STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme)

Convenors: केनरा बैंक Canara Bank

Ref: SLBC/135 SLBC/2022/Minutes/219/SP **Date: 25th March, 2022**

(All Members of SLBC)

Dear Sir,

Sub: Minutes of the 135th Meeting of SLBC, Kerala

We are forwarding herewith the minutes of 135th Meeting of SLBC, Kerala held on 20th January, 2022 by Video conference.

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

Thanking you,

S Premkumar
Convener, SLBC, Kerala
&General Manager, Canara Bank

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Minutes of 135th State Level Bankers Committee, Kerala

Held on 20.01.2022 (Thursday)
Through
Video Conferencing

The plenary session of 135th SLBC Kerala for 2022 commenced at 10.30 a.m. with Dr. V P Joy IAS, Chief Secretary, Government of Kerala and Sri. Brij Mohan Sharma, Chairman, SLBC Kerala & Executive Director, Canara Bank in the chair.

The List of participants is as per annexure.

Sri. S Premkumar, Convenor, SLBC Kerala welcomed the participants. In the welcome speech, the Convenor touched upon the following.

- Kerala State is under the thrust of third wave of Covid 19 pandemic. SLBC forum has been undertaking its duties by effectively coordinating the functioning of the Banking Sector and fine-tuning it with the priorities of the State Government even during this pandemic period for the financial stability of the State.
- Breakout of the third wave of COVID-19 is at its peak level and due to recent spike in Covid cases, an uneasiness in the economy exist but still the State is confident enough, as Kerala State is having the highest rate of vaccination. According to the government data, 95% of the eligible population has been vaccinated with a single dose of vaccine, while 52.5% have received both doses of vaccine.
- In September 2021 there was a strain on the bottom lines and balance sheets of many banks and now banks are in the process of recovery, which itself shows the robustness of Indian banking system. Still Banks have to scale up the lending activity and reduce the percentage in NPA. This is the time to put effort in the above aspects and work dedicatedly, so that the banking industry as a whole retains its good health.
- To revive the economy, government has announced a range of schemes such as low interest loans to help agriculture, and extended the Chief Minister's Tourism loan assistance schemes.
- The scope of Rs. 4.5 Lakhs crore Emergency Credit Line Guarantee Scheme (ECLGS) to support micro, small and medium enterprises facing liquidity issues, due to the Covid-19 pandemic, the scheme extended till March 31, 2022. As of December 2021, total number of 147500 loan applications sanctioned with an outlay of Rs. 7300 crore in the State of Kerala.

- Under the recently launched Credit Outreach programme, banks conducted camps in every district of the state to sanction loans to eligible borrowers. Most of the banks granted loans at concessional rate of interest and waived processing charges. Around 1,55,000 loans with an amount of Rs. 5000 crores were sanctioned through the camps in the State.
- Under KCCS Campaign on Animal Husbandry and Fisheries, banks conducted weekly camps to provide the Kisan Credit Card (KCC) to all eligible animal husbandry, dairy and fish farming in the State.
- Azadi ka Amrit Mahotsav (AKAM), an initiative of the Government of India commenced from March 2021 continue till 15th August of 2023, to celebrate the glorious history of our people, culture and achievements. All PSBs have to identify 75 branches for opening 75 Jandhan accounts, provide 75 micro insurances, sanction 75 KCCs, 75 Mudra Loans, loans to 75 women entrepreneurs, 75 SC/STs, 75 PMSVANidhi loans, 75 education loans etc. during iconic week.
- Banks in Kerala under the able leadership of RBI could provide banking facility through digital payment across the state. After the successful completion of 100% digitalization in Thrissur district, the process of expanding and deepening the digital payments in Kottayam district is progressing with the help of all stake holders in Kottayam district.
- Banks have conducted various financial literacy and financial inclusion related activities in the State. Centre for Financial Literacy (CFL) allotted to every block in the country for providing banking and financial awareness among the public, in a phased manner with one CFL serving three blocks.
- Various Schemes were devised and implemented to mitigate the impact of the pandemic, in co-ordination with the Central, State Governments and RBI, which includes second tranche of PMSVANidhi scheme under Sankalp Se Sidhi Campaign to push the scheme to eligible street vendors, need based additional finance, consumption loans, GECL, PMFMU schemes, Rejuvenation package for Travel and Tourism Sector, Navajeevan scheme, Emergency Credit Line Guarantee Scheme (ECLG Scheme) 3.0, NDPREM Scheme etc.

Then SLBC Convenor briefed the overall achievement under Annual Credit Plan (ACP) of banks in the State:

- ❖ Deposits of commercial banks in the State grew by 9% Year on Year, to reach Rs.6.35 Lakh Crores. However, growth over June 2021 is at 2%.
- ❖ Advances of commercial banks have grown by 8% during last one year to reach Rs.3.95 Lakh Crores.

- ❖ NRI business marked a Y-o-Y growth of 6 % and Domestic deposits marked a Y-o-Y growth of 11 %.
- ❖ Y-o-Y Total Business increased by 9 %.
- ❖ CD ratio has increased to 62.16% from 61.81%, during the last quarter.
- ❖ Percentage achievement under ACP in Priority Sector till September 2021 is 50% of the Annual budget. The performance under primary sector at 59% and the secondary Sector performance at 53% are comparatively satisfactory, the tertiary sector shows only 31% growth needs a bit of improvement. In the present circumstances, achievement of targets under credit dispensation is all the more important and we are hopeful of reaching ACP with a comfortable margin because of good growth in advances in the third quarter.

- ➢ Convener SLBC informed that various schemes and relief measures initiated by the Central and State Governments are to be popularized and implemented with utmost priority in letter and spirit.
    - Regarding the APY and NPS, webinars and Outreach programmes are conducted by all Banks in Kerala for expanding the publicity of the schemes. APY CITIZEN'S CHOICE Campaign conducted during the month of August and September for promoting maximum enrollment in the scheme.

Shri. Brij Mohan Sharma, Executive Director, Canara Bank welcomed the members and addressed as below:

- SLBC has got the acclaim for its vibrancy and proactive functioning thereby partnering in the development journey of the State of Kerala. As expected for a highly literate State, Banking habits are well pronounced in Kerala. The Index for Sustainable Development Goals (SDGs) evaluates progress of states and Union Territories on various parameters including health, education, gender, economic growth, institutions, climate change and environment. Kerala retained its rank as the top state with a score of 75 points. According to Niti Aayog, Kerala scored in segments such as 'zero hunger', quality education', and 'affordable and clean energy'.

  In his presidential address stated the following vital banking parameters and the achievements of the banking sector as of September 2021:

    - Total business of Rs. 10.30 lakh Crores in the State. There was an increase of Rs. 25551 crores over the previous quarter.
    - The Deposits increased by Rs. 14406 crores reaching a level of Rs. 6.35 lac crores.
    - Advances increased by Rs. 11145 crores recording the level of Rs. 3.95 lac crores.

