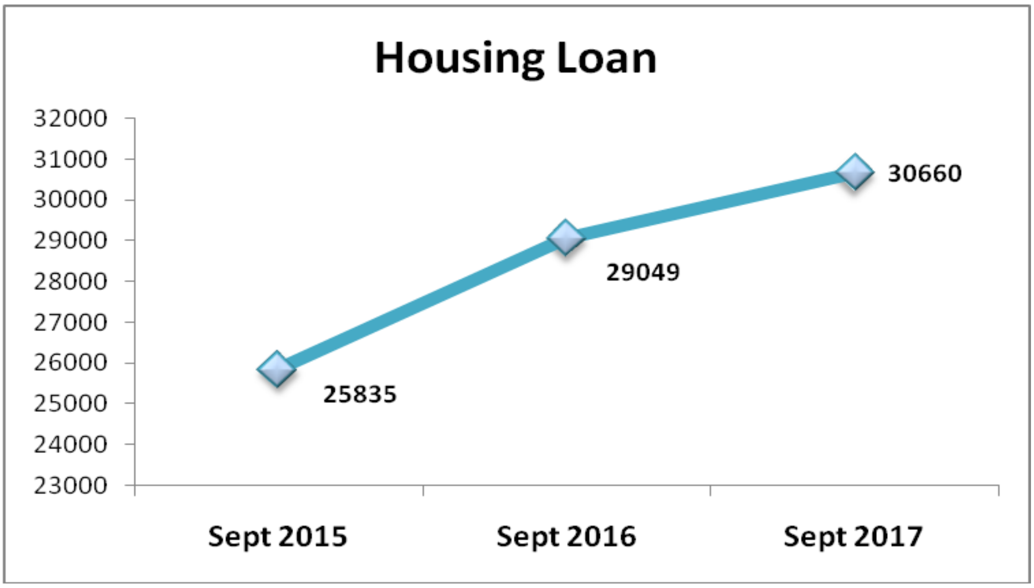


6.6. Outstanding Performance under Housing Loan (Refer Annexure 8.7)

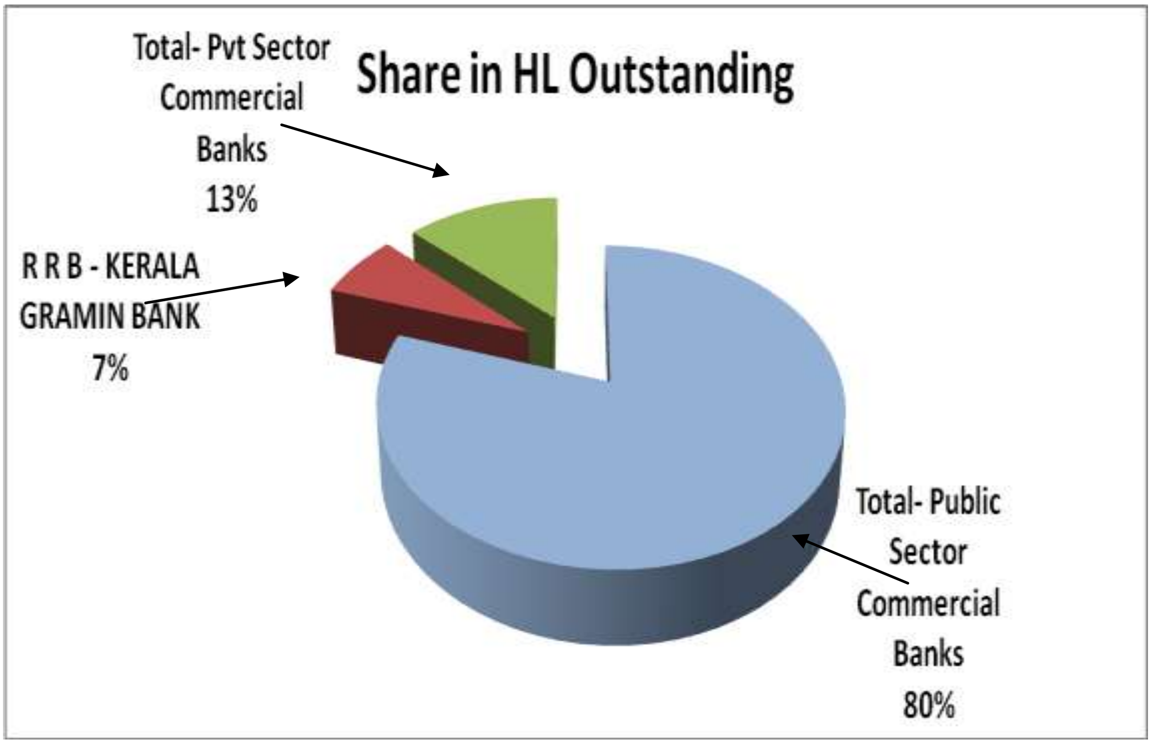
A. Growth in Housing Loan

(Rs. in crores)

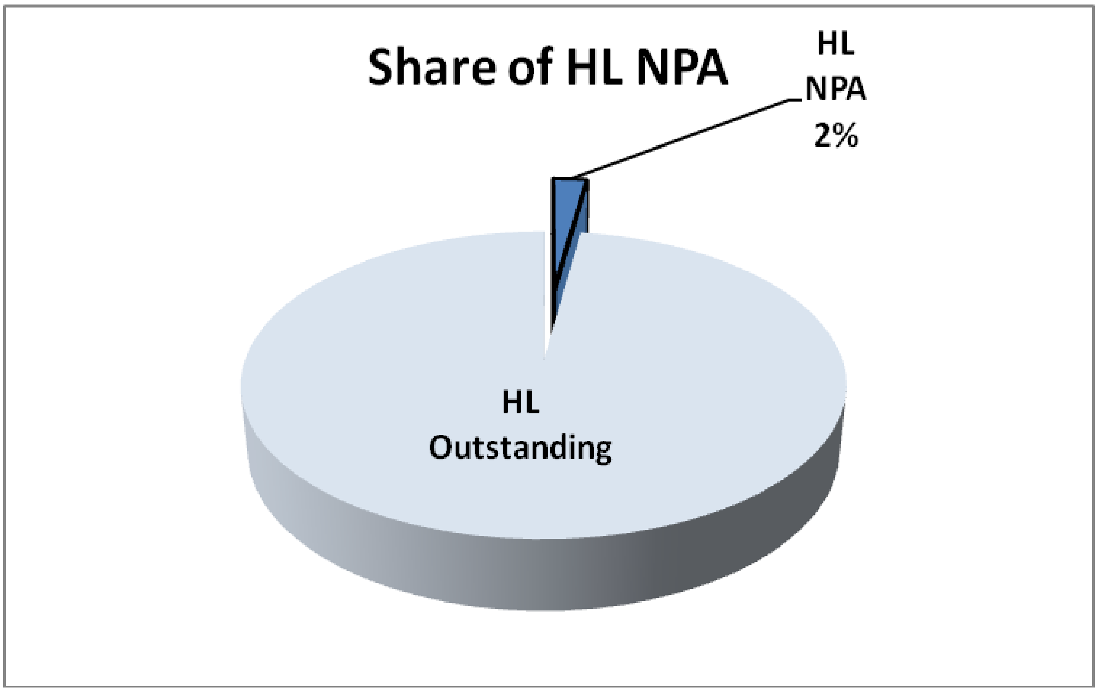
Parameter	Outstanding		
	Sep-15	Sep-16	Sep-17
Housing loan	25835	29049	30660



