126th meeting of State Level Bankers Committee, Kerala
Agenda & Background Notes

1. ADOPTION OF MINUTES

The minutes of 125th Meeting of State Level Bankers Committee held on 28th September 2018 were circulated vide SLBC letter no SLBC 35 156 2018 SK dt 13th Nov 2018

The house may adopt the said minutes

2. PENDING ISSUES

2.1 <u>Pending Issues in Primary Sector</u>

2.1.1 Doubling Farmers' Income by year 2022 (Suggested by Reserve Bank of India)

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

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

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

The 125th SLBC had decided that the Standing Committee on Primary sector would discuss the recommendations made by Primary committee. The Sub committee coud not be held due to busines related flood mitigation matters . The convenor informed that the meeting would be held in next Quarter to discuss in detail. Limited credit exposure to the Lease farming sector in Kerala was an issue pointed out by the SLRM . Regarding issues related to lease land farming , SLBC Convenor has made the following recommendations to the State Government.

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

To

THE PRINCIPAL SECRETARY (FINANCE)
GOVT OF KERALA

Dear Sir,

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

Ref: Meeting held by your office on 2018 June 28th

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

1. Our Specific Recommendation

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

2. Need for the above recommendation

a) For increasing lease land cultivation

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

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

- *Out of the 5,51,050 ha Rubber plantations in the state around 36700 ha go for slaughter tapping and replanting every year. After the economic life period, the rubber plantations are let out for two years' slaughter before felling the trees and replanting*
- *In the first four years after replanting, the plantations are once again leased out for 4 years' intercropping (pine apple or tapioca)*
- *Compared to the previous item, the amount involved in the lease is also large (ranging from 4 laths upwards per acre). Here also the cost of registration discourages the beneficiaries from registering the lease deeds*
- *As a result the lessees are not able to raise loans from Banks. So the activity is funded by parallel economy and money lenders.*
- *Rationalising the registration cost can open up the activity to formal banking channels .*

3. Win – Win Situation for all

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

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

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

The Steering Committee recommended to pursue the agenda

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

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

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

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

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

The SLBC held on 2018 Sept 28th requested the Agricultural Department to convene State level technical committee at the earliest and ensure that all risk parameters that are probable in Kerala including excess rainfall , flood & wind to be necessarily included in the scheme coverage. Forum also requested that each parameter should trigger full eligible claim independent of of the occurance of other parameters .

The steering committee held on 4th Dec 2018 informed that SLBC has suggested action plan to increase the coverage of crop insurance in the State. SLBC also suggested certain technical issues in the SLTC on crop insurance to look into while defining the coverage terms.

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

RBI is considering to introduce a framework to extend credit delivery for tenant farmers. The existing tenancy laws may be reformed so that both land owner as well as the tenant farmers are benefitted. The framework is in streamline with the Model Land Leasing Act released by NITI Aayog. This may be added as a regular agenda to be raised in the State Level Bankers' Committee meetings and the government of Kerala would be apprised the need of such framework.

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

In 125th SLBC , Additional Chief Secretary (Revenue)informed that tenancy in any form is banned under Land reforms act.Instead of tenancy licensed farming can be suggested. The bill is ready for enactment.

The steering committee met on 4th Dec 2018 decided to pursue the agenda

2.2. Pending Issues in Secondary Sector

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

1. In terms of RBI circular no. FIDD.MSME & NFS.BC.No.21/06.02.31/2015-16 dated March 17, 2016 on Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises (MSMEs), every bank shall form Committees for Stressed Micro, Small and Medium Enterprises, to enable faster resolution of stress in an MSME account, as per the following arrangements:

2. All banks having exposure towards MSME sector shall constitute a Committee at each District where they are present or at Division level or Regional Office level, depending upon the number of MSME units financed in the region. These Committees will be Standing Committees and will resolve the reported stress of MSME accounts of the branches falling under their jurisdiction.
3. For MSME borrowers having credit facilities under a consortium of banks or multiple banking arrangement (MBA), the consortium leader, or the bank having the largest exposure to the borrower under MBA, as the case may be, shall refer the case to its Committee, if the account is reported as stressed either by the borrower or any of the lenders under this Framework. This Committee will also coordinate between the different lenders.
4. All eligible stressed MSMEs shall have access to the Committee for resolving the stress in these accounts in accordance with regulations prescribed in this Framework.

The 125 th SLBC requested the banks which have not constituted the committees yet to do so immediately and report to SLBC

SLBC has requested for updating with the latest position wide its letter SLBC/156/MA/2018 dated 05/11/2018
The Steering committee decided to pursue the agenda

2.3. PENDING ISSUES IN TERTIARY SECTOR

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

Some Banks have updated with their latest positions.
The Steering Committee observed that there was no visible progress in land allotment /completion of construction and is a long pending agenda since July 2012.The committee recommended to constitute a sub committee with the RSETI Banks and LRC and all other concerned departments exclusively to discuss the updations regarding Land allotment for construction of RSETI buildings
Regarding enhanced limit , request from banks are awaited

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

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

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

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

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

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

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

In the 121st Meeting of SLBC, Kerala held on 24.03.2017 at Trivandrum, the representative from Revenue Department informed that the matter is under the active consideration of Revenue Department and at present the matter is placed before the Law Department for their advice and expected to sort out the issue shortly.
Govt of Kerala had called SLBC convener a discussion in the matter. The questions raised by the Govt and the recommendation given by SLBC convener is given below

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

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

<u>Our recommendations</u> *in this regard is that,*

- *The said bill is pending in Rajya Sabha since 2013. We are not certain about the time by which it may be passed*
- *Till that time, the State Govt may adopt the suggestion made by us , both as a measure to increase state revenue and to improve ease of doing banking business in the state*

2. ***You have requested us to give our views on the necessity of possession certificate and location sketch from village office for granting loans by banks. You have suggested that the Village Office shall issue the ownership certificate of land. The possession, enjoyment & location sketch may be sourced by banks through their own mechanisms***
3.

<u>Our recommendations</u> *in this regard is that*

- *Currently the certificate generally called "possession certificate" is the principal proof available to financing agencies to find out the ownership and enjoyment of the property as per Revenue Records.*
- *Though the certificate is generally called "Possession Certificate", it certifies ownership and enjoyment.*
- *This certificate is obtained not only by banks, but also by various other financing bodies including the Govt of Kerala for its HBA scheme for State Govt Servants (Under HBA scheme it is the Possession Certificate from Tahsildar and Location Sketch from Village Officer)*
- *Banks also ask Nil revenue recovery certificate from Village Office*
- *If the Govt can place an alternative mechanism to confirm the ownership and enjoyment of land as per revenue records, the possession certificate may be replaced.*
- *Such alternative can be*
  a) Access to the banker /land owner to view and download Thandapper Register details , or
  b) A combined ownership certificate cum Nil RR certification or
  c) Physical TP register Extract which shows with clarity as regards ownership and extent owned
- *In Northern Villages where Revenue Records are still maintained in Adengal registers present certification may continue*
- *As regards location sketch , we concur with Govt views "*

Based on the discussions in SLRM 2018 , the Principal Secretary (Finance) held a meeting on 2018 June 28th .

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

i) Equitable Mortgages to be shown in registration records. A new mechanism need to be adopted for this and a reasonable charge should be levied for it. Bank has to be declared a public entity for the execution of the process. Action in this regard has to be done by Taxes and Registration Department.

ii) Necessary amendments in the Stamp Act may be introduced for the registration of equitable mortgages on bank loans.

iii) The registration fees should be made reasonable.

iv) SLBC is directed to submit a proposal to Taxes Department for exemption of registration fees and stamp duty on equitable mortgages on bank loans.

Recommendation of SLBC

1. Govt may introduce a system similar to GAHAN Registration (Gahan document is a declaration given in lieu of mortgage deed, to the co-operative banks and societies for taking loans.)
2. Based on a similar declaration given by the Manager of a Commercial Bank, the Sub Registrar may make a noting about the Equitable Mortgage in Book 1, "Register of non-testamentary documents relating to immovable property"
3. Govt may notify the Bank Manager as the holder of a public office to exempt his appearance in person or by agent at any registration-office in any proceeding connected with the registration of any instrument executed by him or in his favour, in his official capacity, or to sign as provided in section 58 of Indian Registration Act 1908
4. Govt may charge a reasonable fee for the facility as suggested in table 1 below.
5. Govt may also facilitate a real-time online search option in Book 1 at a reasonable fee

In 125 SLBC Sri P H Kurien IAS, ACS, Revenue Department stated that discussions are going on this matter.
The steering committe held on 04/12/2018 decided to write a letter to the Government Department to know the progress on this matter ..

2.3.3 Loan Waiver Scheme of Scheduled Tribes Development Department

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

Kerala State SC/ST Development Corporation Ltd. has been entrusted as the disbursing agency for the implementation of loan waiver scheme.

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

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

From

Director

To

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

Sir,

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

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

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

Yours faithfully

R.Presannan
Joint director
For director

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

The Steering Committee recommended to pursue the agenda

2.3.4 Education Loan Repayment Support Scheme

The update in the scheme as on 30th Nov 2018 is given below

Sl No	Bank Name	Amount processed by branch	Amount forwarded by Nodal Officer	Amount forwarded by SLBC	Amount Approved by Finance
Total		3030421022	2112570527	1577038517	1482477718
1	ALAPPUZHA DISTRICT CO OPERATIVE BANK LTD	5541490.5	5541490.5	4362950.5	3895743.85
2	ALLAHABAD BANK	621815.6	621815.6	315060	315060
3	ANDHRA BANK	5466970.85	1641531.75	1491081.75	1302041.55
4	BANK OF BARODA	18803530.7	12603594.6	7697798.2	4564540.6
5	BANK OF INDIA	49530863.25	23434023.4	17173842	15928780.4
6	CANARA BANK	370532849.2	245892930.4	160372777.6	153716806.6
7	CATHOLIC SYRIAN BANK LTD	46712324.9	38049619.9	32742494.2	30143260.55
8	CENTRAL BANK OF INDIA	116772559.4	70614266	55905032.35	49952677.75
9	CITY UNION BANK LTD	0	0	0	0
10	CORPORATION BANK	68572875.15	50757979.8	40518546.7	36434376.9
11	DENA BANK	2490481.6	2329903.6	869180	717950
12	DHANLAXMI BANK LTD	10086943	6891538	4276700.2	4177969.8
13	FEDERAL BANK LTD	268416514.8	210363676.3	150056290.5	142860859
14	HDFC BANK LTD	1012091.8	0	0	0
15	ICICI BANK LTD	220702.2	220702.2	0	0
16	IDBI BANK LTD	458149.8	0	0	0
17	IDUKKI DISTRICT CO OPERATIVE BANK	11790193.6	5751027.85	5220818.85	5220818.85
18	INDIAN BANK	59253624.75	42023902.95	32849871.9	29480653.9
19	INDIAN OVERSEAS BANK	98286765.2	49374319.6	33072229.4	31702706.2
20	KANNUR DISTRICT CO OPERATIVE BANK	239655.8	239655.8	112200	112200
21	KARNATAKA BANK	334562	334562	0	0
22	KARUR VYSYA BANK	0	0	0	0
23	KASARGOD DISTRICT CO OPERATIVE BANK LTD	410800	410800	188400	188400

24	KERALA GRAMIN BANK	521406069.5	309187477.5	271794867.8	264902385.8
25	Kerala State Co operative Agricultural and Rural Development Bank Ltd	956088.6	686160	0	0
26	Kerala State Co operative Bank	82973206.8	80538632	77243958	76794086.55
27	KOLLAM DISTRICT CO OPERATIVE BANK	11077731.1	10622931.1	10023041.7	10023041.7
28	KOTTAYAM DISTRICT CO OPERATIVE BANK	0	0	0	0
29	MALAPPURAM DISTRICT CO OPERATIVE BANK	0	0	0	0
30	ORIENTAL BANK OF COMMERCE	8212244.9	4477848.5	4100388.5	4100388.5
31	PATHANAMTHITTA DISTRICT CO OPERATIVE BANK LTD	1334214.4	1195863.4	1009814.2	1009814.2
32	PUNJAB NATIONAL BANK	61423372.3	38670703.3	26394792	22464699.2
33	PUNJAB SIND BANK	198000	198000	198000	198000
34	SOUTH INDIAN BANK	50793315.85	30407565.75	23908560.55	20391410.2
35	STATE BANK OF INDIA	740981374.7	567772100	434544701.6	409187705.5
36	SYNDICATE BANK	179191308.2	114264656.9	55326138.15	45323296.85
37	TAMILNADU MERCANTILE BANK	486820.8	366179.4	250151.4	250151.4
38	THE THIRUVANANTHAPURAM DISTRICT CO OPERATIVE BANK	0	0	0	0
39	THRISSUR DISTRICT CO OPERATIVE BANK	280897	280897	280897	280897
40	UCO BANK	16122844.7	12032992.1	7018514.5	6626573.5
41	UNION BANK OF INDIA	187617910.3	151940711.7	106637461.8	99800805.6
42	UNITED BANK OF INDIA	752106.6	752106.6	646988.4	646988.4
43	VIJAYA BANK	30792036.05	21924911.85	10434967	9762628
44	WAYANAD DISTRICT CO OPERATIVE BANK	265716	153450	0	0

The Steering Committee noted the updations as of Nov 30th 2018.
The committee also recommended a cost sharing formula for the expenses incurred by SLBC for the related works on the matter .

2.3.5 Revamp of Lead Bank Scheme (Agenda by RBI)

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

These include:-

1. Constitution of a steering sub-committee having representatives as mentioned in the aforesaid circular in order to finalize a compact agenda in the SLBC meetings
2. Convergence of Annual Credit Plan under Lead Bank Scheme with business strategy of banks
3. Standardization of SLBC website to download the relevant data directly from CBS, keeping manual intervention to a minimal level to maintain data accuracy
4. Active and necessary participation of all branch managers in the BLBC meetings and the controlling heads of banks may selectively attend such meetings
5. Active Participation of RSETIs in the DCC to design training programmes for each district/block for necessary skill training and skill upgradation of rural youth
6. Apart from the above, it should also be confirmed that whether all the Lead District Managers (LDMs) will be provided with the necessary infrastructure as per our letter No.FIDD.CO.LBS.BC.No.20/02.01.001/2017- 18 dated April 06, 2018.

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

The 125 SLBC forum dedided to place the agenda in SLBC meeting until all the action points are complied . It was also noted that SLBC Kerala forum is already having a steering committee.

Regarding point No 4 (participation in BLBC) some members informed that nowadays, there are three or four branches of the same bank in many rural blocks and many are are manned by single officers.. It is very difficult to arrange deputation to all these branches at the same time

The 125 SLBC forum advised that in such cases instead of the branch personnel, a responsible senior officer from the controlling office, has to attend the BLBC meeting and take prompt follow up action on the decisions taken in the meeting .

In 125 SLBC RBI informed that uploading data by the controlling offices of banks and allowing LDMs to download the data district wise and blockwise is to be done by aligning with CBS

The Steering committee decided to pursue the matter

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

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

For providing training to BPL candidates, State Rural Livelihood Mission (SRLM) is providing reimbursement of training expenses through Kudumbashree Mission of Kerala

State Government, which acts as State Rural Livelihood Mission Office.The claim submitted for the financial year 2015-16 and 2016-17, is yet to be received. The details of pending claims are given below.

The 122nd meeting of SLBC observed that similar claims are pending with all RSETIs The forum requested the following:

1) *Kudumbashree to expedite the matter*
2) *If such cases are there with other RSETIs, their Controlling Banks to collect the information and forward to SLBC for onward transmission to the LSGD and Kudumbashree.*

Representative from ***Kudumbashree*** *informed that they have already taken up the matter with Ministry of Rural Development, Government of India. The aggregate pendency was collected by SLBC Convenor and submitted to the Executive Director Kudumbasree vide letter No.Kerala SLBC/35 /145 /GN/2017dated2017 November 24th.*

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

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

Convenor: Canara Bank
A Government of India Undertaking
Together We Can

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

To

THE EXECUTIVE DIRECTOR
KUDUMBASREE STATE MISSION
THIRUVANANTHAPURAM

Dear Sir,

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

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

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

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

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

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

In 125 SLBC ED of Kudumbashree informed that 3Cr is pending and the matter is under discussion with MoRD and an early settlement is expected.
The Steering committee decided to pursue the matter

2.3.7. Aadhaar Seeding and Verification of bank accounts

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

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

Aadhaar & Mobile seeding and authentication is an on going process
Certain aadhaar based issues pointed out in the 125 SLBC were followed up by FIDD .
They found that they were related to the internal procedure in the bank and they could be resolved.
The Steering Committee recommended to place the same in SLBC meeting and pursue the agenda

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

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

125th SLBC reiterated its earlier request to the banks to report the Rural branches only on the basis of the status appearing in Database on Indian Economy of RBI.

The steering committe that met on 04/12/2018 recommends to report **Latest Bankwise, District wise data of FLCs to SLBC promptly on a quarterly basis and may drop the agenda.**

2.3.9. Progress made in Digitization of Land Records

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

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

The 123rd SLBC meeting observed that:

- *Some States have completed digitization of land records & integrated with Agri Insurance portal. In these states , When bank enter survey number in the Agri insurance portal , land details populate automatically*
- *In Kerala it is underway. Our basic record of land ownership is Thandapper Register of Village Office . (Equivalent to Jamabandi register in other states). Some northern districts have adengal register in place of TP register. The TP register is partially computerized and online pokkuvaravu (mutation) is enabled.*
- *The forum noted that SLBC has requested the Revenue Secretary to provide the latest position on digitization of revenue records*

The steering committe held on 04/12/2018 decided to pursue the Agenda

2.3.10. Delay in Appointment of Financial Literacy Counsellors

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

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

125th SLBC forum stated that only 7 FLC are vacant and the concerned banks to fill up the vacancy at the earlist and to report to SLBC.

The steering committe held on 04/12/2018 decided to pursue the matter with the concerned banks.

2.3.11. Second phase Roadmap for opening CBS Enabled banking outlets in villages with population more than 5000 without a bank branch of scheduled commercial bank

(Suggested by SLBC Convenor)

The Road map drawn by SLBC on the basis of 2011 Census was achieved in November 2017. As a second phase to the same, we propose to go ahead with a fresh survey as proposed in 122nd SLBC to identify any left out villages in light of the reorganization of Revenue Villages done by the Govt of Kerala. The LDMs may complete the task and report to SLBC by 2018 January. Based on this the SLBC shall draw a second phase road map.

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

The steering committe that met on 04/12/2018 decide to pursue the agenda

2.3.12. Standard Operating Procedures (SOPs) for preventing Cybercrime

(Agenda suggested by Reserve Bank of India)

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

In view of the above,

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

b) SLBC and Lead Banks in the available forums like DCC, DLRC, etc., may provide publicity of the circular issued vide DBR.No.Leg.BC.78/09.07.005/2017-18 dated July 06, 2017 on "Customer Protection-Limited Liability of Customers in Unauthorized Electronic

Transactions", which contains the instructions to customers for reporting unauthorized transactions to banks as well as instructions to banks and financial institutions to provide customers with 24x7 access through multiple channels (at a minimum, via website, SMS, e-mail, etc.).
A draft was placed and approved in SLRM 2018 . Now customer friendly lay out of the same has been prepared for circulation

SLBC informed that a customer freindly lay out is circulated and updated in SLBC website The steering committee decided to keep this agenda for feedback and to drop this agenda from next SLBC.

<u>2.3.13. Infrastructure facilities to the Financial Literacy Counsellors</u>
(Agenda suggested by Reserve Bank of India)

In terms of FIDD.FLC.BC.No.18/12.01.018/2015-16 dated January 14, 2016, Scheduled Commercial banks (including RRBs) are required to provide physical infrastructure and basic amenities to the FLCs sponsored by them, to strengthen the FLC Eco-system. Also, as per RBI circular issued vide FIDD.FLC.BC.No.11/12.01.018/2017-18 dated July 13, 2017, FLCs and rural branches are eligible for funding support from the Financial Inclusion Fund for the financial literacy camps to the extent of 60% of the expenditure of the camp subject to a maximum of □ 5,000/- per camp.
To improve the effectiveness of the financial literacy camps, it was decided to encourage FLCs and rural branches of banks to use hand held projectors to show Audio-visuals and posters on financial awareness messages. Funding for handheld projectors and speakers are provided from FIF to the extent of 50% of the cost incurred on purchase of hand held projector and portable speaker (both put together) subject to a maximum of Rs. 5000 per rural branch / FLC on a reimbursement basis.
But it has come to our notice that some FLCs are not being provided funding support for the camps conducted by them and the hand held projectors, which has considerably reduced the effectiveness of the financial literacy camps.

The 124th SLBC meeting requested the banks to inform the update on the following

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

The steering committee decided to write to these banks for updating the developments in the matter

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

SLBC Convenor informed that the data portal is active and training were imparted to all the concerned and is open to banks for data input. Due to the unprecedented flood in the state of Kerala standardisation of Data inputs were not properly done. Now instructions have sent to all the concerned offices to update in the data portal

The Steering cmommittee decided to pursue the agenda

2.3.15. Functioning of Business Correspondents (Suggested by Reserve Bank of India)

RBI CO circular DBOD. No. BAPD.BC. 7/22.01.001/2014-15 dated July 01, 2014, mentions the scope to activities to be undertaken by Business Correspondents, which includes:
(i) Identification of borrowers;
(ii) Collection and preliminary processing of loan applications including verification of primary information/data;
(iii) Creating awareness about savings and other products and education and advice on managing money and debt counselling;

(iv) Processing and submission of applications to banks;

(v) Promoting, nurturing and monitoring of Self Help Groups/ Joint Liability Groups/ Credit Groups/others;

(vi) Post sanction monitoring;

(vii) Follow-up for recovery;

(viii) Disbursal of small value credit;

(ix) Recovery of principal/collection of interest;

(x) Collection of small value deposits, etc.

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

The 125*th* SLBC *requested the banks to inform the list of inactive BCs to the SLBC*
The Steering committee decided to merge the agenda with the fresh issue raised by RBI and pursue the matter.

2.3.16. Issues in network connectivity in remote areas (Suggested by Reserve Bank of India)
SLBC in coordination with LDMs and banks may identify the remote areas that lack network connectivity hindering the banking operations. The same may be brought to the notice of the Telecom Regulatory Authority of India (TRAI)/ Telecom authorities, to figure out a solution.
In the SLRM 2018 , it was decided that any instances of lack of connectivity may be conveyed to the SLBC for onward reference to the TERM cell of DoT. No references were recieved in the quarter
The steering committee was informed by SLBC that so far no cases were reported after 125 SLBC and the Committee decided to pursue the agenda.

2.3.17. Issues in Remitting RR recoveries by Village Officers

In 125 SLBC , the Additional Chief Secretary (Revenue)informed that after collection of dues immediately bankers have to withdraw the RR. The requisition with the Revenue Department can be withdrawn at anytime The steering committee committee recommends to note the same and may drop the agenda.

3. FRESH ISSUES

3.1 Primary Sector

3.1.1. Minutes of SLBC Sub Committee on Natural Calamity Relief Measures dated 15th October 2018 (Information Note by SLBC Convenor)

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

Convenor:

Ref: Kerala SLBC/61/151/MA/2018 **Date: 2018 Oct 15th**

SLBC Sub Committee on Natural Calamity(2018) -
Decisions taken in the meeting dt 2018 Oct 15th

The meeting commenced at 3 pm in the Discussion Room , Floor no 3 , Canara Bank Building , Trivandrum , with Sri N K Krishnankutty, DGM SLBC Kerala in Chair. The list of participants is annexed.
The committe discussed on the following issues placed before it and made the following decisions/ Clarifications.

Question No 1- (Placed by Canara Bank)- Whether a loan not due on date is to be restructured

This question was raised by Canara Bank, quoting the following example

- Crop Production short term Loan granted & availed 2018 July 01st
- Calamity occurs on 2018 July 15th . Crop is washed way
- Account is due only on 2019 July1st
- Is it necessary to restructure

SLBC Cell suggested that such accounts have to be restructured for the following reasons

Current year crop is lost. Hence the farmer will have no income for payment on due date . If it is restructured on 2019 July 1st , it will not get the benefit of Natural calamity . It will be treated as NPA. Therefore it is imperative that this account is restructured now itself. It is also necessary that this farmer is provided with fresh crop production loan during the next crop season, on the terms permitted under Natural Calamity Relief measures.

<u>Decision of the sub committee</u>

The Sub Committee discussed this in detail and decided that a clarification may be sought from RBI in this regard.

Question No 2 (Placed by Federal Bank) Whether Natural Calamity relief measures can be extended to NRI Housing Loans

<u>Decision of the sub committee</u>

After due discussions the committee decided that need based relief measures approved by SLBC can be extended to the NRI housing loans as well .

<u>The logic that the committee found for this decision was</u>

- A portion of his future income will have to be diverted for renovation of the house.
- Insurance claim is settled on the depreciated value of the damaged parts , based on the original cost at the time of construction/ acquisition.

- But the renovation / replacement is done at the current prices. So he will require more than the insurance claim to repair the house.

Question No 3 – (Placed by Federal Bank) -Whether in the case of accounts not covered by Relief Measures a grace period of 15 days can be extended on repayment due dates. Because of the natural calamity their income may be impacted . This would provide a 15 days, comfort and save them from their credit history being spoiled) CRILIC & CIBIL)

<u>Decision of the sub committee</u>

The committee observed that this a matter that can not be decided at its level and requested SLBC Convenor to take up with RBI for a decision

Question no 4 (Placed by Federal Bank) When eligible loan account is rescheduled and become standard there is practical difficulty to classify different accounts of the same borrower under different categories of asset classification.(Since Classification based on Customer ID)

Decision of the Sub Committee

The Committee observed that it could be a technical issue that has to be addressed by individual banks. RBI Master Directions on Natural Calamity Relief Measures permit such differential classification for the same customer (Clause 4.4.2)

Question No 5 (Placed by Federal Bank) RBI has permitted Banks for rescheduling the accounts upto 30th Nov 2018. Whether the committee can direct that Banks need not classify the eligible accounts as substandard and Banks may obtain applications while rescheduling the accounts before cut off date.

Decision of the Sub Committee

- The Sub Committee does not have the authority to waive any precondition prescribed under RBI guidelines for extending relief to an affected borrower.
- Wherever intimation to the borrower/ a consent/ documentation is required, individual banks may adopt their own procedure for complying with the same
- Any eligible account slipping to NPA in the intervening period can be reclassified as Standard asset within 2018 Nov 30th
- The effective date of relief measures (such as date of commencement of moratorium and rescheduling/restructuring) shall be 2018 July 31st as approved by SLBC)

Other Decisions of the sub committee

1. The sub committee decided to meet every fortnight
2. The sub committee urged banks to expedite the restructuring process.
3. The committee requested all banks to address individual letters to the eligible borrowers affected by the calamities requesting them to call on the bank for availing the relief measures within the cut of date (2018 Nov 30th)
4. Banks were also requested to submit fortnightly report to SLBC , on restructuring and fresh loans under Natural Calamity Relief measures.
5. A fortnightly report on RKLS was aslo requested . All banks were requested to inform the status of Board approval of the RKLS scheme
6. The Sub committee also reviewed the report on relief measures extended by banks as on 30.09.2018 (shown below) as follows.

Name of District	Outstanding		Outstanding eligible for reschedulement/ restructuring		Amount restructured / rescheduled		Fresh finance / relending provided	
	No of A/cs	Amount in Rs. Crores	No of A/cs	Amount in Rs. Crores	No of A/cs	Amount in Rs. Crores	No of A/cs	Amount in Rs. Crores
Alappuzha	126218	4416.79	25062	421.38	623	37.16	9	0.43
Kozhikode	311457	6029.89	26576	638.33	188	8.12	1	0.06
Ernakulam	194604	15682.31	43417	2448.16	842	85.69	61	4.90
Idukki	74861	2326	17751	372	109	14	11	0.92
Kannur	315291	4748.80	26623	468.67	254	12.09	10	1.01
Kasaragod	0	0	0	0.00	49	0.62	0	0
Kollam	111174	4913.77	13155	346.37	117	6.50	2	0.33
Kottayam	173482	5949.54	35895	943.60	232	15.97	6	1.44
Malappuram	345921	4078.65	32423	491.11	385	16.10	2	0.12
Palakkad	145192	3322.57	19410	339.44	589	17.36	3	0.34
Pathanamthitta	105905	3448.08	16068	286.87	336	16.07	7	0.34
Thiruvananthapuram	214552	11725.66	18130	690.40	183	6.58	15	2.21
Thrissur	180465	6574.36	29805	1005.97	426	36.67	6	0.56
Wayanad	116095	1540.19	13888	279.11	168	6.77	1	0.04

SLBC cell informed the committee that 11 Banks reported NIL for the above period. Of which Catholic Syrian Bank, BOI & HDFC were invited to the committee and informed that they will be commencing the procedure immediately.

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

3.1.2. Minutes of SLBC Sub Committee on Natural Calamity Relief Measures dated 15th November 2018 (Information Note by SLBC Convenor)

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

Convenor: Canara Bank

Ref: Kerala SLBC/61/161/MA/2018 **Date: 21st Nov 2018**

SLBC Sub Committee on Natural Calamity(2018) -
Decisions taken in the meeting dt 15th Nov 2018

The meeting commenced at11 am in the Board Room , Floor no 6 , Canara Bank Building , Trivandrum , with Smt G K Maya, GM SLBC Kerala in Chair. The list of participants is annexed.
The committe discussed on the following issues placed before it and made the following decisions/ Clarifications.

The committe examined the data submitted by Banks on Restructured loans & Fresh finances including loans granted under MSME category. RBI critically commented on the Non reporting of data by some of the banks despite the instructions to submit the same on a fortnightly basis. Non participation by some of the Banks in these exclusive sub committees also invited criticism from RBI.

The committee analysed the following developments/information recieved subsequent to 125th SLBC

- Clarification recieved from Ministry of Micro, Small & Medium Enterprises on removal of floor limit of Rs 10 lakhs by CGTMSE Board in exposure limit for credit facility under retail trade segment.
- Clarification recieved by RBI from CGTMSE on sanction of additional credit facility to the borrower as a part of reschedulement under CGTMSE within the overall eligible credit limit of Rs 200 lakhs to scheduled commercial Banks and selected FIs.
- In the case of extending a grace period of 15 days from NPA slippage due to flood raised /requested vide question no.3 (Federal Bank in the SLBC sub-committee) on natural calamity held on Oct 15, 2018, RBI clarified that the request cannot be acceded to.

- The following question was placed by Canara Bank in the SLBC sub-committee on natural calamity held on Oct 15, 2018. Sought clarification on a specific question on short term loans- whether the following account(where the assets areaffected due to flood and demand is on a future date which exceeds the current financial year) is eligible for restructuring and fresh loan as part of natural calamity

  - crop production short term loan granted & availed on July 1st, 2018
  - calamity occurs on July 15th, 2018 and crop is washed away
  - account is due only on July 1st, 2019

In this connection, it is clarified that the crop production short term loan as above, is eligible for restructuring and fresh loan as part of natural calamity relief measures can be granted.

Fresh Issues raised

1. Tourism Industry requested to declare a morotorium of 2 years on the repayment of loans availed by Kerala Tourism Industry.

<u>Decision of Sub Committee</u>

It was clarified by the committee that Tourism comes under MSME . Wherever the limits are availed under MSME the necessary relief measures can be considered on merits by individual banks. Loss to rolling stock (vehicles) are of fewer instances , and they are adequately covered by insurance.

2. Petition by Commercial/ Taxi vehicle operators & workers) Forwarded by Planning & EA Dept) that Motor vehicles damages, losses and labour losses due to the floods made them in a huge financial crisis and to consider this sector also in the flood relief measures.

<u>Decision of Sub Committee</u>

The committee clarified that Taxi vehicles & its industry comes under MSME. Banks may extend need based relief measures as per the SLBC approved measures. In the matter of damage to vehicles , insurance claim can take care of the losses.

3.Clarification sought from South Indian Bank on a reservation made by their statutory auditors on whether Housing loans and Education loans both having the characteristics of personal segment loans are eligible for special dispensation for asset classification upon restructuring as per RBI master directions on relief measures by banks in areas affected by Natural calamities

<u>Decision of Sub Committee</u>

The committe clarified that the SLBC forum was guided by the clause no 4.3.1 of RBI master directions while taking its decision to include HL & EL under approved relief measures.

Flood affected the housing sector severely . So the forum advised a moratorium & fresh finance for Housing sector in eligible cases.

Repaying capacity of the affected people were also hit . So a moratorium was judged to be necessary in EL as well.

4 Representation from Kuttanad Farmers club forwarded by RBI on Extension of moratorium loans taken by farmers since 2013

<u>Decision of Sub Committee</u>

It was clarified by the committee that they have availed crop loan limits in 2013 and renewed in 2015 and is in overdue status from 2016.Now these accounts are in NPA & Suit filed status. So the case cannot be considered for further relaxations.

5. In a Representation from Federal Bank that In MSME, whether Foreign Currency Term Loan can also be included (in addition to INR Loans) Flood relief measures

<u>Decision of Sub Committee</u>

The committee decided that If the unit financed is an MSME operating in flood affected areas, Flood relief measures can be extended as decided by SLBC forum.

6. In a representation forwarded by Director of Agriculture from Bharatheeya Kisan Sangha for waiver of Agricultural Loans in Kasaragod as part of flood relief measures.