- NRE deposits witnessed a Y-o-Y growth of 6 %, with an outstanding level at Rs. 2.36 lac crores.
- CD ratio has increased to 62.16% from 61.81%, during the last quarter.

- Percentage achievement under ACP in Priority Sector till September 2021 is 50% of the Annual budget. The performance under primary sector at 59% and the secondary Sector performance at 53% are comparatively satisfactory, the tertiary sector shows only 31% growth which needs a bit of improvement.
- Advances to SME sector, shows a negative growth, which is a matter of concern, and this needs to be addressed by all banks immediately.
- Ministry of finance has launched campaigns for expanding the outreach of Credit there by increasing the fund flow to the business units in all regions. All Member Banks to put maximum efforts in sanctioning the loan proposals and remove the pendency at the earliest. Credit outreach camps shall fulfill all kinds of credit requirements of the retail, Agriculture and MSME sectors.
- Central and the State Government and various developmental agencies, RBI and NABARD extends excellent support, guidance and co-operation to the banking sector in the State of Kerala.

On behalf of all the bankers in the State, Executive Director thanked the entire Government machinery of Kerala State, RBI, and NABARD for the support being extended to the bankers.

Dr. V P Joy IAS, Chief Secretary, Government of Kerala addressed stated the following:

- The Chief Secretary Commenced the speech by expressing the happiness in convening State Level Bankers Committee meeting even in the context of the arrival of third wave of Covid pandemic. State could able to maintain the economic activities during the last two waves of the pandemic. There is a hope that the growth in financial stability shall be achieved in the coming quarter without much impairment in basic activities especially in banking activities. Even in this pandemic situation Kerala State has got a very good financial and digital inclusion.

- The Chief Secretary stated that State Government has decided to transform the state to complete digital administered state by 15th August of 2022. In this connection several activities are in progress at all the government departments and all manual file works shall be converted into digital platform with in a period 3 or 4 months. Kerala State is doing many activities in terms of improving the financial sector performance and one of the major objectives of the State government is to reduce unemployment in the state.

- The Chief Secretary stated that though the state achieved good performance and growth rate under tertiary sector, the growth rate in GSTP got reduced due to lack of credit flow in Priority sector like Agriculture and Industries sector. Government has announced the establishment of 1 lakh MSMEs in the year of

2022. In this connection campaigns are started. Many activities are planned to conduct for improving the performance under Agriculture sector.

- The Chief Secretary stated that State Govt is conducting campaigns for spreading natural gas connections, installation of solar system in households and offices under economical activities. The Chief Secretary requested good support from banking sector in this regard. The State Govt digitalization programme for achieving 100% digital banking state by 15th August 2022, Bank's contribution is welcomed at the greater extend. This initiative shall help the customers to do banking facilities digitally in the event of rising Covid pandemic.
- The Chief Secretary expressed the main concern which was discussed in the last SLBC meeting that the negative trend in CD ratio. It was stated that earlier State have been achieved a CD ratio of 68% but presently the CD ratio has come down to 62.16, this is a matter of concern in the context of neighboring states have crossed 100% CD ratio. It is noted that a large number of Non-Banking Finance Companies flourishing well in Kerala, which shows that there is a great potential for increasing the CD ratio. The Chief Secretary stated that 100% digital inclusion does not mean that everybody is having banking account but means that digital services are available to people at large. Chief Secretary pointed out the names of banks having below state average in CD ratio which includes State Bank of India, Federal Bank, South Indian Bank.
- The Chief Secretary expressed that NPA percentage in most of the sectors are very poor, despite of this situation, increasing of CD ratio and disbursement of loans are not happening at the expected level. This leads people to access informal banking channels for getting their loan requirements. It is to be noted and sufficient efforts needs to be put into this aspect by the banking sector in Kerala. The state Government is planning to implement various policies for the purpose of encouraging the banks to improve the CD ratio. Various schemes initiated by the State government in Agriculture and MSME sector which are giving an opportunity to increase the CD ratio.
- The Chief Secretary stated that gold loan business is thriving through informal banking institution, this issue is to be addressed by the formal banking system in the state. Banks should ensure that the credit needs of the citizen is scattered only through formal banking channels. Chief Secretary stressed the point that, despite having financial inclusion and digital inclusion, the banking system in the state is not adequate to fulfil the needs of the general public. The Chief Secretary directed SLBC and its stakeholders to address the matter in very serious concern for improving the growth of the State in a quick manner. Chief Secretary congratulated SLBC Convenor for the very good documentation of the background notes circulated in the Department and the efforts taken for collating the detailed data to review the banking activities as well as the developmental push in various sectors of the state.

Smt. Reeny Ajith, Regional Director, Reserve Bank of India in the speech addressed the following:

- The state caught in the throes of an intense third wave of COVID 19, there is a strict curbing of all non-essential gatherings. At the same time, continuance of the livelihood activities of the masses needs to be ensured to avoid further financial distress and to ensure continued economic activities including banking activity in the state. The Regional Director then explained some of the policy and regulatory measures announced by the Government and Reserve Bank during the period.

- **<u>Monetary and Liquidity Measures</u>**

The Regional Director stated that regarding monetary and liquidity measures, RBI decided to keep the policy repo rate unchanged at 4%, and also to continue with the accommodative monetary policy stance, to revive and sustain growth on a durable basis and continue to mitigate the impact of COVID-19 in the economy. Reserve Bank's actions are aimed at alleviating distress and prioritizing growth, while keeping the financial system healthy and stable. It is observed that the GDP has expanded by 13.7 per cent in the first half of 2021-22, in alignment with our projection and in several sectors of the economy, pre-pandemic levels of output have been crossed, which is a positive development.

- **<u>Setting up of the Integrated Ombudsman Scheme</u>**

Integrated Ombudsman Scheme 2021 was launched on November 15 2021 by Reserve Bank of India, which integrates the existing three Ombudsman schemes of RBI namely, (i) the Banking Ombudsman Scheme, 2006; (ii) the Ombudsman Scheme for Non-Banking Financial Companies, 2018; and (iii) the Ombudsman Scheme for Digital Transactions, 2019. The three schemes are combined to provide a cost free redressal of customer complaints regarding deficiency in services rendered by entities regulated by RBI. In addition to the existing schemes, it covers Non-Scheduled Primary Co-operative Banks with a deposit size of ₹50 crore and above under new redressal scheme. The Scheme adopts 'One Nation One Ombudsman' approach by making the RBI Ombudsman mechanism jurisdiction neutral. A Centralized Receipt and Processing Centre has also been set up at RBI's Chandigarh office for receipt and initial processing of physical and email complaints in any language.

- **<u>RBI Retail Direct</u>**

The RBI Retail Direct was also launched by Hon'ble Prime Minister on 15th November 2021, along with the Integrated Ombudsman Scheme. A significant milestone in the development of the Government securities (G-sec) market, the Reserve Bank of India-Retail Direct (RBI-RD) Scheme brings G-secs with easy reach of the common man by simplifying the process of investment. Under the Scheme, retail individual investors can now open a Retail Direct Gilt (RDG) Account with the Reserve Bank of India, using an online portal and can make investments in the Primary issuance of government securities and also buy and sell G-secs in the secondary market.

