

STATE LEVEL REVIEW MEETING 2018

1. ADOPTION OF MINUTES

The minutes of the 124th SLBC meeting of SLBC, Kerala held on 23rd March, 2018 at Hotel Residency Tower, Trivandrum has already been forwarded to the members vide Convener's letter Ref: SLBC 49 50 2018 GN dated 21st May, 2018.

The House may adopt the said minutes.

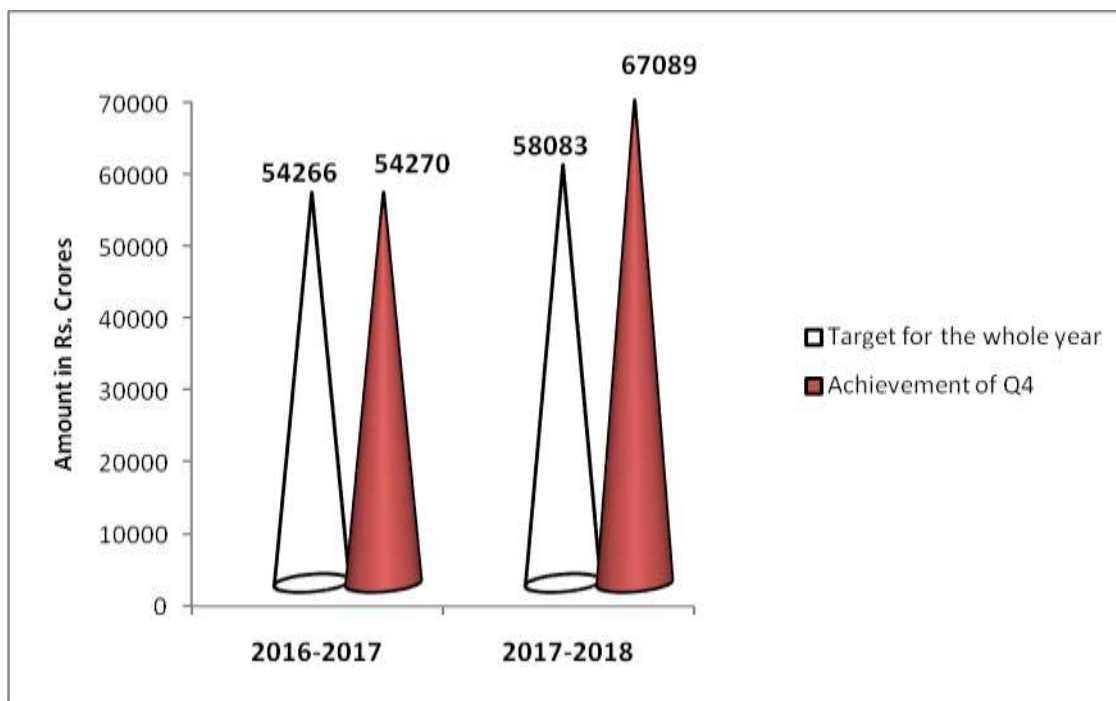
2. ISSUES FOR GROUP DISCUSSION ON PRIMARY SECTOR (GROUP I)

2.1. Review of Performance under Annual Credit Plan 2017-2018

2.1.1. Bank wise Performance – Primary Sector

(Rs. in Crores)

Parameter	2016-2017	2017-2018
Target for the whole year	54266	58083
Achievement of Q4	54270	67089
% achievement for Q4	100%	116%