<u>Decision of Sub Committee</u>

The committee clarified that Kasaragod District has NOT been notified as ‘Flood Affected

and Waiver of loans is not a part of Natural Calamity Relief Measures by Banks.

7. Petition filed by Antony sunny & others in which they are promoters of Vellara Group (Fleet owners engaged in logistic business)

Requested for flood relief measures under MSME on their Vehicle loans for which they have not received a favourable response from the banks

Approached Banks, LDM, Collector and finally filed a writ petition on 31st Oct

Decision of Sub Committee

The sub commiittee after examining the matter, clarified that the concerned lending Bank may extend need based relief measures as per the eligibility under the category in which each loan was sanctioned.

On advice from RBI, SLBC Sub Committee decided to conduct a special meeting on the upcoming week to review the progress of Natural Calamity relief measures.

Other Information

- In cases where the borrower lost the Interest Incentive of crop loans due to branches closed in flood , RBI has sought data of such accounts to all banks and the same was informed at the committee
- The sub committee found that progress under the implementation of flood relief measures with regards to restructuring of account and fresh finance is not satisfactory. Hence it is decided to convene a meeting on 21st Nov to have a detailed review.

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

3.1.3 Financing to Farmer Producer Company(FPC) **(**Agenda suggested by Canara Bank)

We are in receipt of a letter bearing No.SB:SHG:2018-19 dated 29.10.2018 (received through e-Mail) from IBA, Mumbai, along with a copy of the letter bearing D.O. No.22016:22:2017-M-II dated 22.10.2018 of Ministry of Agriculture & Farmers Welfare, Government of India on the subject matter. In the above letter, Ministry of Agriculture has expressed its concern over the poor performance by Banks under Farmer Producer Company (FPC).

With a view to give fillip to the subject Scheme, it is desired by Ministry of Agriculture, Government of India that financing of FPCs by Banks shall be made as a standing issue in the SLBC/DLBC Meetings so that all aspects of credit requirement of FPCS by the Banking System is regularly monitored and reviewed. Copies of the letters of IBA and Ministry of Agriculture are enclosed for your ready reference.

In view of the above directions of the Ministry of Agriculture & Farmers Welfare, Government of India, we advise you to take up the subject issue in the SLBC/DLBC Meetings and discuss in detail as desired by Ministry of Agriculture, Government of India. The outcome of the Meeting shall be informed to us in order to enable us to apprise the same to IBA/Ministry of Agriculture.

Indian Banks' Association

SOCIAL BANKING

SB/SHG/ 2018-19/
29th October, 2018

The Chief Executive of all Member Banks

Dear Sir/Madam

Financing to Farmers producer company (FPC)

We forward herewith the attached DO letter addressed by Ministry of Agriculture & Farmers Welfare to the Department of Financial Services (DFS), Ministry of Finance on the captioned subject. The DFS has forwarded the said letter to Member Banks seeking their comments/inputs, a copy of which has also been forwarded to us.

We request member banks to kindly forward their comments/inputs on the issue of banks financing Farmer Producer Companies (FPCs) to the DFS as requested by them, with copy marked to us. SLBC convener banks may also kindly take up the issue in the SLBC/DLBC meetings as requested by Ministry of Agriculture.

Yours sincerely

D K Malhotra
Senior Advisor – Social Banking
Indian Banks' Association

EP(NSK) FC Sect

SANJAY AGARWAL
SECRETARY

सत्यमेव जयते

भारत सरकार
कृषि एवं किसान कल्याण मंत्रालय
कृषि, सहकारिता एवं किसान कल्याण विभाग
Government of India
Ministry of Agriculture & Farmers Welfare
Department of Agriculture, Cooperation & Farmers Welfare

October 22, 2018

E-960826/2018
23/10/2018

D.O.No.22016/22/2017-M-II

Dear Rajiv,

Please refer to my predecessor's DO letter of even number dated 16th May, 2018 (copy enclosed) regarding financing of Farmer Producer Companies (FPCs) by banks. Small Farmers' Agri-business Consortium (SFAC) under Department of Agriculture, Cooperation & Farmers Welfare is promoting Farmer Producerr Companies (FPCs) across the country. In order to meet the credit requirement of such FPCs, SFAC is also entering into Memorandum of Understanding (MoU) with banks and extending credit guarantees to such lending of banks upto Rs.1 crore.

The banks are, however, not forthcoming in financing FPCs despite SFAC's guarantee. Only 38 credit guarantee cases have been availed by 8 banks inclusive of one Regional Rural Bank to the extent of Rs.19.50 crore till date while 22 banks have entered MoU with SFAC. Hence, there is a need to put in place institutional arrangement so that the credit requirements of FPCs are fulfilled by banks.

I propose that financing of FPCs by banks may be made a Standing Issue in the meetings of SLBCV/DLBC so that all aspect of credit requirement of FPCs by the banking system is regularly monitored and reviewed.

It is requested that necessary directives/instructions may please be issued in this regard for the said inclusion in SLBC/DLBC meetings.

With regards

Yours sincerely,

(Sanjay Agarwal)

Encl: As above

Shri Rajiv Kumar,
Secretary,
Department of Financial Services,
Jeevan Deep Building,
Parliament Street,
New Delhi

S.K. PATTANAYAK
SECRETARY

सत्यमेव जयते

भारत सरकार
कृषि एवं किसान कल्याण मंत्रालय
कृषि, सहकारिता एवं किसान कल्याण वि
Government of India
Ministry of Agriculture & Farmers We
Department of Agriculture, Cooperation
& Farmers Welfare

F.No.22016/22/2017-M.II

16th May, 2018

Dear Shri Kumar,

Small Farmers' Agribusiness Consortium (SFAC) is a society promoted by the Department of Agriculture, Cooperation & Farmers Welfare, Government of India, which extend support to small and marginal farmers by facilitating formation of Farmer Producer Organisations (FPOs) and also through various schemes extended by Government of India. The objective is to increase the income of small and marginal farmers and also create employment in the rural areas.

2. SFAC provides handholding support to these FPOs including training and capacity building, infrastructural support is provided through dovetailing with existing schemes of DAC&FW like NFSM, MIDH etc. However, for long term viability and sustainability of these FPOs, credit from the banking system is a must. SFAC has been mandated to implement the Central Sector Scheme titled Equity Grant and Credit Guarantee Fund Scheme for Farmer Producer Companies since Financial Year 2013-14.

3. After formation of Farmer Producer Company (FPC), matching equity grant is given which is equal to the paid up capital of the Company subject to a cap of Rs. 15.00 lakh. The grant is given with the primary objective of enhancing the viability and sustainability and increasing the credit worthiness of FPCs. Credit Guarantee Fund has been set up with the primary objective of providing a Credit Guarantee Cover to Bank to enable them to provide collateral free credit to FPCs by minimizing their lending risk upto 85% of loans not exceeding Rs.100.00 lakh.

4. SFAC is promoting the above scheme and have entered into MoUs with 21 Banks for implementation of the Scheme. Further, SFAC has been undertaking awareness camps across the country for benefit of Banks, FPCs and other Stake holders for popularization of Credit Guarantee Scheme. However, till date only 30 credit guarantee cases have been availed by 6 Banks inclusive of one Regional Rural Bank to the extent of Rs.16.93 crore.

5. SFAC has entered into MoU with Bank of Baroda recognizing the bank as preferred banker for the State of Maharashtra for their financing of FPCs. SBI has also been given their in-principle approval for recognizing it as preferred banker for the State of Karnataka, West Bengal and Madhya Pradesh.

6. I request you to kindly issue necessary directives/ instructions to all scheduled commercial banks to consider lending to viable FPCs on priority basis to encourage FPC financing on holistic basis.

The Steering Committee recommended that Individual Banks may promote FPO s and extend support under their existing schemes

3.1.4 Agenda suggested by Directorate of Fisheries

A. BANK LOAN FOR SAF

SAF (Society for Assistance to Fisherwomen) is an agency under Department of Fisheries. SAF is implementing 'Theeramythri Project' for Fisherwomen using state plan fund since 2010. SAF is giving Assistance to (2-4 nos.) Fisherwomen activity groups for starting microenterprises. The average project cost is below Rs.4 lakh only. The high light of the programme is that they are giving 80% of the project cost as grant (Maximum 3 lakhs) 15% Bank loan and 5% beneficiary contribution.

They are facing bank loan sanctioning issues. The bank are reluctant to open even a joint account for these small activity groups. The second issue is that meagre loan percentage and their concern is that loan sanctioning procedures are same for bigger as well as smaller amount. Some of banks asks for collateral security that cannot be entertained. Some banks give this loan amount as backend subsidy which is also not acceptable. Some banks charges higher rate of interest. Some banks ask for registered building and all licenses for even account opening.

Kindly issue directions to all the banks to sanction adequate bank loans to our activity groups so that they can start microenterprises without any delay.

The Steering committee decided that *Banks may extend credit support under their existing schemes*

B. <u>Matsya Credit Card</u>

There are several hurdles faced by fishermen. These poor fishermen are in the clutches of the middle men who finance them for their fishing activity for procuring fuel, fishing crafts, fishing nets, out board motors etc Hence the poor fishermen is forced to auction their hard earned fish catch to these middle men who had financed them, these fishermen has no right over the first sale of their hard earned catch leading to exploitation and indebtedness. They also approaches the local money lender for easy finance at exorbitant rates of interest for meeting the expenditure for fishing. In the aqua culture sector also farmers do not get need adequate finance from banks. By introducing MCC in fisheries sector can reduce the dependence of Fishermen on the informal banking sector like money lenders. Availing MCC to fish farmers and allied workers can also help in many ways. This may not simplifies the credit delivery and scrutiny process for farmers / Fishermen / allied workers who may not know about banking practice and procedures but also provides flexible payment schedule. This may simplifies the multilayered credit evaluation process of Urban centre Credit Schemes and the credit limit may be bared on the income and credit history of the Farmers/Fishermen / allied workers. Introduction of MCC may assists in the purchase of Fishing Crafts & gear and other fishing inputs. Hence direction may be given to Banks to issue Matsya credit card to fishermen and fish farmers in par with the Kissan Credit card scheme with a financial sealing of 3 lakhs/person with low interest rate.

The Steering committee decided that Banks may extend necessary credit supports within their existing schemes.

As the Dept is aware and as discussed many times in SLBC , Banks are not able to extend loans at 4 % without getting an interest subvention

Therefore Dept may formulate a n interest subvention linked scheme for this purpose

3.1.5Agenda suggested by Coir Board

A.

ആലപ്പുഴ ജില്ലയിൽ ചേർത്തല, അമ്പലപ്പുഴ താലൂക്കുകളിൽ കയർ മേഖലയിൽ . പ്രവർത്തിക്കുന്നവർ റിമോട്ട് സ്കീം വഴി എടുത്ത വായ്പകൾ കുടിശ്ശികയായതിനെ തുടർന്ന് റവന്യൂ റിക്കവറി നടപടികൾ അഭിമുഖീകരിക്കുകയാണ്. റിമോട്ട് സ്കീം പദ്ധതി യിൽ ആകെ 189 ചെറുകിട ഫാക്ടറി ഉടമകൾ ഗുണഭോക്താക്കളായുണ്ട്. നിലവിലെ സാഹചര്യത്തിൽ മേൽ വിഷയം അനുഭാവപൂർവ്വം പരിഗണിച്ച് റവന്യൂ റിക്കവറി നടപ ടികൾ ഒഴിവാക്കുന്നതിന് ഒറ്റത്തവണ തീർപ്പാക്കൽ പദ്ധതി പോലുള്ള പരിഹാര മാർഗ്ഗ ങ്ങൾ സ്വീകരിക്കുന്നതിനുള്ള നടപടികൾ കൈക്കൊള്ളണമെന്ന് താൽപര്യപ്പെടുന്നു.

എഫ് സി 2 21/11/18

The Committee pointed out that SLRM 2018 had already requested Coir Board to come up with a suitable repayment support scheme. It is awaited.

B.

കൂടാതെ പുതിയ ഡീഫൈബറിംഗ് മില്ലുകൾ സ്ഥാപിക്കുന്നതിനും നിലവിലുള്ള മില്ലുകൾ പുനഃരുജ്ജീവിപ്പിക്കുന്നതിനുമായുള്ള സാമ്പത്തിക സഹായ പദ്ധതിയുടെ 50% ഗുണഭോക്തൃ വിഹിതം ഗുണഭോക്താക്കൾ കണ്ടെത്തുന്നത്, ധനകാര്യ സ്ഥാപനങ്ങളിൽ നിന്നുള്ള വായ്പ മുഖേന ആണ്. 2018-19 സാമ്പത്തിക വർഷം 500 ഡീഫൈബറിംഗ് മില്ലുകൾ സ്ഥാപിക്കുക എന്ന ലക്ഷ്യം കൈവരിക്കുന്നതിന് ഊർജ്ജിത ശ്രമങ്ങൾ ആവ ശ്യമായതിനാൽ ഇത്തരം പ്രൊപ്പോസലുകൾ ലഭ്യമാകുന്ന മുറയ്ക്ക് ധനകാര്യ സ്ഥാപനങ്ങൾ അവ അനുഭാവപൂർവ്വം പരിഗണിക്കണമെന്നും അറിയിക്കുന്നു.

The Steering committee recommended that banks *may extend necessary credit supports within their existing schemes*

3.1.6 Agenda suggested by Directorate of Agricultural Department and Farmers Welfare

TP (4) 20019/2018

Directorate of Agriculture Development &
Farmers Welfare, Vikas Bhavan,
Thiruvananthapuram
Dated: 22/11/2018.

From

Director of Agriculture

To

The Convenor
SLBC Kerala

Sir,

Sub:- 126th meeting of State level Bankers Committee Kerala – Agenda called for – reg.

Ref:- Govt. lr. No. Agri- IFA 1/84/2018/Agri dated: 15-11-2018.

The following agenda may be included in the SLBC meeting scheduled during November 2018.

- Decisions of the meeting convened by Hon'ble Minister for Agriculture on 08-10-2018 at Layam Conference Hall, Government Secretariat should be discussed in the 126th meeting of SLBC Kerala proposed to be held during November 2018 (Minutes of the meeting attached).

22/11/2018

Yours faithfully

22/11/18

Director of Agriculture

DIRECTOR
AGRICULTURE DEVELOPMENT
AND FARMER'S WELFARE DEPARTMENT
THIRUVANANTHAPURAM, KERALA

സംസ്ഥാനം നേരിട്ട പ്രളയത്തിന് ശേഷം കൃഷി പുനരാരംഭിക്കുന്നതിനായി കർഷകരെ ഏതെല്ലാം രീതിയിൽ സഹായിക്കാം എന്നത് സംബന്ധിച്ച് ചർച്ച ചെയ്യുന്നതിനായി 08 -10 -2018 ന് രാവിലെ 11 :30 മണിക്ക് ബഹു. കൃഷി വകുപ്പ് മന്ത്രിയുടെ അധ്യക്ഷതയിൽ സെക്രട്ടേറിയറ്റ് അനക്സ് II ലെ ലയം കോൺഫറൻസ് ഹാളിൽ വച്ച് ധനകാര്യ സ്ഥാപനങ്ങളുമായി നടത്തിയ യോഗത്തിന്റെ നടപടികുറിപ്പ്

യോഗം രാവിലെ 11.40 മണിക്ക് ആരംഭിച്ചു. യോഗത്തിൽ പങ്കെടുത്തവരുടെ പേരുവിവരം അനുബന്ധമായി ചേർത്തിരിക്കുന്നു.

പ്രളയനാന്തരം കാർഷിക മേഖല നേരിടുന്ന പ്രതിസന്ധികളും കർഷകർ നേരിടുന്ന സാമ്പത്തികവും മാനസികവുമായ സമ്മർദ്ദങ്ങളും ദൂരീകരിക്കാൻ ബാങ്കുകളുടെ സഹായത്തോടെ സ്വീകരിക്കേണ്ട നടപടികൾ തീരുമാനിക്കുന്നതായിട്ടാണ് ഇന്നത്തെ ചർച്ച എന്ന് ബഹു.കൃഷി വകുപ്പ് മന്ത്രി ആമുഖമായി പറഞ്ഞു. എസ്.എൽ.ബി.സി മീറ്റിംഗിൽ മുന്നോട്ട് വച്ച നിബന്ധനകൾ കാരണം ഗവണ്മെന്റ് പ്രഖ്യാപിച്ച മൊറൊട്ടോറിയം ലക്ഷ്യം കാണാതെ പോകുമോ എന്ന ആശങ്കയും അദ്ദേഹം പ്രകടിപ്പിച്ചു.

അതിനുശേഷം ബഹു.കൃഷി വകുപ്പ് മന്ത്രിയുടെ നിർദേശ പ്രകാരം ഭക്ഷ്യോദ്പാദന കമ്മിഷണർ ചർച്ചക്ക് ആമുഖമായി വിഷയങ്ങൾ അവതരിപ്പിച്ചു. അദ്ദേഹം പ്രധാനമായും നാല് കാര്യങ്ങളാണ് യോഗത്തിന്റെ ശ്രദ്ധയിൽപ്പെടുത്തിയത്.

1)വിളനാശം കാരണം, ലോൺ റീഷെഡ്യൂൾ ചെയ്യുവർക്കു പോലും തിരിച്ചടവിന് വരുന്ന വർഷങ്ങളിൽ ബുദ്ധിമുട്ട് നേരിടാൻ സാധ്യത ഉണ്ട്.

2)കേന്ദ്രസർക്കാർ സഹായത്തോടെ കാർഷിക ലോണിന് നൽകുന്ന പലിശനിരക്കിലെ ഇളവ് ലക്ഷ്യ പ്രാപ്തി നേടുന്നുണ്ടോ ? എത്ര ഗുണഭോക്താക്കളാണ് ഈ സ്കീമിന്റെ പരിധിയിൽ വരുന്നത്?

3)തിരിച്ചടവിനു ഒരു രീതിയിലും പ്രാപ്തരല്ലാതെ കടക്കെണിയിൽ പെട്ട കർഷകരെ തിരിച്ചറിഞ്ഞു Map ചെയ്യുന്നതിനും, ആത്മഹത്യയിലേക്കു തള്ളി വിടാതിരിക്കുന്നതിനുമുള്ള നടപടികൾ ബാങ്കുകൾ സ്വീകരിക്കണം.

4)നിലവിലുള്ള കേന്ദ്ര കാർഷിക വിള ഇൻഷുറൻസും (ഫസൽ ബീമാ ഇൻഷുറൻസ്) സംസ്ഥാന ഇൻഷുറൻസ് പദ്ധതിയും മുഖേന ലഭ്യമാകുന്ന തുക ഒരു പരിധി വരെ കർഷകർക്ക് ആശ്വാസമേകുന്നുണ്ടെങ്കിലും, ഇൻഷുറൻസ് കവറേജ് കുറവാണെന്നത് ആശങ്കക്ക് വക നൽകുന്നുണ്ട്. ഫസൽ ബീമാ ഇൻഷുറൻസിന്റെ അടുത്ത സീസൺ (Rabi), മാർഗ്ഗരേഖകൾ നിശ്ചയിച്ചിട്ടുണ്ട്. ബാങ്കുകൾ ലോൺ ആവശ്യങ്ങളുമായി വരുന്ന കർഷകർക്ക് വായ്പ ലഭ്യമാകുന്നു എന്നുറപ്പ് വരുത്തണം എന്നും അദ്ദേഹം ആവശ്യപ്പെട്ടു.

അതിനെ തുടർന്ന് സംസാരിച്ച സംസ്ഥാന പ്ലാനിംഗ് ബോർഡിലെ അഗ്രി ചീഫ് ഒരു വർഷം കഴിഞ്ഞു ലോണുകൾ ടേം ലോൺ ആയി മാറ്റുമ്പോൾ ഉണ്ടാവുന്ന പലിശ നിരക്കിലെ വ്യതിയാനത്തെ പറ്റിയുള്ള ആശങ്ക പ്രകടിപ്പിച്ചു. നിലവിൽ കൃഷിയുമായി ബന്ധപ്പെട്ട സബ്സിഡി പദ്ധതികളെ സബ്സിഡി ക്രെഡിറ്റ് പദ്ധതികൾ ആക്കി മാറ്റി കൂടുതൽ കർഷകർക്ക് ഇവ ഉപകാരപ്പെടുമെന്നും നിർദ്ദേശിച്ചു.

പ്രൈസസ് ബോർഡ് ചെയർമാനാണ് തുടർന്ന് സംസാരിച്ചത്. പ്രളയാനന്തരം കേരളമാകമാനം നടത്തിയ സർവ്വേയിലെ കണ്ടെത്തലുകൾ അനുസരിച്ച് പ്രളയബാധിതരായ കർഷകരിൽ 78% ശരാശരി 3.27 ലക്ഷം രൂപ ലോൺ എടുത്തിട്ടുള്ളവരാണ്. അവരിൽ 80% പേരും വാണിജ്യ/സഹകരണ ബാങ്കുകളിൽ നിന്നാണ് വായ്പയെടുത്തിട്ടുള്ളത്. പൂർണമായും കൃഷി നാശം അവരുടെ പ്രതീക്ഷിത വരുമാനം നഷ്ടപ്പെടുകയും ഭാവി വരുമാനത്തിന്റെ സാധ്യതകൾ കുറഞ്ഞിരിക്കുകയും ചെയ്തിട്ടുള്ള സാഹചര്യത്തിൽ കർഷകർ വളരെയേറെ മാനസിക

സമ്മർദ്ദത്തിൽ ആണ്. അവരെ വരുമാനം ഉറപ്പാക്കി എങ്ങനെ സഹായിക്കാം എന്നതാണ് ഇപ്പോൾ ചിന്തിക്കേണ്ടത് എന്ന് അദ്ദേഹം അഭിപ്രായപ്പെട്ടു. അതിലേക്കായി താഴെ പറയുന്ന നിർദേശങ്ങളും മുന്നോട്ടു വച്ചു.

1) സഹകരണ വകുപ്പിന് കീഴിൽ നിലവിലുള്ള പലിശരഹിത വായ്പാ പദ്ധതി ഇതിനായി വിനിയോഗിക്കുക.

2) ബ്ലോക്ക് ലെവൽ ക്രെഡിറ്റ് കൗൺസിലർമാരെ ഈ ആവശ്യത്തിലേക്കായി പ്രയോജനപ്പെടുത്താവുന്നതാണ്.

3) കേന്ദ്രസർക്കാർ സഹായത്തോടെ കാർഷിക ലോണിന് നൽകുന്ന പലിശനിരക്കിലെ ഇളവ് ലഭ്യമാക്കി കാർഷിക ലോൺ, ടേം ലോൺ ആക്കാതെ നോക്കാൻ ശ്രമിക്കാവുന്നതാണ്. മൊറൊട്ടോറിയം പ്രഖ്യാപിക്കുന്നതുവഴി പ്രശ്നം നീട്ടി വയ്ക്കപ്പെടുന്നതേയുള്ളൂവെന്നും അത് ഭാവിയിൽ കൂടുതൽ ഗുരുതരമായ പ്രത്യാഘാതങ്ങൾ ഉണ്ടാക്കും എന്ന നിരീക്ഷണവും അദ്ദേഹം നടത്തി.

കാർഷിക ലോണുകൾ കിസാൻ ക്രെഡിറ്റ് വഴി അല്ലാതെ സിംഹ ഭാഗവും സ്വർണ പണയ വായ്പകളായി നൽകുന്നതിലെ അപകടത്തെ പറ്റി ബഹു.കൃഷി വകുപ്പ് മന്ത്രി വ്യക്തമാക്കി. കേന്ദ്ര സർക്കാരിന്റെ പലിശ ഇളവ് ലഭിക്കാവുന്ന മൊത്തം ഹ്രസ്വകാലവായ്പ നിലവിൽ 40409 കോടി രൂപ ആണ്. അതിൽ 6661 കോടി രൂപ മാത്രമാണ് കിസാൻ ക്രെഡിറ്റ് കാർഡ് വഴി നൽകപ്പെടുന്നത്. ബാക്കി 33748 കോടി രൂപയുടെ വായ്പയും പ്രധാനമായും സ്വർണപണയമായാണ് നൽകപ്പെടുന്നത്. കേന്ദ്ര സർക്കാരിന്റെ പലിശയിളവ് ലഭ്യമാകുന്ന കാർഷിക ലോൺ ദുരുപയോഗം ചെയ്യപ്പെടുന്നു എന്ന ആശങ്ക അദ്ദേഹം ശക്തമായി തന്നെ പ്രകടിപ്പിച്ചു. ആർ.ബി.ഐക്ക് ഇത് ചൂണ്ടിക്കാട്ടി ഒരു പരാതി കൊടുക്കാൻ സർക്കാർ തീരുമാനിച്ചിട്ടുണ്ട് എന്ന വിവരവും അദ്ദേഹം യോഗത്തെ അറിയിച്ചു. കിസാൻ ക്രെഡിറ്റ് കാർഡുകൾ യുദ്ധകാലാടിസ്ഥാനത്തിൽ വിതരണം ചെയ്യണമെന്നും ബഹു. മന്ത്രി ആവശ്യപ്പെട്ടു. കാർഷിക ലോണുകൾ കിസാൻ ക്രെഡിറ്റ് കാർഡ് വഴി ആക്കിയാലേ യഥാർത്ഥ കർഷകർക്ക് ഇത് പ്രയോജനപ്പെടൂ എന്നദ്ദേഹം വ്യക്തമാക്കി. വിള അടിസ്ഥാനപ്പെടുത്തി ജില്ലാതല ടെക്നിക്കൽ കമ്മിറ്റികൾ നിശ്ചയിക്കുന്ന ലോൺ തുക കർഷകരുടെ ആവശ്യങ്ങൾക്ക് മതിയാകാതെ വരുന്ന സാഹചര്യവും കണ്ടു വരുന്നുണ്ട്. ലോൺ കിട്ടാനുള്ള മറ്റു പ്രായോഗിക ബുദ്ധിമുട്ടുകൾ കർഷകരെ നയിക്കുന്നത് ഉയർന്ന പലിശ വാങ്ങുന്ന മൈക്രോ ഫിനാൻസ് സ്ഥാപനങ്ങളിലേക്കാണ്. കാർഷിക മേഖലയുടെ തിരിച്ചു വരവിനു വേണ്ടി ശ്രമിക്കുന്ന കൃഷി വകുപ്പിന് മുന്നിലുള്ള പ്രധാന പ്രതിസന്ധികളിൽ ഒന്ന് സാമ്പത്തിക ബുദ്ധിമുട്ട് തന്നെയാണ്. കർഷകരുടെ താത്പര്യങ്ങൾ മുൻനിർത്തി, അവർക്കു പ്രചോദനം നൽകി മുന്നോട്ടു കൊണ്ട് വരാൻ ബാങ്കുകളുടെ ആത്മാർത്ഥമായ സഹകരണം കൂടിയേ തീരൂ എന്നദ്ദേഹം വ്യക്തമാക്കി.

അതിനെ തുടർന്ന് എസ്.എൽ.ബി.സി കൺവീനർ ബാങ്കുകളുടെ ഭാഗത്തു നിന്നും എസ്.എൽ.ബി.സി യോഗം വഴി എടുത്തിട്ടുള്ള തീരുമാനങ്ങൾ സംബന്ധിച്ചുള്ള വിശദാംശങ്ങൾ നൽകി. മൊറൊട്ടോറിയം പീരിയഡ് കഴിഞ്ഞ ശേഷം ടേം ലോൺ ആക്കിയാൽ കൂട്ട് പലിശ അല്ല സാധാരണ പലിശ തന്നെയാവും ഈടാക്കുന്നതെന്നും തിരിച്ചടക്കാനുള്ള തുക തവണകളായി 5 വർഷം കൊണ്ട് അടച്ചുതീർക്കുന്ന രീതിയിൽ ക്രമീകരിച്ചിട്ടുണ്ടെന്നും യോഗത്തെ അറിയിച്ചു. കർഷകർക്ക് പുതിയ വർക്കിംഗ് ക്യാപിറ്റൽ നൽകുന്നതിനും, കാർഷികലോൺ പുതുക്കുന്നതിനും, കിസാൻ ക്രെഡിറ്റ് കാർഡ് രീതിയിലേക്ക് മാറുന്നതിനുമുള്ള വ്യവസ്ഥകൾ സംബന്ധിച്ച് ബ്രാഞ്ച് മാനേജർമാരെയും കർഷകരെയും ചേർത്ത് ഓരോ ജില്ലകളിലെയും ലീഡ് ബാങ്കുകളുടെ നേതൃത്വത്തിൽ ഫാർമേഴ്സ് മീറ്റ് സംഘടിപ്പിച്ച് ബോധവൽക്കരണം നടത്താവുന്നതാണ്. കിസാൻ ക്രെഡിറ്റ് കാർഡ് വഴി വായ്പ നല്കുന്നതിന് സ്വന്തം പേരിൽ ഭൂമി വേണമെന്നുള്ള നിബന്ധന ഉള്ളതിനാൽ, ഗോൾഡ് ലോൺ കിട്ടാത്ത അവസ്ഥ വന്നാൽ അത് സ്വകാര്യ ധനകാര്യ സ്ഥാപനങ്ങളിലേക്ക് കർഷകരെ തിരിച്ചു വിടും എന്ന ആശങ്കയും എസ്.എൽ.ബി.സി കൺവീനർ പ്രകടിപ്പിച്ചു.

കിസാൻ ക്രെഡിറ്റ് കാർഡ് വഴിയുള്ള വായ്പാ വിതരണം കൂടുതൽ ജനകീയമാകണം എന്ന് ബഹു. മന്ത്രി ആവർത്തിച്ചാവശ്യപ്പെട്ടു. കൂടുതൽ നടപടി ക്രമങ്ങൾ ഉൾപ്പെടുന്നു എന്നത് കിസാൻ ക്രെഡിറ്റ് കാർഡ് വഴിയുള്ള വായ്പയോട് താത്പര്യം കുറയാൻ കാരണമാകുന്നു. റുപെയ് കെ സി സിയിലേക്ക് കൊണ്ടുവന്നാൽ ഉള്ള നേട്ടങ്ങളും പ്രശ്നങ്ങളും യോഗം വിശദമായി ചർച്ച ചെയ്തു. ബ്ലോക്ക് ലെവൽ കമ്മിറ്റിയെയും ക്രെഡിറ്റ് കൗൺസിലേഴ്സിനെയും ഇക്കാര്യത്തിനായി ഉപയോഗിക്കാം എന്ന അഭിപ്രായവും ഉയർന്നു വന്നു.

വിശദമായ ചർച്ചകൾക്ക് ശേഷം യോഗം താഴെ പറയുന്ന തീരുമാനങ്ങൾ കൈക്കൊണ്ടു .