- **<u>Setting up Centers for Financial Literacy</u>**

The Regional Director expressed happiness in reporting on the setting up of Centers for Financial Literacy (CFL) in 25 identified blocks in the state. All the 25 CFLs have been formally opened and has started conducting Financial Literacy programmes for the benefit of the general public. The Regional Director stated that Kerala state suffers from the lack of financial literacy though the state is one of the highly literate state, so the financial literacy is an urgent need and 25 CFL blocks can go long way in imparting the required financial literacy to the masses.

- **<u>Review of CD Ratio</u>**

The Regional Director stated that CD ratio is a matter of high level of concern, the poor CD ratio of the state has been an issue which was flagged in the last few SLBC meetings. RBI has been writing letter and counselling the banks especially Kerala based Banks in the State for improving the lowest CD ratio and there has been a certain amount of improvement in Federal Bank and SBI. But the level of increase is not upto the potential of any of the banks especially of banks with the CD ratio less than 60%. It is a matter of greater concern that banks especially those which are headquartered in the State continue to lend lower in the State. The banks have provided their action plans to improve their CD ratio in the state, which shall continue to be closely monitored by RBI. RD informed that there is a hope that all the banks would improve their lending in the state which is the need of the hour. Keeping in view the excellent repayment culture, there is no excuse or explanation for the banks to achieve a CD Ratio less than 70% individually.

Reserve Bank of India has announced various measures for the improvement in Lending to certain sectors like Handicrafts and promoting entrepreneurship among scheduled casts, the banks in Kerala state shall take a note of the same and hope to increase lending towards these sectors. There are many improvements in UPI transaction limit for specified categories and also simplification of process flow for small value transactions through UPI. These low value transactions, however, utilize significant system capacity and resources, at times leading to customer inconvenience due to transaction failures because of issues related to connectivity.

These are expected to increase the digital banking ecosystem in Kerala state, where financial and digital literacy at an advanced stage.

Sri. P. Balachandran, Chief General Manager, NABARD in his address stated the following:

- Shri. P Balachandran, CGM congratulated the bankers on improved KCC lending and indicated that it is encouraging to note that the thrust on KCC lending in Animal Husbandry and Fisheries Sector has fructified in improving KCC lending as a whole. It is further indicated that Agriculture Infrastructure Fund was one of the most important scheme announced under Atma Nirbhar Bharat focusing on creation of Post-Harvest infrastructure which will give a boost to several other agriculture projects and enhanced income to farmers.
- In this context, CGM indicated that NABARD has introduced a Refinance Scheme for financing PACS to function as Multi-Purpose Society. The refinance support will be available to Kerala Bank at 3% and the Bank has agreed to extend finance to PACS at 4%. NABARD, Kerala R.O has sanctioned 24 projects with a refinance assistance of Rs.73 crore and another 17 proposals with refinance assistance of Rs.55 Crore is under process and further 40 to 50 projects are under various stages of appraisal at Kerala Bank.
- Most of the projects are Agri Infrastructure projects like Agro Processing Units, Agro Service Units, Post-Harvest storage units which are eligible for subsidy under Agri Infrastructure Fund. These projects have been identified on a sporadic basis based on the interest envinced by the Director board of some PACS. CGM requested Agriculture Department to guide and support these PACS in making these projects commercially viable, as many of the PACS lack the professional and management expertise in successful implementation of these projects.
- CGM further referred to the initiative adopted by Karnataka and Andhra Pradesh Government wherein PACS were encouraged to construct rural godowns availing support under Agri Infrastructure Fund and these godown were used by the State Govt. for their storage purpose. Agriculture Department, Kerala can also adopt a similar approach and identify the gap in value chain of various products (coconut, banana, spices, vegetables etc.) like grading and sorting units, community drying yards, Agro Processing Unit, Storage and cold chains, Packing houses. In collaboration with Cooperation Department, identify good functioning PACS at the identified locations for setting up these units by availing credit support from Kerala Bank and Interest Subvention under Agri Infrastructure Fund. This type of planned streamlined approach shall benefit the State in setting up agriculture infrastructure without involving State Fund and will be a win-win proposition for both PACS, Agriculture Department and the State as a whole in creating better Agriculture ecosystem.

- CGM also informed that NABARAD Consultancy Services (NABCONS) has entered into a MOU with Govt of Kerala for setting up a Project Management Unit (PMU) for monitoring AIF projects in the State. PMU will assist in identifying more projects, provide the necessary guidance to the farmers/entrepreneurs and bankers and also facilitate coordination between various stakeholders and improve the funding under Agri Infrastructure Projects which can address the value chain requirements of the State. AIF can also be utilized in convergence with Govt of Kerala schemes like Horticulture Mission Scheme and SMAM Scheme to improve the Agriculture Infrastructure in the State.

Sri. P Prasad Hon'ble Minister, Department of Agriculture, in his address stated the following:

- Due to the second wave of Covid 19 Pandemic and heavy floods during this year, the farmers are facing critical situation in repaying the credit. Even though the period of repayment has been extended for three months, the pandemic is still continuing. Considering the situation the period of moratorium shall be extended upto March 2022. Hon'ble Minister also requested to waive interest of the loans which shall benefit the farming community. The interest subvention also be given during this moratorium period.
- Hon'ble Minister expressed the importance of Organic farming in the State of Kerala. With passage of time, Agriculture in India has also undergone transformative changes in terms of methods of farming, increase in efficiency through adoption of new technologies, supply chain management, financing etc. Organic farming has also assumed greater significance from the perspective of protecting environment as also for the health benefits offered by organic farm produces.
- Hon'ble Minister informed that in the current financial year it has been targeted to form 150 FPOs in Chief Minister's 100 days programme. For strengthening of these FPOs, credit support is to be provided by Banks in the form of revolving fund for engaging in startup activities under vegetable cultivation.

Sri. P Rajeev Hon'ble Minister, Department of Industries, in his address stated the following:

- Hon'ble Minister expressed his sincere appreciation and gratitude towards SLBC Convener for the supports extended to the State Government in many issues. Especially one major issue recently resolved was the settlement of sick cashew sector loans, a three member committee was formulated in this regard. The State Government convened several meetings with the three member committee to resolve the issue with regard to NPA under cashew sector, finally the committee reached to finalize an amicable solution of One Time Settlement for sick cashew sector in Kerala State. Hon'ble Minister appreciated SLBC Convener and member banks in the State of Kerala in finalizing the OTS formula. Hon'ble Minister expressed his concern over some of the banks which shows reluctance to accept the decision of three member committee. Minister requested SLBC to intervene in this issue and make all the member Banks to implement the decision of three member committee which was constituted under the direction of Chief Minister of Kerala.