B. Banking Group wise Growth in Housing Loan



C. % Share of NPA in Housing Loan



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

(Refer Annexure 8.30)

(Rs. in Crores)

Banking Group	Of Total outstanding under MUDRA loans							
	SHISHU		KISHORE		TARUN		Total MUDRA Loans	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	110311	295	81373	1392	14432	968	206116	2655
R R B - KERALA GRAMIN BANK	131587	328	95067	1438	2145	179	228799	1944
Total- Pvt Sector Commercial Banks	115802	233	36765	355	5555	289	158122	877
Total - Commercial Banks + RRB	**357700**	**856**	**213205**	**3185**	**22132**	**1436**	**593037**	**5477**

6.8. Loan Outstanding under Stand up India Programme as at September 2017

(Refer Annexure 8.35)

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	697	103	80	10
R R B - KERALA GRAMIN BANK	47	8	0	0
Total- Pvt Sector Commercial Banks	145	29	4	1
Total - Commercial Banks + RRB	889	140	84	11

6.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at September 2017

(Refer Annexures 8.33 & 8.34)

(Rs. in Crores)

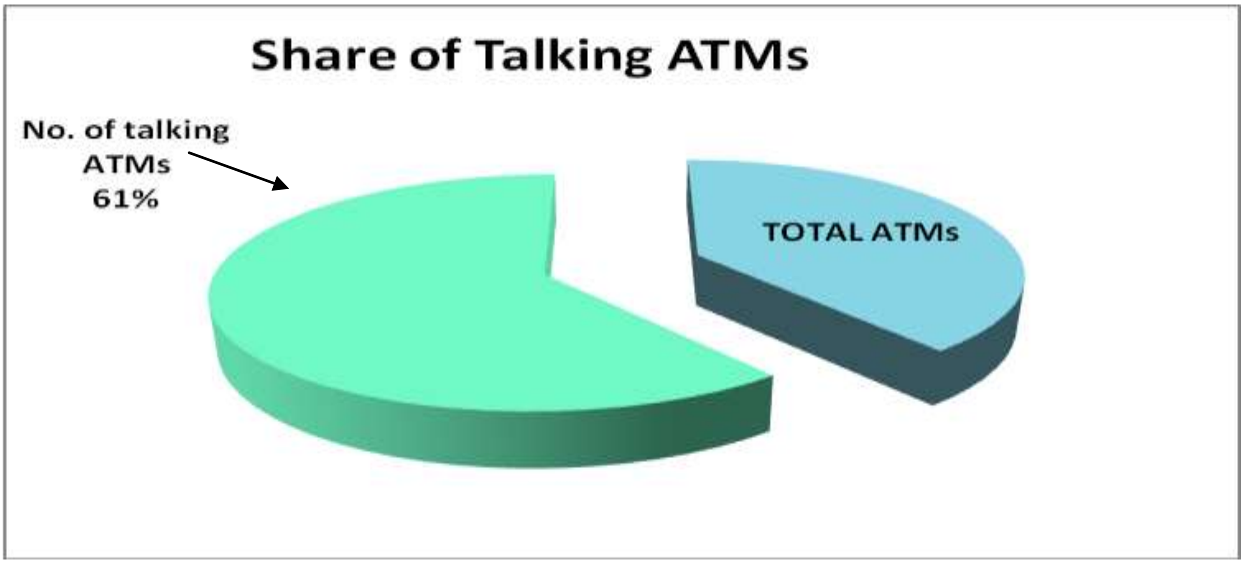
Banking Group	PMAY Scheme- URBAN		PMAY Scheme- GRAMIN		PMAY Scheme	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Total- Public Sector Commercial Banks	2617	150	108	6	2725	156
R R B - KERALA GRAMIN BANK	1130	57	0	0	1130	57
Total- Pvt Sector Commercial Banks	424	64	0	0	424	64
Total - Commercial Banks + RRB	4171	271	108	6	4279	277

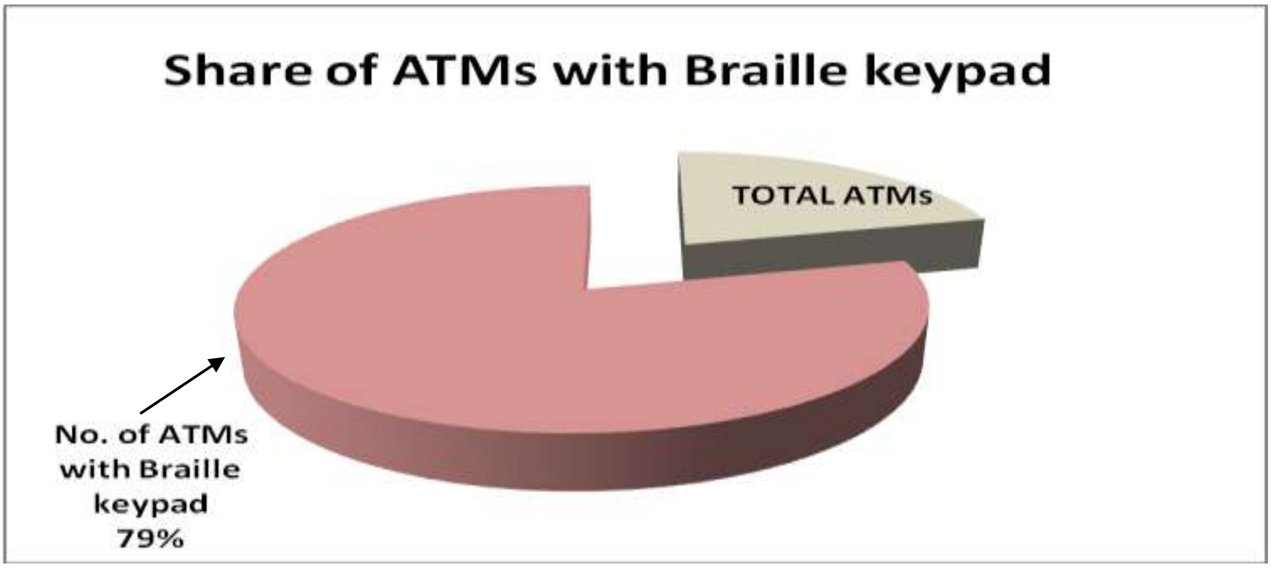
6.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at September 2017 (Refer Annexure 8.31)