1) ലോൺ റീഷെഡ്യൂൾ ചെയ്യുമ്പോഴത്തെ പ്രാബല്യ തീയതി, പ്രകൃതി ദുരന്തം നടന്ന ദിവസം /ജൂലൈ 31, 2018 (ഏതാണോ ആദ്യ ദിവസം) എന്നതിന് പകരം പ്രകൃതി ദുരന്തം നടന്ന വർഷം അടിസ്ഥാനപ്പെടുത്തി കണക്കാക്കണം.
2) ഗോൾഡ് ലോൺ എടുത്തിരിക്കുന്ന കർഷകർ ലോൺ പുതുക്കുന്നതിനായി ബാങ്കിനെ സമീപിക്കുമ്പോൾ, ലോൺ കിസാൻ ക്രെഡിറ്റ് കാർഡ് മുഖേനയാക്കി മാറ്റുന്നതിന് നടപടി സ്വീകരിക്കണം.
3) കിസാൻ ക്രെഡിറ്റ് കാർഡുകളുടെ എണ്ണം വർദ്ധിപ്പിക്കാൻ പ്രത്യേകം ടാർജറ്റ് നിശ്ചയിച്ചിക്കുകയും ഇതിനായി ആയത് നേടി എടുക്കാൻ ശ്രമിക്കുകയും ചെയ്യണം.
4) ബാങ്കുകൾ കാർഷിക ലോണുകൾ ഗോൾഡ് ലോണുകളായി നൽകേണ്ടി വരുമ്പോൾ കൃഷി ഭവനിൽ നിന്നുള്ള സർട്ടിഫിക്കറ്റ് കൂടി നിർബന്ധമാക്കുകയും ലോൺ കൃഷി ആവശ്യത്തിന് തന്നെയാണ് ഉപയോഗിക്കപ്പെടുന്നത് എന്ന് ഉറപ്പാക്കുകയും വേണം.
5) ഒക്ടോബർ 31 ന് മുമ്പായി ബാങ്ക് ബ്രാഞ്ച് മാനേജർമാരും കൃഷി ഭവൻ ഉദ്യാഗസ്ഥരും കർഷകരും ചേർന്നുള്ള ഒരു 'ഫാർമേഴ്സ് മീറ്റ്' പഞ്ചായത്ത് തലത്തിൽ കൃഷി ഭവൻ അടിസ്ഥാനത്തിൽ വിളിച്ച ചേർക്കാനുള്ള നടപടി എടുക്കണം. കൃഷിക്കാരും ബാങ്ക് ഉദ്യാഗസ്ഥരുമായുള്ള ബന്ധം മെച്ചപ്പെടുത്താനും ഇത് സഹായകരമായിരിക്കും.
6) ബ്ലോക്ക് അടിസ്ഥാനത്തിൽ ബി.എൽ.ബി.സി മീറ്റിംഗ് അടിയന്തരമായി കൂടണം. ഈ യോഗങ്ങളിൽ കൃഷി ഉദ്യോഗസ്ഥർ പങ്കെടുക്കണം.
7) ബ്ലോക്ക് ലെവൽ ക്രെഡിറ്റ് കൗൺസിലേഴ്സിനെ കൂടി ഉൾപ്പെടുത്തി യോഗം അടിയന്തരമായി വിളിച്ചു ചേർക്കേണ്ടതുണ്ട്. അതിൽ കൃഷി വകുപ്പ് ഉദ്യോഗസ്ഥരുടെ സാന്നിധ്യം ഉറപ്പു വരുത്താനുള്ള നടപടി വകുപ്പിൽ നിന്നും സ്വീകരിക്കുന്നതാണ് .
8) കിസാൻ ക്രെഡിറ്റ് കാർഡുകൾ മുഖേനയുള്ള കാർഷിക വായ്പ ഇപ്പോൾ 16% മാത്രമാണ്. ആയത് ഈ വർഷം 50% എങ്കിലും ആയി വർദ്ധിപ്പിക്കണം. ഇതിനായി ബാങ്കുകൾ പ്രത്യേകം കാമ്പയിൻ സംഘടിപ്പിക്കുകയും ഇക്കാര്യത്തിൽ ഫീൽഡ് ലെവൽ കോ-ഓർഡിനേഷൻ ഉറപ്പ് വരുത്തുകയും ചെയ്യണം. ഗോൾഡ് ലോൺ ഉപഭോക്താക്കളുടെ ലിസ്റ്റ് കാർഷിക ഭവനുകൾക്ക് ലഭ്യമാക്കാൻ ഉള്ള നടപടി ബാങ്കുകൾ സ്വീകരിക്കണം. അദ്യ നടപടി എന്ന നിലയിൽ, ഇളവ് പ്രയോജനപ്പെടുത്തുന്ന ആളുകളുടെ എണ്ണവും , മൊത്തം തുകയും അടങ്ങിയ ലിസ്റ്റ് ആണ് നൽകേണ്ടത്. ഈ ലിസ്റ്റ് സംസ്ഥാനതലത്തിൽ കൃഷി വകുപ്പിനും നൽകേണ്ടതാണ്. ഇളവ് പ്രയോജനപ്പെടുത്തുന്ന ആളുകളുടെ മൊത്തം വിവരങ്ങൾ അടങ്ങിയ ലിസ്റ്റ് തുടർന്ന് നൽകണം. കേന്ദ്ര സർക്കാർ നൽകുന്ന പലിശ ഇളവ് ഉപയോഗപ്പെടുത്തുന്ന കാർഷിക ലോണുകൾ ദുരുപയോഗം ചെയ്യപ്പെടാതിരിക്കാൻ ബാങ്കുകൾ അതീവ ശ്രദ്ധ പുലർത്തേണ്ടതാണ്.
9) ഈ യോഗ തീരുമാനങ്ങൾ താഴെ തട്ടിലെ ഉദ്യോഗസ്ഥരിൽ (ബാങ്ക് ബ്രാഞ്ച് മാനേജർമാരിൽ) എത്തിക്കാനുള്ള സത്വര നടപടികൾ ബാങ്കുകൾ സ്വീകരിക്കേണ്ടതാണ്.
10) SURFAESI Act അനുസരിച്ചുള്ള ജപ്തി നടപടികൾ ബാങ്കുകൾ അടിയന്തരമായി നിർത്തിവയ്ക്കണം . തന്മൂലം ഉണ്ടാകാൻ ഇടയുള്ള കർഷക ആത്മഹത്യകൾ തടയുന്നതിനായി അദാലത്തുകൾ സംഘടിപ്പിക്കുകയും കർഷകർക്ക് കൗൺസലിംഗ് നൽകുകയും ചെയ്യണം.

വായ്പാ തിരിച്ചടവ് സംവിധാനത്തെപ്പറ്റിയും ആലോചിക്കേണ്ടതുണ്ട്. വായ്പ തിരിച്ചടവ് വരുത്തുന്നതിൽ വീഴ്ച വരുത്തുന്നവരെക്കൂടി Interest Subvention Scheme ഉൾപ്പെടുത്തുന്നതിന് നടപടികൾ സ്വീകരിക്കാൻ കഴിയുമോ എന്ന കാര്യവും, Re-scheduling ആയി മാറുമ്പോൾ Interest Subvention ലഭ്യമാക്കാൻ സാധിക്കുമോ എന്ന കാര്യവും പരിശോധിക്കണം.

11) ലോൺ Re-schedule സംബന്ധിച്ച് സംസ്ഥാന സർക്കാർ റിസർവ്വ് ബാങ്കുമായി നേരിട്ട് ഇടപെട്ടാൽ നന്നായിരിക്കും. ഇതിനായുള്ള പ്രൊപ്പോസൽ എസ്.എൽ.ബി.സി നൽകേണ്ടതുണ്ട്.

12) ലോൺ Re schedule ചെയ്യുന്നതിന് ഉപഭോക്താക്കൾ ഓരോരുത്തരും ബാങ്കിലെത്തി വ്യക്തിപരമായി അപേക്ഷ നൽകണം. നവംബർ 15-നകം ബാങ്കിനെ സമീപിക്കാത്ത ഉപഭോക്താക്കളുടെ വായ്പ Re schedule ചെയ്യുന്നതാണ്. ഇക്കാര്യം കാണിച്ച് പത്രങ്ങളിൽ നോട്ടീസ് നൽകേണ്ടതാണ്. ഫാർമേഴ്സ് മീറ്റിലും ഇത് സംബന്ധിച്ച വിശദവിവരങ്ങൾ കർഷകരെ അറിയിക്കേണ്ടതാണ്. ലോൺ Re schedule -ന്റെ തീയതിയും മറ്റു ഏകീകൃത മാനദണ്ഡങ്ങളും തീരുമാനിക്കുന്നതിന് എസ്.എൽ.ബി.സി യുടെ മീറ്റിംഗ് കൂടേണ്ടതാണ്.

13) ലോൺ Re- schedule ന് എല്ലാ ബാങ്കുകളും സമാന മാതൃക (common model)) നിശ്ചയിക്കണം. ആയതിന് സാമ്പത്തിക വർഷം എന്നത് മാറ്റി Date of occurence എന്നത് അടിസ്ഥാനമാക്കണം.

14) നിലവിൽ ഇടുക്കിയിലെ കാന്തല്ലൂർ, വട്ടവിള മേഖലയിലെ ശീതകാല പച്ചക്കറികൾക്ക് മാത്രമാണ് പലിശരഹിത വായ്പ സഹകരണ വകുപ്പ് നൽകി വരുന്നത്. ഇത് മറ്റ് ജില്ലയിലെ (പ്രത്യേകിച്ച് വയനാടും ഇടുക്കി ജില്ലയിലെ എല്ലായിടത്തും) എല്ലാ കൃഷികൾക്കും വേണ്ടി നൽകാൻ കഴിയുമോ എന്നത് പരിശോധിച്ച് മാർഗ്ഗനിർദ്ദേശങ്ങളിൽ ആവശ്യമായ ഭേദഗതി വരുത്തുന്നതിനെപ്പറ്റി സ്റ്റേറ്റ് പ്ലാനിംഗ് ബോർഡുമായി സഹകരണ വകുപ്പ് ആലോചിക്കണം. 2018-19 ൽ Flood മായി ബന്ധപ്പെട്ട് ഈ വർഷത്തെ സഹകരണ വകുപ്പിന്റെ പദ്ധതിയിൽ മാറ്റം വരുത്തുമ്പോൾ ഈ ഘടകം കൂടെ ഉൾപ്പെടുത്താൻ ശ്രമിക്കേണ്ടതാണ്. കൂടുതൽ വിശദാംശങ്ങൾ ചർച്ച ചെയ്യുവാൻ സഹകരണ വകുപ്പ മന്ത്രിയുമായി ഒരു പ്രത്യേക യോഗം ചേരാവുന്നതാണ്.

15) ജില്ലാതല ടെക്നിക്കൽ കമ്മിറ്റികൾ വഴി സ്കെയിൽ ഓഫ് ഫിനാൻസ് തീരുമാനിക്കുന്നതിൽ ഏകീകരണം ഉണ്ടാക്കുവാൻ കഴിയുമോ എന്ന് പരിശോധിക്കണം. ഇതിനായി കേരള സ്റ്റേറ്റ് കോ-ഓപ്പറേറ്റീവ് ബാങ്കിനെ ഏർപ്പെടുത്തുന്നതിന് തീരുമാനിച്ചു. ഇനിയുള്ള കമ്മിറ്റികളിൽ കൃഷി വകുപ്പ് ഉദ്യോഗസ്ഥരുടെ സാന്നിധ്യം ഉറപ്പ വരുത്തേണ്ടതുമാണ്.

യോഗം ഉച്ചയ്ക്കുശേഷം 1.30 മണിക്ക് അവസാനിച്ചു

The Steering Committee met on 04/12/2018 gone through the subjects raised and decided that all the recommendations adhering to the RBI guidelines may be followed strictly by the banks.

3.1.7 Agenda suggested by Kudumbhasree

1: Availing loan facility for Sangha krishi members for agricultural activities in Alappuzha district.

The members of Sangha krishi groups (JLGs) who ventured into farming with bank loans are the most severely affected during the unprecedented flood that occurred in Kerala. It is highly essential to provide meaningful credit support to these distressed women farmers to restart their livelihood activities. Some nationalized banks or its branches are reluctant to provide credit support to Sangha krishi members even after repeated requests from district mission office.

These issues were raised several times in the DLBC meetings in Alappuzha but no favorable directions have been issued so far. Hence directions in this regard may be communicated to the mentioned banks/branches at the earliest to support the farm livelihood sector of Kudumbashree in Alappuzha district.

The details of banks/ branches that are hesitant to offer financing to women farmers is attached as annexure – I

Annexure - I

Block	Name of the bank not giving loan with branch
Mavelikara	Union Bank, Mannar
Pattanakkad	Canara, Thuravoor SBI, Ezhupunna SBI, Pattanakkad SBI, Kuthyathod Corporation bank, Vayalar
Aryad	IOB, Komalapuram SBI, Komalapuram Federal Bank, Mannanchery SBI, Kalavoor SBI, Komalapuram Corporation bank, Chettikad Federal Bank, Kalavoor SBI, Muhamma Federal Bank, Puthengadi
Muthukulam	Central bank, Kayamkulam Canara bank, Kayamkulam Canara bank, Chingoli
Ambalappuzha	Syndicate bank, Ambalappuzha Central bank, Mullakkal
Haripad	Canara bank, Haripad branch
Champakkulam	Federal Bank, Champakkulam SBI, Champakkulam, Federal bank, Thakazhy IOB Neerettupuram, SBI Kainakary
Chenganoor	Canara Bank, Chenganoor

The steering Committee recommended that banks may consider these proposals favourably.

3.2 Fresh Issues in Secondary Sector

3.2.1 Agenda suggested by Health and Family Welfare Department

Enhancement of Education Loan for MBBS course

In Kerala, till 2016-17 academic session students were admitted to MBBS course in Self financing Medical Educational Institutions based on the fee structure agreed to upon in the consensual agreement entered into between Government and College Management. As per the agreement, in 50% of the seats students have the opportunity to prosecute their MBBS course paying lesser fee. The Hon'ble High Court of Kerala in its Judgement dated 02.11.2017 in WPc No 30032/2017 held section 17 of the Kerala Medical Education (Regulation and Control of Admission to Private Medical Educational Institutions) Act 2017 which provides for execution of agreement with college management,ultra vires and unenforceable. Since then students are liable to pay the rate of fee fixed by the *Admission and Fee Regulatory Committee constituted as per section 3* of the said Act. Normally, the fee fixed by *Admission and Fee Regulatory Committee* for MBBS Course vary from 4.8 Lakh to 5.66 Lakh per year. As such an amount of Rs 25 to 30 Lakhs is required to be paid by the student for the completion of the course. Government is in receipt of representations from various quarters especially from parent community expressing their inability to raise the fund to meet the expenses for the MBBS course. Government is of the considered view that no meritorious student be forced to quit the course on account of his/her economic backwardness. For this Government deems it imperative to enhance the education loan in the best interest of Student community so as to enable the meritorious students to prosecute their MBBS course

Point for decision

Education Loan may be enhanced to minimum of Rs.25 Lakh so as to enable the meritorious students to meet the tuition fee and other fees fixed by the Admission and Fee Regulatory Committee for admission to MBBS course in various Self Financing Medical Educational institutions.

The steering committee clarified that as per master circular on IBA model Education Loan scheme for pursuing higher education in India and abroad, there is no bar in sanctioning of loans beyond the above ceilings based on the genuine needs of the students.
The Committee recommended to represent the matter to be considered under priority sector.

3.2.2 Implementation of Prime Minister's Employment Generation Programme (PMEGP) in Coir Sector (Agenda by Coir Board)

Coir Board has been implementing Prime Minister's Employment Generation Programme (PMEGP) in Coir Sector during the current financial year. For the year 2018-19, a target of 200 coir units has been fixed for the State of Kerala. So far the Board has received 110 applications through the PMEGP e-portal from various districts in Kerala for setting up of new coir units under the Scheme. Out of which 24 applications, recommended by the DLTFC, were forwarded to the Bank for considering loan sanction under the Scheme.
The Committee may give necessary directions to the Banks to extend their support and cooperation to the Board in implementing the PMEGP in Coir Sector and consider the applications received under Scheme for sanctioning loan and release of first installment so as to achieve the target fixed for Kerala for the current year.

The Steering committee recommended that Banks may extend necessary credit supports within their existing schemes

3.2.3 Information Note on - Campaign of psbloans59minutes.com by DFS

www.psbloansin59minutes.com
MSME loans now made easy!

- Working Capital
- Term Loan
- New to Business
- Business loans in just 59 minutes up to one crore
- Interest rate starting from 8%
- Collateral free loans under CGTMSE
- A Digital lending Initiative supported by SIDBI led consortium of PSBs.

Keep these documents ready

GST Identification Number (GSTIN)GST User-ID & Password
Income Tax E Filing password & Date of Incorporation/Birth or ITR (3,5,6) for last 3 years in XML format
Current A/c-Net Banking: Username & password or Bank Statement for last 6 months in PDF format
Director /Owners details: Basic,Personal, Educational & Ownership Details in Entity
Convenience fee Rs 1000/-+GST on In-Principle approval. No hidden charges.
Existing Business & New Business!!!!!!!
How to apply ?
Do Registration-Fill-Individual Name, email id, mobile number and OTP.........................
Upload GST, ITR ,Bank statements etc.
....
Congratulations******* In Principle loan approval.
Portal has been launched on 2nd November 2018.

Campaign of psbloan59minutes.com is ongoing in the districts of Kottayam & Idukki

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

3.2.4 <u>Information Note by KVIC</u>

Status of PRIME MINISTERS EMPLOYMENT GENERATION PROGRAMME (PMEGP)

a. Implementation of PMEGP During 2018-19

TARGET 2018-19 : KVIC/KVIB: projects 440 nos, Margin Money Rs 1100.20 Lakh, & Employment 3520 nos each and DIC 587 projects, Margin Money 1467.17 lakh, Employment 4696. Total : 1467 nos, Margin Money Rs 3667.38 lakh & Employment 11736 nos. No. of project is indicative, Average MM per project is Rs 2.50 lakh and Employment of 8 nos.

Performance reported under PMEGP e-Portal from 01.0.4.2018 to 14.11.2018

Sl. No.	Agency	No of Applications at Agency			DLTFC		No of Applications Forwarded to Bank
		Received	Rejected	Forwarded to DLTFC	Approved	Rejected	
1)	COIR	110	0	109	24	3	24
2)	DIC	2469	5	2356	1783	341	1882
3)	KVIB	603	7	621	467	88	505
4)	KVIC	955	20	1080	654	314	686
5)	Total	4137	32	4166	2928	746	3097

Sl. No.	Agency	Sanctioned by Bank		MM Claimed		MM Disbursement	
		No. of Proj.	MM Involved	No. of Proj.	MM Involved	No. of Proj.	MM Involved
1)	COIR	0	0	0	0	0	0
2)	DIC	445	836.79	540	1008.44	680	1273.94
3)	KVIB	145	409.05	152	371	171	414.88
4)	KVIC	195	429.26	212	473.79	253	605.25
5)	Total	785	1675.1	904	1853.23	1104	2294.07

1. **63.26 % of the target of 2017-18 achieved as on date (including settlement of spill over claims) and 904 projects with 1853.23 lakh already sanctioned. Further, 2343 fresh projects worth Rs 56.45 Cr available with various banks under processing/pending for their decision.**
2. **The Short Term Deposit status (TDR for 3 year; lock in period of Margin Money) needs to be updated in the PMEGP portal by the Bank concerned.**
3. **Some Margin Money claims referred back to Financing Bank/Implementing Agency for rectifying defects/short comings in claims submitted. Please expedite the same at concerned level.**
4. **The Time Line for claiming pending Margin Money by banks for the PMEGP projects prior to Online Programme Implementation (up to 30.06.2016) will be ending by 31.12.2018 as per Ministry of MSME instructions. Any MM claims (with all supporting documents) of working units will be considered for processing at state level up to 15.11.2018 and beyond which no pending claims shall be accepted. KVIC will not be responsible for any such shortcomings/issues in future.**

b. 2nd Stage Upgradation Loan under PMEGP / MUDRA during 2018-19

The Ministry of MSME announced 2nd stage Financial Assistance to successful PMEGP and MUDRA beneficiaries. The second stage subsidy administration is capturing through the PMEGP Old E-tracking database. The existing ONLINE portal has been provided with an additional link for applying to the same. Manufacturing units can go for second stage project upgradation, costing Rs 1.00 Cr and Service units for Rs 25 lakhs which includes Capital Expenditure and Working Capital. 10% of the project cost shall be invested as Own Margin. 15% will be the Eligible Margin Money and 18 months will be the lock-in time for the same.

Kerala State has been given a target project of 46 nos with MM of Rs 220.84 lakh to generate 368 employments during 2018-19. Out of the same, preferring 30% of the projects from Manufacturing Sector and 70% from Service Sector. An application link towards the same has been provided with www.kviconline.gov.in/pmegpeportal Detailed guidelines follows.

2nd LOAN FOR UPGRADING THE EXISTING PMEGP/MUDRA UNITS

GUIDELINES FOR 2ND FINANCIAL ASSISTANCE UNDER PMEGP FOR EXPANSION OF THE EXISTING SUCCESSFUL PMEGP/MUDRA UNITS

1. Government of India approved continuation of PMEGP beyond 12nd five-year plan for a period of 3 years from 2017-18 to 2019-18 with a financial outlay of Rs.5,500 crores.
2. Provision made for 2nd loan for upgrading the existing financed under PMEGP/MUDRA units, which are performing well in terms of turnover, profit and loan repayment.
3. Financial assistance for manufacturing units upto Rs.1.00 Crore and for Service/Trading units upto Rs.25.00 lakhs.
4. Subsidy 15% for Non-NER States for all category.
5. Subsidy 20% for NER & Hilly States for all category
6. Own Contribution 10% of Project cost for all category and all States

ELIGIBILITY

1. All existing units financed under PMEGP/MUDRA Margin Money claim has been adjusted and the First loan availed should have been repaid in stipulated time.
2. The units should have been making profit for the last three years.
3. Registration of Udyog Adhar Memorandum (UAM) is mandatory.
4. The 2nd loan should lead to additional employment generation.
5. **FINANCIAL INSTITUTIONS**

1. All Public Sector Banks
2. All Regional Rural Banks.
3. Co-operative Banks approved by State Level Task Force Committee headed by Principal Secretary (Industries/MSME)/Commissioner (Industries)
4. Private Scheduled Commercial Banks approved by State Level Task Force Committee headed by Principal Secretary (Industries/MSME)/Commissioner (Industries)
5. Small Industries Development Bank of India (SIDBI)

FINANCIAL ASSISTANCE/BANK LOAN

1. Beneficiary may apply to the same financing banks, which provided first loan or to any other bank, which is willing to extend credit facility for second loan.
2. The applicant can utilize the loan amount for investment on fixed assets i.e. for construction of building/purchase of required new machineries/installation of Machinery etc.
3. Under the term loan component (construction of building/industrial shed, machinery & equipment etc.), the construction of own building may be included and ceiling of construction should not usually exceed 25% of the total sanctioned project cost.
4. The Capital expenditure component including cost of construction should be up to 60% of the total project cost. The working capital cost would be up to 40%. However, the financial bank can decide the criteria at the time of sanction of loan based on the nature of the project.

PROCEDURAL FORMALITIES

On PMEGP e-portal, a separate application link proved to submit the application.

Documents to be uploaded:

1. Previous 'loan sanction letter' issued by the Bank
2. Proof of 'Margin Money claim adjusted against previous loan'
3. 'Bank Certificate for full loan repayment'
4. Project Report for expansion and upgrading the unit
5. Passport size photograph
6. IT returns for the last 3 years
7. Annual accounts certified by Chartered Accountant for the last 3 years
8. NOC from the initial Bank, if the loan proposal is mooted through a new bank

Further,

1. State/District-Level Agencies (KVIC/KVIB/DIC) after Preliminary Scrutiny, will forward the application to the Bank opted by the beneficiary in the application.

2. Before recommending the application to the banks, the State/District-level agencies will ensure that the application is complete in all respects and the applicant has fulfilled all the criteria mentioned in the guidelines.
3. The agencies shall complete the scrutiny of the application within 15 days, the forward the application to the banks, if the application is found to be order
4. In case, the application is not in order, they may return the application along with reasons, within 15 days.
5. The concerned bank will appraise and sanction the project proposal within 60 days.
6. After release of loan, the Bank will claim Margin money as per the procedure prevalent for PMEGP units.
7. The Margin Money will be kept as Term Deposit Receipt (TDR) for 18 months.
8. No interest will be paid on TDR and no interest will be charged on the corresponding amount of the loan disbursed.
9. The TDR amount will be adjusted in the loan account after installation of the machinery and on the basis of positive report of a joint physical verification of the Implementing Agency and bank.

MIS/JOINT PHYSICAL VERIFICATION

1. A separate MIS will be provided in the PMEGP e-portal for the purpose of monitoring by all the stakeholders.
2. Joint physical verification of the unit by the implementing agencies and the Banks will be undertaken at least twice in a year, Details of the joint physical verification will be uploaded on the portal.
3. Geo tagging of all the units are being done.
4. Third party physical verification/evaluation will be conducted through outsourcing an independent agency, on completion of two years of up-gradation.
5. CGTMSE Coverage: The beneficiary may opt for covering the project under CGTMSE Scheme by paying requisite CGTMSE fees.

STATUS OF PMEGP 2018-19	BANK WISE PERFORMANCEFROM 01.04.2018 TO 14.11.2018 (Project in Nos & Margin Money Amount in Lakh)

Sl. No.	FINANCING BANK	Forwarded to Bank		Sanctioned by Bank		MM Disbursed		Rejected by Bank		Pending at Bank		Pending for MM disbursement	
		No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	STATE BANK OF INDIA	726	1669.75	127	258.29	165	355.42	82	149.2	607	1434.68	21	64.08
2	CANARA BANK	487	1265.31	205	413.34	244	465.14	42	87.29	342	910.74	16	34.67
3	KERALA GRAMIN BANK	295	724.47	59	131.66	108	222.69	34	76.2	229	573.12	7	15.66
4	FEDERAL BANK	269	681.75	61	157.07	71	167.6	52	111.5	192	507.67	15	34.44
5	UNION BANK OF INDIA	247	537.98	48	120.42	80	179.27	24	49.46	192	406.16	12	24.21
6	SOUTH INDIAN BANK	153	394.65	23	43.74	37	81.13	8	13.05	136	356.02	3	4.43
7	SYNDICATE BANK	145	272.65	38	66.44	59	131.9	17	38.02	107	199.88	9	11.49
8	PUNJAB NATIONAL BANK	96	242.22	26	60.37	37	88.94	36	80.26	39	106.95	8	16.29
9	INDIAN OVERSEAS BANK	88	177.82	43	89.58	67	124.83	9	13.87	57	108.44	9	19.65
10	INDIAN BANK	87	196.7	32	65.68	60	97.73	10	27.49	59	128.9	2	9.85
11	BANK OF INDIA	86	216.83	27	72.67	26	85.1	11	21.66	55	140.39	5	13.21
12	VIJAYA BANK	63	196.59	41	89.22	44	115.81	8	24.52	35	121.11	7	10.39

13	CATHOLIC SYRIAN BANK LTD	60	127.46	2	3.73	12	12.83	4	12.03	56	115.43	0	0
14	BANK OF BARODA	53	111.09	11	26.76	16	45.54	5	9.13	42	89.26	1	1.24
15	DHANALAKSHMI BANK LTD	49	103.49	6	13.04	16	25.86	6	11.1	40	87.48	1	1.29
16	CENTRAL BANK OF INDIA	42	68.95	4	8.66	16	21.11	6	9.59	35	58.61	1	2.1
17	CORPORATION BANK	29	82.76	1	0.55	8	16.15	7	15.91	22	66.85	0	0
18	HDFC BANK	25	61.34	1	1.46	8	12.34	0	0	24	58.54	0	0
19	IDBI BANK	20	54.4	5	10.23	4	8.19	1	2.5	18	51.37	1	3.32
20	UCO BANK	17	24.05	5	4.41	6	6.06	4	5.31	11	17.24	0	0
21	ANDHRA BANK	14	30.37	5	9.27	3	5.98	2	4.46	8	18.25	1	1.15
22	ALLAHABAD BANK	10	23.82	1	1.75	1	2.33	0	0	9	22.07	0	0
23	IDUKKI DISTRICT COOP BANK	7	12.91	0	0	1	2.58	1	1	6	11.91	0	0
24	AXIS BANK LTD	6	7.72	4	4.93	2	1.26	0	0	6	7.72	1	1.75
25	ICICI BANK LTD	6	13.11	4	3.78	5	4.38	0	0	4	10.88	1	1.23
26	ORIENTAL BANK OF COMMERCE	6	18.07	2	5.61	1	0.36	0	0	4	12.46	1	1.4
27	OTHERS	11	31.99	4	12.44	7	13.54	2	2.9	8	22.79	1	0.79
	Total	**3097**	**7348.25**	**785**	**1675.1**	**1104**	**2294.07**	**371**	**766.45**	**2343**	**5644.92**	**123**	**272.64**

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

3.2.5 Information Note by Coir Board - Funds allocated in BE 2018-19 under Coir Udyami Yojana (CUY)

Though the Coir Udyami Yojana (CUY) has been integrated with PMEGP, the Ministry had approved Rs.10.00 crores in BE 2018-19 under CUY for settling the spillover claims under the Scheme. Accordingly, the Board had settled 61 claims and an amount of Rs.57,28,256/- has been released to different Banks in Kerala towards pro-rata grant of the loans sanctioned under the Scheme.

Bank-wise details of subsidy released under CUY during 2018-19 is as follows:

Sl. No.	Financing Bank	No. of units	Subsidy released
1	Corporation Bank, Muthukulam	1	40000.00
2	Union Bank of India, Harippad	4	160800.00
3	Union Bank of India, Karthikapally	25	999456.00
4	Union Bank of India, Cherthala	1	400000.00
5	Bank of Baroda, Kayamkulam	1	400000.00
6	Canara Bank, Cherthala	1	400000.00
7	Canara Bank, Harippad	1	40000.00
8	Punjab National Bank, Harippad	17	680000.00
9	Punjab National Bank, Pallippuram	4	1140000.00
10	Syndicate Bank, Alappuzha	1	400000.00
11	Kerala Gramin Bank, Poochakkal	1	400000.00
12	Catholic Syrian Bank Ltd., Cherthala	1	188000.00
13	State Bank of India, Danapady	2	80000.00
14	Federal Bank Ltd., Thankey	1	400000.00
	Total	**61**	**5728256.00**

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

3.3 FRESH ISSUES IN TERTIARY SECTOR

3.3.1 Agenda Suggested by Reserve Bank of India

A. <u>Natural Calamities Portal: Monthly Reporting</u>

The Reserve Bank of India has developed a dedicated portal (https://dbie.rbi.org.in/DCP/) for collection and compilation of data on natural calamities on a real time basis through a centralized system. The portal provides facility for uploading data files relating to relief measures extended by banks and notification issued by State Government with regard to natural calamities.

In terms of Chapter VIII of Master Direction – Reserve Bank of India (Relief Measures by Banks in Areas affected by Natural Calamities) Directions 2018 – SCBs dated October 17, 2018, banks shall upload the actual data on relief measures every month by the 10th of the following month. In case there is no natural calamity and/or relief measures extended, a ‘NIL’ statement shall be uploaded.

The SLBC Convener Bank shall upload the notification(s) issued by State/District Authorities on declaration of a natural calamity for which relief measures were implemented by SLBC/banks

The Steering committee decided that SLBC and Banks may adhere to the instructions stipulated by RBI

B.

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

विसविवि (वि)FIDD (T) No./84/03.02.002/2018-19

नवंबर November 8, 2018

महाप्रबंधक
केनरा बैंक, एसएलबीसी कक्ष
सर्किल कार्यालय, केनरा बैंक बिल्डिंग
एम जी रोड
तिरुवनंतपुरम – 695 001

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

महोदया Madam,

<u>3rd All India Workshop for LDOs – Action Points</u>

The 3rd All India Work Shop for Lead District Officers (LDO) of Reserve Bank of India was held recently. The following suggestions emanated during the work shop in the form of action points.

a) SLBC shall include an agenda in the SLBC Subcommittee to review the functioning of Business Correspondents (BC) in the State and devise tangible measures to smoothen their functioning.

b) SLBC shall request NABARD to present a detailed review of the utilization of Rural Infrastructure Development Fund (RIDF) from the next SLBC meeting onwards.

2. Accordingly, we request you to kindly implement the above and confirm.

भवदीय Yours faithfully,

(एस सूरज S. Sooraj)
सहायक महाप्रबंधक Assistant General Manager

The Steering committee decided that

a. Latest Bankwise, District wise Data of BCs may be reported to SLBC on a quarterly basis.

b, The committe shall request NABARD to present a review of utilisation of RIDF fund from upcoming SLBC onwards.

3.3.2. Agenda suggested by Women and Child Development Department

Women and Child Development Department is the implementing agency for Pradhan Manthri Mathru Vandana Yogana (PMMVY) which is a Direct Benefit Transfer Scheme benefiting Pregnant Women in the State. PMMVY Scheme requires every beneficiary to have **Adhaar Seeded Accounts** to which the benefits would be credited. Many beneficieries as well as banking officials can't differentiate between Adhaar Seeding and Adhaar linking. Due to non seeding of the accounts with Adhaar, benefits is not getting credited to the desired Account as per application received. It would be highly appreciated if proper instructions are circulated to all banking officials to honour Adhaar seeding requests received.

The Steering Committee recommends the department to report case by case issues received at their end

<u>3.3.3. Agenda suggested by National Trust (Ministry of Social Justice & Empowerment)</u>

National Trust Act 1999. Legal Guardianship & Account Opening

THE NATIONAL TRUST

Ministry of Social Justice & Empowerment,
Govt. of India
New Delhi - 110 060 Tel : 01143187804

SNAC - KERALA

MANOVIKAS
Sasthamcotta, Kollam - 690 521

SNAC/SLBC/1/2018. 25.10.2018.

The Convener,
State Level Bankers Committee,
Canara Bank, Regional Office,
Spencer Junction, Thiruvananthapuram.

NATIONAL TRUST ACT 1999. LEGAL GUARDIANSHIP & ACCOUNT OPENING

Dear sir,

National Trust is a statutory body of the Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice and Empowerment, Government of India, set up under the "National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities" Act (Act 44 of 1999).

One of the main objectives of National Trust is to appoint Legal Guardians to the differently abled persons who comes under the National Trust Act. Section 13 of the Act mandates National Trust to constitute a Local Level Committee (LLC) in every district with three members, i.e District Collector as Chairman, an NGO Member (Registered with National Trust) as Convener and a Person with Disability (Divyangjan) as member. This committee is to appoint, monitor or remove a Legal Guardian.

The National Trust started its new Scheme Management System in November 2015. All schemes are being processed through this online system with all aspects like receipt of proposal, approval and monitoring. Through this system the working of the National Trust has become transparent and answerable. Appointment of Legal Guardians has also become online. Guardianship may be needed for managing investments / opening bank accounts / banking transactions etc.

Section 12 (1) of The National Trust Regulations 2001 says that " Both the parents jointly, or, singly in the event of the absence of one due to death, divorce, legal separation, desertion or conviction, being natural guardian of minor may apply to the Local Level Committee to get themselves or himself as the case may be, appointed as guardian of their disabled ward beyond the age of 18, in which case the application shall be accepted unless the parent is disqualified on account of (i) loss of citizenship, (ii) being of unsound mind, (iii) being convicted by a court of law, or (iv) being a destitute. (Page 44 of the attached book).

Some of the Bank Managers in Kerala are asking Legal Guardianship certificate of National Trust for opening Bank accounts for minor differently abled children who comes under National Trust Act. Some Managers are not asking this. Many natural parents of these children in Kerala are facing difficulty for opening Joint bank accounts, as it is essential for them to get scholarships and other Government aids and Disability Pension. LLCs are also facing difficulty when increased number of applications of minors are received by them.

Is there any instruction from Reserve Bank of India regarding opening of Joint Bank Accounts for minor differently abled children with their natural parents. If so kindly share a copy with us also. Hope State Level Bankers Committee may discuss this case and give a clear and uniform instruction to all banks in Kerala with a copy to SNAC. We shall share it with all LLCs in Kerala.
Awaiting for an early action at your end

Thanking you,

Yours faithfully

D.Jacob
Chairman,
SNAC – Kerala.