- Minister stated that Banks are playing an important role by providing various revival packages and schemes for the process of recovery of the economy during the pandemic situation. The implementation of various fiscal stimulus packages across sectors helps to create job opportunities and boost economic growth. There is a steady increase occurred in manufacturing sectors, during the last five years nearly 70000 MSMEs have been established in the State which constitute more than 49% of the total MSMEs in the State.
- Hon'ble Minister announced new scheme of 1 lakh enterprises in the financial year 2022-23. For implementing the scheme, Banks have an important role which will result tremendous employment generation. For the successful implementation of 1 lakh enterprises in the State of Kerala, a special loan scheme at an attractive interest rate to be initiated exclusively for Kerala in consultation with all the member Banks in the State. A support shall be offered by the State Government in the form of Interest subsidies and incentives. Government is planning to conduct major campaigns in each local bodies of KERALA State for creating awareness and conveying the worthiness of the program. Minister requested active participation from Banks as a key partner for the implementation of the new scheme.
- Hon'ble Minister raised concern that many Bank branches are unaware about the decisions taken by the Government and SLBC, which is badly affecting the implementation of many schemes. The laxity in implementation of various schemes in banks noticed by the government. It is noted that huge delay in processing the applications and disbursing the loan. Banks should focus more in disposal of loan applications in a time bound manner. Banks should protect the confidence of the investors in banking. Hon'ble Minister requested SLBC to conduct a program to create awareness among the branch level officers with regard to the existing schemes and to give a handhold support to the investors in the State of Kerala.
- With regard to CD ratio considerably low percentage with 62.3% in 2021 while CD ratio in neighboring states crossed 100%. In Kerala CD ratio shown a declining trend, this should be discussed seriously. Hon'ble Minister expressed great concern over Federal Bank and State Bank of India in their poor CD ratio.

During the period of 2000 the CD ratio was very low, this issue was resolved with the intervention of State Government and SLBC, further it is increased to 76.4% during 2012. Again the negative trend occurred in CD ratio in 2021.Minister requested all member banks to take a strong decision to increase the ratio to increase more investments and to create more employment in the State of Kerala.

- With respect to MSME lending by Banks in Kerala, the MSME facilitation act have a provision to issue acknowledgment certificates to MSME borrowers with capital investment of upto 50 crores. It is informed that as per the new MSME act, the acknowledgment certificate is a valid document for getting loans from Banks. But many of the Banks in Kerala shows reluctance to grant loans only by considering acknowledgement certificate. In view of the above Minister requested SLBC to take a decision to implement the facility by all the member banks in Kerala. Hon'ble Minister requested to all member banks to be proactive in extending the credit facilities to Industries and also to join hands to the Government of Kerala to achieve the goal of establishment of 1 lakh enterprises in the coming financial year 2022-23.

Dr. K. Ellangovan IAS, Additional Chief Secretary, Department of lndustries pointed out that the priorities of Government have already been discussed by the Hon'ble Minister of Industries. He stated the following:

Banks need to play a greater role in the implementation of "Atma Nirbhar Bharat scheme" announced by Government of India. Regarding Atma Nirbhar Bharat package, some elements need more focus:

- Ensuring saturation of left out applications under Fund of Fund scheme and subordinate debt scheme which are mainly implemented for MSME SMA 2 loan accounts. Banks should dispose the pending applications under PMEGP and ECLGS scheme in a time bound manner, since pendency under these schemes are very high at bank branches.

- NORKA department is providing support to NRIs from Middle East those who have lost their job due to the present pandemic situation under the NDPREM (Norka Dept: Programme for Returning Migrants) scheme. Banks should extend loan facilities under this scheme for retuning migrants to start new enterprises.

The forum then proceeded with the agenda.

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1. ADOPTION OF MINUTES of 134th SLBC 2021

The forum unanimously adopted the minutes of State Level Bankers' Committee Meeting 2021 held on 8th October 2021 was circulated vide SLBC letter no SLBC/KL/134/Minutes/AJS dated 17th December 2021.

2. PRIMARY SECTOR

2.1 Pending Issues in Primary Sector

2.1.1 Doubling Farmers' Income by year 2022 (Suggested by RBI)

The SLBC Convenor stated that Doubling of farmer's income is one of the most important agenda items. The Sub-committee on Agriculture decided focus on saturation under Agri Infrastructure Fund scheme.

The SLBC Convenor opined that the need to rework in line with agenda, banks in the State of Kerala is taking sufficient interest in dealing with AIF proposals, even though the scheme was not reached to the prospective beneficiaries and expected outcome is not achieved.

Smt. Ishita Roy IAS, Principal Secretary & Agricultural Production Commissioner stated concern regarding the applications processed and uploaded under Agriculture Infrastructure Fund scheme. Kerala state was in the 25th position amongst all the states and now in the 3rd position in terms of number of applications uploaded. Out of 328 total applications in tune of 576.55 crores, only 41 applications were approved with tune of 51.7 crores. Moreover only 22 applications got disbursed. Principal Secretary requested member Banks to take necessary steps to reduce the pendency in disbursement since the amount disbursed is very low and the delay in disbursing the loan applications were pointed out by Central Government also. Further it is pointed out that AIF package should be treated very seriously and financial institutions should not insist collateral security for loans up to 2 crores under AIF scheme. Charging of Uniform ROI should be insisted by Banks in Kerala.

The Agriculture Director informed that Agriculture Department have been signed a MOU with NABCONS (NABARD Consultancy Services) for the setup of Project Management Unit (PMU) for AIF scheme, PMU shall be in touch with Bankers for necessary guidance.

The Convenor SLBC replied that rejection of applications is not at banks level but at PMU level and the reason for reduction in disbursement amount is that of stage wise disposal of the term loan. Many applications are rejected with reason that non submission of relevant documents. Banks are ready to finance loan under AIF scheme and SLBC shall conduct scheme awareness camp for both farmers and customers through LDMs to enroll maximum number of beneficiaries under this Atma Nirbhar bharat scheme. SLBC Convenor assured that all banks have issued guidelines regarding AIF and banks are only insisting the primary security which is the security created out of the loan proceedings. Agriculture loans are linked with Marginal Cost Lending Rate (MCLR). The Convener SLBC stated that if any complaints regarding collateral security or exorbitant ROI, Department may bring to the notice of SLBC for taking up with controlling offices of concerned bank.

(Action: NABARD, SLBC, Banks)

2.1.2 <u>Credit Delivery Framework for Tenant Farmers</u> (Agenda by Reserve Bank of India)

A tripartite agreement is finalized by Department of Agriculture in consultation with SLBC for promoting lease/tenant/licensed farming in the State of Kerala. A finance of 250 crores to 500 crores expecting under this credit delivery to the tenant farmers. The Convener SLBC informed that Government guideline is awaiting in this regard.

The Principal Secretary & Agricultural Production Commissioner informed that the finalization of tripartite agreement is under consultation of Legal Department.
(Action: Revenue Department, SLBC and Department of Agriculture)

2.1.3 <u>Extension of Kisan Credit Card (KCC) Scheme for Animal Husbandry Farmers and Fisheries</u>

The SLBC Convenor stated that Department of Financial Services (DFS) launched a campaign for issuance of Kisan Credit Card to farmers for Agriculture and allied Activities. District level KCC camps organized in all the 14 district for the spot scrutiny and in-principal acceptance of applications for processing and sanction of KCC to eligible beneficiaries. Due to the Covid-19 pandemic, DFS has given instruction to stop conducting campaigns till 31st of January.