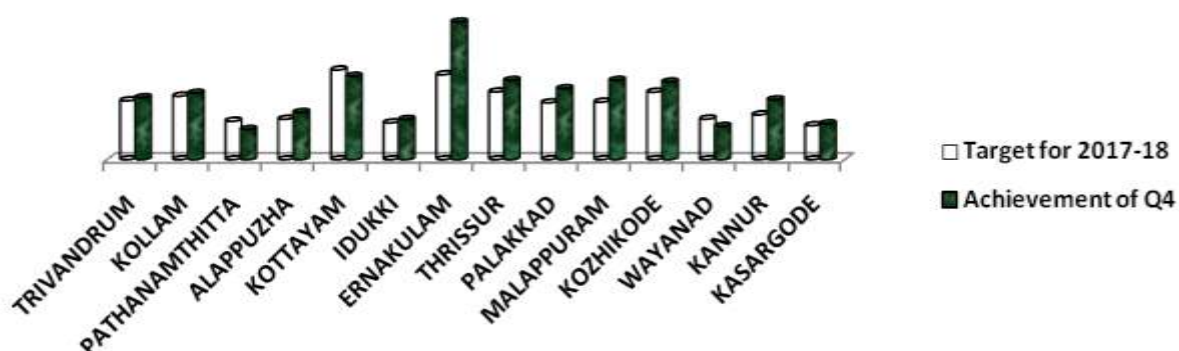


2.1.2. District wise Performance under Primary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2017-18	Achievement of Q4	% Achievement
1	TRIVANDRUM	4370	4603	105%
2	KOLLAM	4715	4934	105%
3	PATHANAMTHITTA	2857	2244	79%
4	ALAPPUZHA	3005	3498	116%
5	KOTTAYAM	6668	6194	93%
6	IDUKKI	2734	2986	109%
7	ERNAKULAM	6313	10225	162%
8	THRISSUR	5030	5886	117%
9	PALAKKAD	4224	5275	125%
10	MALAPPURAM	4280	5891	138%
11	KOZHIKODE	5013	5773	115%
12	WAYANAD	3016	2470	82%
13	KANNUR	3330	4445	133%
14	KASARGODE	2528	2664	105%
TOTAL		58083	67089	116%

Primary Sector Target Vs Achievement



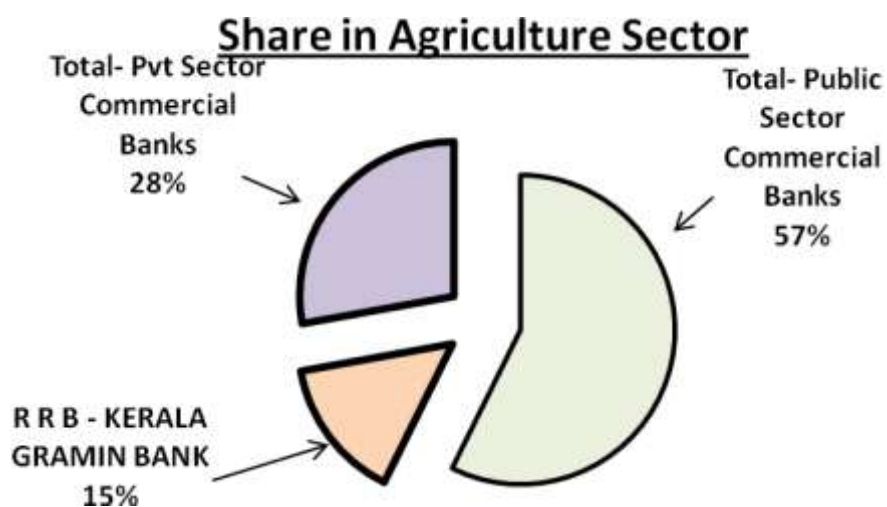
2.2. Agriculture Advances (Refer Annexure 8.5)

A. Growth in Agriculture Advances

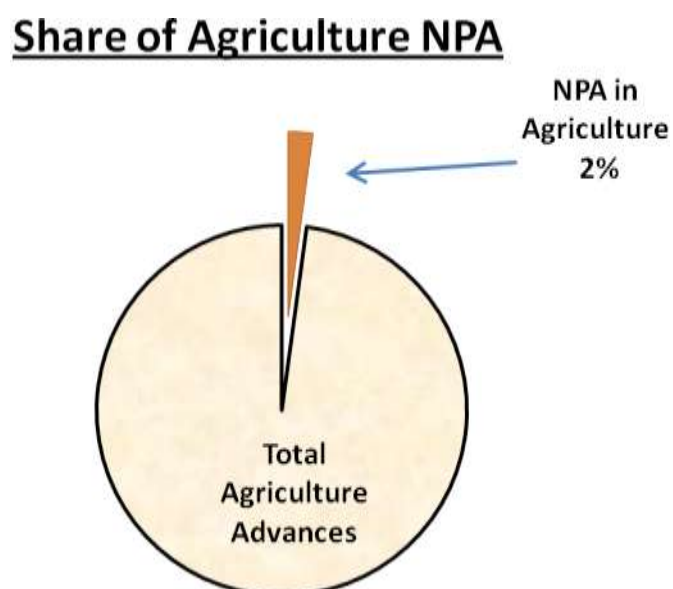
(Rs. in Crores)

Agriculture Advances over the years		
March 2016	March 2017	March 2018
54888	61457	69339