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	394873	2226054	95495	2716422
R R B - KERALA GRAMIN BANK	79052	415517	28961	523530
Total- Pvt Sector Commercial Banks	92074	298435	17175	407684
Co-operative Banks	724	3395	185	4304
State Total	**566723**	**2943401**	**141816**	**3651940**

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	5462	4229	4174
R R B - KERALA GRAMIN BANK	303	303	303
Total- Pvt Sector Commercial Banks	3139	860	2545
Total - Commercial Banks + RRB	**8904**	**5392**	**7022**



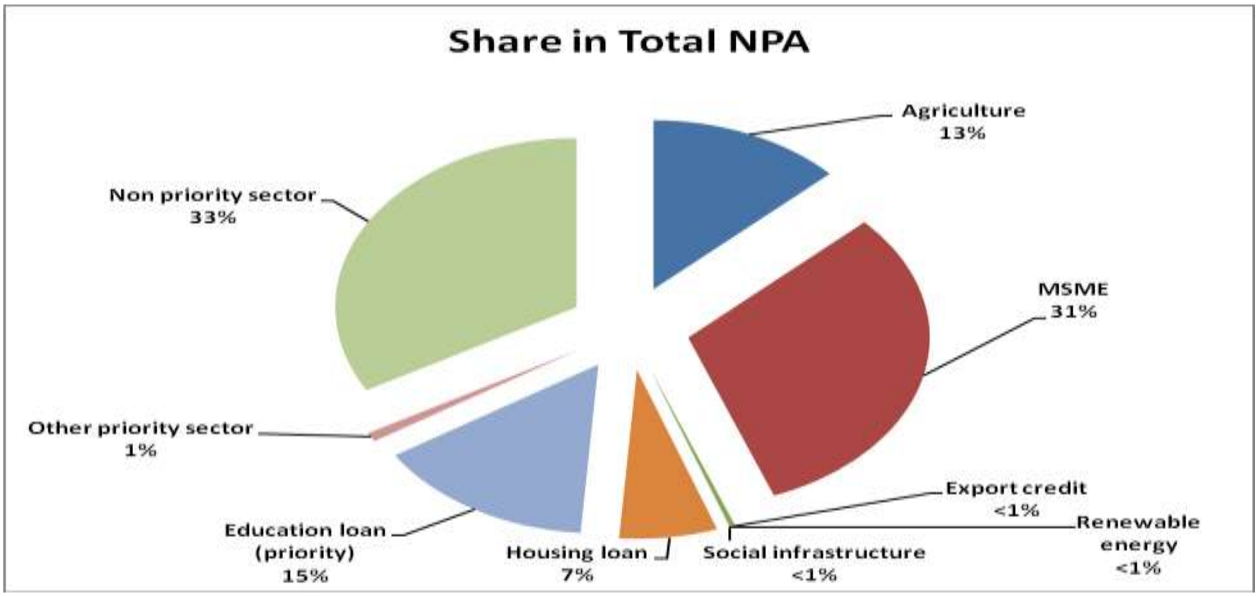


6.12. NPA Position of Commercial Banks (Refer Annexure 8.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on September 2017		
Parameter	**No of Accounts**	**Amount Outstanding**
Priority Sector	**307724**	**7167.09**
(1) Agriculture	101452	1396.83
(2)MSME	118669	3346.71
(3)Export credit	84	40.29
(4)Renewable energy	6	0.00
(5)Social infrastructure	61	2.21
(6)Housing loan	17411	704.24
(7)Education loan (priority)	59110	1584.84
(8)Other priority sector	10931	91.98
Non priority sector	80010	3560.35
Total NPA	**387734**	**10727.44**



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

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

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

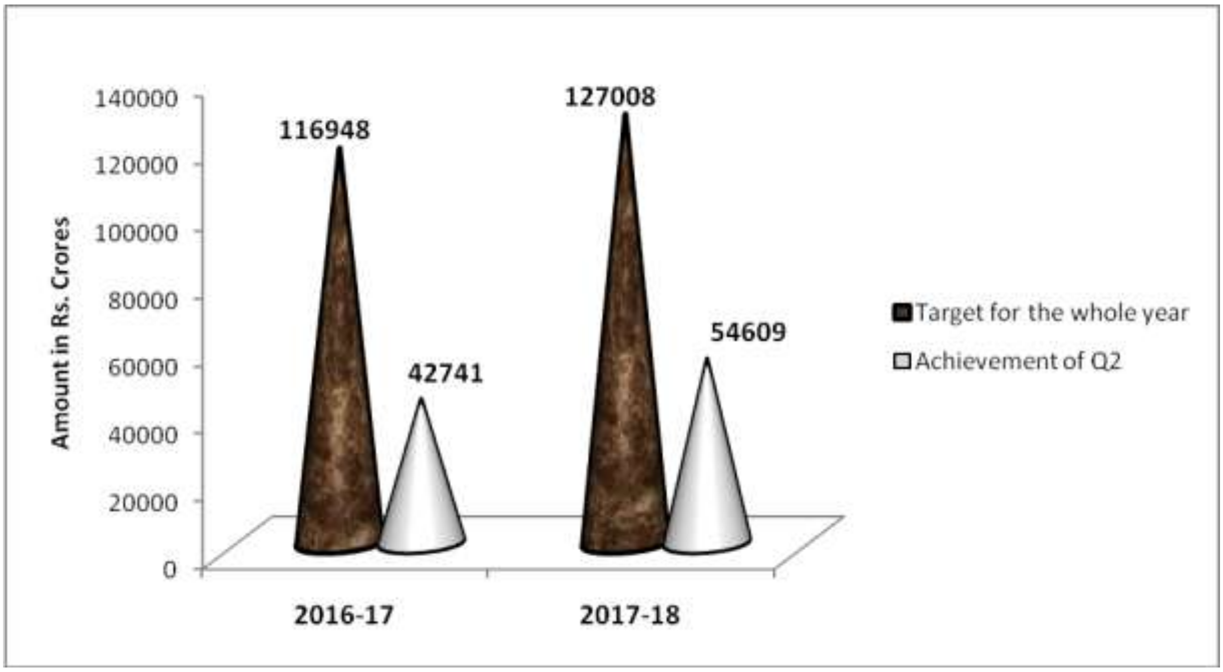
(Rs. in Crores)