SNAC - Kerala
MANOVIKAS, SASTHAMCOTTA
The National Trust

RBI Circular DBOD.No.Leg.BC.51/09.07.005/2007-08 dated Nov 09 2007 instructs that Banka are therefore advised to rely upon the Guardianship Certificate issued either upon District Court under Mental Health Act or by the Local level committees under the above Act for the purposes of opening/operating accounts(Point 4)
However RBI Circular DBR.No.Leg.BC.78/09.07.005/2015-16 dated February 11 2016 in its Pont No. 2 clarifies that

2. It has been brought to our notice that banks are insisting on guardianship certificate from all mentally ill persons. In this regard it is clarified that paragraph 2(iii) of the aforesaid circular is not intended to mandate banks to insist on appointment of a guardian as a matter of routine from every person “who is in need of treatment by reason of any mental disorder”. It would be necessary for banks to seek appointment of a guardian only in such cases where they are convinced on their own or based on documentary evidence available, that the concerned person is mentally ill and is not able to enter into a valid and legally binding contract.

The Committee request to pursue the matter

3.3.4 Agenda suggested by Kudumbhasree

A. Closing of Bhavanashree Loan Account Regarding- Request to give written confirmation with regard to the status of Bhavanashree Loan Accounts

Bhavanashree Scheme was launched through Kudumbashree in the year 2005 as a micro- housing scheme for the poor families in the state. In the budget speech for 2010-2011, Honourable Minister for Minister for Finance had declared that Government will take over the Kudumbashree loans. Later as per the GO(MS) No 211/2010/LSGD dated 13/9/2010, Government has taken up Bhavanashree Loans of Nationalised banks and settled it in six equal instalments. There were 14 banks and the details of that is given as under

Name of Bank	Total amount
Bank of India	47,88,723
Canara Bank	32,04,22,095
Central Bank of India	2,62,82436
Dhanalakshmi Bank	2782556
Federal Bank	1,58,61,911
ICICI Bank	33,29,37,349

Indian Bank	1,79,78,462
Indian Overseas Bank	7,24,79,452
North Malabar Grameen Bank	2,58,92,678
South Malabar Grameen Bank	7,92,53,239
State Bank of India	24,22,28,329
State Bank of Travancore	42,18,62570
Syndicate Bank	82,20,230
Union Bank of India	10,97,913
Total	157,20,87,943

The last instalment of this amount was paid in the month of July 2016

Simultaneously Government through vide GO(MS)No. 19/2015/LSGD/ dated 1st Jan 2015 has taken up few left out Bhavanashree accounts and that also was settled in 2 equal instalments. The Details of this account is given as under

Banks	**Fund allocated for Left Over Accounts**	**Fund allocated for less claimed Accounts**	**Total**
Canara Bank	543946	148835	692781
FB	580585	0	580585
IB	173366	27338	200704
CBI	5153245	1708425	6861670
BoI	25276879	0	25276879
SBI	16599368	4743712	21343080
UBI	10757088	0	10757088
Syndicate	7292475	139082	7431557
Corporation	2771331	0	2771331
SBT	1469261	64518	1533779
SIB	313731	0	313731
Vijaya	2261637	0	2261637
IOB	0	1816090	1816090
NMGB	0	50000	50000
Total	**73192912**	**8698000**	**81890912**

This was also settled in 2016 June and further through G.O. (MS) No.111/2017 /LSGD dated June 12, 2017 few more left out accounts were included and was settled in one installment (Details are as follows.

NAME OF BANK	**Bank LOAN O/S as on 30/06/2010 (Excluding Penal Interest)**	**Less Claimed- Remaining Loan Outstanding as on 30.06.2010**	**Total**
Bank of India	913264		913264
CBI	110321	99297	209618
Corporation Bank	1781475		1781475
SBT	90572		90572
Syndicate bank	1944436	105398	2049834
TOTAL(B)			**5044763**
Out of this loan accounts some of them were already closed hence fund was not transferred			

In the, view of the foregoing it is to inform that as per the agreement all the dues of Bhavanashree loans are settled by Kudumbashree. However, Central Bank of India, Kumarapuram Br , Trivandrum and Union Bank of India, Trivandrum Main Branch have approached Kudumbashree and intimated that Bhavanshree Loan account is still not closed and Kudumbashree need to pay Additional Interest that is accrued due to late payment. As Bhavanashree Loan take over was through a tripartite agreement among Government of Kerala, Banks and Kudumbashree in order to settle this account Kudumbashree will have to seek fund from Government. Hence it would be better if SLBC could take up this matter and direct all respective banks to provide written confirmation with regard to the present status of Bhavanashree Loan Accounts so that Kudumbashree can write to Government and settle the pending issues.

The Committee requested that Individual Banks may provide data of any dicrepencies reported at Branch level and to settle the issues as early as possible

B. Amendment in NULM guidelines (Information Note)

The Ministry has amended the DAY- NULM guidelines on the SEP component; the revision of group guidelines (revised the minimum no. of members from 2 to 3). The copy of office memorandums is attached as annexure 2.

8657

K-12011/1/2017-UPA II [3144773]
Government of India
Ministry of Housing & Urban Affairs
(DAY-NULM Division)

STATE POVERTY ERADICATION MISSION * KUDUMBASHREE * GOVT. OF KERALA *
3 0 AUG 2018

215 Nirman Bhavan
New Delhi 110011
Dated 20-08-2018

OFFICE MEMORANDUM

Subject: Amendment to Operational Guidelines of Self Employment Programme (SEP) under Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM) - regarding.

The undersigned is directed to refer to this Ministry O.M. of even number dated 10 April 2018 on the subject mentioned above. In partial modification of the said O.M., the clause 7.1 of the Operational Guidelines of SEP may be amended to read as follows:

S.No.	Existing Provision	Revised Provision
1.	**Clause 7 Sub-Component 4.2-Group Finance (SEP-G) -Loan & Subsidy Clause 7.1 Eligibility** The group should have minimum two (2) members with a minimum of 70% members from urban poor families. More than one person from the same family should not be included in the same group.	**Clause 7 Sub-Component 4.2-Group Finance (SEP-G) -Loan & Subsidy Clause 7.1 Eligibility** The group should have minimum **three (3)** members with a minimum of 70% members from urban poor families. More than one person from the same family should not be included in the same group.

2. This issues with the approval of Chairman of Governing Council.

3. In case of any contradictions between these amendments and any of the provisions in the existing operational guidelines, these amendments shall prevail.

(Niraj Kumar)
Director (NULM)
Tel: 23062850

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

C. Release of Interest subsidy claims under DAY- NULM through Allahabad portal

The Ministry has executed a MoA with Allahabad bank for the release of interest subsidy amount and additional 3% subvention for Women Self Help groups. The objective is to release the subsidy claims promptly and timely. As part of it various banks are boarded with the portal and the data entry process of NHG bank linkages and SEP is ongoing. But the field reports and the constant communication from the Ministry reveal that many branches have not started the data entry process and therefore there is gap in the loans sanctioned by banks and data entered by them in the portal.

Also the field reports is that the banks are not aware of the portal and they are unaware of the data entry process happening. Therefore to make the system in position the support of banks is essential. An agenda in SLBC will be helpful for communication dissemination and to complete the data entry process of sanctioned loans under DAY-NULM.

The details of banks that have not started the data entry are attached as annexure 3.

Annexure 3

List of banks that has not started data entry in the Allahabad Portal

Sl No	ULB	District	Bank Name	Branch Name	IFSC
1	Adoor	Pathanamthitta	Canara Bank	Adoor	CNRB0002357
2	Adoor	Pathanamthitta	Union Bank of India	Adoor	UBIN0550710
3	Aluva	Ernakulam	ICICI Bank	Aluva	ICIC0000289
4	Aluva	Ernakulam	Punjab National Bank	Aluva	PUNB0448900
5	Attingal	Thiruvananthapuram	Bank of India	Attingal	BKID0008525
6	Cherpulasseri	Palakkad	Canara Bank	Cherpulasseri	CNRB0002505
7	Cherpulasseri	Palakkad	Punjab National Bank	Cherpulasseri	PUNB0426400
8	Cherthala	Alappuzha	Vijaya Bank	Cherthala	VIJB0002034
9	Cherthala	Alappuzha	Syndicate Bank	Cherthala	SYNB0004109
10	Chittur	Palakkad	Punjab National Bank	Chittur	PUNB0426500
11	Chittur	Palakkad	Kerala Gramin Bank	Thathamangalam	KLGB0040298
12	Ettumanoor	Kottayam	Canara Bank	Ettumanoor	CNRB0002491
13	Ettumanoor	Kottayam	State Bank of India	Peroor	SBIN0070431
14	Guruvayoor	Thrissur	Bank of Baroda	Guruvayoor	BARBOGURUVA
15	Guruvayoor	Thrissur	Canara Bank	Guruvayoor	CNRB0000838
16	Guruvayoor	Thrissur	Punjab National Bank	Guruvayoor	PUNB0427500
17	Guruvayoor	Thrissur	Syndicate Bank	Guruvayoor	SYNB0004553
18	Iritty	Kannur	Kerala Gramin Bank	Iritty	KLGB0040487
19	Iritty	Kannur	Kerala Gramin Bank	Chavassery	KLGB0040468
20	Kalamassery	Ernakulam	Union Bank of India	North Kalamassery	UBIN0555045
21	Kalamassery	Ernakulam	Bank of India	South Kalamassery	BKID0008569
22	Kalamassery	Ernakulam	Union Bank of India	Edapilly	UBIN0569593
23	Kalpetta	Wayanad	Andhra Bank	Kalpetta	ANDB0001219
24	Kalpetta	Wayanad	Bank of India	Kalpetta	BKID0008507
25	Kalpetta	Wayanad	Bank of Baroda	Kalpetta	BARB0KALPET
26	Kalpetta	Wayanad	Central Bank of India	Kalpetta	CBIN0284208
27	Kalpetta	Wayanad	Corporation	Kalpetta	CORP0001426

			bank		
28	Kalpetta	Wayanad	Canara Bank	Kalpetta	CNRB0000137
29	Kalpetta	Wayanad	Indian Overseas Bank	Kalpetta	IOBA0001273
30	Kalpetta	Wayanad	Kerala Gramin Bank	Kalpetta	KLGB0040205
31	Kalpetta	Wayanad	Vijaya bank	Kalpetta	VIJB0002013
32	Kalpetta	Wayanad	Union Bank of India	Kalpetta	UBIN0576719
33	Kalpetta	Wayanad	Syndicate Bank	Kalpetta	SYNB0004753
34	Kannur corporation	Kannur	Punjab National Bank	Bank Road,Kannur	PUNB0425900
35	Kannur corporation	Kannur	Kerala Gramin Bank	Kannur Main	KLGB0040505
36	Kannur corporation	Kannur	Syndicate Bank	Civil Station	SYNB0004263
37	Karunagappally	Kollam	Bank of Baroda	Karunagappally	BARB0KARUNA
38	Karunagappally	Kollam	Canara Bank	Karunagappally	CNRB0002896
39	Karunagappally	Kollam	Central Bank of India	Karunagappally	CBIN0284805
40	Karunagappally	Kollam	Indian bank	Karunagappally	IDIB000K024
41	Karunagappally	Kollam	Syndicate Bank	Karunagappally	SYNB0004510
42	Karunagappally	Kollam	Vijaya Bank	Karunagappally	VIJB0002081
43	Kayamkulam	Alappuzha	Syndicate Bank	Kayamkulam	SYNB0004101
44	Kochi	Ernakulam	Union Bank of India	Chittur South	UBIN0535796
45	Kondotty	Malappuram	Canara Bank	Kondotty	CNRB0003153
46	Kondotty	Malappuram	Kerala Gramin Bank	Kondotty	KLGB0040252
47	Kottarakara	Kollam	Punjab National Bank	Kottarakara	PUNB0429800
48	Kottarakara	Kollam	Canara Bank	Kottarakara	CNRB0002681
49	Koyilandy	Kozhikkode	Canara Bank	Koyilandi	CNRB0000837
50	Kunnamkulam	THRISSUR	Kerala Gramin Bank	Kunnamkulam	KLGB0040271
51	Kunnamkulam	THRISSUR	State Bank of India	Kunnamkulam	SBIN0003533
52	Mananthavady	Wayanad	Canara Bank	Mananthavady	CNRB0000248
53	Mananthavady	Wayanad	Catholic Syrian Bank (CSB)	Mananthavady	CSBK0000063
54	Mananthavad	Wayanad	Punjab National	Mananthava	PUNB0287900

	y		Bank	dy	
55	Muvattupuzh a	Ernakulam	Bank of India	Muvattupuz ha	BKID0008576
56	Muvattupuzh a	Ernakulam	Canara Bank	Muvattupuz ha	CNRB0000714
57	Neyyattinkara	Thiruvananthapur am	State Bank of India	Neyyattinka ra	SBIN0070042
58	Neyyattinkara	Thiruvananthapur am	Indian Overseas Bank	Neyyattinka ra	IOBA0000445
59	Neyyattinkara	Thiruvananthapur am	Indian Overseas Bank	Aralummoo du	IOBA0000740
60	North Paravur	Ernakulam	Bank of India	Main Road, North Paravur	BKID0008564
61	Pala	Kottayam	Central Bank of India	Pala	CBIN0280956
62	Palakkad	Palakkad	Canara Bank	Palakkad Big Bazar	CNRB0000811
63	Palakkad	Palakkad	Canara Bank	Kalpathy, Palakkad	CNRB0001166
64	Palakkad	Palakkad	Punjab National Bank	Kalpathy	PUNB0428300
65	Palakkad	Palakkad	Syndicate Bank	Palakkad Melamuri	SYNB0004450
66	Palakkad	Palakkad	Central Bank of India	Palakkad	CBIN0280968
67	Palakkad	Palakkad	Vijaya Bank	Olavakkode	VIJB0002046
68	Palakkad	Palakkad	Bank of India	Palakkad	BKID0008537
69	Palakkad	Palakkad	Union Bank of India	Kaleppully	UBIN0558532
70	Palakkad	Palakkad	State Bank of India	Sulthanpet	SBIN0040540
71	Parappananga di	Malappuram	Canara Bank	Parappanang adi	CNRB0004701
72	South Paravur	Kollam	Canara Bank	Paravur	CNRB0003538
73	South Paravur	Kollam	Kerala Gramin Bank	Paravur	KLGB0040573
74	South Paravur	Kollam	Indian Bank	Paravur	IDIB000P023
75	Payyannur	Kannur	Punjab National Bank	Payyannur	PUNB0433400
76	Payyoli	Kozhikkode	Kerala Gramin Bank	Payyoli	KLGB0040114
77	Payyoli	Kozhikkode	Punjab National Bank	Payyoli	PUNB0431700
78	Perumbavoor	Ernakulam	Kerala Gramin Bank	Perumbavoo r	KLGB0040552
79	Ponnani	Malappuram	Canara Bank	Ponnani	CNRB0000756
80	Ponnani	Malappuram	Punjab National Bank	Ponnani	PUNB0434000

81	Ponnani	Malappuram	Vijaya Bank	Ponnani	VIJB0002031
82	Ponnani	Malappuram	HDFC BANK	Ponnani	HDFC0004826
83	Punalur	Kollam	Canara Bank	Punalur	CNRB0001099
84	Punalur	Kollam	Union Bank of India	Punalur	UBIN0557854
85	Sulthan Bathery	Wayanad	Indian Overseas Bank	Sulthan Bathery	IOBA0001274
86	Tirurangadi	Malappuram	Kerala Gramin Bank	Venniyur	KLGB0040198
87	Tirurangadi	Malappuram	Kerala Gramin Bank	Chemmad	KLGB0040275
88	Tirurangadi	Malappuram	Canara Bank	Tirurangadi	CNRB0000825
89	Varkala	Thiruvananthapur am	UCO BANK	Varkala	0001802ABCU
90	Thiruvalla	Pathanamthitta	Syndicate Bank	Thiruvalla	SYNB0004106
91	Vatakara	Kozhikode	Canara Bank	Vatakara	CNRB0000753
92	Vatakara	Kozhikode	Indian Overseas Bank	Vatakara	IOBA0001455
93	Thodupuzha	Idukki	Vijaya Bank	Thodupuzha	VIJB0002077
94	Thodupuzha	Idukki	State Bank of India	Thodupuzha	SBIN0008674
95	Thodupuzha	Idukki	Canara Bank	Thodupuzha	CNRB0000722
96	Thodupuzha	Idukki	Bank of India	Thodupuzha	BKID0008517
97	Thrissur Corporation	Thrissur	Bank of India	Ayyanthol	BKID0008556
98	Thrissur Corporation	Thrissur	Punjab National Bank	Kuruppam Road	PUNB0435700
99	Thrissur Corporation	Thrissur	Canara Bank	Poonkunna m	CNRB0002789
100	Thrissur Corporation	Thrissur	Canara Bank	Canara Koorkanche ry	CNRB0005113
101	Vaikom	Kottayam	Federal Bank	Vaikom	FDRL0001096
102	Vaikom	Kottayam	Bank of Baroda	Vaikom	BARB0VAIKO M
103	Vaikom	Kottayam	Canara Bank	Vaikom	CNRB0004670
104	Vaikom	Kottayam	Union Bank of India	Vaikom	UBIN0555371
105	Thrippunithur a	Ernakulam	Union Bank of India	Irumpanam	UBIN0533840
106	Thrippunithur a	Ernakulam	Union Bank of India	Thrippunith ura	UBIN0560782
107	Nedumangad	Thiruvananthapur am	Bank of India	Nedumanga d	BKID0008534
108	Nedumangad	Thiruvananthapur am	Canara Bank	Nedumanga d	CNRB0002683
109	Kollam	Kollam	Indian Bank	Polayathode	IDIB000M108

The Committee Requested that Banks may ensure the timely data punching of the same

D. Pending loan applications in banks

There are 326 SEP applications pending at various banks. The Mission finds it very difficult to achieve the targets given by the Ministry due to loan pendency at banks. The details of pending applications are attached as annexure 5.

Annexure

Details of pending SEP applications under DAY- NULM

Sl. No	District	ULB	Name of the bank	Branch	Date of submission of application to bank	Loan Amount (Rs)
1	Ernakulam	North Paravur	Bank of India	Main Road, North Paravur	30-10-2018	100000
2	Ernakulam	North Paravur	Bank of India	Main Road, North Paravur	30-10-2018	200000
3	Ernakulam	North Paravur	Union Bank of india	North Paravur	30-10-2018	100000
4	Ernakulam	North Paravur	Union Bank of India	North Paravur	30-10-2018	100000
5	Ernakulam	North Paravur	Union Bank of India	North Paravur	30-10-2018	200000
6	Ernakulam	North Paravur	Union Bank of India	North Paravur	30-10-2018	50000
7	Ernakulam	North Paravur	Union Bank of India	North Paravur	30-10-2018	50000
8	Ernakulam	North Paravur	State Bank of India	North Paravur	3-11-2018	200000

Steering committee requested banks to process the pending applications within the time frame and report.

3.3.5. Agenda suggested by Social Security Mission

. അജണ്ട - 1

കേരള സാമൂഹ്യ സുരക്ഷാ മിഷൻ നടപ്പിലാക്കി വരുന്ന വിവിധ ധനസഹായ പദ്ധതികളുടെ ഫിനാൻഷ്യൽ ട്രാൻസാക്ഷൻസ് ബാങ്ക് മുഖേന ഗുണഭോക്താക്കളിലേക്ക് എത്തിക്കുമ്പോൾ ഗുണഭോക്താക്കളുടെ ലൈഫ് സർട്ടിഫിക്കറ്റ് entry ചെയ്ത് ബെനിഫിഷ്യറി ലിസ്റ്റ് പുതുക്കേണ്ടതായിട്ടുണ്ട്. ആയതിനാവശ്യമായ നടപടി ബാങ്കുകളിൽ തന്നെ സ്വീകരിക്കുവാൻ താത്പര്യപ്പെടുന്നു.

The steering committee requested banks to consider favourably

അജണ്ട - 2

കേരള സാമൂഹ്യ സുരക്ഷാ മിഷൻ നടപ്പിലാക്കുന്ന സ്നേഹപൂർവ്വം പദ്ധതിയിൽ ഉപഭോക്താക്കളുടെ വയസ്സ് 18 ന് മുകളിൽ വന്നാലും, വിദ്യർത്ഥിയാണെങ്കിൽ വിദ്യാർത്ഥിയുടെയും രക്ഷാകർത്താവിന്റെയും പേരിൽ ജോയിന്റ് അക്കൗണ്ട് അനുവദിക്കുന്നതിനുള്ള നടപടി സ്വീകരിക്കുവാൻ താത്പര്യപ്പെടുന്നു.

The steering committee requested banks to consider the request favourably adhering to RBI guidelines

3.3.6. Agenda suggested by Canara Bank

केनरा बैंक Canara Bank

Inter Office Memorandum

अग्रणी बैंक प्रभाग / Lead Bank Section प्राथमिकता साख व वित्तीय समावेशन विभाग Priority Credit & Financial Inclusion Wing प्रधान कार्यालय / Head Office बेंगलूरु / Bengaluru	The General Manager SLBC Kerala
संदर्भ/Ref: PCFIW:LBS:123:2018-19:MRK	

Date: 24/07/2018

SUB: Study on FRAUD CASES for the Month of March and May 2018- Committee Suggestion for SLBC Regarding.

We refer to the Note Placed before Our Executive Director on STUDY ON FRAUD CASES FOR THE MONTH OF MARCH AND MAY 2018 on 25/06/2018. The Monthly Analysis of root cause on the frauds reported during the previous month was placed to Executive Director for order. Accordingly the following Points are suggested to discuss at SLBC forum.

"Obtaining of Old age pension accounts life certificate, committee opined that the matter is to be discussed at SLBC forum."

Please discuss on the subject matter in SLBC and the banks may be advised for the proper handling/care of pension account especially timely obtention of life certificate, deactivation of deceased pensioners account etc.

Anil Kumar P
General Manager

The Steering Committee recommended Banks may take utmost care while handling/care of pension account especially in Timely obtention of life certificate, deactivation of deceased pensioners account etc and may note the same.

3.3.7 Agenda suggested by Life Mission

No. LF/FIN/2018

Dated: 14.11.2018

To

The General Manager, Canara Bank and
Convener of State Level Bankers' Committee
Circle Office, Canara Bank Building, Spencer Jn.
~~Murinjapalam~~, Trivandrum.

Sir,

Sub: LIFE Mission Project of Kerala – Transferring of HUDCO loan amount to LIFE Mission beneficiaries through KURDFC – Problems with the accounts other than SBI account maintained by beneficiaries- Giving directions to all banks –Reg.

Ref: Letter No. 289/LMC/A1/2018/KURDFC dated 08.11.2018

As part of the implementation of the Total Housing Programme envisioned by Government of Kerala, LIFE Mission, a flagship programme of Government has carrying out its activities to provide houses to all eligible houseless beneficiaries of the State. Government are providing additional assistance to all eligible beneficiaries by availing loan from HUDCO through the Kerala Urban and Rural Development Finance Corporation (KURDFC).

The State Bank of India was selected by Government as official bank to make all transactions related to the loan amount from HUDCO through KURDFC. The SBI has now brought the attention of the Government on certain issues in transferring of funds to the beneficiaries of the project those who are having accounts in the banks other than SBI. (Copy of the letter enclosed). It is pointed out that many of the accounts of the beneficiaries with various banks are having different types of BSBD, PMJDY accounts or partially KYC complaint accounts, for which there are some restrictions in crediting of funds through automated process. This may result hindrances in proper crediting of the funds to the concerned beneficiaries' accounts without delay.

So, I request you to examine the matter and issue appropriate directions to all banks for crediting the funds to the beneficiaries of LIFE Mission irrespective of other product type schemes already availed by them and for this, verify/amend the accounts of beneficiaries in various banks connected with LIFE Mission Project to avoid problems during crediting the project funds.

A favourable reply in this regard at the earliest is highly solicited.

Yours faithfully,

Chief Executive Officer

LIFE Mission

The committee requested SBI to submit the data of such accounts which shall be circulated among the member banks to update the discrepencies of these accounts. The committee also requested SLBC to create a general awareness on BSBDA accounts and its transactions to all member Banks.

<u>3.3.8 Agenda by LDM Malappuram</u>

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

The Steering Committee recommend to pursue the Agenda and also to write a letter to Industries Department on the same.

3.3.9 Agenda suggested by DIC

- Rescheduling the repayment period in respect of existing MSME Loans involved in schemes like MUDRA , STAND UP INDIA, PMEGP etc in the following manner.

Tenure	Extension to be given
3 years	6 months
5 years	1 year
7 years	1.5 years

- Review the status of revival of flood affected MSMEs and Shops and establishments in the State.
- Form a Committee to monitor the progress of "59 minutes- MSME" loan, under MSME support and Out reach, announced by Hon.Prime Minister.
- Persuading banks to utilize the CGTMSE Scheme for enhancing flow of credit to MSEs through SLBC and various channels to enable eligible MSEs to avail the benefit. It is already included in SLBC meeting for better utilization of the Credit Guarantee facility at the field level.
- In order to provide a simpler and faster mechanism to address the occurrence of stress assets and their revival in the MSME sector and to facilitate the promotion and development of MSMEs, a Standing Committee has been constituted for stressed MSMEs accounts formed at Nationalized/Scheduled banks depending on the number of MSME units financed in the region, and resolve the reported stress of MSMEs as per RBI guidelines. Directorate of Industries and Commerce has nominated Manager (Credit) of District Industries Centres as a member of the Committee. The functioning of this Committee is not encouraging. The Committee have not taken any action to identify the stress or even if it is identified, Banks are reluctant to give financial assistance for revival rehabilitation of stressed MSMEs. It is requested that Timely intervention may help the MSMEs from further fall. Therefore action may be taken to accelerate/strengthen the Committee to support the stressed MSMEs.

The Steering Committee clarified that

i. One year moratorium for loans to Micro& Small enterprises. (May extend upto18 months on case to case basis)

Working capital limits, for micro & small enterprises may be restructured to Working Capital Term Loan (WCTL) with duration up to maximum 36 months (including moratorium period) on need basis

Can be provided as per our Natural calamity Relief measures D (I &II)

ii. A Committee under the GM of overseeing Bank and LDM is already in function.
iii. Committees on stressed assets under MSMEs are to be constituted by the Banks and is a continuing agenda of SLBC

3.3.10 Agenda Suggested by Planning & Economic Affairs Ministry, Govt of Kerala

A.

കേരള സർക്കാർ

പ്രൊഫഷണൽ കോളേജുകളിൽ മാനേജ്മെന്റ് ക്വാട്ടയിൽ അഡ്മിഷൻ ലഭിച്ച വിദ്യാർത്ഥികൾക്ക് വിദ്യാഭ്യാസ വായ്പ ലഭ്യമാക്കുന്നതിൽ നേരിടുന്ന തടസ്സം സംബന്ധിച്ച് കേരള നിയമസഭയുടെ യുവജനക്ഷേമവും യുവജനകാര്യവും സംബന്ധിച്ച സമിതി (2016 – 2019) യുടെ ശുപാർശ

കേരള നിയമസഭയുടെ യുവജനക്ഷേമവും യുവജനകാര്യവും സംബന്ധിച്ച സമിതി (2016 – 2019) യുടെ 11/04/2018 ൽ ചേർന്ന യോഗത്തിൽ പ്രൊഫഷണൽ കോളേജുകളിൽ മാനേജ്മെന്റ് ക്വാട്ടയിൽ അഡ്മിഷൻ ലഭിച്ച വിദ്യാർത്ഥികൾക്ക് വിദ്യാഭ്യാസ വായ്പ ലഭ്യമാക്കുന്നതിൽ നേരിടുന്ന തടസ്സം സംബന്ധിച്ച വിഷയം പരിഗണിക്കുകയും അടിസ്ഥാന യോഗ്യതാ പരീക്ഷയിൽ നിശ്ചിത മാർക്ക് നേടാത്ത കാരണത്താൽ വിദ്യാഭ്യാസ വായ്പ അനുവദിക്കാത്ത ബാങ്കുകളുടെ തീരുമാനം പുനഃപരിശോധിക്കണമെന്ന് ആവശ്യപ്പെടുകയും ഓരോ കോഴ്സിലേക്കും പ്രവേശനം നേടുന്നതിന് യോഗ്യതയായി നിശ്ചയിച്ചിട്ടുള്ള മാർക്ക് തന്നെയാകണം വിദ്യാഭ്യാസ വായ്പക്കുള്ള യോഗ്യതയായി നിശ്ചയിക്കേണ്ടതെന്ന് ശുപാർശ ചെയ്യുകയും ചെയ്തതിന്റെ അടിസ്ഥാനത്തിൽ സമിതി ശുപാർശയിന്മേൽ അടിയന്തിരമായി ഒരു റിപ്പോർട്ട് സമർപ്പിക്കുവാൻ 04.06.2018 ലെ PLGEA–F1/62/2018–PLGEA കത്ത് പ്രകാരം സംസ്ഥാനതല ബാങ്കിംഗ് സമിതിയോട് ആവശ്യപ്പെട്ടിരുന്നു. ഇക്കാര്യത്തിൽ നിരവധി കേസുകളിൽ നിയമസഭാ സമിതി ബാങ്കുകളുടെ മേൽ തീരുമാനം പുനഃപരിശോധിക്കണമെന്ന് ശുപാർശ ചെയ്തിട്ടുണ്ട്. എന്നാൽ സംസ്ഥാനതല ബാങ്കിംഗ് സമിതിയിൽ നിന്നും റിപ്പോർട്ട് ഇതുവരെ ലഭ്യമായിട്ടില്ലാത്തതിനാൽ നിയമസഭാ സമിതി മുമ്പാകെ റിപ്പോർട്ട് സമർപ്പിക്കുവാൻ സാധിച്ചിട്ടില്ലാത്തതാണ്.

കേരള നിയമസഭയുടെ യുവജനക്ഷേമവും യുവജനകാര്യവും സംബന്ധിച്ച സമിതിയുടെ ശുപാർശ സംബന്ധിച്ച ഈ വിഷയം സംസ്ഥാനതല ബാങ്കിംഗ് സമിതിയോഗത്തിന്റെ പരിഗണനയിൽ കൊണ്ടുവരുവാൻ സർക്കാർ താൽപര്യപ്പെടുന്നു.

The Committee requested SLBC to reply to the matter

B.

കേരള സർക്കാർ

വയനാട് ജില്ലയിൽ വായ്പകുടിശ്ശിക വരുത്തിയ കർഷകരുടെ കൃഷിഭൂമികൾ നിയമവിരുദ്ധമായി സർഫാസി ആക്ട് പ്രകാരം ബാങ്കുകൾ ജപ്തി ചെയ്യുന്നത്

വയനാട് ജില്ലയിൽ വായ്പകുടിശ്ശിക വരുത്തിയ കർഷകരുടെ കൃഷിഭൂമികൾ സർഫാസി ആക്ട് പ്രകാരം ജപ്തി ചെയ്യുന്നതിനുള്ള നടപടികൾ സ്വീകരിക്കുകയാണെന്നും സർഫാസി ആക്ട് പ്രകാരം കൃഷിഭൂമി ജപ്തി ചെയ്യുവാൻ പാടില്ലാത്തതിനാൽ ആയത് നിർത്തിവെയ്ക്കണമെന്നും ആവശ്യപ്പെട്ട് ശ്രീ.സി.കെ.ശശീന്ദ്രൻ എം.എൽ.എ ബഹു.മുഖ്യമന്ത്രിക്ക് സമർപ്പിച്ച കത്തിന്റെ അടിസ്ഥാനത്തിൽ സർഫാസി നിയമത്തിലെ സെക്ഷൻ 31(I) പ്രകാരം കൃഷി ഭൂമി ജപ്തി ചെയ്യുവാൻ പാടില്ലാത്തതിനാൽ ഈ വിഷയം ബാങ്ക് അധികൃതരുമായി .ചർച്ച ചെയ്ത് അടിയന്തരമായി റിപ്പോർട്ട് സമർപ്പിക്കുവാൻ 03.09.2018 ലെ പ്ലാനിംഗ്–എഫ്1/201/2018 നം.കത്ത് പ്രകാരം സംസ്ഥാനതല ബാങ്കിംഗ് സമിതിയോട് സർക്കാർ ആവശ്യപ്പെട്ടിരുന്നു. ഇക്കാര്യത്തിൽ നാളിതുവരെ റിപ്പോർട്ട് ലഭ്യമായിട്ടില്ലാത്തതാണ്.

പ്രളയക്കെടുതികൾമൂലം ദുരിതത്തിലായ വയനാട് ജില്ലയിലെ കർഷകരെ ബാധിക്കുന്ന ഈ വിഷയം സംസ്ഥാനതല ബാങ്കിംഗ് സമിതിയോഗത്തിന്റെ പരിഗണനയിൽ കൊണ്ടുവരുവാൻ സർക്കാർ താൽപര്യപ്പെടുന്നു.

The Committee clarified that SARFAESI act is a legal tool available with the Banks to recover the assets and Banks are only legally enforcing their rights. The committee requested SLBC to suitably reply in the matter.