B. Banking Group wise Growth in Agriculture Advances



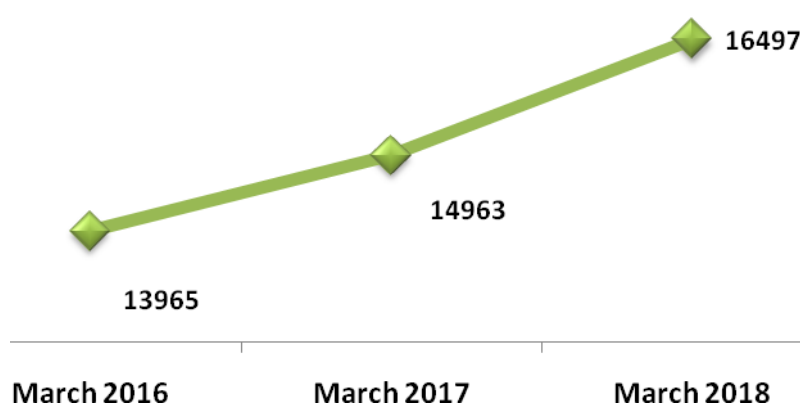
C. % Share of NPA in Agriculture Advances



2.3. Performance under Kisan Credit Card Scheme (Refer Annexure 8.17) (Rs. in Crores)

Parameter	Outstanding		
	March 2016	March 2017	March 2018
KCC (including Co-op. Banks)	13965	14963	16497

KCC Outstanding (including Co-op. Banks)



2.4. PENDING ISSUES IN PRIMARY SECTOR

2.4.1. Meetings of the Standing Sub Committees of SLBC

The Standing sub Committee on Primary sector met on 2018 May 22nd. The Sub Committees on Secondary and Tertiary sectors met on 2018 June 06th and reviewed the Banks' performance under respective sector as at March 2018

The Gist of decisions taken by these committees are

Primary Sub Committee meeting dt 2018 May 22nd

- State Govt may be requested to notify Crop Insurance time so that the banks will get more space to cover the accounts
- Compulsory registration of lease deed & its 5 % duty being impediments in increasing lending to lease farming, State Govt may be requested to waive or ease registration charges for lease deeds for farming
- SLBC may prepare suitable schemes for
 - (a) Farm Tourism in the model of Federal Bank Scheme,
 - (b) A suitable scheme fitting the House Hold Nano Enterprises scheme of State Govt
- Banks may lend more loans for composite activity of 2 milch cows and a heifer

- The Committee would meet once again this quarter to discuss the Doubling of Farm Credit

Secondary Sub Committee meeting dt 2018 June 06th

- The Committee studied the report made by the SLBC cell on the underperformance of Alapuzha Dist may be examined in the angle of unrealistic target fixation also
- Committee agreed with the PMEGP targets fixed by SLBC for 2018-19

Tertiary Sub Committee meeting dt 2018 June 06th

The Committee examined the Standard Operating procedure for victims of Digital Fraud prepared by SLBC cell and suggested certain modifications

The committee reviewed the preparations made by SLBC for the GSA phase 2 in the aspirational district (Wayanad)

The Gist of the decisions of the sub committees was discussed by the SLBC Steering committee that met on 2018 June and the Committee decided to pursue the decisions .As regards the secondary sector performance of Alapuzha District , the steering committee reviewed the ACP targets and performance for the past three years (table below)

Alapuzha Dist ACP – Secondary sector (Rs Cr)			
Year	15-16	16-17	17-18
Target	1280	2904	3030
Achievement	1011	919	569
%	79 %	32 %	19 %

The Steering Committee concluded that clubbed with under reporting , excessive target projections also caused the poor performance in Secondary sector in Alapuzha The Committee decided to place the above information in the SLRM

2.4.2. ‘Doubling Farmers’ Income by year 2022 (Suggested by Reserve Bank of India)

Government of India in the Union Budget 2016-17 announced its resolve to double the income of farmers by 2022, which has been reiterated by the government in various forums. Government in the recent Union Budget 2018-19 also emphasized the same. Reserve Bank of India vide Circular FIDD.CO.LBS.BC.No.16/02.01.001/2016-17 dated September 29, 2016 has advised SLBC Convenor banks/ Lead Banks to ensure the following:

- a) Work closely with NABARD in preparation of Potential Linked Plans (PLPs) & Annual Credit Plans keeping the above objective in focus.
- b) Include 'Doubling of Farmer's Income by 2022' as a regular agenda under Lead Bank Scheme in various forums such as SLBC, DCC, DLRC and BLBC.
- c) For the purpose of monitoring and reviewing the progress, Lead banks may use the benchmarks as may be provided by NABARD.
- d) Map the overall strategy mentioned in the circular to the agriculture/agro-ancillary lending plan of their bank.