Bank/Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target 2017-18	Ach. Q2	% Ach	Target 2017-18	Ach. Q2	% Ach.	Target 2017-18	Ach. Q2	% Ach.	Target 2017-18	Ach. Q2	% Ach.
Total- Public Sector Commercial Banks	24089	14322	59%	12642	4255	34%	13207	5849	44%	49937	24425	49%
R R B - KERALA GRAMIN BANK	6134	5065	83%	2269	547	24%	1924	430	22%	10327	6041	58%
Total- Pvt Sector Commercial Banks	8127	4101	50%	5615	3888	69%	5581	1489	27%	19323	9478	49%
Cooperatives	19733	6350	32%	9726	1981	20%	17962	6333	35%	47421	14665	31%
Total	**58083**	**29837**	**51%**	**30252**	**10671**	**35%**	**38674**	**14101**	**36%**	**127008**	**54609**	**43%**
% to Total Disbursement	xx	54.6%	xx	xx	19.5%	xx	xx	25.8%	xx	xx	100%	xx

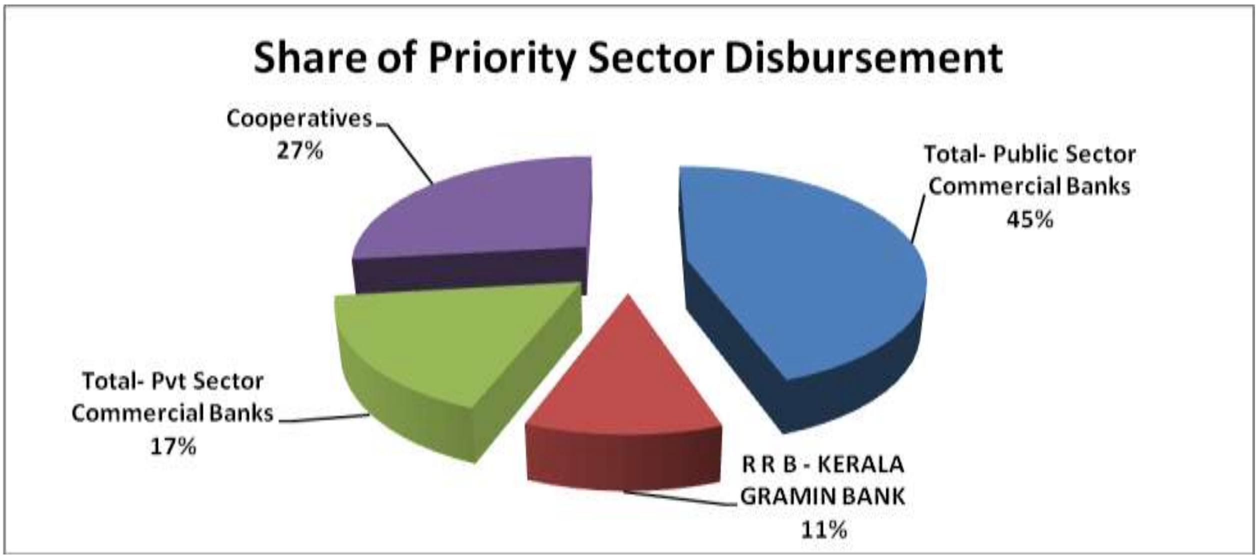
7.1.1. Overall Performance under Priority Sector

(Rs. in Crores)

Priority Sector	2016-17	2017-18
Target for the whole year	116948	127008
Achievement of Q1	42741	54609
% of achievement for Q1	37%	43%



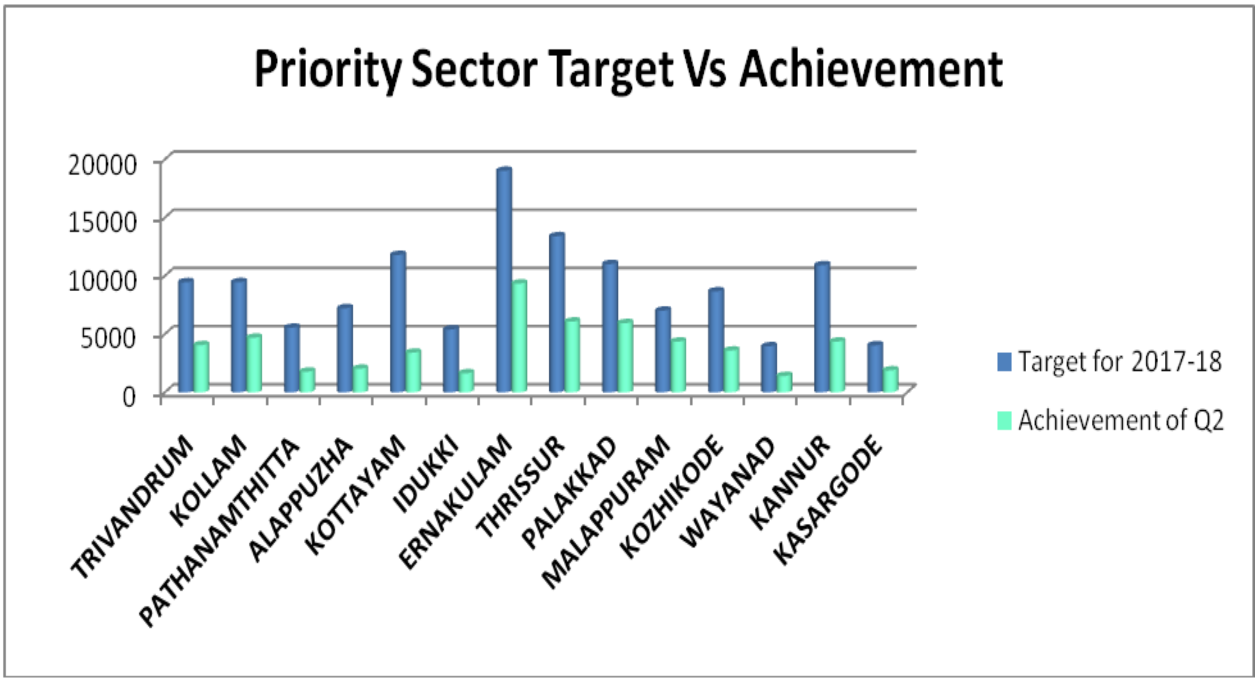
7.1.1.1. Banking GroupWise Performance under Priority Sector