- **Table Agenda suggested by NABARD**

Area Development Scheme on Cage aquaculture in 6 Potential Districts of Kerala

Introduction

The fisheries sector in our country is contributing in elimination of hunger, promoting health, and reducing poverty by providing food and Nutritional security to the vast majority of our population. India is the 2nd largest producer of fish and 2nd largest in aquaculture in the world next only to China. Moreover, it is home to more than 10% of the global fish diversity. Blue Revolution, the Neel Kranti Mission has the vision to achieve economic prosperity of the country and the fishers and fish farmers as well as contribute towards food and nutritional security through full potential utilization of water resources for fisheries development in a sustainable manner, keeping in view the bio-security and environmental concerns.

Kerala occupies a prominent position in fishery map of our country, with the three estates of the fishery economy ie., the water resources, the fish resources and the human resources which are at their best. There is great scope for increasing fish production in Kerala through cage aquaculture in back waters. The present area development scheme aims to promote this activity with bank credit.

The major stakeholders in the Area Development Scheme are Fishermen community, State Level Bankers Committee (SLBC) & Banks, Central Marine Fisheries Research Institute (CMFRI) & Agriculture Technology Information Centre (ATIC) Kochi, NABARD and National Fisheries Development Board (NFDB) Hyderabad.

Cage aquaculture in Kerala

Cage is an enclosed space to rear organisms in water that maintains free exchange of water with the surrounding water body.

Cage fish farm units in Ernakulum District

The cages are generally enclosed on all sides, except for leaving an opening at the top for feeding and handling the stock. Floating cages are very popular and easy to manage. Cages are of many shapes (round, square or rectangular) and square/ rectangular cages are popular mainly for endurance (against turbulence), life, cost, availability of materials, convenience in assembling and transporting the components etc. A cage comprises hard frames as support and nylon nettings as cage body.

Technology

In India cage culture was initiated by Central Marine Research Institute (CMFRI) Kochi since 2007 and within a decade, the technology has been standardized and widely accepted by fishers and farmers along the coastal districts of Kerala. It is becoming a promising venture offering the fishing community an alternative livelihood opportunity. It is a low impact farming practice with high economic returns. CMFRI has developed suitable design for cages in open waters (brackish and fresh) with inputs from technical experts and has been simplified and popularized among farmers. Farming has also been demonstrated to individuals/ groups/ societies in Kerala. Suitable sites for cage installation, species, culture season, period, growth studies, feed, production and monitoring including better management practices have been standardized for cage farming in brackish water areas in Kerala. Already cage culture of fishes is being carried out in several villages in Ernakulum, Alappuzha and Thrissur districts with technical support from CMFRI.

For the present scheme CMFRI will be the Technology partner, who will assist in site selection, coordinate for permissions from local panchayats, impart training to identified farmers & issue certificates, handholding, as well as assist in getting subsidy assistance to the eligible farmers from NFDB.

Supply of inputs

- CMFRI has developed suitable design for cages in brackish waters with inputs from technical experts and has been simplified and popularized among farmers. Farming has also been demonstrated to individuals/ groups/ societies in Kerala. Adequate number of cages are available in market
- Suitable sites for cage installation, species, culture season, period, growth studies, feed, production and monitoring including better management practices have been standardized for cage farming in brackish water areas in Kerala.
- The cages can be allowed to be setup in places suitable for it as identified by experts from CMFRI and selected fishers, farmers, entrepreneurs, co-operatives/SHGs could be promoted in cage farming in the state with subsidy from NFDB.
- Since seed production technology for sea bass, grouper, cobia and pompano in captivity and its feed technology are available (developed by CMFRI or CIBA), these species are considered as candidate species for this scheme. Also tilapia, pearl spot, carangids, red snapper, mullets and milk fish collected from the wild could be used.
- Feeding is normally with trash fishes which is available in the location and supplemented with pelletized feed available in market.
- CMFRI has standardized the nursery rearing of juveniles and grow out culture for all the above species in cages. Composite culture in cages has also been worked for different species based on feeding habits, growth and compatibility. Hence seeds may not be a problem.
- All other inputs are readily available in market

Marketing

There is huge demand for fish in Kerala. The harvesting is done based on demand and there is no distress sale. More over as the fish from cages are live and fresh there is huge demand by local consumers as well as hotel industry.

CMFRI is having a multi-vendor e-commerce website and a mobile app to help fisher folks sell their products online directly to the customers. This can be downloaded from the Google Play Store. The website and mobile app named 'Marine Fish Sales' was developed under the National Innovations on Climate Resilient Agriculture (NICRA) project. The Marine Fish Sales portal is an interface of multi-vendors and consumers with CMFRI performing the administrative role between them. Cage culture JLG farmers who want to sell their catch online may register with the platform. CMFRI will monitor the vendor profiles, order status and sales. Customers can place their order after choosing the fish, either cleaned or raw, from respective farmers or fishermen groups. Hence marketing will not be a problem

Species and Culture Period

Brackish water fishes like sea bass, grouper, cobia and pompano, pearl spot (*Karimeen*) tilapia, carangids, red snapper, mullets and milk fish etc., could be cultured in cages, based on availability of seeds. Fish culture in cages will be for 06 to 08 months and harvesting will be based on demand and hence there will not be distress sale.

Technical support

Management of cages will be under the guidance and technical support of CMFRI which will be taken care as and when required. There will be periodic progress evaluation by CMFRI for the successful operation of the project.

Unit Cost

Technical parameters

- Culture of brackish water fishes
- Cage size of GI cage is 4 m Length x 4 m Breath x 3 m Depth
- Cages material is 1.25 inch B class GI pipe with BSI standards
- Stocking density per cage 2,000 fish seeds
- Feeding trash fish as well as supplementary pelletized feeds
- Culture period 06 to 08 Months (one crop per year)
- Survival rate 70%
- Average weight of fish at harvest 800 gram

Unit cost

	Item	**Cost (in Rs)**
1	Cost of Cage 1.25 inch B class GI pipe with BSI	25,000
2	Mooring and Floats (08 numbers of float)	15,000
3	Nets Inner net and out net with ballast pipe	20,000
4	Equipment's /tools / accessories	20,000
	Sub Total	**80,000**
1	Cost of 1,400 sea bass seeds@ Rs 30 per seed	42,000

2	Cost of 600 pearl spot seeds@ Rs 15 per seed	9,000
3	Nursery rearing Hapa	5,500
4	Cost of Feed 1250 Kg Trash fish & pellet feed @ Rs 80/Kg	1,00,000
5	Labour charges including watch and ward@ Rs 7000 per month for 8 months	56,000
6	Harvesting & Misc expenses	7,500
	Sub Total	**2,20,000**
	Total Financial outlay (TFO)	**3,00,000**

Margin may be considered at 10% or Nil as the subsidy is available to the extent of minimum 40% from NFDB.

Expected Income

Assuming survival rate of 70% and average weight of fish at 800 gram, the production per cage at the end of harvesting period is expected to be 1,120 kg. Assuming a conservative farm gate sale price of Rs 250 per kg and gross income will be Rs 2.80 lakh per year. As it is technical activity only 75% of this income is taken for the first year while working out viability. Second year onwards full income is considered.

Economic viability

The project is technically feasible and economically viable. The following is the result of financial analysis.

The IRR is 39%.

The NPV is Rs 1.94 lakh

The BCR is 1:1.16

The details are given in Annexure 1

Bank loan and Subsidy

- The scheme is bankable.
- Bank may extend financial assistance under group mode ie., JLG mode.
- Every JLG will have a minimum of 4 to 5 fish farmers.
- The loan is repayable in four years.
- Banks can even finance more than one unit of cage to JLG based on the field situations and viability.
- As per NFDB guidelines women beneficiary is eligible for 60% subsidy and others 40% subsidy. In the present scheme, subsidy can be claimed from CMFRI and the amount will be sent to loan to the financing bank for crediting to loan account.

Scheme Area

All the 10 coastal districts have potential for cage aquaculture. In the present scheme, focus is given only to the following six districts covering 250 units over two years

Two year phasing details are given below. Bank loan is considered at 75% of TFO so that the farmers who are not eligible for subsidy could also be covered.

(Rs in lakh)

2018-19				
	District	**Physical Units**	**Total Financial Outlay (TFO)**	**Bank loan** @75% of TFO
1	Alappuzha	10	30.00	22.50
2	Ernakulum	30	90.00	67.50
3	Kannur	10	30.00	22.50
4	Kollam	10	30.00	22.50
5	Kottayam	10	30.00	22.50
6	Thrissur	30	90.00	67.50
	Total	**100**	**300.00**	**225.00**

2019-20				
	District	**Physical Units**	**Total Financial Outlay (TFO)**	**Bank loan** @75% of TFO
1	Alappuzha	20	60.00	45.00
2	Ernakulum	50	150.00	112.50
3	Kannur	15	45.00	33.75
4	Kollam	20	60.00	45.00
5	Kottayam	15	45.00	33.75
6	Thrissur	30	90.00	67.50
	Total	**150**	**450.00**	**337.50**

Expected Outcome

The ultimate goal is increased fish production through environmentally sustainable and socially inclusive means. The social impact will be additional income and improved standard of living for one of the weakest sections of our society. This is the ideal social impact of cage culture operations apart from the increased availability of fish. On successful implementation of the area Development Scheme the following are the expected outcome

- The Ground level credit flow to fisheries sector more particularly under Priority sector will improve
- As recovery of JLGs have been recorded as very good the recovery will also show good progress.
- The subsidy assistance of NFDB will be routed through banking channel
- Increase in income of fisher folk and alternative employment opportunities to them
- Efficient use of water bodies in a production perspective will reduce pollution of coastal waters
- Availability of high quality fish to domestic markets /consumers
- Empowerment of fishermen, women, unemployed youth etc. by employment, income and entrepreneurship.

Mode of operation

This Area Development scheme was discussed in a meeting held on 26 Oct 2018 in NABARD Regional Office Thiruvananthapuram wherein scientists from CMFRI, officers from State Level Bankers Committee (SLBC) and NABARD participated. Subsequently the present scheme was vetted by CMFRI.

The following will be the mode of operation of this scheme

The ADS will be discussed in the Sub-committee of SLBC and then a presentation will be made by NABARD in the SLBC meeting for approval

Once it is approved by the SLBC the same will be sent to the LDMs and DDMs of the identified 5 districts

A Banking Plan will be prepared by DDM in consultation with LDM and the same will be placed before DCC for approval and then it will be implemented

In District level a Sub committee consisting DDM NABARD, LDM, one Scientist each from CMFRI & ATIC will oversee and monitor the implementation of ADS

- CMFRI will call for applications from the farmers of identified villages suitable for cage culture and organise training programme in their training establishments with support from NFDB.
- The trained farmers will be issued certificates. Then interested farmers of same location will be formed into Joint Liability Group (JLG) by ATIC who will function as joint Liability Group Promoting Institution (JLGPI) with support from NABARD. They will also train the JLGs on credit management etc. bank managers may be invited to the training programme so as to give idea on prompt repayment financial discipline and credit management.
- ATIC will recommend the JLGs to the identified bank branch for financial assistance.
- Banks after sanctioning the loan will intimate to CMFRI who will arrange for release of back ended subsidy from NFDB.

Annexure 1

Financial analysis of cage farming in Kerala

Sl. No.	Particulars	Amount (in Rs)
A	**Capital Cost**	
1	Cage	25,000
2	Mooring and Floats	15,000
3	Net	20,000
4	Equipment's /tools / accessories	20000
	Sub Total	**80,000**
B	**Recurring cost**	
1	Cost of 1,400 sea bass seeds	42,000
2	Cost of 500 pearl spot seeds	9,000
3	Nursery rearing Hapa	5,500
4	Cost of Feed 1250 Kg	1,00,000
5	Labour charges including	56,000
6	Harvesting & Misc expenses	7,500
	Sub Total	**2,20,000**
	Total Cost	**3,00,000**

C	**Production & Income**	
1	Survival rate	70%
2	Average weight per fish at harvest	800 gram
3	Total Production	1120 Kg
4	Farm gate price per kg	Rs 250
5	No. of crops per year	one
6	Income during 1st year (75%) of income	Rs 2.10 Lakh
7	Income from 2nd year onwards	Rs 2.80 lakh

D	**Financial Analysis**			(in Rs)		
	Particulars/Year	1	2	3	4	5
	Capital cost	80,000	8,000	8,000	28,000	8,000
	Recurring cost	2,20,000	2,20,000	2,20,000	2,20,000	2,20,000
	Total cost	3,00,000	2,28,000	2,28,000	2,48,000	2,28,000
	Gross Income	2,10,000	2,80,000	2,80,000	2,80,000	2,80,000
	Net Income	(-)90,000	52,000	52,000	32,000	52,000
NPW of cost		₹ 12,26,661				
NPW of benefit		₹ 14,20,268				
Net Present Worth		₹ 1,93,607				
BCR		1: 1.16				
IRR		39%				

Maintenance cost for cages from second year onwards 10%
Replacement of entire nets (Rs 20,000) after three years

4. Review of Performance of the Banking Sector

4.1. Banking Statistics as at September 2018 (Refer Annexures 8.1 to 8.3)
The detailed banking statistics for Commercial banks in the State as at September 2018 is furnished in the Annexure. A comparative analysis of the data over the previous fiscals is presented below.

(Rs. in Crores)

Parameter	Outstanding			Variation	
	Sept-16	Sept -17	Sept -18	Sept '17-Sept '16	Sept '18-Sept '17
No. of Branches	6233	6320	6399	1%	1%
Total Deposits	379675	421964	471150	11%	12%
Domestic Deposits	235954	264038	289528	12%	10%
NR Deposits	143721	157926	181623	10%	15%
Total Advances	248802	271048	305247	9%	13%
Advances + Investment	260588	286026	319967	10%	12%
Credit Deposit Ratio	66%	64%	65%	-2%	1%
C+ I : D Ratio	69	68	68	-1%	<1%

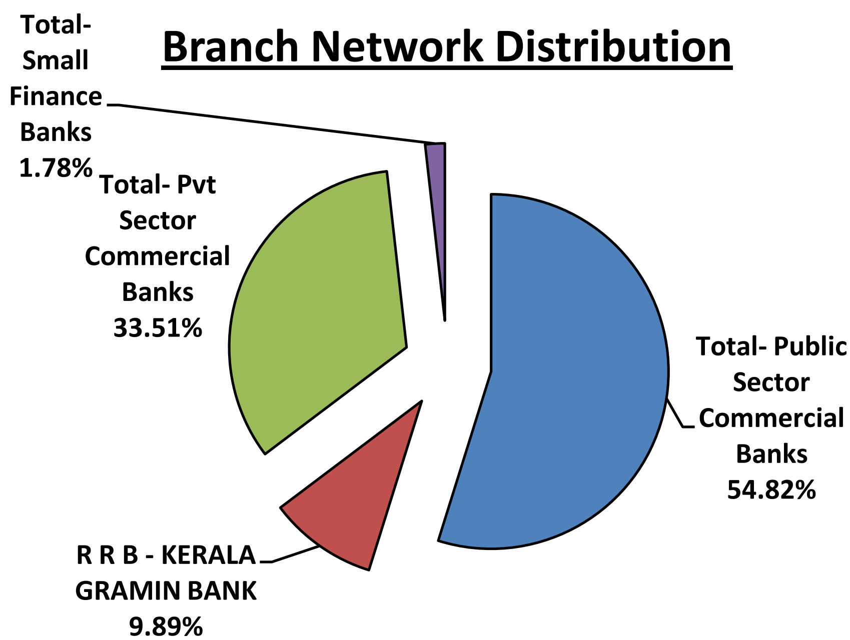
4.2. Branch Network

As at the end of September 2018, the total number of branches of Commercial Banks in the State was 6399.

A. Branch network – Population group wise breakup

Banking Group	Number of Branches				Percentage distribution		
	Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban
Total- Public Sector Commercial Banks	143	2458	907	3508	4.08%	70.07%	25.86%
R R B - KERALA GRAMIN BANK	52	542	39	633	8.21%	85.62%	6.16%
Total- Pvt Sector Commercial Banks	142	1500	502	2144	6.62%	69.96%	23.41%
Total- Small Finance Banks	26	63	25	114	22.81%	55.26%	21.93%
Total - Comm.Banks + RRB + SFB	363	4563	1473	6399	5.67%	71.31%	23.02%

B. Banking Group wise Growth in Branch Network

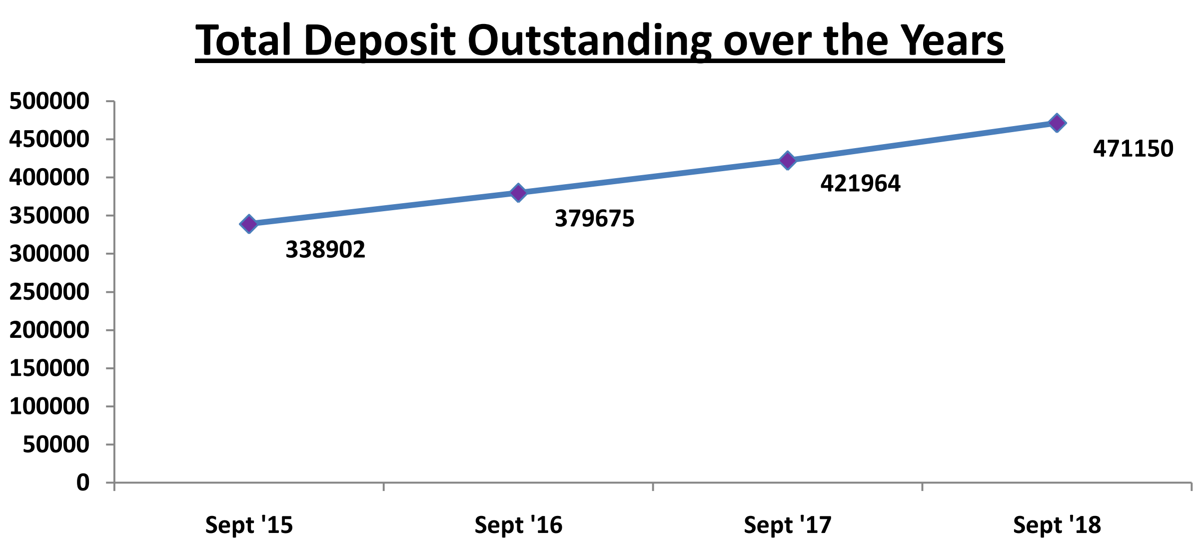


4.3. Deposit growth

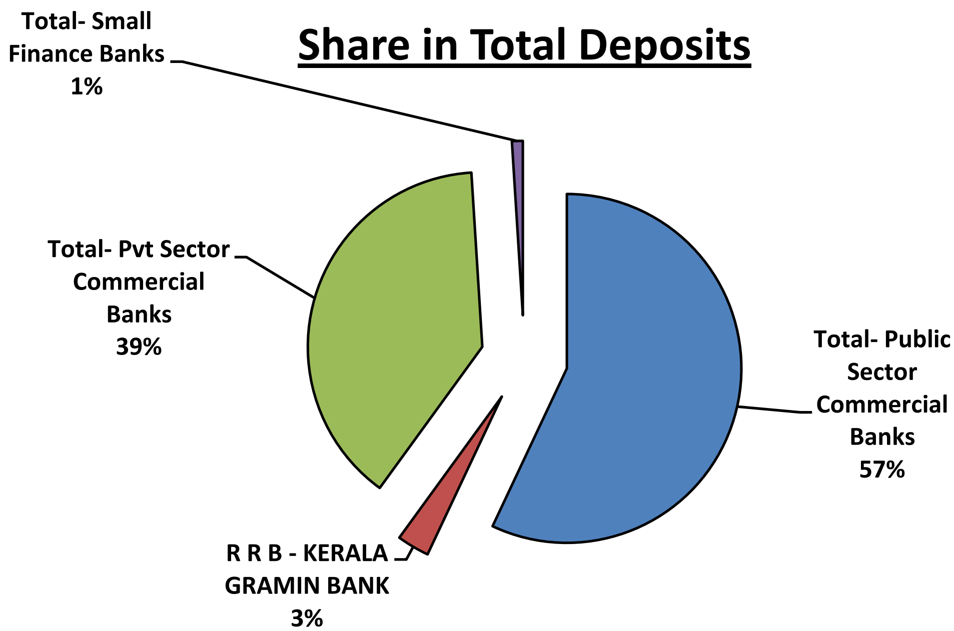
A. Growth in total Deposits of commercial banks

(Rs. in crores)

Total Deposit Outstanding over the Years			
Sept'15	Sept'16	Sept'17	Sept'18
338902	379675	421964	471150



B. Banking Group wise Growth in Total Deposits



C. Total Deposits - Population Group wise breakup

(Rs. in Crores)

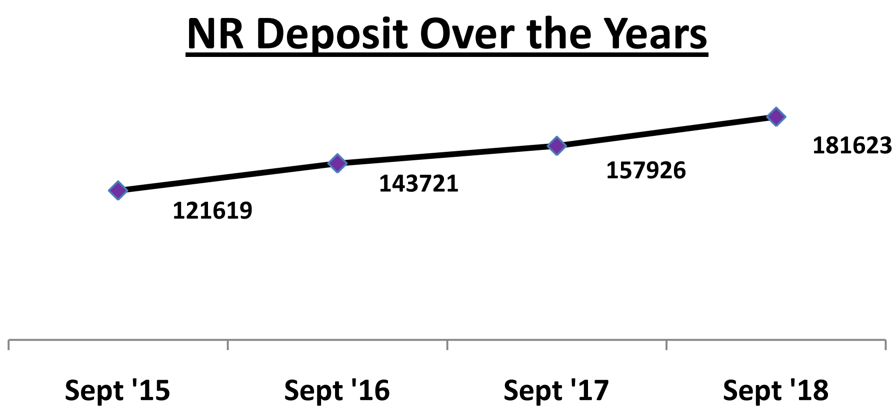
Banking Group	Total Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	5451	161646	99832	266930	2%	61%	37%
R R B - KERALA GRAMIN BANK	711	11669	3083	15463	5%	75%	20%
Total- Pvt Sector Commercial Banks	5159	114798	65910	185867	3%	62%	35%
Total- Small Finance Banks	120	1196	1576	2891	4%	41%	55%
Total - Comm.Banks + RRB + SFB	11441	289308	170401	471150	2%	61%	36%

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

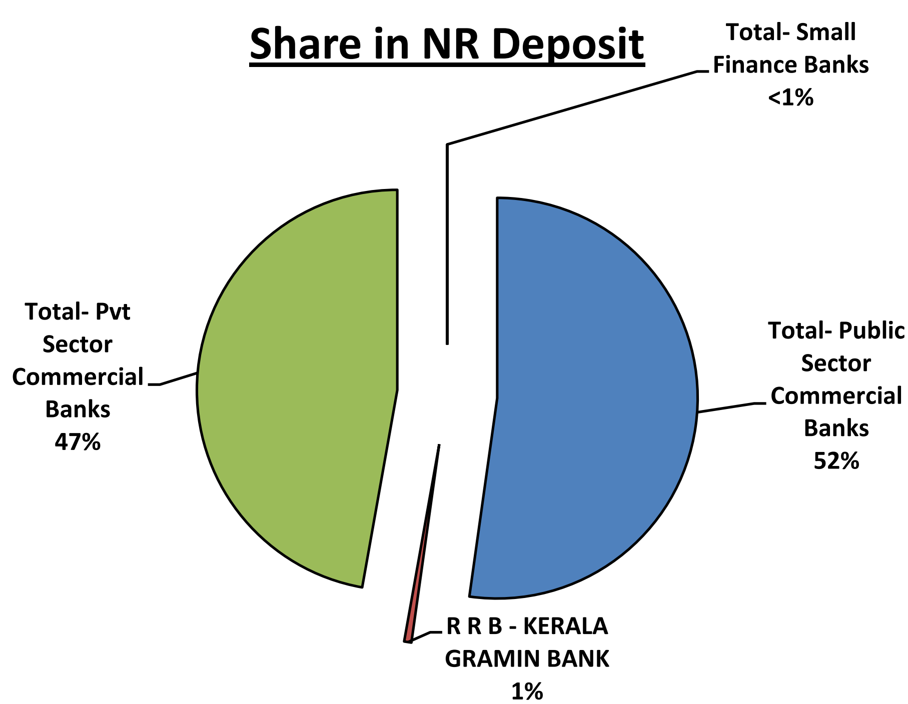
A. Growth in NR Deposits

(Rs. in Crores)

NR Deposit over the Years			
Sept'15	Sept'16	Sept'17	Sept'18
121619	143721	157926	181623



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

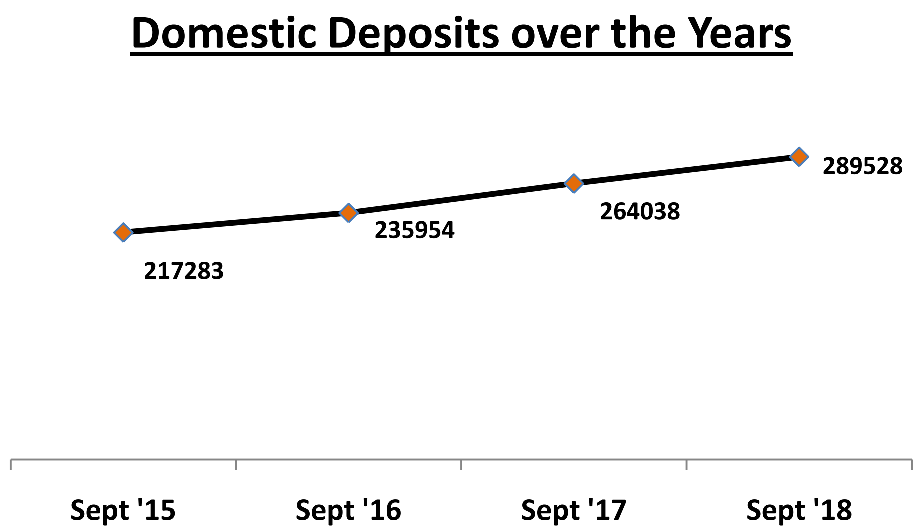
Banking Group	NR Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	1777	65369	27268	94414	2%	69%	29%
R R B - KERALA GRAMIN BANK	64	954	87	1105	6%	86%	8%
Total- Pvt Sector Commercial Banks	2416	60023	23502	85941	3%	70%	27%
Total- Small Finance Banks	9	96	58	163	6%	59%	35%
Total - Comm.Banks + RRB + SFB	4267	126442	50915	181623	2%	70%	28%

4.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
Sept '15	Sept '16	Sept '17	Sept '18
217283	235954	264038	289528

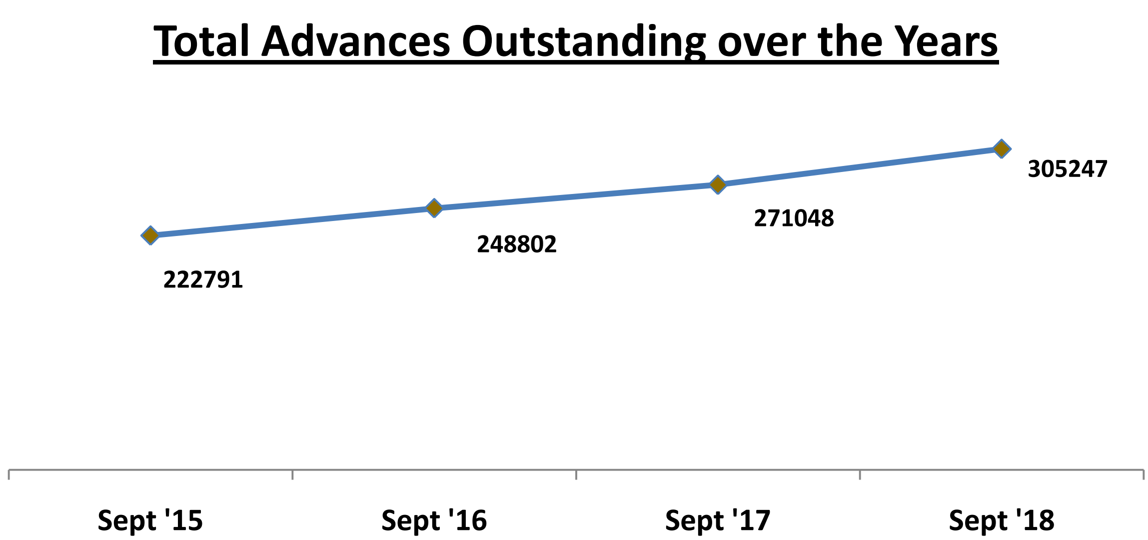


4.6. **Credit Expansion of commercial banks** (Refer Annexure 8.2)

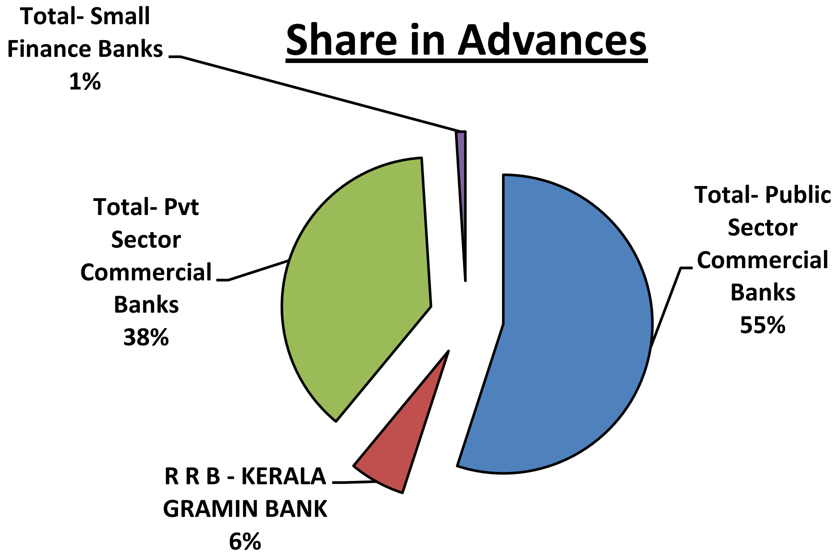
A. Growth in Advances

(Rs. in crores)

Total Advances Outstanding over the Years			
Sept '15	Sept '16	Sept '17	Sept '18
222791	248802	271048	305247



B. Banking Group wise Growth in Total Advances

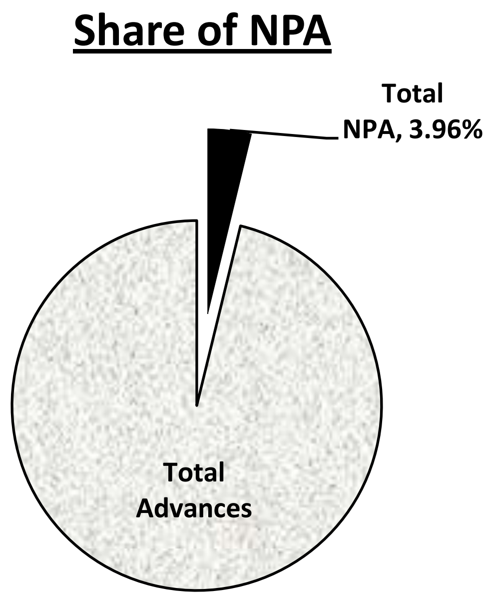


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	3862	86945	78473	169280	2.28%	51.36%	46.36%
R R B - KERALA GRAMIN BANK	1006	14815	1330	17151	6%	86%	8%
Total- Pvt Sector Commercial Banks	2201	56272	57938	116411	2%	48%	50%
Total- Small Finance Banks	148	1413	845	2406	6%	59%	35%
Total - Comm.Banks + RRB + SFB	7216	159445	138586	305247	2.36%	52.24%	45.40%

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**
Sep-15	338902	222791	65.74
Dec-15	349043	225405	64.58
Mar-16	361593	232418	64.28
Jun-16	370412	237551	64.13
Sep-16	379675	248802	65.53
Dec-16	402393	251207	62.43
Mar-17	410492	256075	62.38
Jun-17	415033	261134	62.91
Sep-17	421964	271048	64.23
Dec-17	428573	276922	64.61
Mar-18	445401	286735	64.38
Jun-18	462741	291520	62.99
Sep-18	**471150**	**305247**	**64.79**

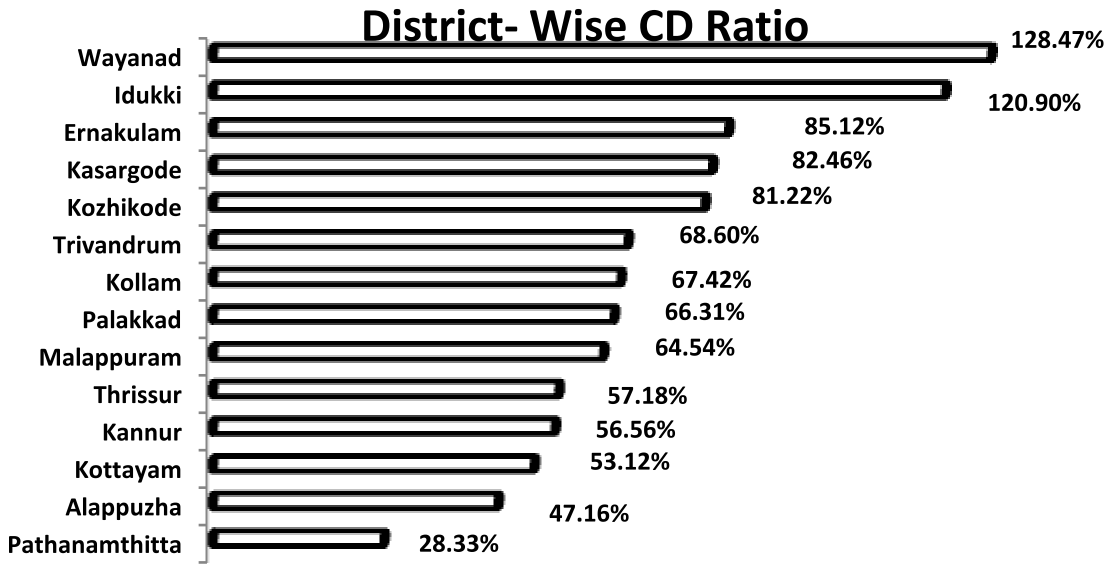
4.8. District-wise Credit Deposit Ratio in the State