SLBC may constitute an SLBC Sub-Committee/ SLBC Sub-group with the necessary stakeholders and formulate an action plan, which may be followed by all the banks while lending, so that the income of farmers’ may be doubled by 2022.

The SLBC Standing Committee on Primary Sector has taken up the agenda as the focus subject. In the meeting of the subcommittee held on 2018 May 22nd , The Committee is expected to finalise specific action points in the ensuing meetings

2.5. FRESH ISSUES IN PRIMARY SECTOR

2.5.1. Continuation of Government Subsidy Schemes (Suggested by NABARD)

The following three GSS schemes will be continuing for the financial year 2018-19;

- **DEDS scheme:** Dept of AH, Dairy & Fisheries, Ministry of Agriculture, GoI, has issued administrative approval for implementation of DEDS during 2018-19. A budget provision of Rs.3.02 cr has been made for 2018-19. The break up is as follows:

General	SC	ST
Rs.2.19 cr	Rs.0.5439 cr	Rs.0.2870 cr

- **NLM scheme:** GoI has issued notification regarding continuation of NLM during 2018-19 with a budget of Rs.1.96 crore to Kerala.
- **ACABC Scheme and NPOF** -- allocation will be informed later.

The SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information of all concerned.

2.5.2. Second Meeting 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 Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information and necessary action from all concerned.*
- *The Steering committee observed that the Crop insurance coverage has a long way to go , based on the following statistics .*

AS ON MARCH 2018 (Rs. Cr)			
BANK	Total ST Loan Disbursed	Loans covered under RWBCIS & PMFBY 2017-18	
		A/C	Loan Amt
Public Sector Commercial Banks + RRB	32061	21532	159
Private Sector Banks	7675	1426	67
Total Commercial Banks	39736	22958	226
Co-operative Banks	8506	0	0
GRAND TOTAL	48243	22958	226

2.5.3. Loan against Paddy Receipt Sheets (PRS) & recovery of other loans (Suggested by Federal Bank)

As you are aware many banks in the state of Kerala have signed MOU with Kerala State Civil Supplies Corporation for extending loan against PRS to Registered Paddy growers. Federal Bank is also a main participant in the scheme and doing very well under this arrangement in the current season. Of late we note that, some of the customers who are wilful defaulters are submitting the PRSs to other banks purposefully to avail the loans. Hence their agri loans with us remain in overdue/NPA status. We understand that all other banks are also facing this issue.

Considering the above, we request you to discuss the matter as an agenda in the coming SLBC meeting so that best possible steps can be taken by all the banks collectively in the recovery front.”

SLBC Steering committee that met on 2018 June 11th observed that there are two possibilities here .

- ***In one case a farmer who has a KCC limit with one bank registers his SB a/c of another bank with Supplyco and receives the PRS proceeds through this account (He does not avail loan against PRS). In this instance there is no measure available at present to prevent the same***
- ***In the other case a farmer hwho has a KCC limit with one bank approaches another bank to pledge his PRS . In such cases , the special loan scheme for PRS has built in checks . It requires the second bank to take CIBIL report and direct the applicant to the bank where he enjoys crop production loan.***

The Committee decided to place the agenda in the SLRM for information of all concerned. and requested all banks to adhere to the checks and measures prescribed in the “Loan Against Supply Co PRS Scheme devised by SLBC”

2.5.4. Ornamental Fish Culture (Suggested by Directorate of Fisheries)

Ornamental Fish Culture:

Ornamental fish keeping and its propagation has been an important economic activity for many, which provide not only aesthetic but also financial openings. In recent years, ornamental fishes are receiving increased attention due to the local and global demand and the consequent growth of the export market and trade. The ornamental fish resource of Kerala has huge potential with untapped and unexploited resources. Unlike in other states the extent of land possessed by individual in Kerala is very small and the land is relatively expensive. Since the ornamental fish production units do not require large holdings of land, it is an ideal production system for Kerala.