7.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

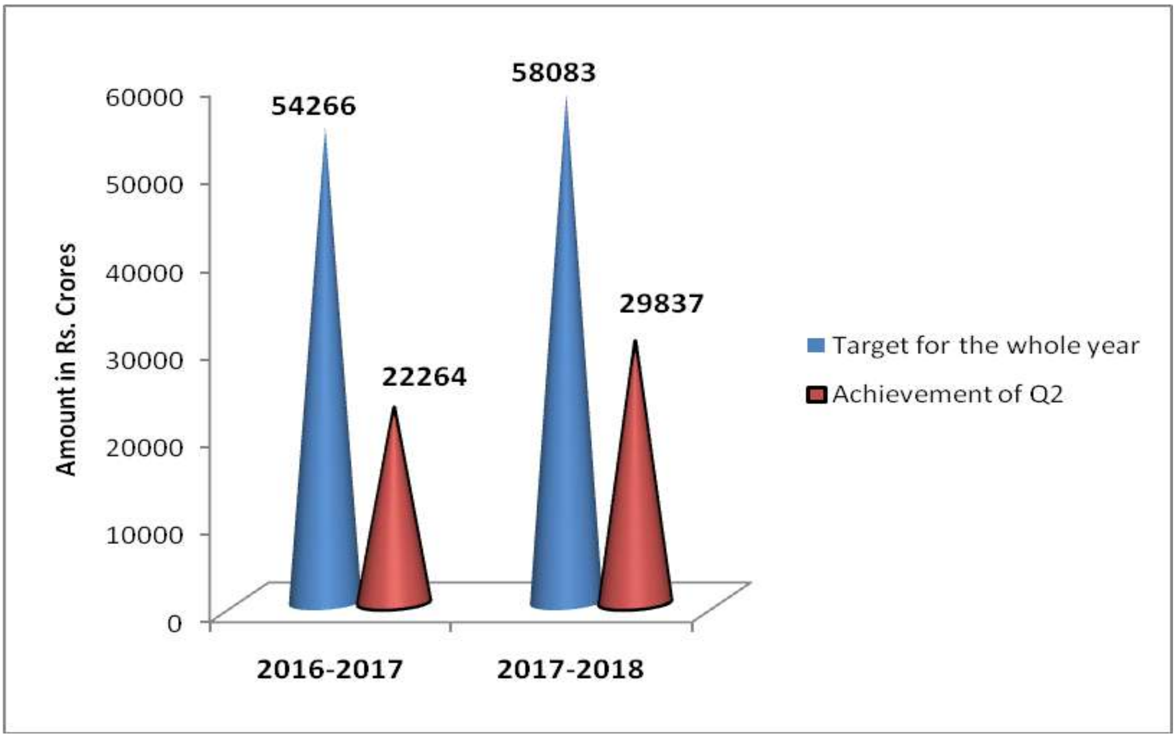
Sl. No.	District	Target for 2017-18	Achievement of Q2	% Achievement
1	TRIVANDRUM	9463	4057	43%
2	KOLLAM	9466	4697	50%
3	PATHANAMTHITTA	5557	1781	32%
4	ALAPPUZHA	7226	2030	28%
5	KOTTAYAM	11802	3414	29%
6	IDUKKI	5406	1639	30%
7	ERNAKULAM	19033	9349	49%
8	THRISSUR	13415	6080	45%
9	PALAKKAD	11018	5948	54%
10	MALAPPURAM	7025	4366	62%
11	KOZHIKODE	8675	3591	41%
12	WAYANAD	3960	1405	35%
13	KANNUR	10920	4363	40%
14	KASARGODE	4043	1889	47%
TOTAL		**127009**	**54609**	**43%**



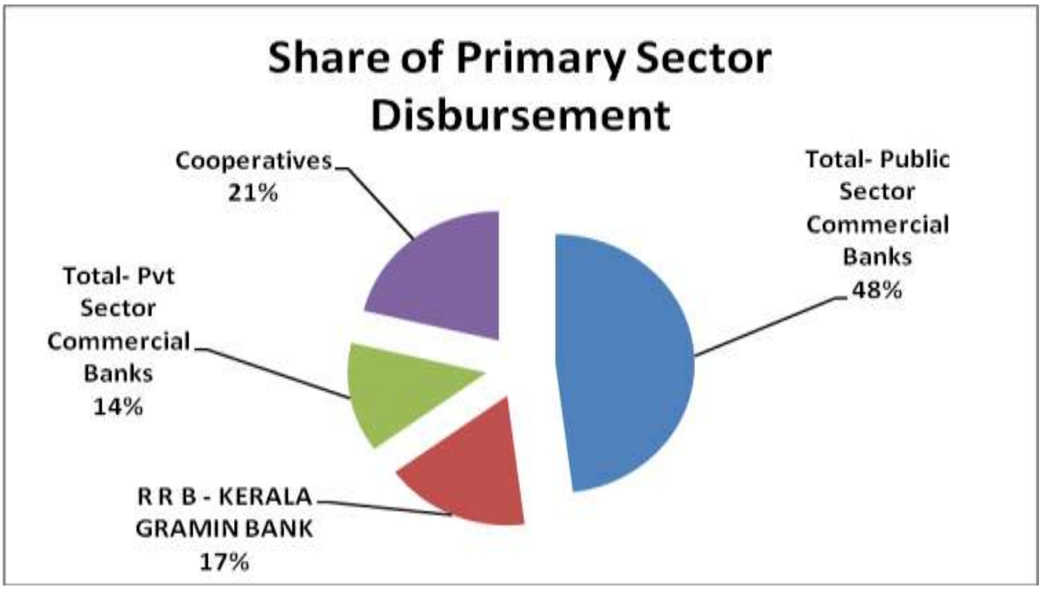
7.1.2. Performance under Primary Sector

(Rs. in Crores)