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

District-wise C D Ratio in the State as on 30.09.2018

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	81284	55765	68.60
2	Kollam	34786	23452	67.42
3	Pathanamthitta	40975	11609	28.33
4	Alappuzha	33839	15959	47.16
5	Kottayam	41155	21862	53.12
6	Ernakulam	99288	84516	85.12
7	Idukki	7848	9488	120.90
8	Thrissur	62956	36001	57.18
9	Palakkad	26907	17842	66.31
10	Malappuram	27659	17850	64.54
11	Kozhikode	31577	25648	81.22
12	Kannur	33782	19108	56.56
13	Kasaragod	9913	8174	82.46
14	Wayanad	4354	5593	128.47
Total for State (including Co-operative Banks)		536322	352868	65.79



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

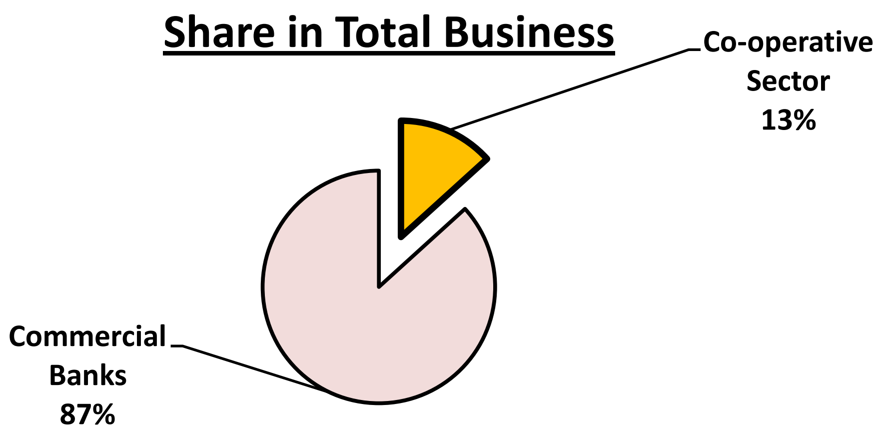
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

Parameter	September- 18			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	995	6399	7394	13%
Total Deposits	65172	471150	536322	12%
Total Advances	47621	305247	352868	13%
Total Business	112793	776397	889190	13%
Priority Sector Advances	30576	160942	191518	16%
% Priority Sector Advances	64%	53%	54%	XX
Agriculture Advances	7525	75133	82659	9%
% Agriculture Advances	16%	25%	23%	XX
MSME Advances	1264	50304	51568	2%
% MSME Advances	3%	16%	15%	XX
CD Ratio	73.07%	64.79%	65.79%	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 2018
(Refer Annexure 8.4)

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

(Rs. in. Crores)

Parameter	Outstanding				Variation	
	June 2017	September 2017	June 2018	September 2018	Sept'17-Sept'18	June'18-Sept'18
Priority Sector Advances	149066	153903	170161	160942	5%	-5%
Agriculture Advances	61205	63867	71090	75133	18%	6%
MSME Advances	40239	41462	47566	50304	21%	6%
Weaker Section Advances	65075	64914	68596	71784	11%	5%
SC Advances	5044	4297	5049	5411	26%	7%
ST Advances	1251	1186	1029	1284	8%	25%
DRI Advances	32	29	22	18	-37%	-17%

5.1.1. Performance versus National goals

(Figures in percentage)

Sl. No.	Parameter	Goal %	Jun. 2016	Sept. 2016	Jun. 2017	Sept. 2017	Jun. 2018	Sept. 2018	Variation
1	Priority Sector Advances to Total Credit	40	57	57	57	57	58	53	13
2	Agriculture Advances to Total Credit	18	24	24	23	24	24	25	7
3	Weaker Section Advances to Total Credit	10	24	24	25	24	24	24	14
4	DRI Advances to Total Credit	1	0.02	0.01	0.01	0.01	0.01	0.01	-1
5	Credit Deposit Ratio	60	64	66	63	64	63	65	5

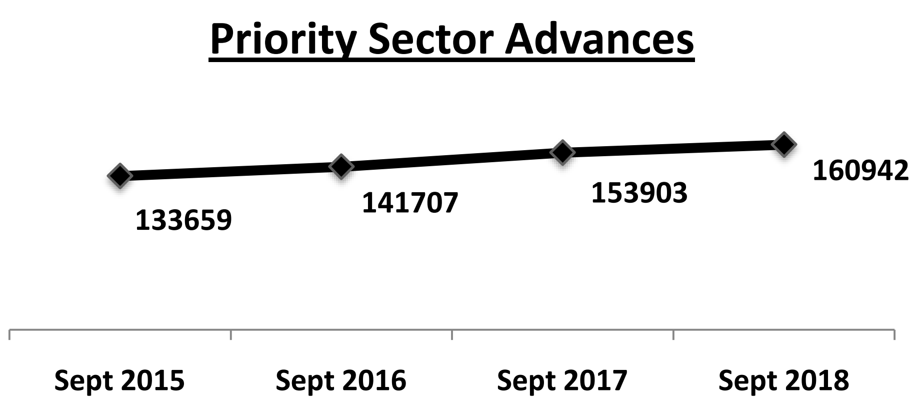
5.1.2. Priority Sector Advances in Total Advances – Bank Group wise

(Refer Annexure 8.4)

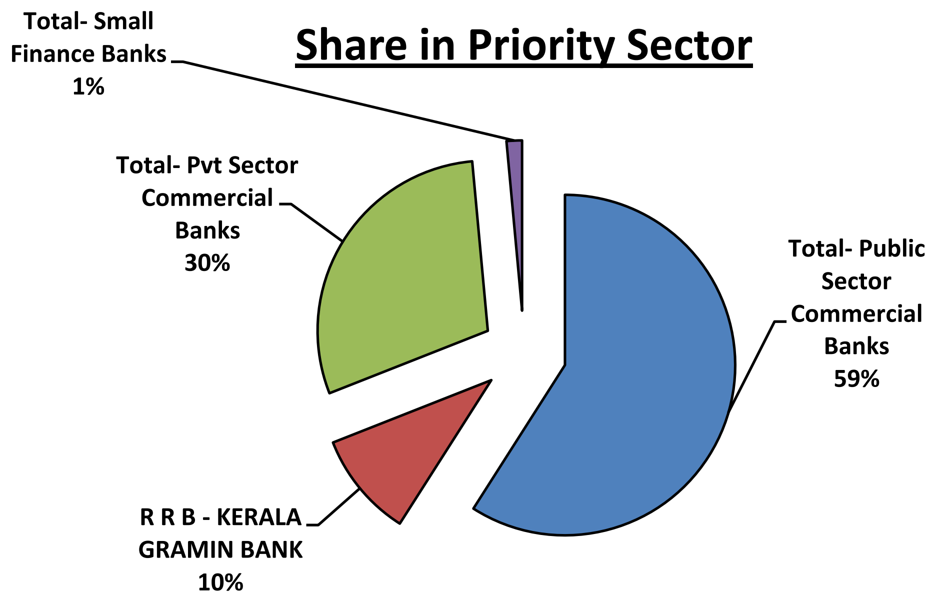
A. Growth in Priority Sector Advances

(Rs. in Crores)

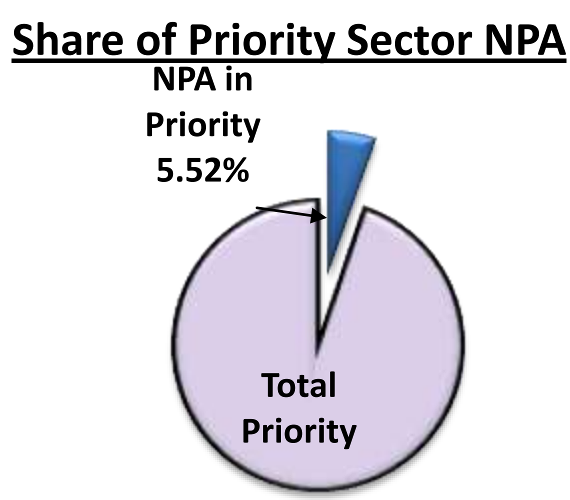
Priority Sector Advances over the years			
Sept 2015	Sept 2016	Sept 2017	Sept 2018
133659	141707	153903	160942



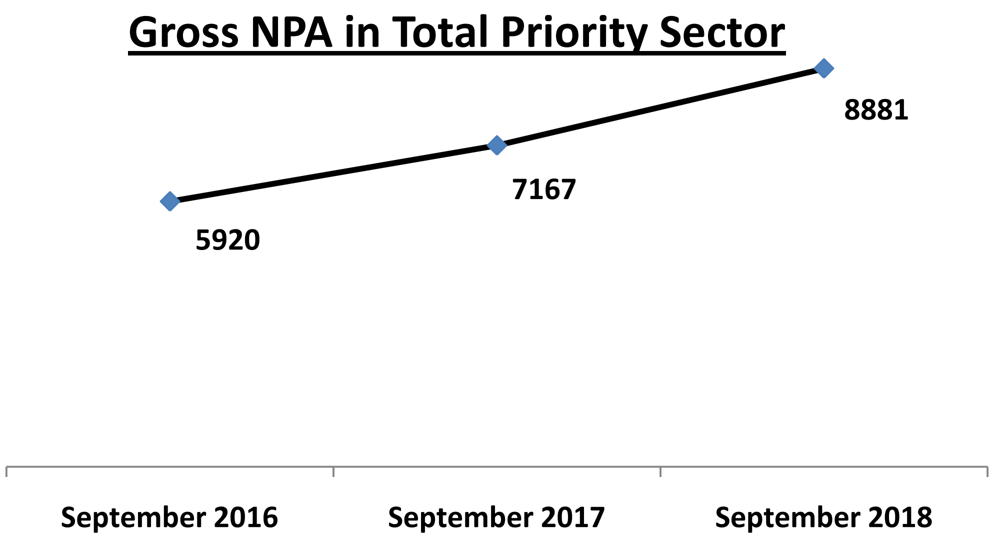
B. Banking Group wise Growth in Priority Sector Advances



% Share of NPA in Priority Sector Advances



(Rs. in Crores)

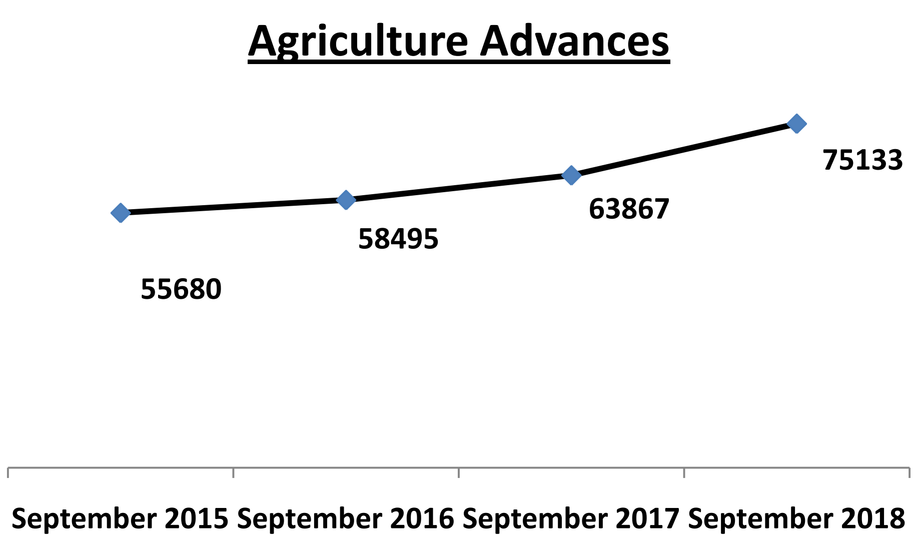


5.1.3. Agriculture Advances (Refer Annexure 8.5)

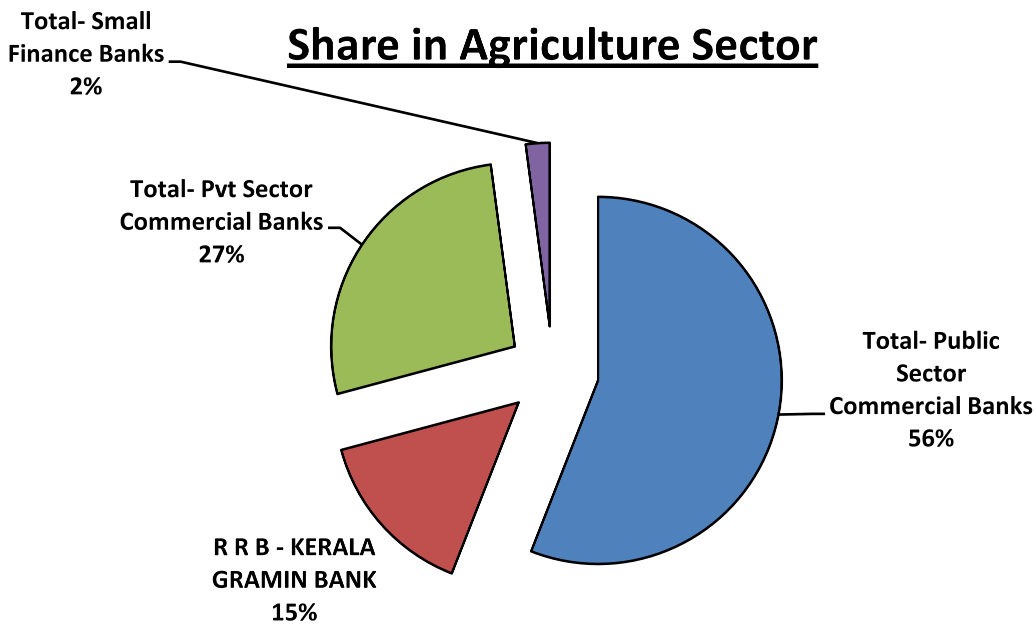
A. Growth in Agriculture Advances

(Rs. in Crores)

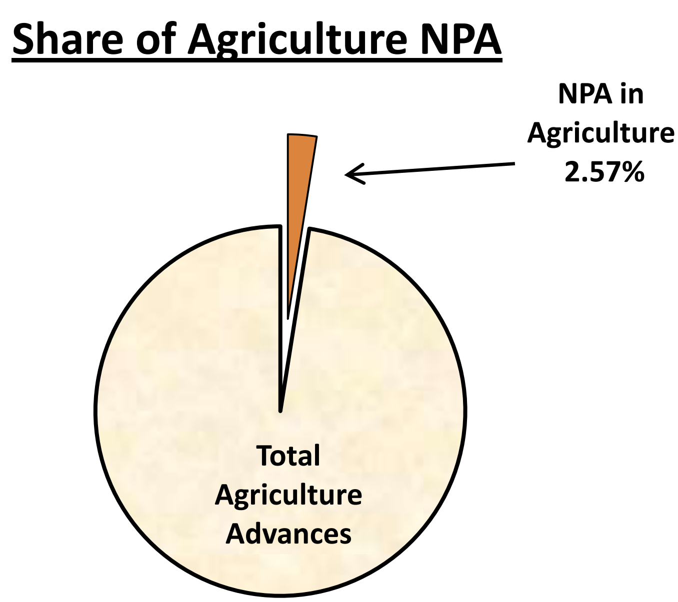
Agriculture Advances over the years			
September 2015	September 2016	September 2017	September 2018
55680	58495	63867	75133



B. Banking Group wise Growth in Agriculture Advances



B. % Share of NPA in Agriculture Advances



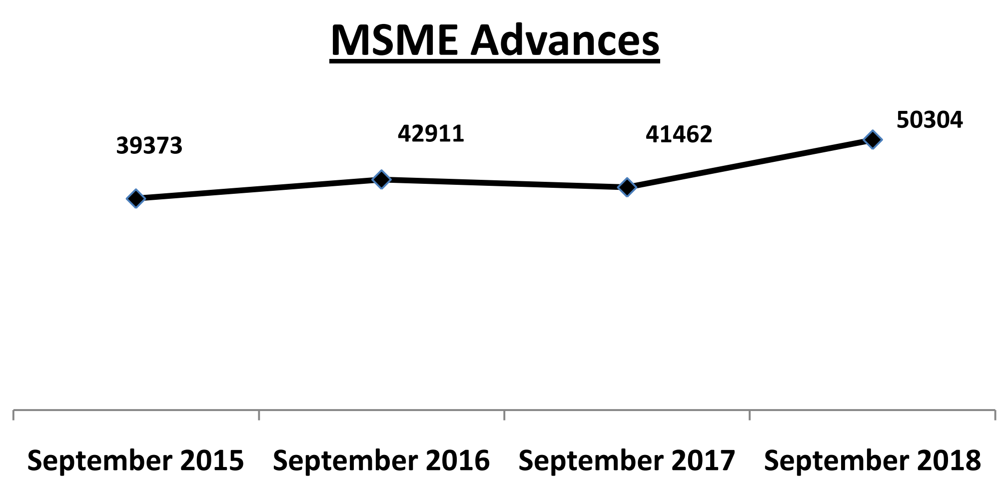
5.1.4. MSME Advances (Priority) (Refer Annexure 8.6)

A. Growth in MSME Advances

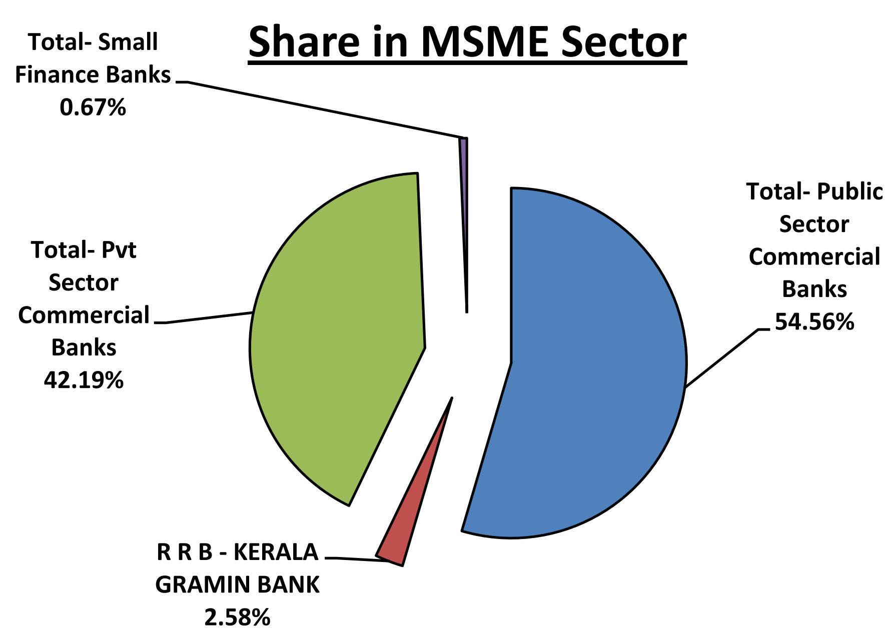
Micro, Small and Medium Enterprises are now part of the Priority Sector (MSME).

(Rs. in Crores)

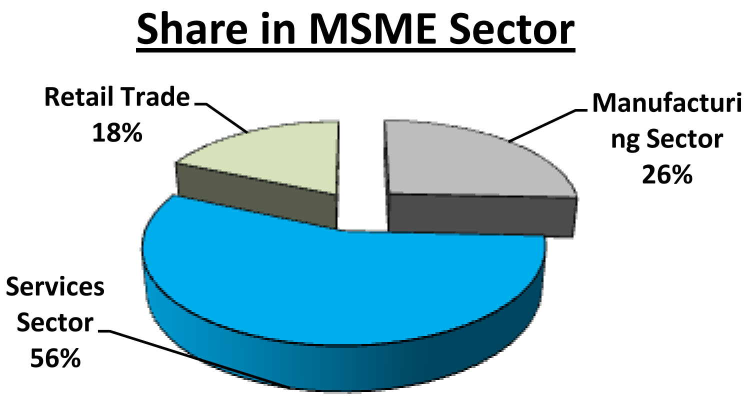
MSME Advances over the years			
September 2015	September 2016	September 2017	September 2018
39373	42911	41462	50304



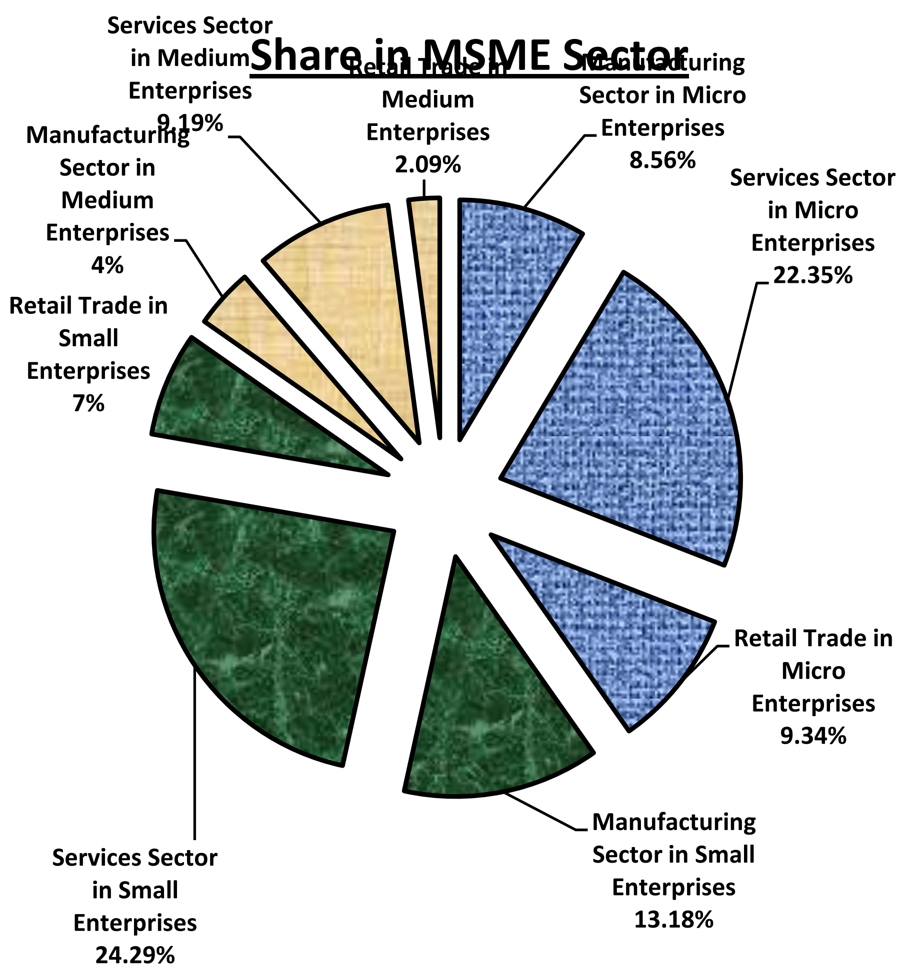
B. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises



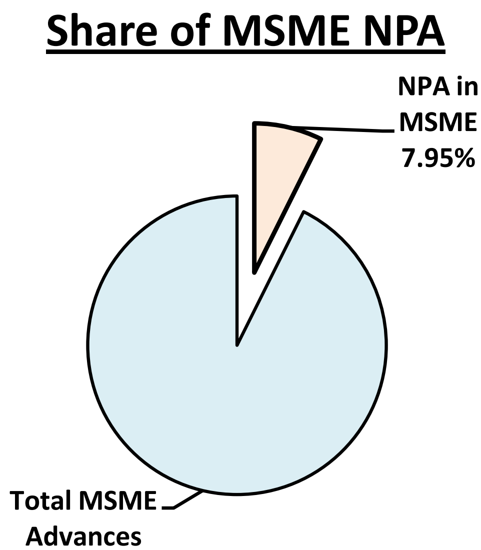
C. Sector wise classification of MSME



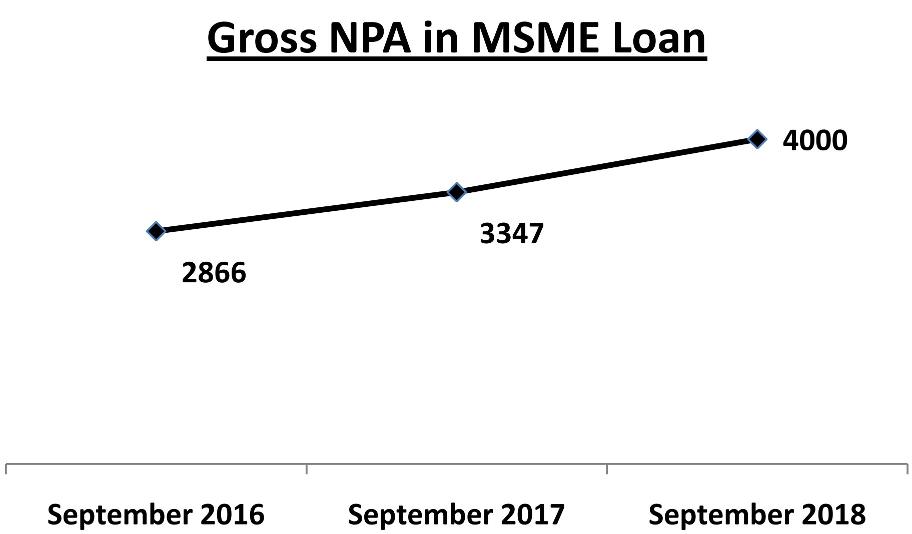
C. Sector wise performance under MSME



E. % Share of NPA in MSME Advances



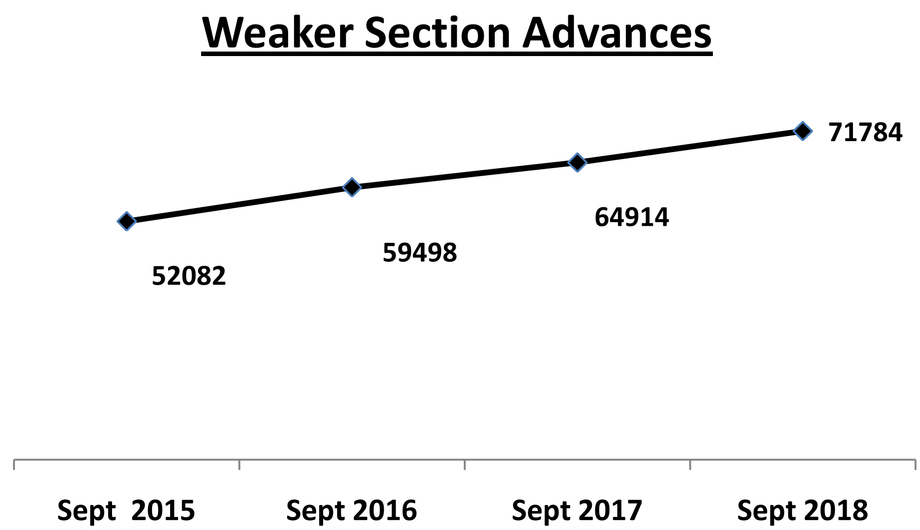
(Rs. in Crores)



5.1.5. Advances to Weaker Section (Refer Annexure 8.9)

(Rs. in Crores)

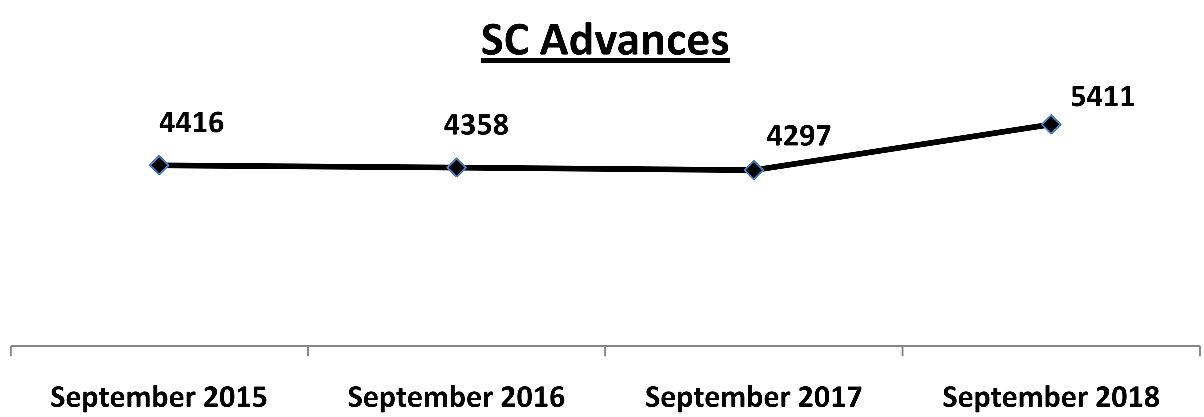
Weaker Section Advances over the years			
September 2015	September 2016	September 2017	September 2018
52082	59498	64914	71784

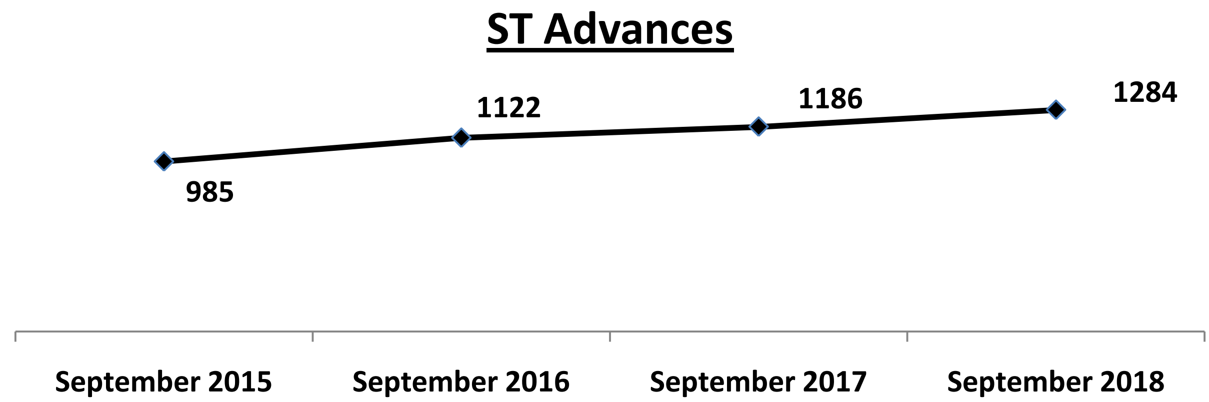


5.1.6. Advances to SC/STs (Refer Annexure 8.9)

(Rs. in Crores)

Parameter	Outstanding			
	September 2015	September 2016	September 2017	September 2018
SC Advances	4416	4358	4297	5411
ST Advances	985	1122	1186	1284
Total SC/ST Advances	5401	5480	5483	6695

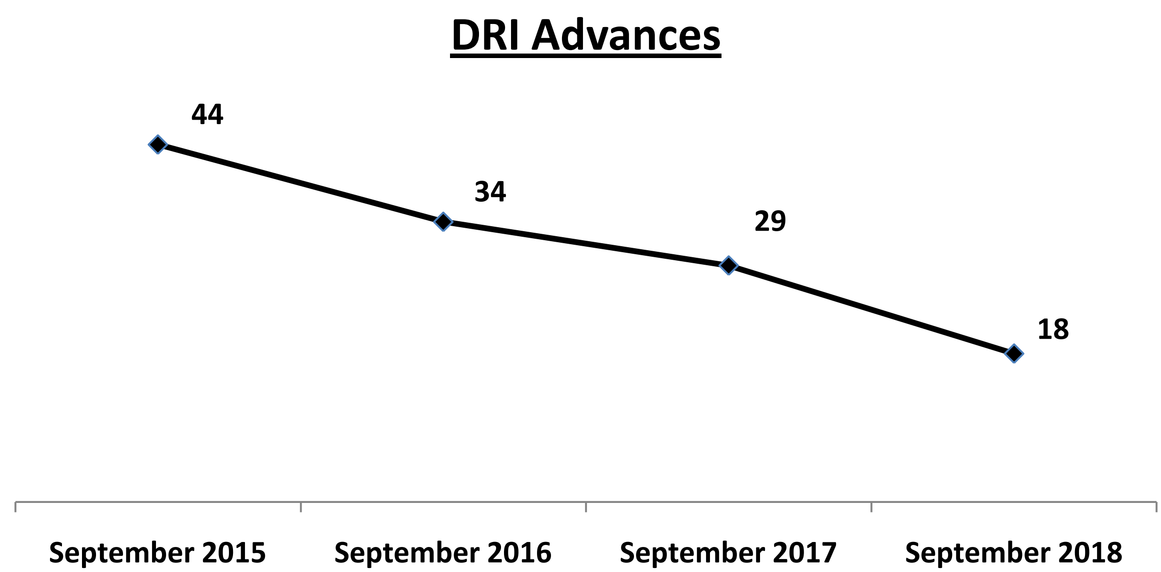




5.1.7. DRI Advances (Refer Annexure 8.10)

(Rs. in Crores)