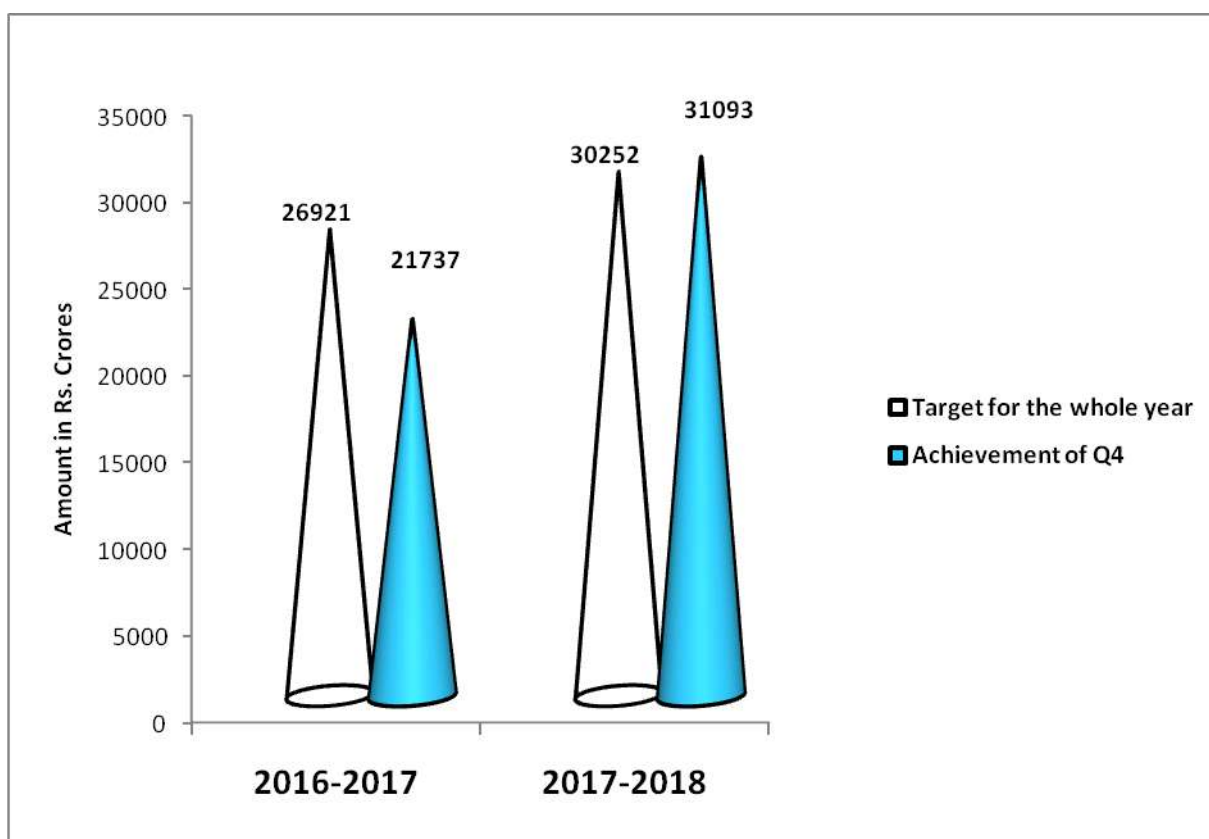
The SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information and recommended that banks may extend their support based on merits of proposals

3. ISSUES FOR GROUP DISCUSSION ON SECONDARY SECTOR & GOVERNMENT SPONSORED SCHEMES (GROUP II)

3.1. Performance of Secondary Sector under Annual Credit Plan (ACP) Performance under Secondary Sector

(Rs. in Crores)

Parameter	2016-2017	2017-2018
Target for the whole year	26921	30252
Achievement of Q4	21737	31093
% achievement for Q4	81%	103%