Parameter	2016-2017	2017-2018
Target for the whole year	54266	58083
Achievement of Q2	22264	29837
% achievement for Q2	41%	51%



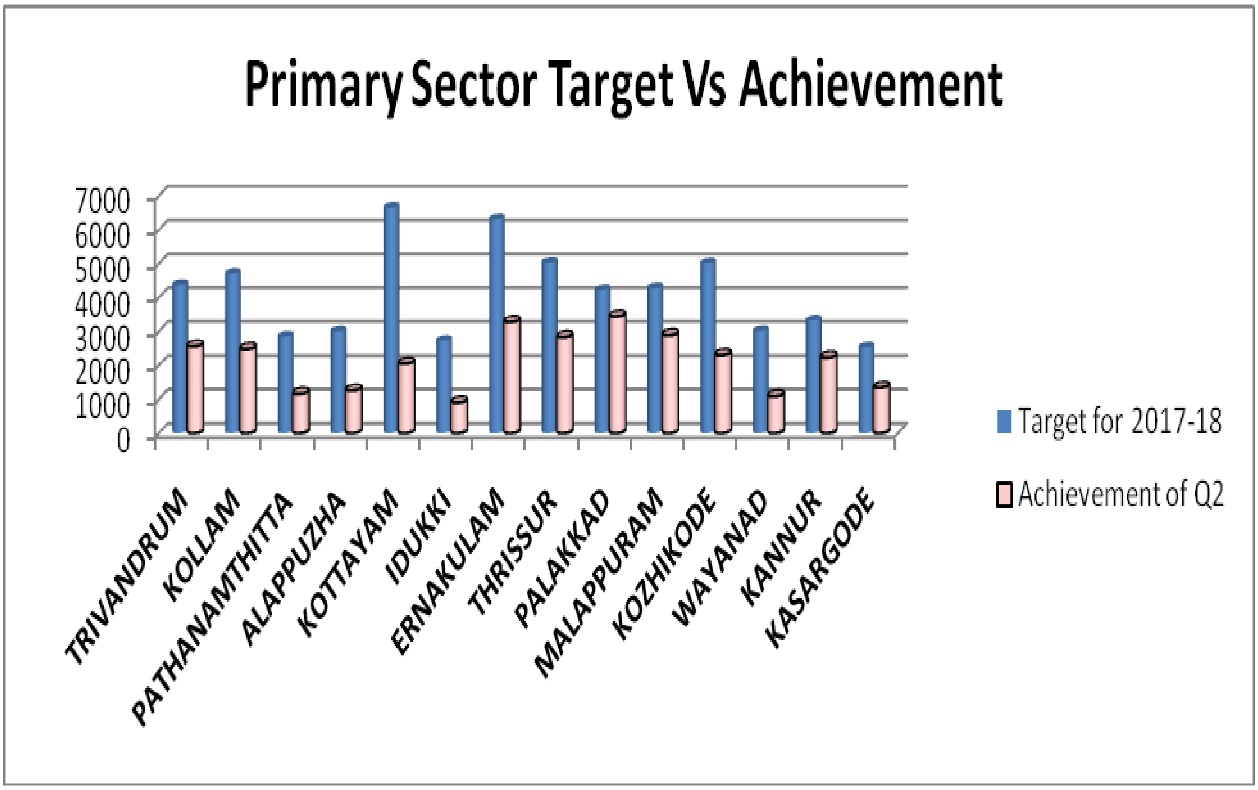
7.1.2.1. Banking GroupWise Performance under Primary Sector



7.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

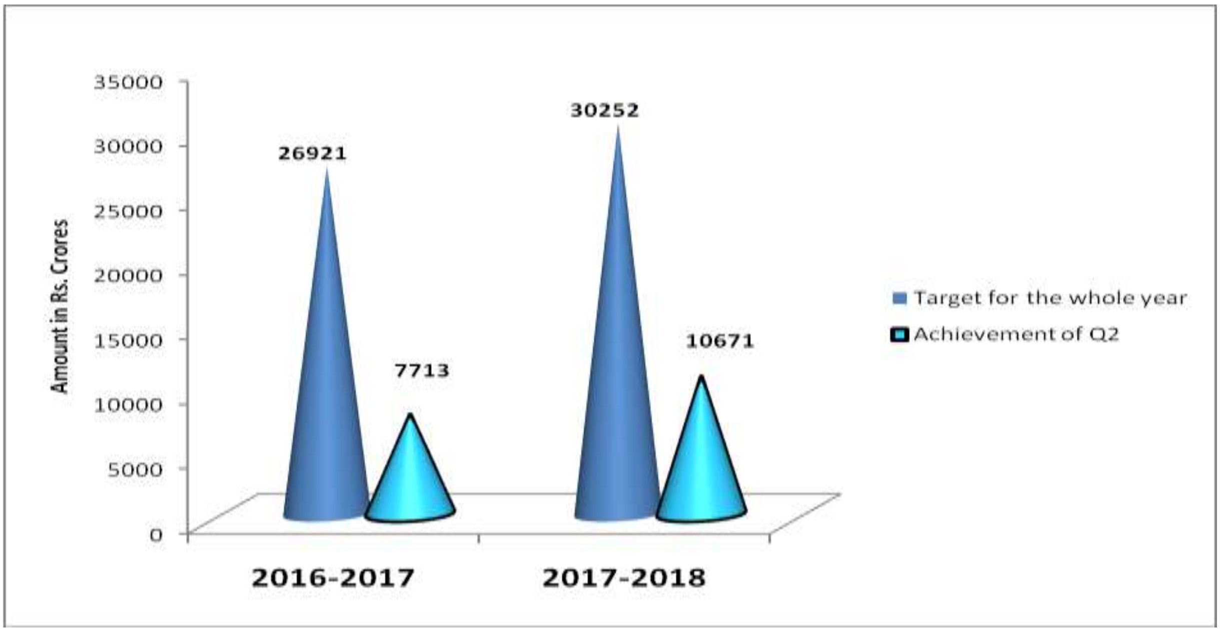
Sl. No.	District	Target for 2017-18	Achievement of Q2	% Achievement
1	TRIVANDRUM	4370	2559	59%
2	KOLLAM	4715	2479	53%
3	PATHANAMTHITTA	2857	1158	41%
4	ALAPPUZHA	3005	1257	42%
5	KOTTAYAM	6668	2048	31%
6	IDUKKI	2734	905	33%
7	ERNAKULAM	6313	3278	52%
8	THRISSUR	5030	2839	56%
9	PALAKKAD	4224	3445	82%
10	MALAPPURAM	4280	2895	68%
11	KOZHIKODE	5013	2307	46%
12	WAYANAD	3016	1087	36%
13	KANNUR	3330	2238	67%
14	KASARGODE	2528	1341	53%
TOTAL		58083	29837	51%