Parameter	Outstanding over the years			
	September 2015	September 2016	September 2017	September 2018
DRI Advances	44	34	29	18

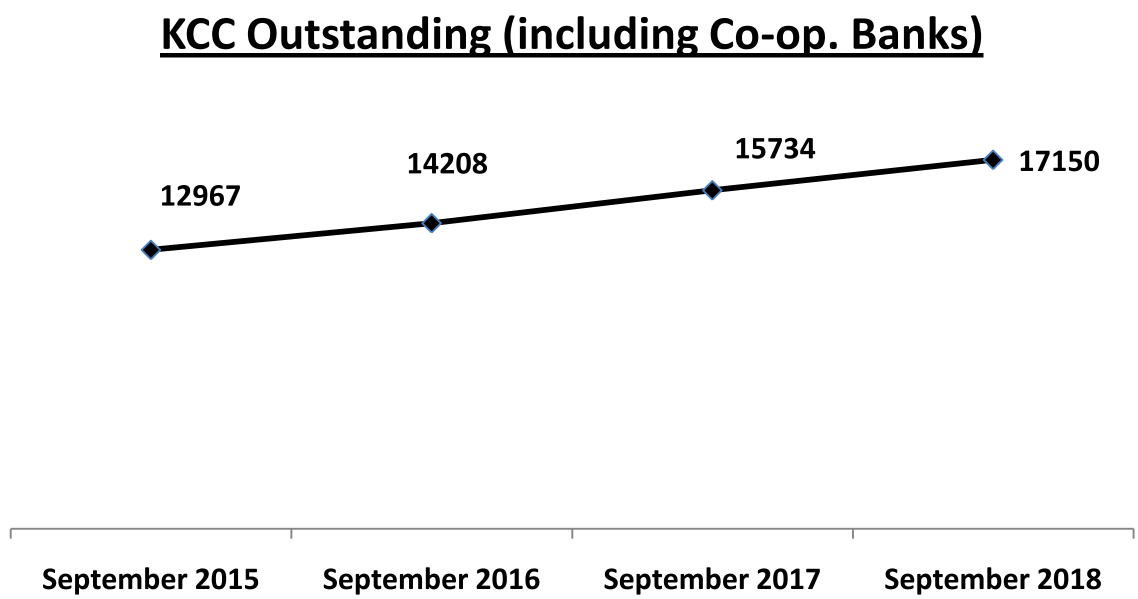


6. Review of Performance under Special Focus Programmes

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

(Rs. in Crores)

Parameter	Outstanding			
	September 2015	September 2016	September 2017	September 2018
KCC (including Co-op. Banks)	12967	14208	15734	17150



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

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

Data on Minority Sector Advances in the State of Kerala

(Rs. in Crores)

As on	Total Priority Sector Advances (including Co-op. Banks)	Minority Sector Advances	Percentage
31.03.2016	157367	86853	55
30.06.2016	159004	100457	63
30.09.2016	167275	98811	59
31.12.2016	165056	83646	51
31.03.2017	168469	115287	68
30.06.2017	177607	87229	49
30.09.2017	183374	94941	52
31.12.2017	188954	88302	47
31.03.2018	196517	102578	52
30.06.2018	197987	93016	47
30.09.2018	191518	96961	51

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

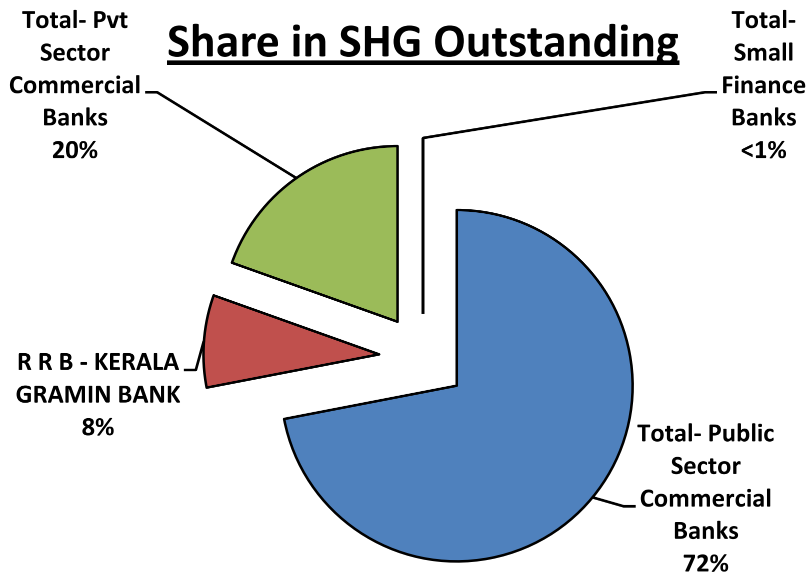
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

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

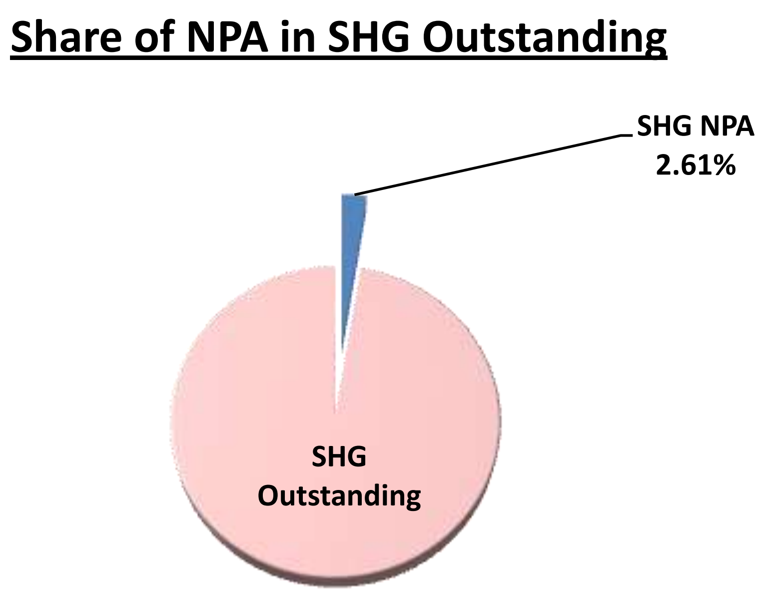
(Rs. in Crores)

Mode of Linkage	Loan Outstanding under SHG Finance	
	A/c	Amt
Financing SHGs directly by banks	127632	2962
Financing SHGs directly with the facilitation of NGOs	39199	900
Financing SHGs through the medium of NGOs	6889	215
Total No. of SHGs linked	173720	4077

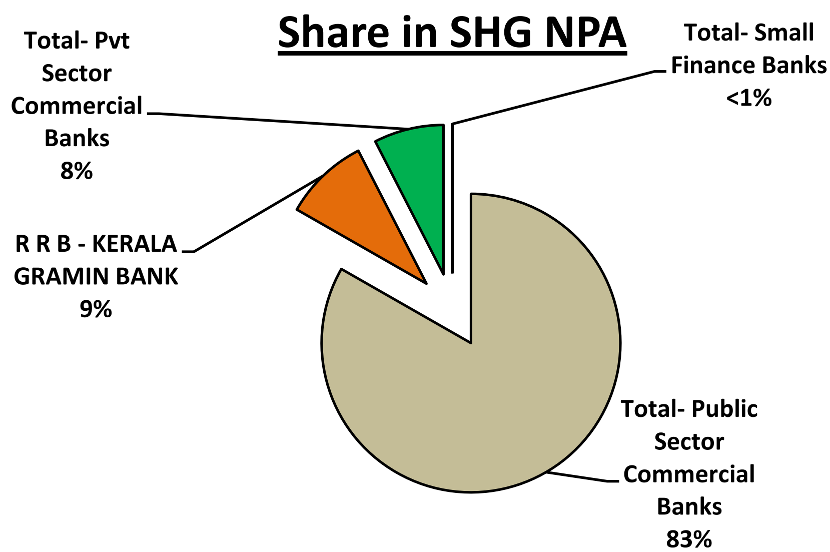
A. Banking Group wise Growth in SHG



B. % Share of SHG NPA in Total SHG Outstanding

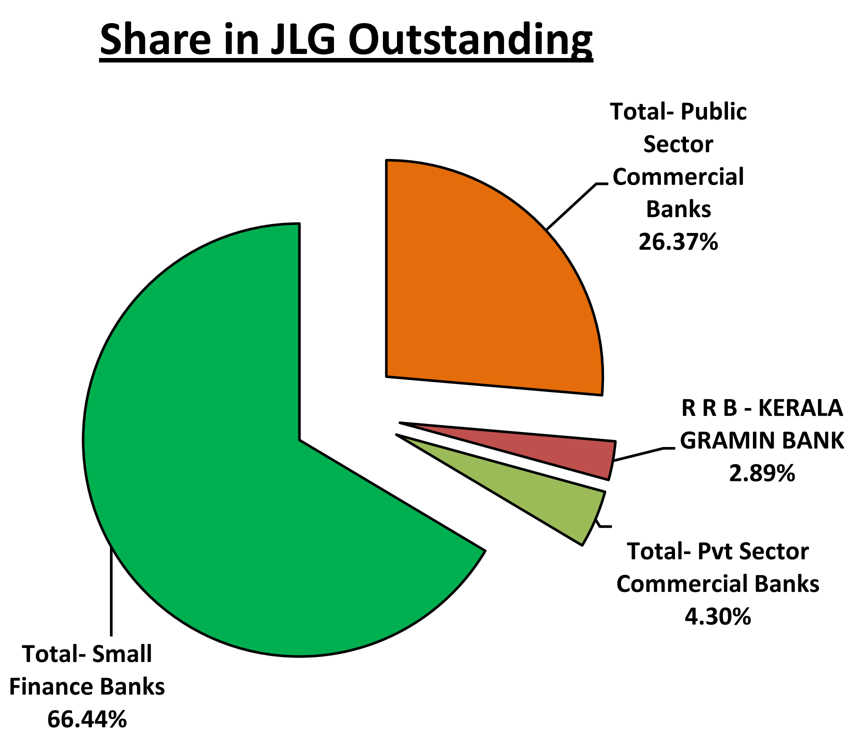


C. Banking Group wise Share in SHG NPA

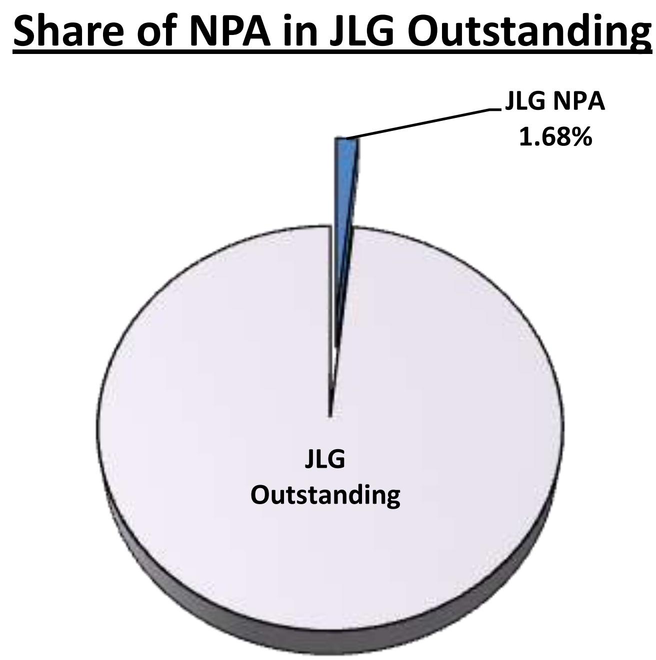


6.4. Performance under JLG

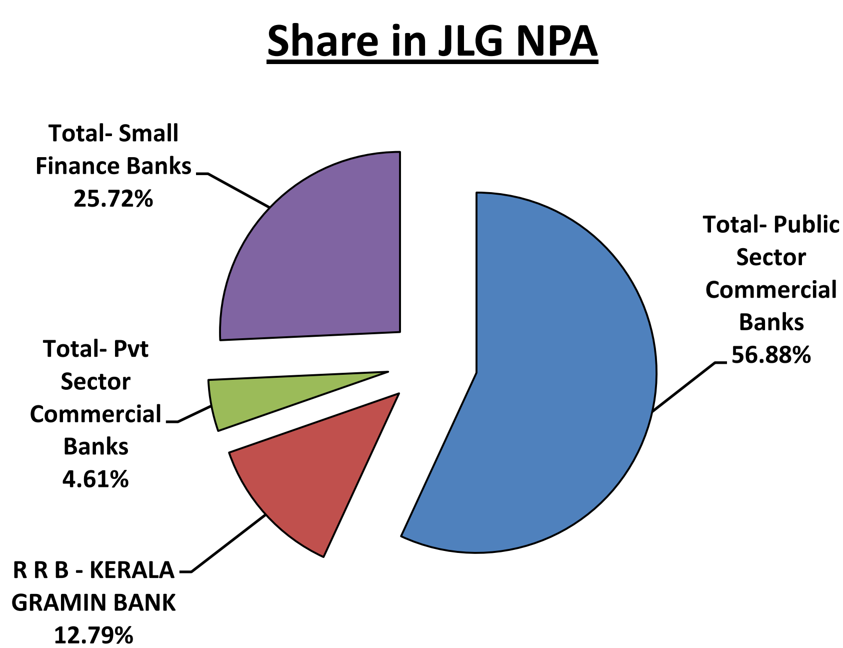
A. Banking Group wise Growth in JLG



B. % Share of JLG NPA in Total JLG Outstanding



C. Banking Group wise Share in JLG NPA

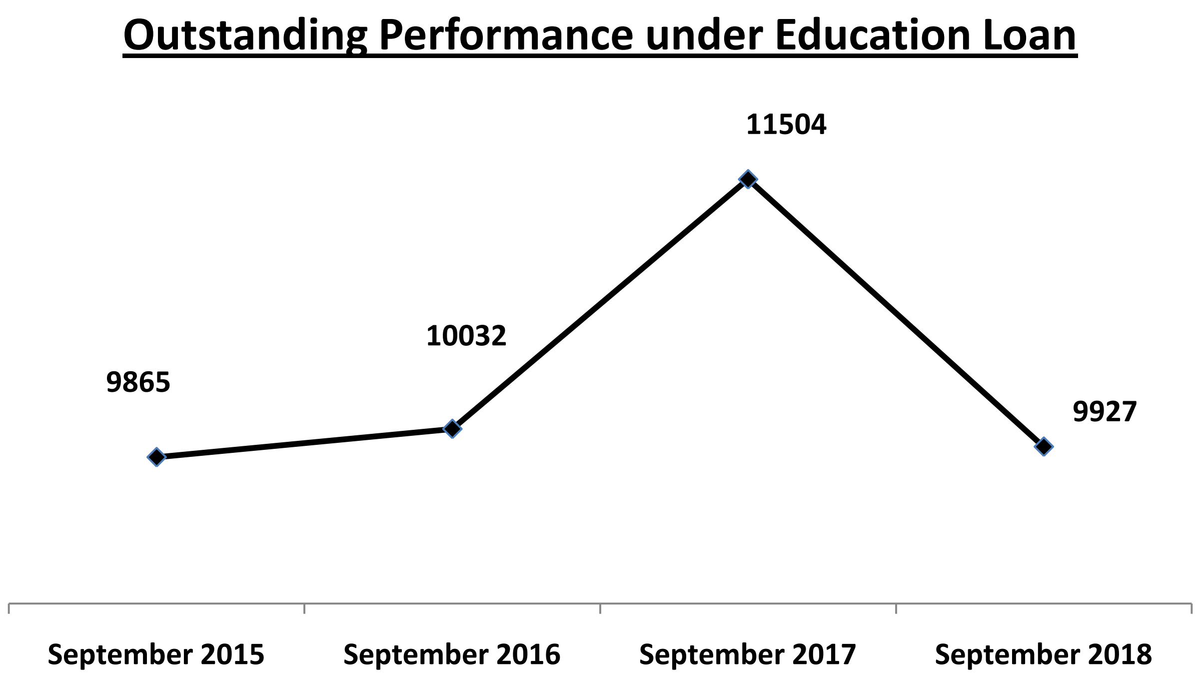


6.5. Outstanding Performance under Education Loan (Refer Annexure 8.25)

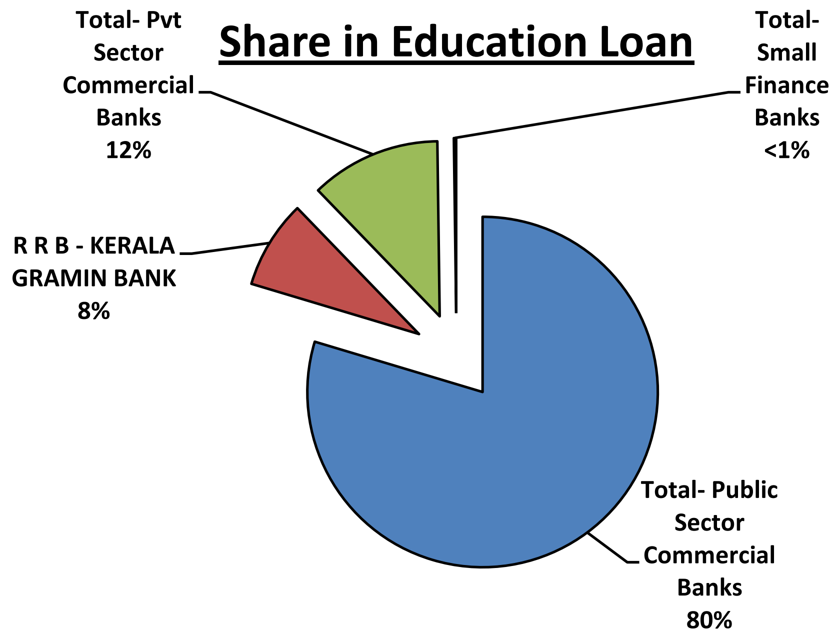
A. Growth in Education Loan

(Rs. in crores)

Parameter	Outstanding			
	September 2015	September 2016	September 2017	September 2018
Education loan	9865	10032	11504	9927



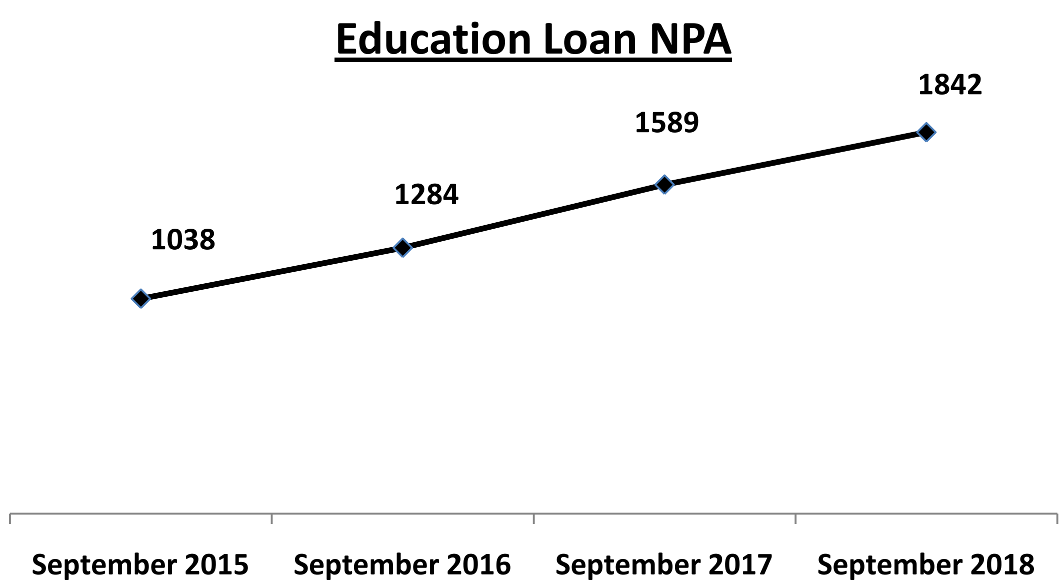
B. Banking Group wise Growth in Education Loan



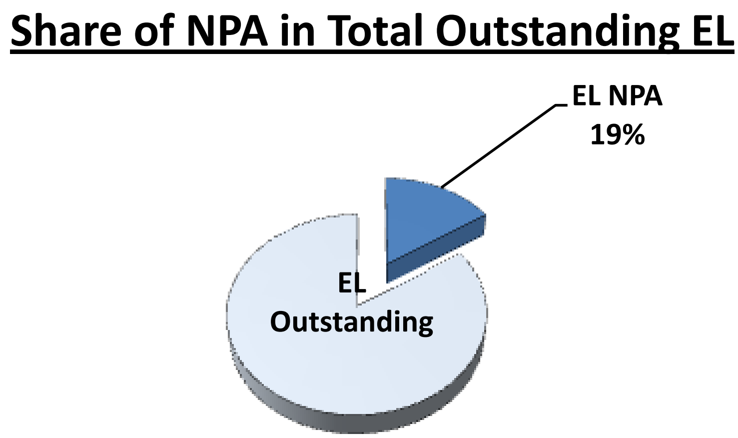
C. Education Loan NPA over the years

(Rs. in crores)

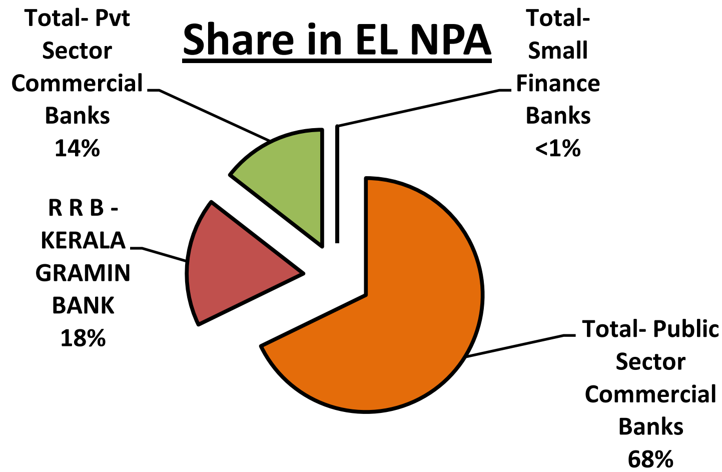
Parameter	Outstanding EL NPA			
	September 2015	September 2016	September 2017	September 2018
Education Loan NPA	1038	1284	1589	1842



D. % Share of EL NPA in Total EL Outstanding



E. Banking Group Wise Share Education Loan NPA

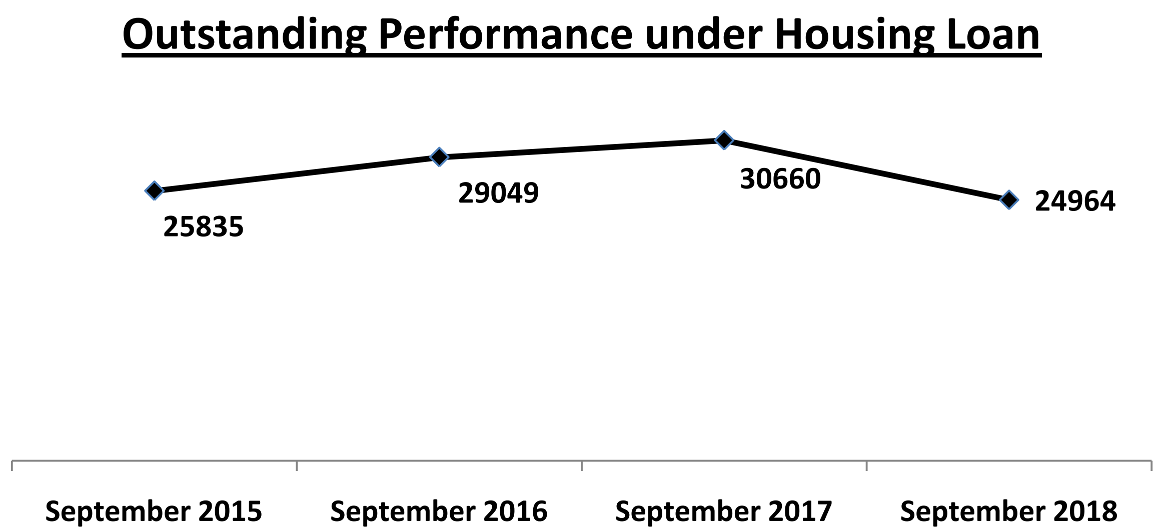


6.6. Outstanding Performance under Housing Loan (Refer Annexure 8.7)

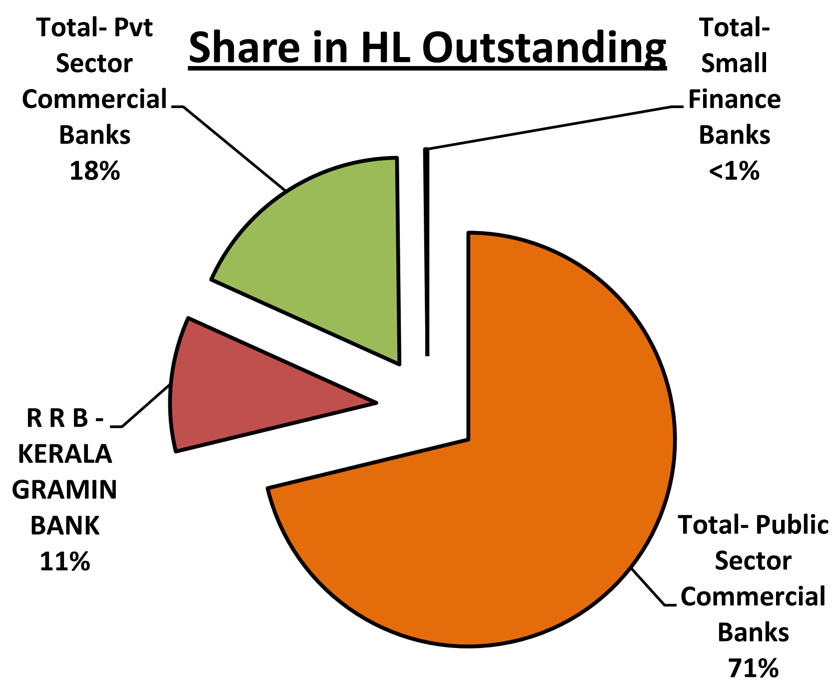
A. Growth in Housing Loan

(Rs. in crores)

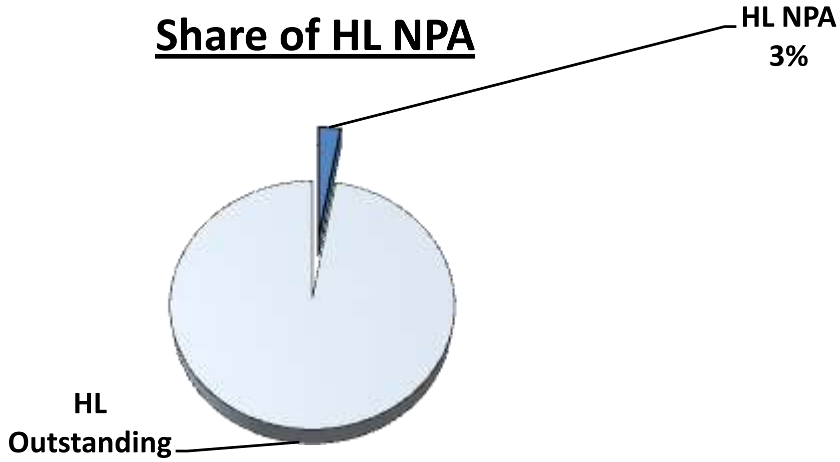
Parameter	Outstanding			
	September 2015	September 2016	September 2017	September 2018
Housing loan	25835	29049	30660	24964



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 2018

(Refer Annexure 8.30)

(Rs. in Crores)

Banking Group	Of Total outstanding under MUDRA loans							
	SHISHU		KISHORE		TARUN		Total MUDRA Loans	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	113211	374	96009	1597	16698	1131	225918	3101
R R B - KERALA GRAMIN BANK	121406	301	103829	1419	4726	494	229961	2213
Total- Pvt Sector Commercial Banks	538648	388	50859	437	7638	352	597145	1178
Total- Small Finance Banks	200240	351	38310	71	0	0	238550	422
Total - Comm.Banks + RRB + SFB	973505	1414	289007	3523	29062	1977	1291574	6914

6.8. Loan Outstanding under Stand up India Programme as at September 2018 (Refer Annexure 8.34)

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	1365	200	162	22
R R B - KERALA GRAMIN BANK	58	10	0	0
Total- Pvt Sector Commercial Banks	417	68	13	2
Total- Small Finance Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	1840	278	175	24

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

(Rs. in Crores)

Banking Group	PMAY Scheme- URBAN		PMAY Scheme- GRAMIN		PMAY Scheme	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Total- Public Sector Commercial Banks	11314	432	48	3	11362	435
R R B - KERALA GRAMIN BANK	2389	127	0	0	2389	127
Total- Pvt Sector Commercial Banks	783	80	0	0	783	80
Total- Small Finance Banks	0	0	0	0	0	0
Total - Comm.Banks + RRB + SFB	14486	639	48	3	14534	642

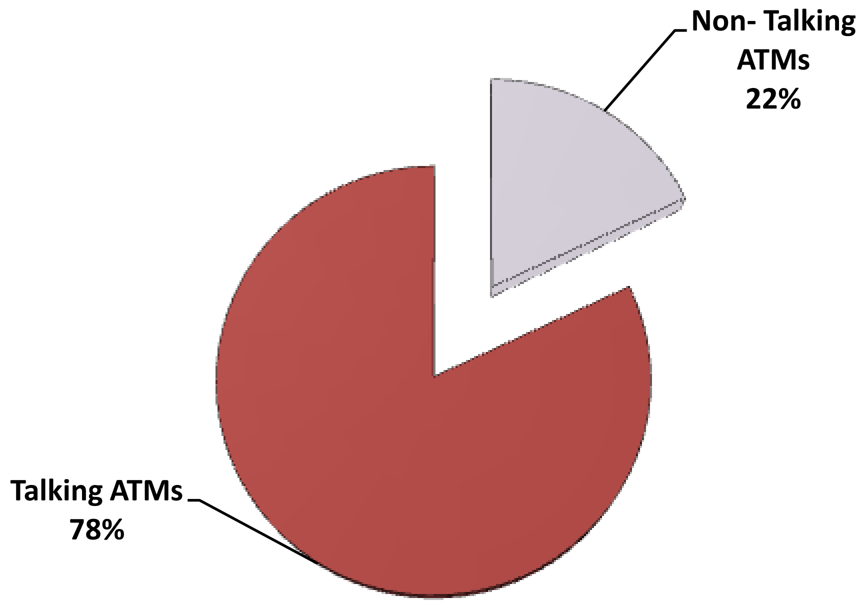
6.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at September 2018 (Refer Annexure 8.31)

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	423080	1980525	166225	2569830
R R B - KERALA GRAMIN BANK	76718	432177	57261	566156
Total- Pvt Sector Commercial Banks	100557	319516	23437	443510
Total- Small Finance Banks	0	0	4496	4496
Co-operative Banks	1450	6107	170	7727
State Total	601805	2738325	251589	3591719

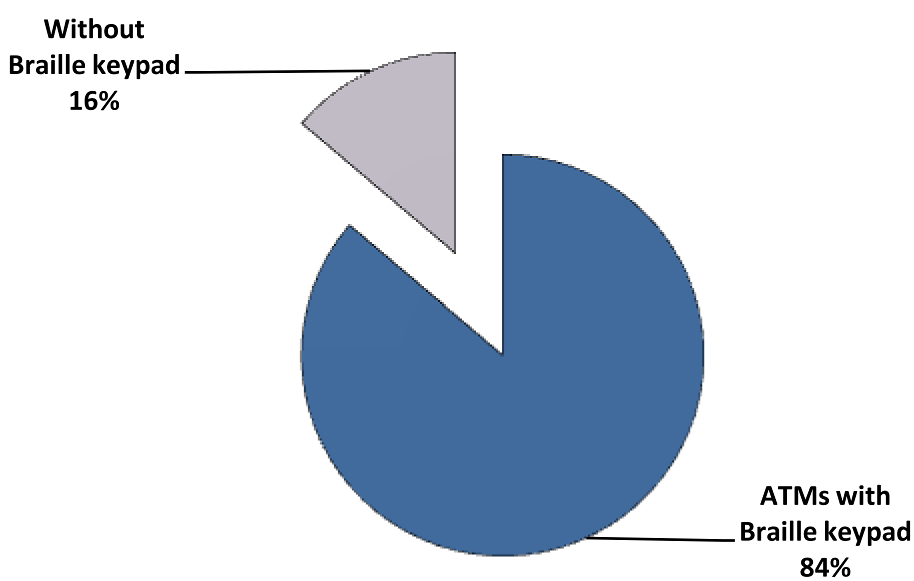
6.11. Status of Creating Banking environment for the visually challenged (Refer Annexure 8.23)

Banking Group	No.of ATM Outstanding	No. of talking ATMs	No. of ATMs with Braille keypad
Total- Public Sector Commercial Banks	5476	4334	4431
R R B - KERALA GRAMIN BANK	318	318	318
Total- Pvt Sector Commercial Banks	3211	2418	2858
Total- Small Finance Banks	92	0	0
Total - Comm.Banks + RRB + SFB	9097	7070	7607