(Action: SLBC and Banks)

2.1.4 Agenda Suggested by Reserve Bank of India

2.1.4.1 Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem

The SLBC Convenor stated that a letter has been received from WDRA (Warehousing Development Regulatory Authority of India) to implement the electronic negotiable warehouse receipt system, which would help farmers to avail loans from Banks by pledging negotiable warehouse receipts. The registration process shall be online and contactless but one major concern is that only 10% of the Storage godown is registered with WDRA. Further the registered godowns required to follow standard operating procedures to ensure the storage is capable enough in terms of quality and quantity and the godowns to be insured against unexpected threats.

The SLBC Convenor stated that agenda can be pursued, since the PSL (Priority Sector Lending) limit under this instruments have been enhanced from 50 lakhs to 75 lakhs per borrower.

(Action: LDMs, Dept. of Agriculture and Banks)

2.1.4.2 A Monograph on the State of Sikkim's Organic Transformation

The Regional Director, RBI asked the compliance of sub-committee formation for organic farming monitoring.

The SLBC Convenor replied that SLBC & UTLBC subcommittee on Agriculture has been conducted and Organic farming was one of Agenda items, around 40000 hecters of land has been brought under Organic farming. Data regarding organic farming may be furnished by Department of Agriculture for placing in the next meeting.

(Action: SLBC, Kudumbashree, Dept. of Agriculture)

2.1.5 Agenda Suggested by Director Agriculture

1. Credit under Agriculture Infrastructure Fund (AIF)

The SLBC Convenor stated that AIF scheme under Atma Nirbhar Bharat scheme of GoI, meant for setting up storage and processing facilities to support farmers, PACS, FPOs, Agri- entrepreneurs in building community farming assets and post-harvest agriculture infrastructure. The scheme guidelines and the need for proving finance under this scheme to farmers explained in the forum. Convenor requested member Banks to dispose maximum number of applications in a time bound banner to perform well for the development of the state. The AIF scheme has placed a cap on lending rate inorder to ensure that the benefit of interest subsidy reaches the beneficiary and services to the farmers remain affordable. Banks should take the advantage of lending against warehouse receipts including electronic NWR, the post-harvest management projects like warehouses may be encouraged to enroll with WRDA (Ware house Regulatory and Development Authority) for enabling hassle free eNWR.

(Action: SLBC, Banks, Department of Agriculture, Dept. of Finance)

2.2 Pending Issues in Secondary Sector

2.2.1Agenda Suggested by the Director of Industries and Commerce – (Review of MSME Schemes part of Atmanirbhar Bharat)

Review of ECLGS/CGSSD

The SLBC Convenor briefed about ECLGS and shared the details of loan sanctioned and disbursed by financial institution under this scheme. The implementation of ECLGS which is coming under Atma Nirbhar Bharat, the scheme has been extended upto 31.03.2022. It is noted that a very few loan takers under Credit Guarantee Scheme for Subordinate Debt [CGSSD] Scheme and fund of fund scheme of MSME, active lending is invited from banks so that the CGSSD scheme becomes more attractive. The SLBC Convenor requested banks to take the advantage of ECLGS scheme extension and lend maximum number of applications to cross the target of financial outlay of 10000 crores under MSME.

Review of PMSVANidhi Scheme

Convenor opined that applications under PMSVANidhi should not be rejected based on Low CIBIL score, unless the vendor is a defaulter and banks to ensure to clear all the pending applications at branch level. Second tranche of PMSVANidhi has been approved by Ministry of Housing and Urban Affairs with enhanced loan of Rs.20000/-to the street vendors. It is noted that banks are not processing the second tranche loans, even though the ministry has been conveyed guidelines on implementation of loan under PMSVANidhi scheme for eligible beneficiaries on timely repayment of earlier loan. Since DFS is reviewing the status of disbursement on monthly basis, banks to focus on the disposal of maximum number loans under PMSVANidhi scheme.

Details of loan sanctioned and disbursed by financial institutions under Emergency Credit Line Guarantee Scheme (ECLGS) to MSME Sector and PMSVANidhi data in the State has been shared in the forum.

(Action: SLBC, Banks, LDMs, Department of Agriculture, Dept. of Industries)

2.2.2 Agenda Suggested by Director of Industries and Commerce
(Regarding accepting of Acknowledgement Certificate for setting up of MSME units instead of Local Body Licences).

The SLBC Convenor stated that in order to make the industrial licensing easy and swift, the Government had introduced Kerala MSME Facilitation Act by which an acknowledgement certificate issued online through KSWIFT portal is treated as equivalent to industrial license. During 134th SLBC meeting itself the Chief Secretary informed that the KSWIFT is a statutory certificate under a law passed by the State and there is no case so far regarding invalidation of the certificate. Govt orders, shall be considered as a valid approval to provide the loans to the eligible borrowers. In this regard applications should not be rejected by the banks.

The forum agreed to accept KSWIFT Acknowledgement Certificate for processing and sanctioning of loans to eligible borrowers.

(Action: SLBC, Banks, Dept. of Industries)

2.2.3 Agenda Suggested by KVIC-Review of PMEGP

Agenda note on Prime Minister's Employment Generation Programme (PMEGP)

Representative from KVIC expressed sincere gratitude towards Bankers for the support extended for the implementation of PMEGP scheme. One concern regarding PMEGP is that the Utilization of margin money is crossed only 57% of the allotted target, which is not improved upto the expected level, which shows the pendency of applications at branches. Proper decision to be taken by banks with regard to total 1813 pending projects for the financial year 2020-21 and 2021-22. KVIC informed that, a time bound decision is very much essential so as to minimize the pendency rather than keeping the applications beyond the time frame as per RBI norms, there by the target of 100% can be surpassed. KVIC detailed bank wise pending position of applications and particularly mentioned the pendency of applications in South Indian Bank for the year 2020-21 and 2021-22. Banks may take necessary steps to reduce the laxity in sanction and disbursement of applications.

The Regional Director, RBI asked SLBC to monitor the performance of Top 5 banks which are having high pendency in PMEGP applications.

(Action: SLBC, Banks, Dept. of Industries, KVIC)

2.2.4 Agenda Suggested by NORKA-NDPREM

Convenor SLBC stated two major issues regarding NDPREM Scheme, the first issue is the pendency of applications at branch level and second issuer is that banks are not claiming interest subsidy for their beneficiaries. Convenor SLBC requested member banks to complete all pending applications before 31.03.2022 and claim interest subsidy for the existing loans within the time frame.

The forum advised all the participating banks to take a note of the suggestions given by the SLBC Convenor.