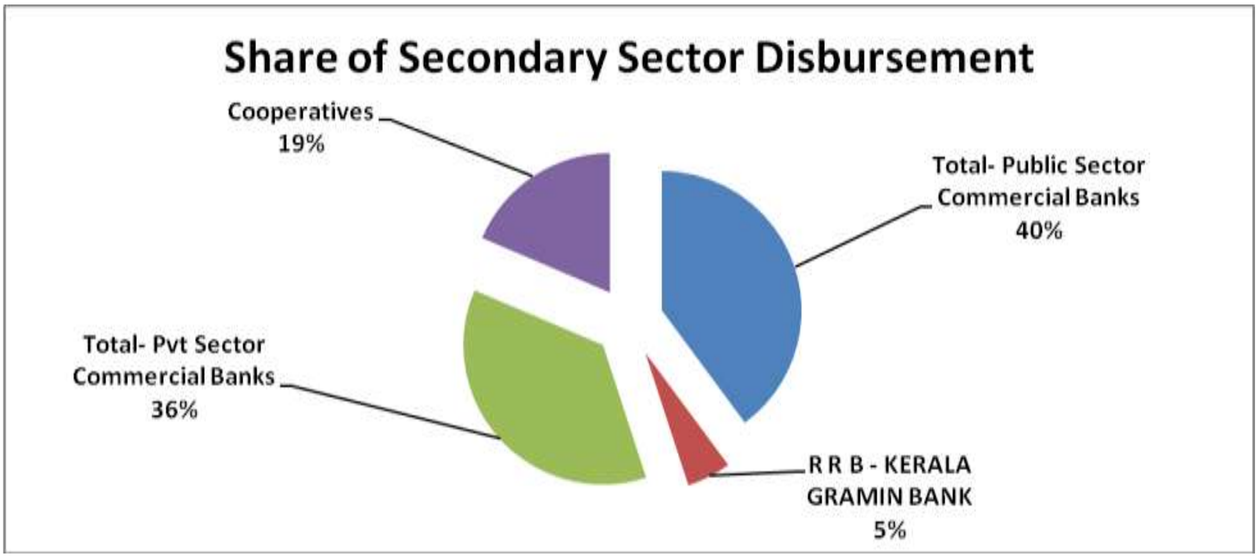
7.1.3. Performance under Secondary Sector

(Rs. in Crores)

Parameter	2016-2017	2017-2018
Target for the whole year	26921	30252
Achievement of Q1	7713	10671
% achievement for Q1	29%	35%



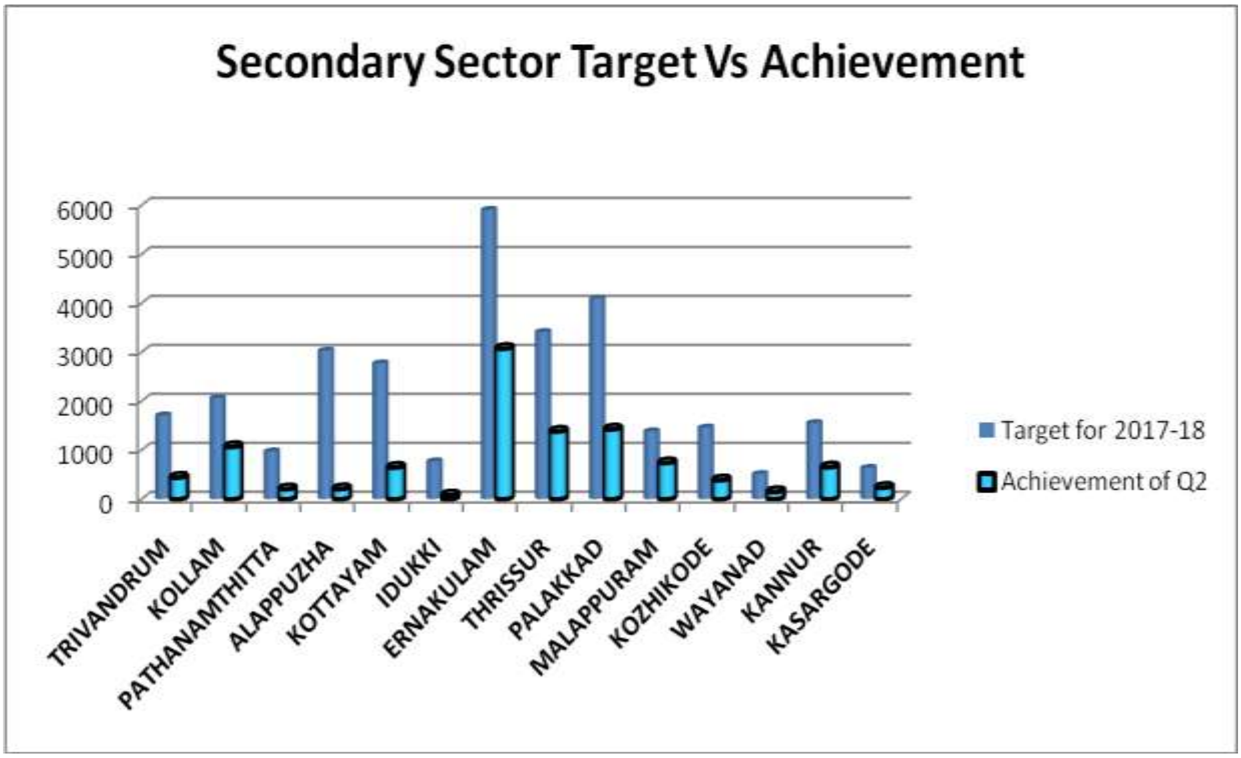
7.1.3.1. Banking GroupWise Performance under Secondary Sector