Share of Talking ATMs



Share of Atms with Braille Keypad

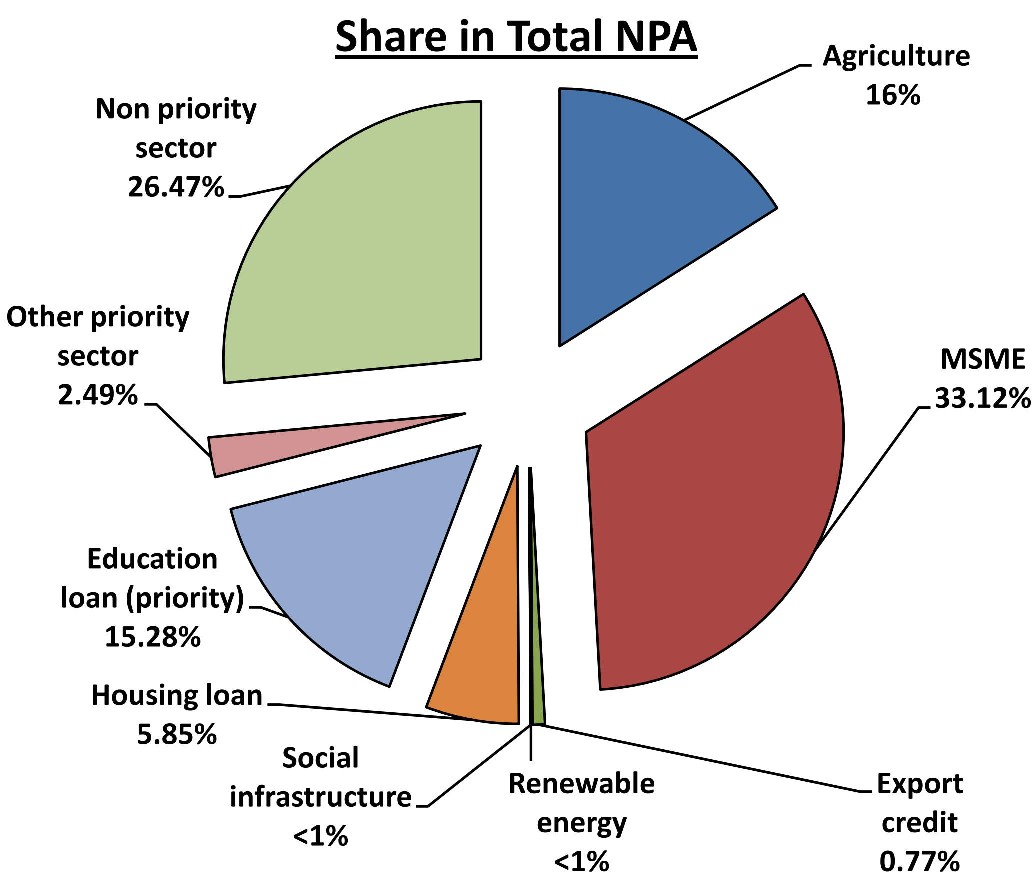


6.12. NPA Position of Commercial Banks (Refer Annexure 8.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on September 2018		
Parameter	No of Accounts	Amount Outstanding
Priority Sector	**313614**	**8881**
(1)Agriculture	103213	1932
(2)MSME	111825	4000
(3)Export credit	81	94
(4)Renewable energy	16	0.03
(5)Social infrastructure	26	2
(6)Housing loan	14071	706
(7)Education loan (priority)	70965	1846
(8)Other priority sector	13418	301
Non priority sector	**89431**	**3198**
Total NPA	**403045**	**12078**



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

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

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

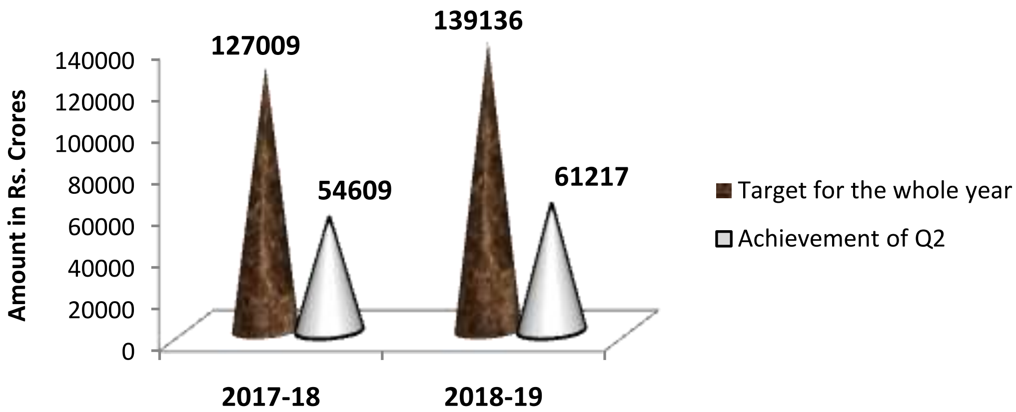
(Rs. in Crores)

Bank/Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target 2018-19	Ach Q2	% Ach	Target 2018-19	Ach Q2	% Ach	Target 2018-19	Ach Q2	% Ach	Target 2018-19	Ach Q2	% Ach
Total-Public Sector Commercial Banks	26885	15336	57%	13070	5841	45%	14501	5473	38%	54456	26649	49%
R R B - KERALA GRAMIN BANK	6743	4873	72%	2384	549	23%	2061	536	26%	11188	5959	53%
Total- Pvt Sector Commercial Banks	12481	6482	52%	8129	5789	71%	9217	2320	25%	29827	14590	49%
Small Finance Banks	250	126	50%	141	39	28%	88	176	199%	479	341	71%
Cooperatives	18524	6494	35%	7912	2069	26%	16750	5115	31%	43186	13678	32%
Total	64883	33311	51%	31635	14287	45%	42618	13619	32%	139136	61217	44%
% to Total Disbursement	xx	54.41%	xx	xx	23.34%	xx	xx	22.25%	xx	xx	100%	xx

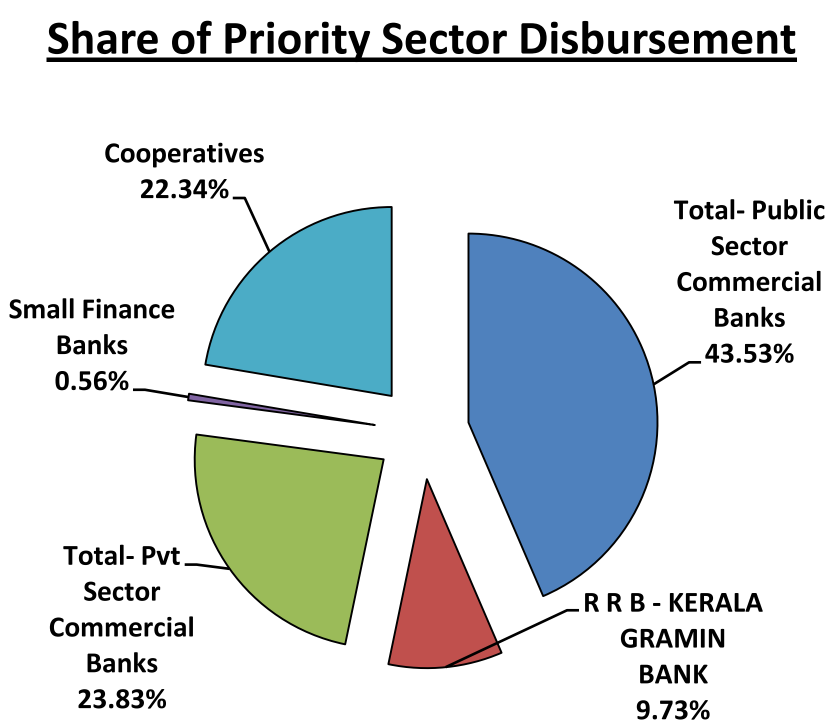
7.1.1. Overall Performance under Priority Sector

(Rs. in Crores)

Priority Sector	2017-18	2018-19
Target for the whole year	127009	139136
Achievement of Q2	54609	61217
% of achievement for Q2	43%	44%



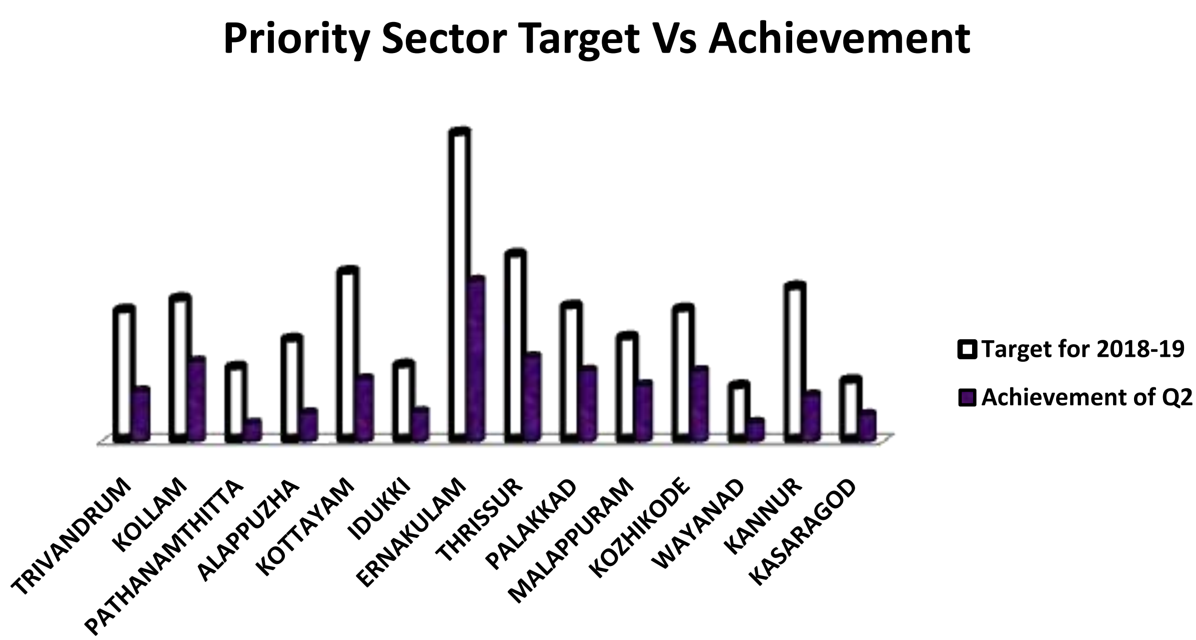
7.1.1.1. Banking GroupWise Performance under Priority Sector



7.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

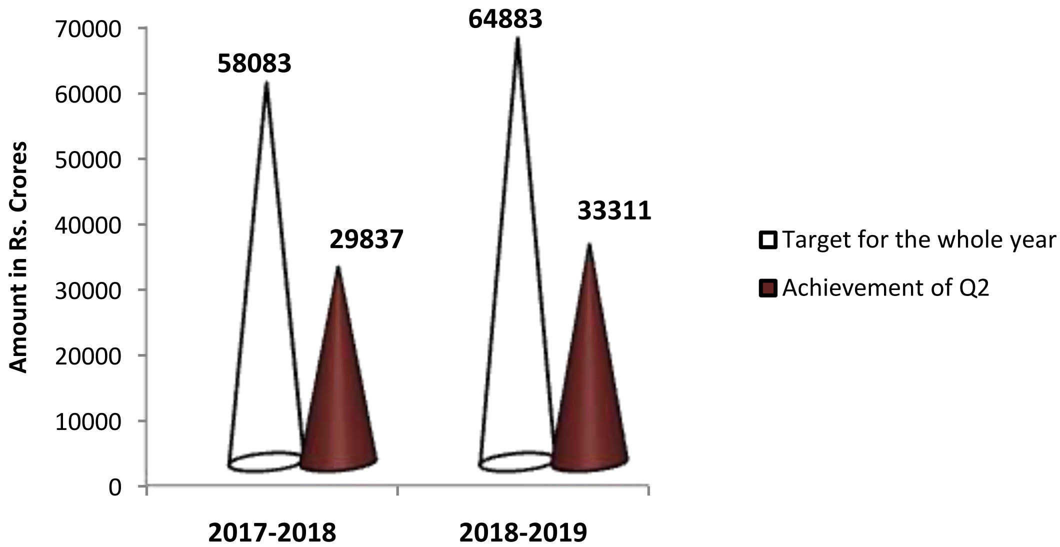
Sl. No.	District	Target for 2018-19	Achievement of Q2	% Achievement
1	TRIVANDRUM	9961	3825	38%
2	KOLLAM	10823	6114	56%
3	PATHANAMTHITTA	5600	1362	24%
4	ALAPPUZHA	7733	2147	28%
5	KOTTAYAM	12900	4752	37%
6	IDUKKI	5765	2249	39%
7	ERNAKULAM	23491	12278	52%
8	THRISSUR	14210	6430	45%
9	PALAKKAD	10267	5406	53%
10	MALAPPURAM	7887	4296	54%
11	KOZHIKODE	10035	5386	54%
12	WAYANAD	4160	1420	34%
13	KANNUR	11736	3520	30%
14	KASARAGOD	4568	2034	45%
TOTAL		139136	61217	44%



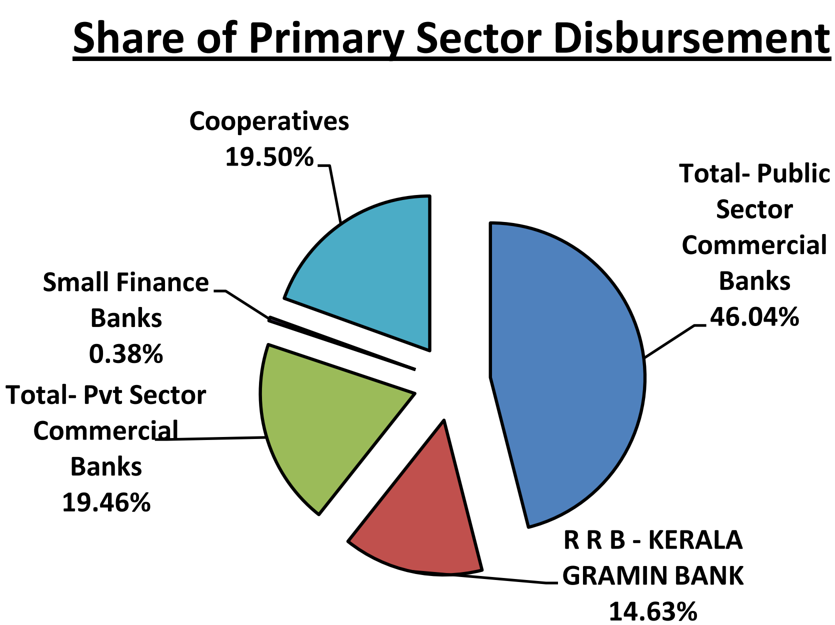
7.1.2. Performance under Primary Sector

(Rs. in Crores)

Parameter	2017-2018	2018-2019
Target for the whole year	58083	64883
Achievement of Q2	29837	33311
% achievement for Q2	51%	51%



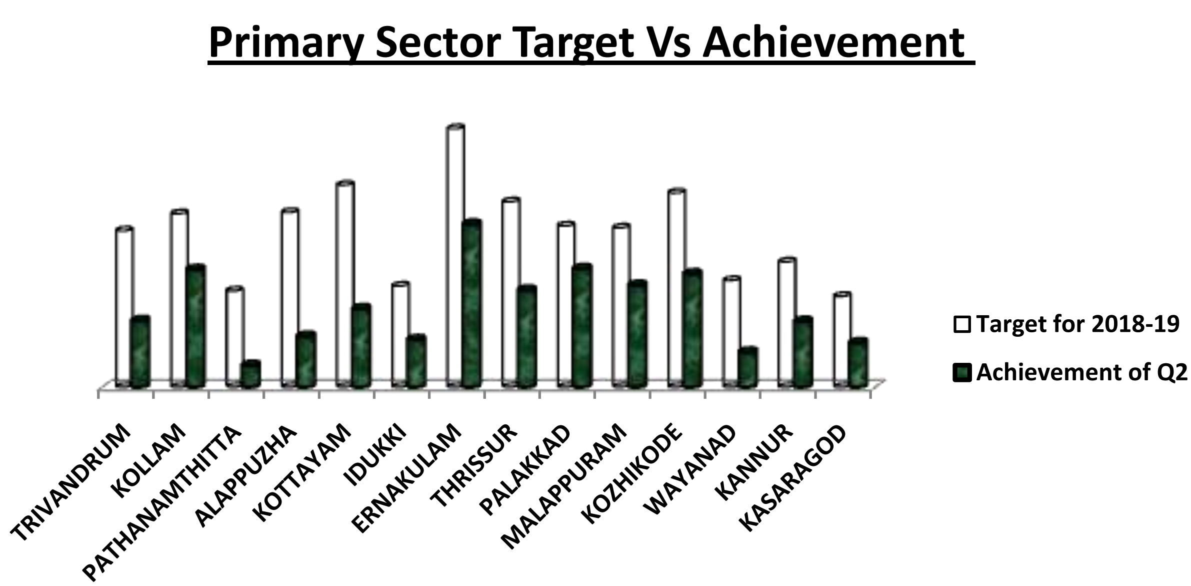
7.1.2.1. Banking GroupWise Performance under Primary Sector



7.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

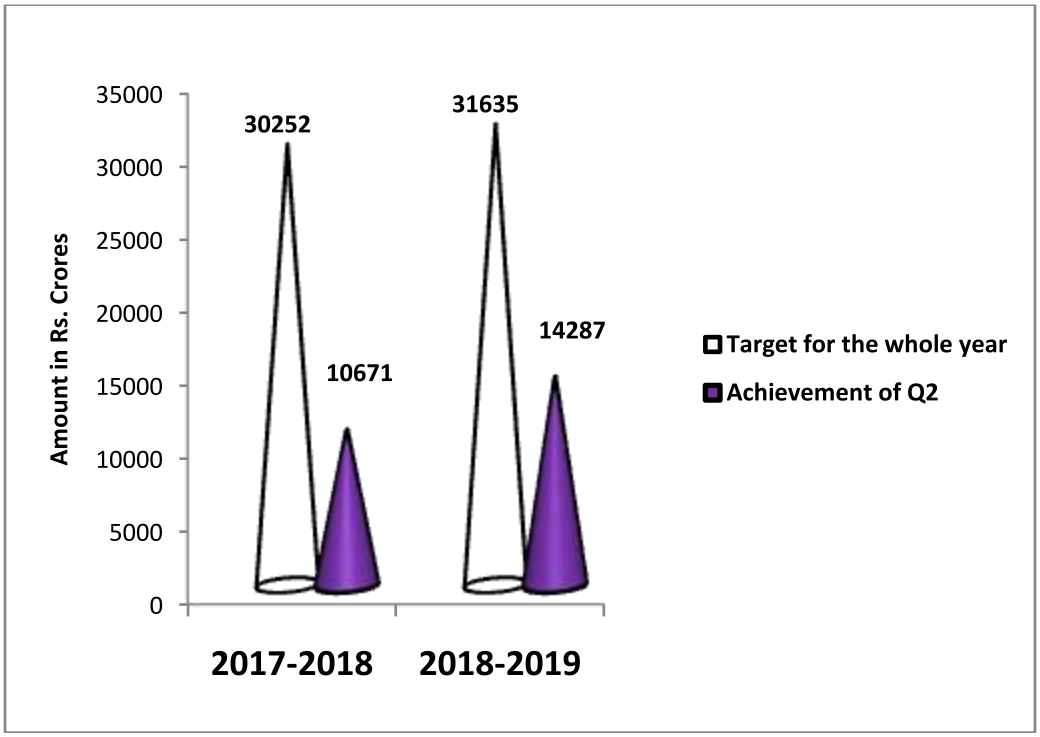
Sl. No.	District	Target for 2018-19	Achievement of Q2	% Achievement
1	TRIVANDRUM	4640	1974	43%
2	KOLLAM	5151	3494	68%
3	PATHANAMTHITTA	2859	650	23%
4	ALAPPUZHA	5186	1510	29%
5	KOTTAYAM	6000	2331	39%
6	IDUKKI	3005	1411	47%
7	ERNAKULAM	7672	4837	63%
8	THRISSUR	5502	2881	52%
9	PALAKKAD	4789	3520	74%
10	MALAPPURAM	4728	3025	64%
11	KOZHIKODE	5765	3365	58%
12	WAYANAD	3168	1042	33%
13	KANNUR	3721	1951	52%
14	KASARAGOD	2697	1320	49%
TOTAL		64883	33311	51%



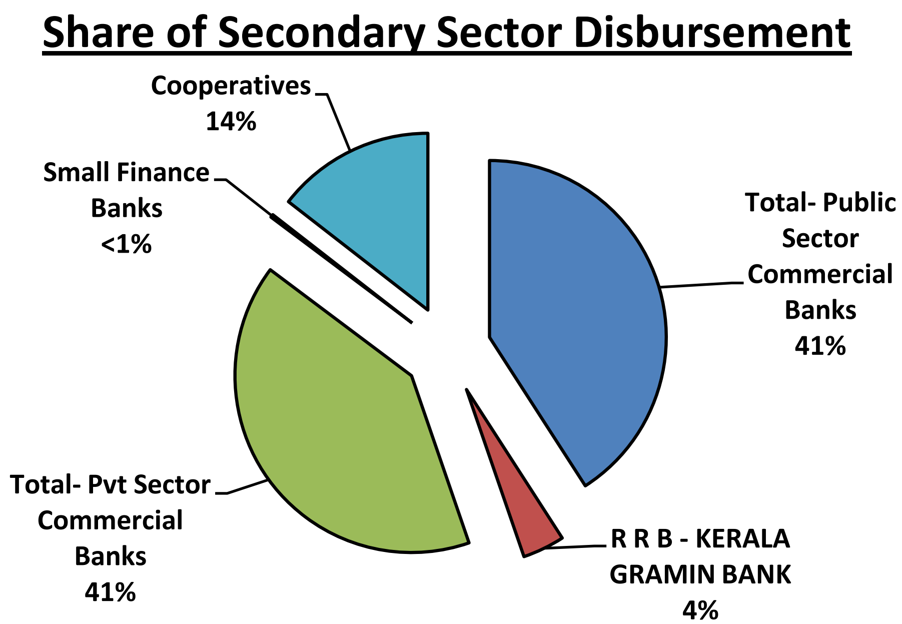
7.1.3. Performance under Secondary Sector

(Rs. in Crores)

Parameter	2017-2018	2018-2019
Target for the whole year	30252	31635
Achievement of Q2	10671	14287
% achievement for Q2	35%	45%



7.1.3.1. Banking GroupWise Performance under Secondary Sector

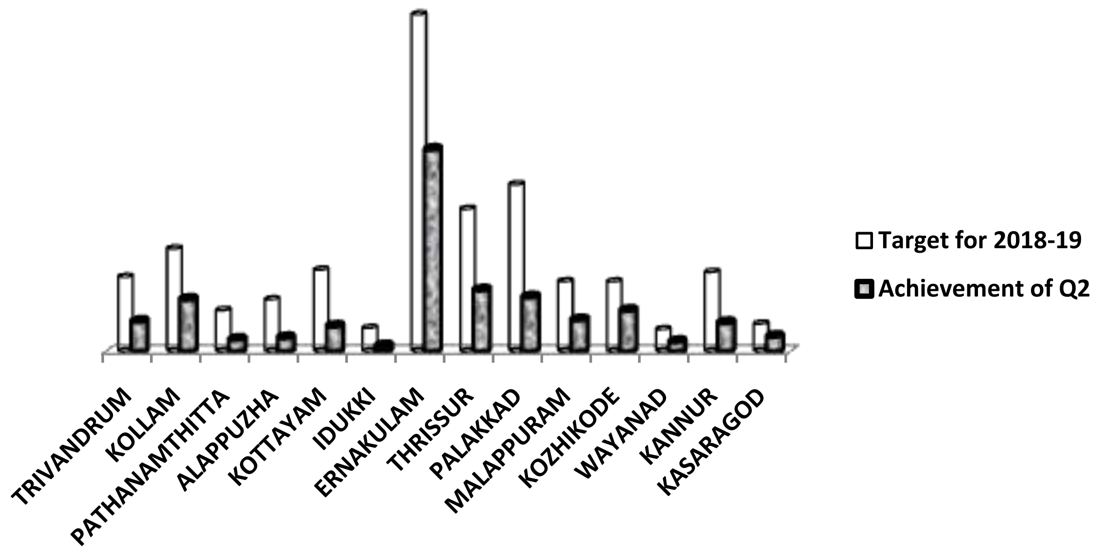


7.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2018-19	Achievement of Q2	% Achievement
1	TRIVANDRUM	1823	739	41%
2	KOLLAM	2517	1275	51%
3	PATHANAMTHITTA	1005	296	29%
4	ALAPPUZHA	1272	336	26%
5	KOTTAYAM	2000	618	31%
6	IDUKKI	572	132	23%
7	ERNAKULAM	8271	4961	60%
8	THRISSUR	3493	1507	43%
9	PALAKKAD	4094	1336	33%
10	MALAPPURAM	1716	773	45%
11	KOZHIKODE	1712	1004	59%
12	WAYANAD	541	238	44%
13	KANNUR	1943	705	36%
14	KASARAGOD	674	367	54%
TOTAL		31635	14287	45%

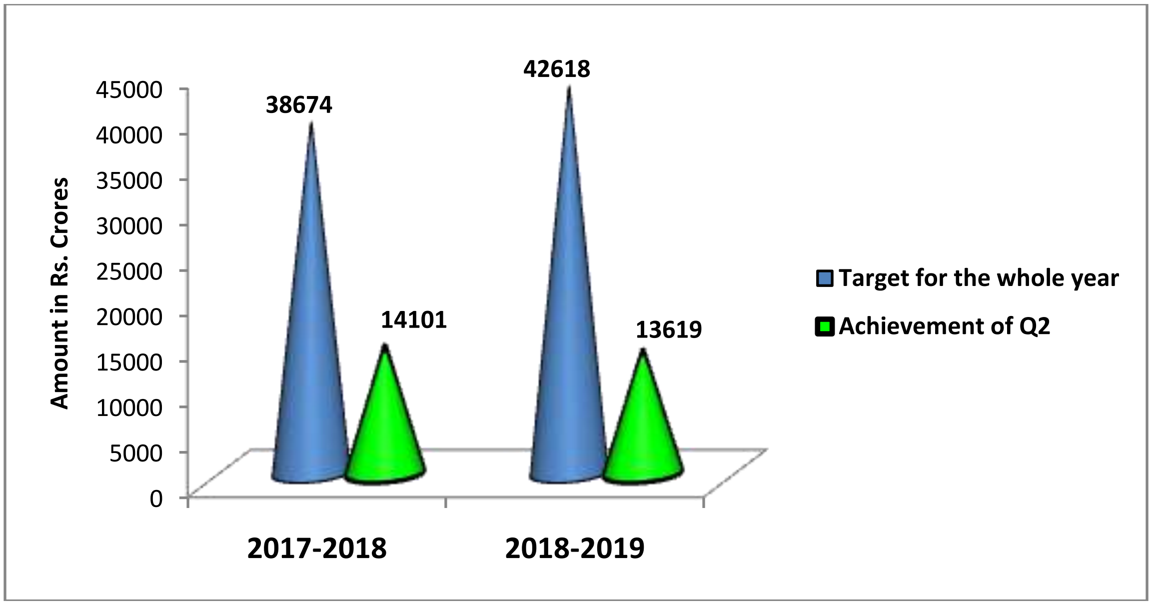
Secondary Sector Target Vs Achievement



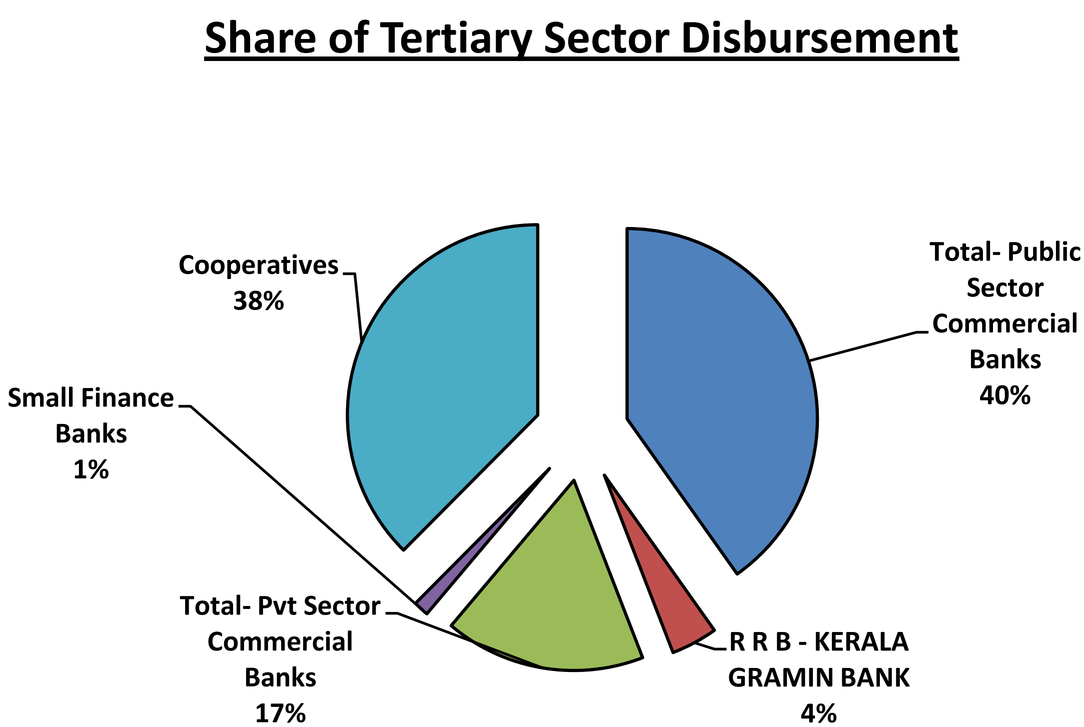
7.1.4. Performance under Tertiary Sector

(Rs. in Crores)

Parameter	2017-2018	2018-2019
Target for the whole year	38674	42618
Achievement of Q2	14101	13619
% achievement for Q2	36%	32%



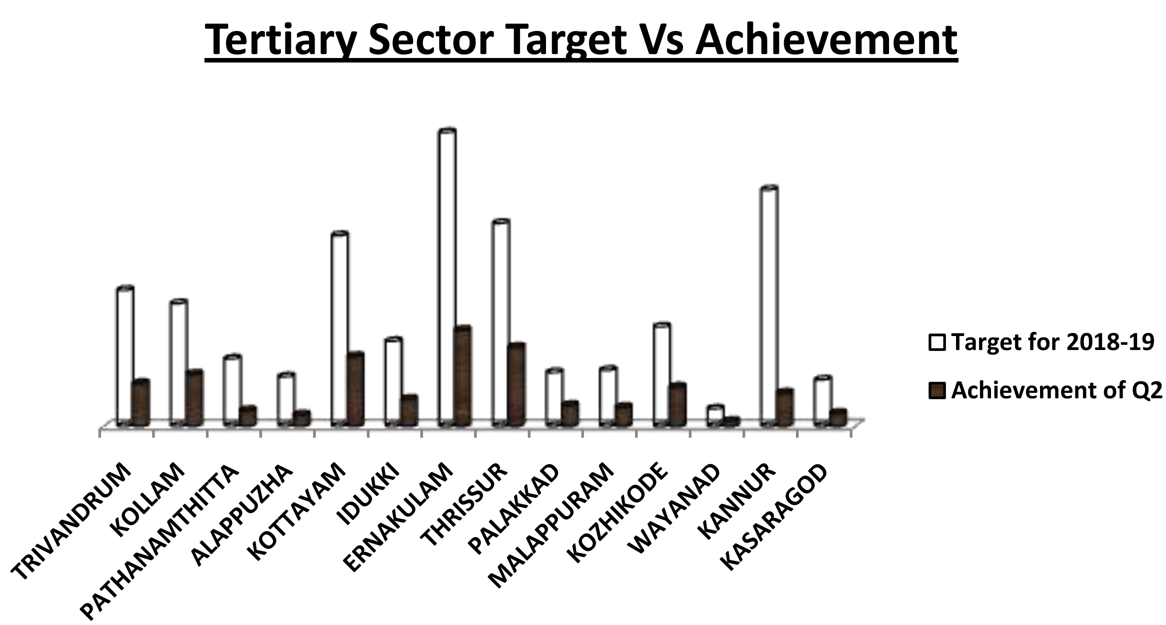
7.1.4.1. Banking GroupWise Performance under Tertiary Sector



7.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2018-19	Achievement of Q2	% Achievement
1	TRIVANDRUM	3498	1112	32%
2	KOLLAM	3155	1346	43%
3	PATHANAMTHITTA	1736	416	24%
4	ALAPPUZHA	1275	302	24%
5	KOTTAYAM	4900	1803	37%
6	IDUKKI	2187	706	32%
7	ERNAKULAM	7548	2480	33%
8	THRISSUR	5215	2041	39%
9	PALAKKAD	1384	549	40%
10	MALAPPURAM	1442	498	35%
11	KOZHIKODE	2558	1017	40%
12	WAYANAD	451	140	31%
13	KANNUR	6072	863	14%
14	KASARAGOD	1196	347	29%
TOTAL		42618	13619	32%



9. **Any Other matter with the Permission of Chair**