(Action: SLBC, Banks, Dept. of Industries, NORKA)

2.2 Pending Issues in Tertiary Sector

2.3.1 Noting of Equitable Mortgage created in favour of the banks in Revenue Records

(Pending since March 2014)

ACS, Finance Department stated that with respect to lien noting of equitable mortgage in favour of the banks in Revenue Records, Revenue Department may update the states.

Assistant Commissioner, Land and Revenue department responded to the above that the integration process is completed, functionality shall be released after getting the confirmation from Bank side.

The SLBC Convenor replied that Registration Department may share the digital work flow with SLBC for checking whether suggested requirements incorporated in the module or not. Once it is confirmed with all the member Banks, the changes shall be released at the earliest since this issue is a long pending agenda.

(Action: Dept. of Land & Revenue, Banks)

2.3.2 Agenda Suggested by Reserve Bank of India

2.3.2.1. Expanding and Deepening of Digital Payments Ecosystem – Kottayam District

The SLBC Convenor stated that, SLBC, Kerala had identified Kottayam District with an endeavor to make the district 100% digitally enabled after the successful completion of digitalization project in Thrissur District. A preliminary meeting was conducted on 25th November 2021. LOGO of the 'DigitalKottayam'released by the District Collector on 22nd December 2021 and got maximum publicity through the media in Kottayam. The publicity committee finalized the brochures and banners and distributed to all bank branches in Kottayam district. All the Banks in Kottayam district have been participated in the meeting.

The forum noted that the project shall be completed by the month of February with the support and guidance from Reserve Bank of India and LDM Kottayam. The SLBC Convenor expressed his gratitude towards RBI Officials and LDM.

(Action: LDM, Banks)

2.3.2.2. Revamp of Lead Bank Scheme standardized system for data flow

SLBC website is enabled with new functionality and ready for uploading and downloading of data. All the banks except District Co-operative bank, KSCARDB, and KSCB are uploaded data successfully in the website.

(Action: Banks)

2.3.2.3. PRAGATI Meeting: Review of Social Security Schemes – PMJJBY and PMSBY

The SLBC Convenor explained the guidelines which was advised by RBI to increase the coverage and spreading awareness among targeted beneficiaries under PMSBY and PMJJBY schemes.

SLBC sub-committee on financial inclusion shall be monitoring and reviewing the progress of various social security schemes periodically.

(Action: Banks)

2.3.2.4. Review of CD Ratio –Suggested by RBI

General Manager, RBI responded with respect to the review of CD ratio that RBI has taken up the matter with the Banks which are headquartered in Kerala, and banks have given promise to increase the CD ratio. All India CD ratio and State wise ratio shows quite divergence, in this regard RBI advised banks to take some effective strategies to improve the CD ratio.

The Regional Director, RBI informed that banks should comply with fair practice code for lending and to have a feasible time frame in credit delivery which leads to an upward trend in CD ratio. RD stated that even though the pandemic is affected by the staff members in Banking sector, delay in credit decision and sanction at bank branches shall be reviewed seriously by RBI.

The Regional Director, RBI directed SLBC to give attention to achieve a better position under CD ratio in the State.

The SLBC Convenor requested member banks to dispose off all pending applications at bank branches and loan processing centers before 31.03.2022 and all stake holders to put earnest efforts to increase the lending and thereby improving the CD ratio of Kerala State.

(Action: Banks)

2.3.3 Education Loan Repayment Support Scheme

The SLBC Convenor requested Banks to ensure timely updation of applications in ELRS portal and make sure to credit eligible amount to beneficiary's account directly.

Convenor stressed upon the following points:

- ✓ Processing of pending claim in the portal.
- ✓ Extending of Banks OTS schemes for ELRS rejected applicants.
- ✓ Government support should adjust with loan account in time.
- ✓ Updation of Status of crediting the Government assistance in ELRS portal.

(Action: Banks)

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

The SLBC Convenor stated that, for providing training to BPL candidates, National Rural Livelihood Mission (NRLM) 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.

RSETI State Director informed that the issue regarding pendency of claims taken up with Ministry of Rural Development, Government of India and early settlement expected by the month of February 2022.

(Action: Kudumbashree)

2.3.5. Agenda Suggested by Indian Bankers Association regarding E-stamping of Bank Guarantees.

Implementation of Automated E-stamping System (AES)in the State of Kerala

ACS, Finance Department informed that the Registration Department, Government of Kerala has been signed MoU with National e-Governance Services Ltd (NeSL) to serve as a repository of legal evidence for financial credit contracts by setting up a secured Digital Document Execution Platform. As per the instruction in the Government Oder, the department have already integrated the department's application system viz. PEARL with that of NeSL's Digital Document Execution platform and the system has also been made operational on 1st February 2022 after due security clearances.

ACS, Finance Department informed that National e-Governance Services made available for all financial instruments, not only for e- stamping of Bank Guarantee but for remote digital execution of all financial instruments. Implementation of Digitalization helps to ensure the revenue in a centralized manner.

2.3.6. Status of Land allotment for RSETIs building

Convener requested that wherever the RSETIs are allotted with land, have to start the construction work immediately and progress of the work shall be reviewed in the next SLBC meeting. Issues in land allotment has been taken up with Government Department by SLBC to assist RSETIs. Convener requested the support of Governement for Land allotment which is pending for Four RSETIs.

(Action: Concerned Banks of RSETIs, Department of Land and Revenue)

3. FRESH ISSUES

3.1 Primary Sector

3.1.1 Agenda suggested by Department of Agriculture – Extension of moratorium/ waiving of loans/ waiving of Interest to farmers.

The SLBC Convenor stated that due to the heavy rain fall and flood prevailed in the State, the farming community has been affected loss to a greater extent. The farmers are facing critical situation in repaying the credit. Government has shared the data and requested to extend the moratorium period for further six months for farmers.

The forum requested Government of Kerala to declare the natural calamity in the notified areas. A special SLBC shall be convened at the earliest to announce various relief measures to the calamity affected areas within the purview of RBI master directions.

3.1.2 Agenda suggested by IBA- Standing Committee on Agriculture and Allied activities.

The Convenor SLBC stated that, a meeting of the IBA Standing Committee on Agriculture and Allied activities was recently held under the Chairmanship of the Managing Director & CEO, Bank of Baroda. The Committee deliberated on various issues relating to lending to Agriculture and Allied Activities. The issues/agenda submitted by some member Banks were discussed in detail in the meeting and the main points are:

- Setting up an ARC for farm loans:

  The forum observed that formation of ARC for Agriculture loans not required as Kerala State is having less NPA percentage under Agriculture loans and Revenue recovery in the State is very much effective.

- Strengthening of State Recovery Act

  The forum noted that Revenue recovery measures in the State of Kerala is effective.

- Relief measures in areas affected by natural calamity

  The forum concurred with the suggestions of RBI regarding relief measures in the area affected with Natural Calamity.

- Legal/Regulatory challenges

  The forum noted that Legal and regulatory issues not reported so far with respect to the creation of mortgage.