7.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

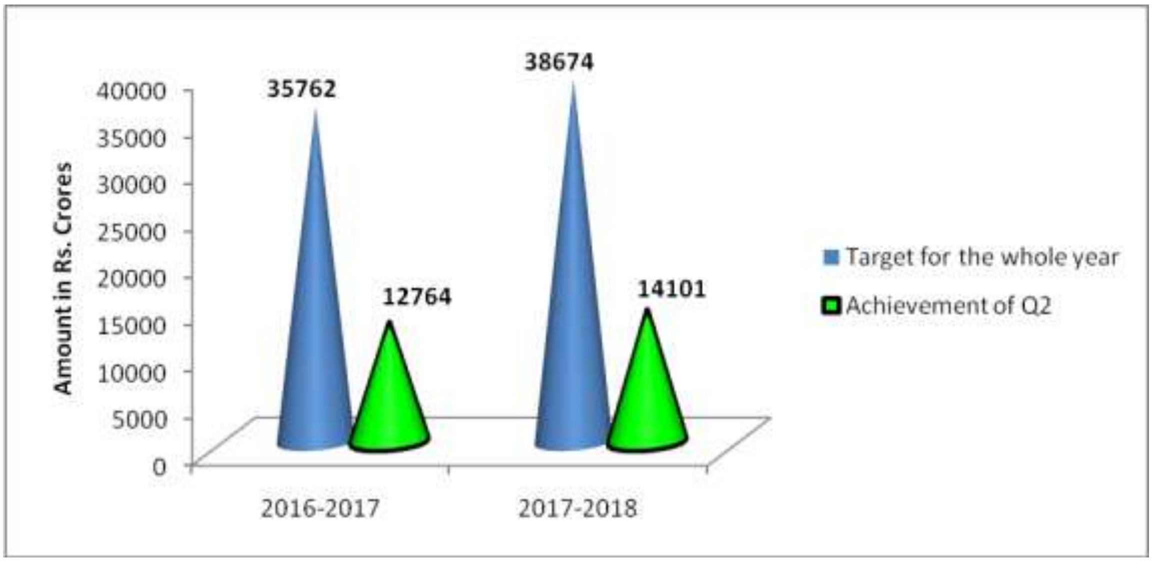
Sl. No.	District	Target for 2017-18	Achievement of Q1	% Achievement
1	TRIVANDRUM	1707	440	26%
2	KOLLAM	2058	1067	52%
3	PATHANAMTHITTA	973	204	21%
4	ALAPPUZHA	3030	206	7%
5	KOTTAYAM	2768	644	23%
6	IDUKKI	770	78	10%
7	ERNAKULAM	5904	3070	52%
8	THRISSUR	3410	1382	41%
9	PALAKKAD	4094	1424	35%
10	MALAPPURAM	1383	738	53%
11	KOZHIKODE	1459	386	26%
12	WAYANAD	510	147	29%
13	KANNUR	1550	651	42%
14	KASARGODE	636	234	37%
TOTAL		**30252**	**10671**	**35%**



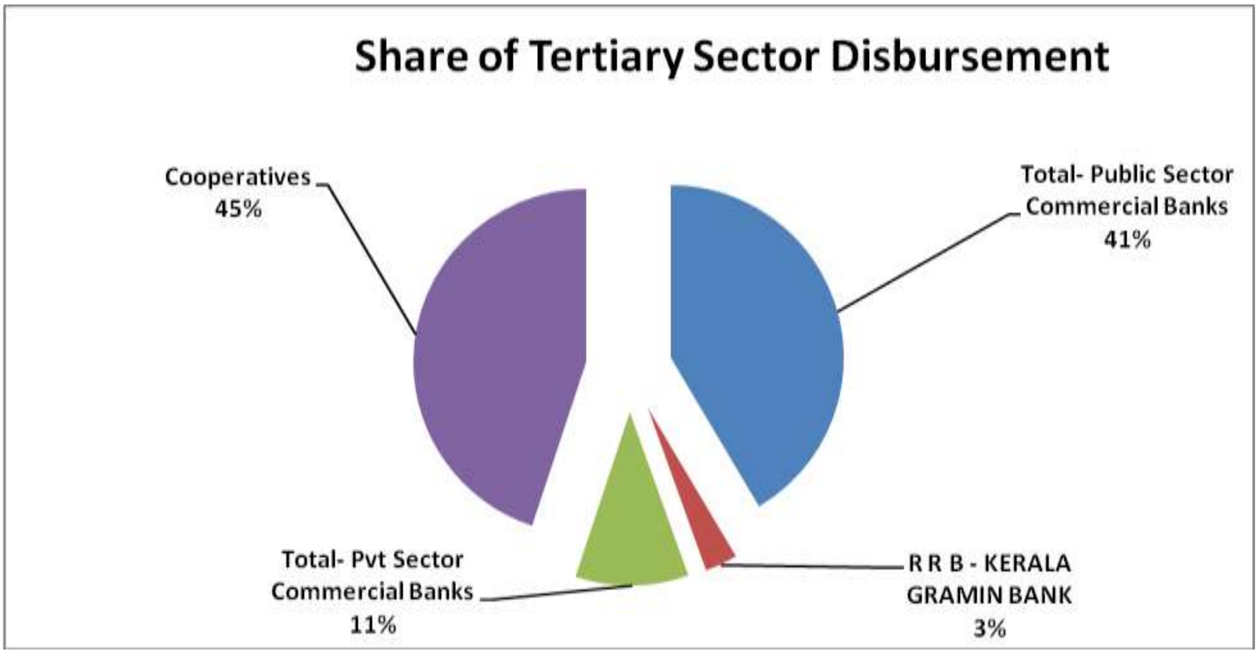
7.1.4. Performance under Tertiary Sector

(Rs. in Crores)

Parameter	2016-2017	2017-2018
Target for the whole year	35762	38674
Achievement of Q2	12764	14101
% achievement for Q2	36%	36%



7.1.4.1. Banking GroupWise Performance under Tertiary Sector



7.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2017-18	Achievement of Q2	% Achievement
1	TRIVANDRUM	3386	1058	31%
2	KOLLAM	2692	1151	43%
3	PATHANAMTHITTA	1727	419	24%
4	ALAPPUZHA	1192	567	48%
5	KOTTAYAM	2366	721	30%
6	IDUKKI	1903	657	35%
7	ERNAKULAM	6815	3001	44%
8	THRISSUR	4975	1859	37%
9	PALAKKAD	2700	1079	40%
10	MALAPPURAM	1362	732	54%
11	KOZHIKODE	2204	898	41%
12	WAYANAD	433	170	39%
13	KANNUR	6040	1474	24%
14	KASARGODE	879	315	36%
TOTAL		**38674**	**14101**	**36%**