3.2 Secondary Sector

3.2.1 Agenda suggested by Reserve Bank of India

3.2.1.1Credit flow to SC Entrepreneurs under CEGSSE nationally

General Manager RBI requested the stake holders to take the advantage of the scheme to provide credit facility, as the credit flow to SC Entrepreneurs under CEGSSE scheme is not up to the expected level.

Convenor SLBC pointed out that many banks not aware about the scheme guidelines and the credit outlay towards SC entrepreneurs shows decline in trend which is need to be addressed by member banks.

The Regional Director, RBI directed to circulate the scheme guidelines to all member banks through SLBC.

3.2.1.2 Need for credit to revitalize handloom and handicraft industry

The forum noted that the handloom and handicraft sectors are the most affected sectors by the covid-19 pandemic, which needs to be supported with the necessary institutional credit to cater to the increasing demand for handloom and handicraft products. Even though the priority sector lending guidelines incentivize the credit flow to the Micro Enterprises that include the handloom and handicraft industry, there is a need for focused attention towards the sector in view of the current situation.

Convenor SLBC requested member banks to focus lending towards handloom and handicraft sectors since banks have sufficient loan schemes for micro enterprises.

(Action: Banks & Directorate of Handloom)

3.2.2Agenda suggested by Kudumbashree - Start-up Village Programme Entrepreneurship (SVFl) & RKI EDP

The SLBC Convenor stated that Kudumbashree has been implementing SVEP, the micro enterprise promotion programme of the Ministry of Rural Development (MoRD) Government of India. Implementation of Startup village programme in 14 blocks is completing and MoRD has approved the programme for 11 more blocks in Kerala. Banks participation is awaited in this regard.

(Action: Banks & Kudumbasree)

3.2.3 Agenda Suggested by MSME-DI

The forum noted that Credit Guarantee Scheme for Subordinate Debt [CGSSD] Scheme has a very few takers. Convenor stated that the scheme may be reviewed at the level of SLBC and the suggestions may be provided to the office. Banks should communicate to the eligible borrowers regarding the scheme.

The SLBC Convenor informed that Potential Customers of Stand-Up India Loan could be provided the contact details of MSME-DI, Thrissur so that they could be provided hand holding support through various schemes of MSME Ministry like Public Procurement Policy which has specific reservation benefits for SC/ST and Women owned enterprises.

Representative from MSME DI raised concern regarding difficulties faced by startup projects for getting Bank Finance. The startup projects are mainly innovation based enterprises. It is also mentioned that some banks are charging pre-closure penalty charges and takeover charges for MSME loan accounts.

The SLBC Convenor replied to the above representation from MSME DI, that banks shall communicate to the borrower about all charges in tune with loans, Department may take into notice of SLBC, if exorbitant ROI or unwanted charges are collecting from borrowers.

3.3 Tertiary Sector

3.3.1. Agenda suggested by Home department - Complying of directions in Kerala Private Security Agencies

Complying of directions in Kerala Private Security Agencies (Private Security Cash transportation Activities) Rule 2020.

The forum advised member banks to comply with the rules.

3.3.2 Agenda suggested by SC ST Director

The SLBC Convenor stated that regarding PMMY scheme for SC/ST beneficiaries, as per the existing guidelines whenever mortgage transaction is involved, the original document should deposit with bank, sanctioning authority shall issue a certificate and attested copy of the documents duly noted that original is deposited with bank and loan is granted against the property. The certificate can be used by the borrower for further revenue requirements.

The SLBC Convenor requested banks to issue proper direction to be given to branches and avoid further complaints.

The forum decided to pursue the agenda.

3.3.3 Agenda suggested by Tourism Department

Government of Kerala announced a relief scheme for the benefit of tourism sector as the sector is mostly affected with COVID 19 pandemic. The scheme was extended up to 31st March 2022 and SLBC has conveyed the details to all its Member Banks. SLBC Convenor requested Banks to extend hand hold support by extending credit facilities under the scheme.

(Action: Banks & Department of Tourism)

3.3.4 Agenda suggested by VFPCK

- Agenda mainly focused on the various charges levied by Banks in terms of processing and inspection charges for loans up to Rs. 3 lakhs.

  Convenor SLBC responded that Banks should collect the charges as per the general guidelines issued by RBI.

- For Agriculture loans Interest subvention is provided after remitting the balance loan amount with interest. In the wake of covid-19 pandemic if interest subvention is provided at the time of renewal it will help reducing the burden of the farmers in raising the full interest amount.

- KCC borrowers are covered against financial losses of up to Rs.50000/- against death, permanent total disability and loss of limps or eyes. But in states like Thamilnadu the full loan amount is insured at the stage of sanctioning the amount. Similar criteria to be extended to Agriculture loans, suggested by VFPCK.

  Convenor SLBC replied to the above that, Banks are having PAIS to cover farmers against accidental death, loss of limb etc. As per RBI guidelines, farmers should have the option to avail benefit of any type of asset insurance, health insurance and the premium paid through his/her KCC account. On comparison of PAIS & PMFBY scheme, it has been observed that the benefits to a deceased farmer family is better cover that is available in PMFBY scheme.

- Banks demanding copy of tax receipt from farmers cultivating in lease land but the landlords are not willing to provide the same. Self-attestation of the paper may be allowed in white paper or in stamp paper.

  Convenor SLBC replied that land records are required to extend credit facility to farmers and to insure the crops, which is the prime security. Once lease land farming tripartite agreement is came into effect this issue shall be rectified.

INFORMATION NOTE

3.3.5 Agenda suggested by Finance Department

Sub: Fraudulent withdrawal of fund from CMDRF using fake cheque:

The forum noted the information provided by the ACS Finance.

3. Table Agenda

Agenda suggested by RBI: Study of credit offtake to MSME Sector

General Manager RBI stated that, a decline in credit under micro and small enterprises is observed by RBI. The new classification in micro enterprises and Udyam registration are the main reasons for the decline in credit under micro enterprises. Overall performance under MSME shows negative trend in disbursement. RBI is conducting training programmes for study of credit offtake to MSME sector, General Manager requested member banks to take the advantage and push maximum disbursement under MSME sector.

Convenor SLBC expressed his sincere thanks to RBI for conducting training programmes like NAMCABS programme, which is a 3 days effective programme for the creation of awareness about MSME Schemes.

Kerala State Human Rights Commission

A case was registered by Human rights commission suo moto as following suicide of a Bank employee and WhatsApp message from Adv. T J Antony.

The commission sought report from respondents.

The commission advised Government of Kerala to take initiative to finalize modalities in consultation with respondents and all the stakeholders including employees unions with in period of 3 months.

The forum decided that Individual banks will have meeting with their employees, employees unions, to seek the views/ suggestions and forward the same to SLBC for consolidation. SLBC shall submit the consolidated report to Department of Planning and Economic Affairs, Government of Kerala.

Sri. S K Mishra, Deputy General Manager, Canara Bank proposed the vote of thanks and the meeting concluded at 2.15 pm.

List of participants is annexed.

CO-CHAIRPERSON OF THE MEETING			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	**Canara Bank**	**Shri. Brij Mohan Sharma**	**Executive Director**
2	**Government of Kerala**	**Dr. V P Joy IAS**	**Chief Secretary**

GOVERNMENT OF KERALA			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	**Department of Industries**	**Sri P Rajeeve**	**Industries Minister**
2	**Department of Agriculture**	**Sri P Prasad**	**Agriculture Minister**
3	**Planning & Economic Affairs Department**	**Sri. Teeka Ram Meena IAS**	**Additional Chief Secretary**

4	Department of Finance	Sri. Rajesh Kumar Singh IAS	Additional Chief Secretary
5	Department of Agriculture Development & Farmers' Welfare	Smt. Ishita Roy IAS	Principal Secretary & Agricultural Production Commissioner
4	Industries and Commerce	Sri. S Harikishore IAS	Director

RESERVE BANK OF INDIA		
SL NO	NAME	DESIGNATION
1	Smt. Reeny Ajith	Regional Director
2	Sri. Cedric Lawrence	General Manager

NABARD		
SL NO	NAME	DESIGNATION
1	Sri P. Balachandran	Chief General Manager

Pension Fund Regulatory & Development Authority (PFRDA)		
SL NO	NAME	DESIGNATION
1	Dr. Ashish Dongare	Asst. General Manager

PUBLIC SECTOR BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Bank of Baroda	Sri. Nagasubrahmanyam M	DGM
		Smt. Swapna.C	Manager
2	Bank of India	Sri. Srinath N	DGM Zonal Manager Kerala Zone
3	Bank of Maharashtra	Sri.Varghese Jibin	Senior Manager
4	Indian Bank	Sri. S Senthil Kumar	Deputy General Manager
5	Indian Overseas Bank	Sri.Wagesh Kumar Sinha	AGM

6	**Punjab & Sind Bank**	**Sri. Subodha Ranjan Satapathy**	**Chief Manager**
7	**Punjab National Bank**	**Sri. P Suresh Kumar**	**Assistant General Manager**
8	**State Bank of India**	**Smt. Vandana Mehrotra**	**General Manager (NW 3)**
		Smt. GeethaKumary G	**Assistant General Manager (FI&LB)**
9	**UCO Bank**	**Sri. P Abraham George**	**AGM & Dy. Zonal Head**
10	**Union Bank Of India**	**Sri M Ramesh Chandra Prabhu**	**DGM Regional Head**

CONVENOR BANK (CANARA BANK)		
1	**Sri. S Premkumar**	**SLBC Convener & General Manager**
2	**Sri. S N Mishra**	**Deputy General Manager**
3	**Sri. Sanjumon V**	**Divisional Manager**
4	**Sri. Ajas A**	**Senior Manager**
5	**Smt. Saranya S P**	**Manager**
6	**Sri. Arun G S**	**Officer**
7	**Sri. Sreejith R**	**Officer**
8	**Sri Unnikuttan R**	**Officer**

REGIONAL RURAL BANK			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	**Kerala Gramin Bank**	**Sri. Jayaprakash.C**	**Chairman**
		Smt. Vijayalakshmi. C S	**General Manger**
		Smt. Sreeletha Varma. C	**Chief Manager (Priority Credit)**
		Sri. Suresh Kumar G	**Chief Manager (Credit Wing)**

PRIVATE SECTOR BANKS			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	**AXIS BANK**	**Smt. J Anitha**	**Senior Manager**
2	**BANDHAN BANK**	**Sri. PPS Prakash**	**Cluster Head**
		Sri. Lilgith Mohanan	**Branch Head**
3	**C S B Bank Ltd**	**Sri. Shoby Michael**	**State Head Agri.**
4	**CITY UNION BANK**	**Sri. Rajasekaran M S**	**Senior Branch Manager**
5	**DHANLAXMI BANK LTD**	**Sri. ArunSomanathan Nair**	**Regional Head Thiruvananthapuram**
6	**FEDERAL BANK**	**Sri. George Mathew**	**Asst. Vice President**
		Sri. Shobin George	**Asst. Vice President (Agri)**
7	**HDFC BANK**	**Sri. Jitheesh Janardhanan**	**Assistant Vice President**
8	**ICICI BANK**	**Sri. Biju R & Tony Thomas**	**DGM, Regional Head Trivandrum**
9	**IDBI BANK LTD**	**Sri. Hari T K**	**Asst General Manager, Regional Officer, Kochi**
10	**IDFC First Bank**	**Sri. Bijesh Chandra R**	**Branch Manager**
11	**INDUS IND BANK**	**Sri. Arun Raj L**	**Deputy Vice President**
12	**JAMMU & KASHMIR BANK**	**Sri. Mahadevan. G**	**Branch Head**
13	**KARNATAKA BANK**	**Smt. Mallika Ashok**	**Deputy Regional Manager**
		Sri. Sreejith Kumar V	**Senior Manager.**
14	**KARUR VYSYA BANK**	**-**	**-**
15	**KOTAK MAHINDRA BANK**	**Sri. BijuNarayanan**	**Nodal Officer - Kerala**
16	**LAXMIVILAS BANK**		
17	**SOUTH INDIAN BANK**	**Sri. Peter A D**	**Deputy General Manager**

18	**RBL Bank**	**Sri. Hariharan S**	**Branch Manager**
19	**T.N.MERCANTILE BANK**	**Sri. Prabhath C**	**Assistant Manager, Thiruvananthapuram Regional Office**
20	**YES BANK**	**Sri. JAGADEES V PILLAI**	**NODAL MANAGER**

CO-OPERATIVE BANKS			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	**KSCB**	**Sri. Anil Kumar A**	**General Manager**
		Smt. Anitha Abraham	**Deputy General Manager**

LEAD BANK OFFICES			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	**Indian Overseas Bank**	**Sri. SreenivasaPai G**	**LDM Tvm**
2	**Indian Bank**	**Sri. Bijukumar DS**	**LDM Kollam**
3	**State Bank of India**	**Sri. Cyriac Thomas**	**LDM Pathanamthitta**
4	**State Bank of India**	**Sri. A A john**	**LDM Alappuzha**
5	**State Bank of India**	**Sri. Vinodkumar V**	**LDM Kottayam**
6	**Union Bank of India**	**Sri. Rajagopalan G**	**LDM Idukki**
7	**Union Bank**	**Sri. C Satish**	**LDM Ernakulam**
8	**Canara Bank**	**Sri. Anilkumar K K**	**LDM Thrissur**
9	**Canara Bank**	**Sri. Sreenath R P**	**LDM Palakkad**

10	Canara Bank	Sri. Jithendran P P	LDM Malappuram
11	Canara Bank	Sri. Muraleedharan T M	LDM Kozhikode
12	Canara Bank	Sri. Sunil P L	LDM Wayanad
13	Canara Bank	Sri. Frony John P	LDM Kannur
14	Canara Bank	Sri. N Kannan	LDM Kasargod

SMALL FINANCE BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	ESAF	Sri. Sathianathan K M	Vice President
2	Ujjivan Small Finance Bank	Sri. Naveen T	Branch Manager - Trivandrum Main Branch