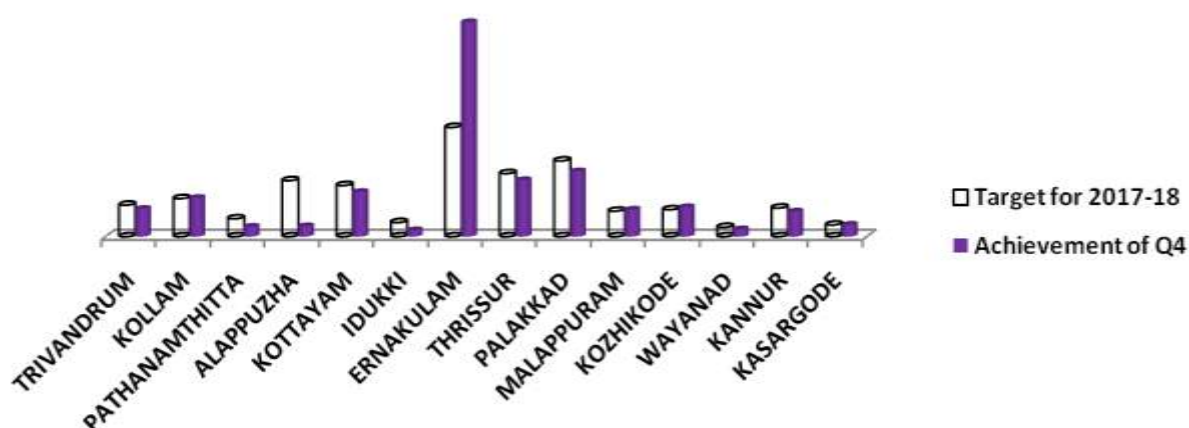


3.1.2. District wise Performance under Secondary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2017-18	Achievement of Q4	% Achievement
1	TRIVANDRUM	1707	1505	88%
2	KOLLAM	2058	2096	102%
3	PATHANAMTHITTA	973	539	55%
4	ALAPPUZHA	3030	564	19%
5	KOTTAYAM	2768	2417	87%
6	IDUKKI	770	349	45%
7	ERNAKULAM	5904	11585	196%
8	THRISSUR	3410	3054	90%
9	PALAKKAD	4094	3527	86%
10	MALAPPURAM	1383	1461	106%
11	KOZHIKODE	1459	1596	109%
12	WAYANAD	510	399	78%
13	KANNUR	1550	1357	88%
14	KASARGODE	636	646	102%
TOTAL		30252	31093	103%

Secondary Sector Target Vs Achievement



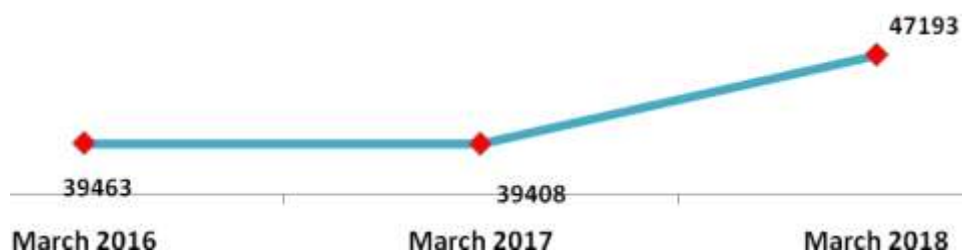
3.2. MSME Advances (Priority) (Refer Annexure 8.6)

A. Growth in MSME Advances

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

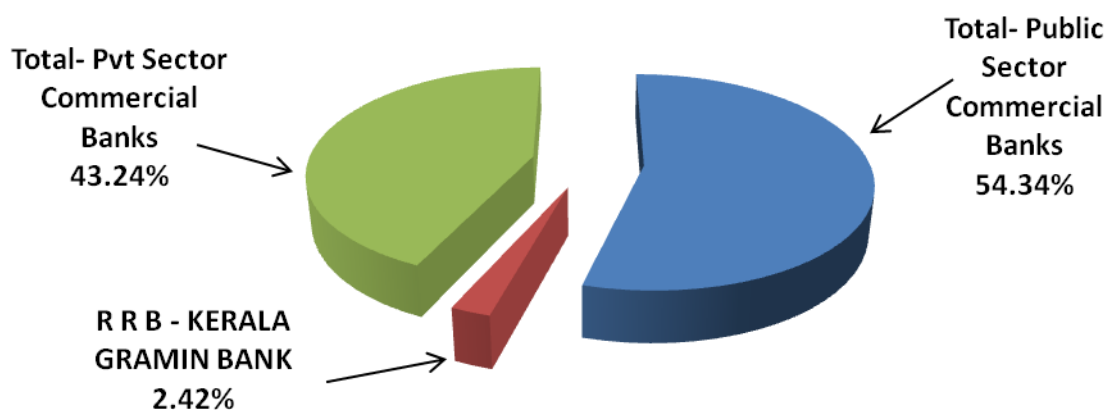
MSME Advances over the years		
March 2016	March 2017	March 2018
39463	39408	47193

MSME Advances



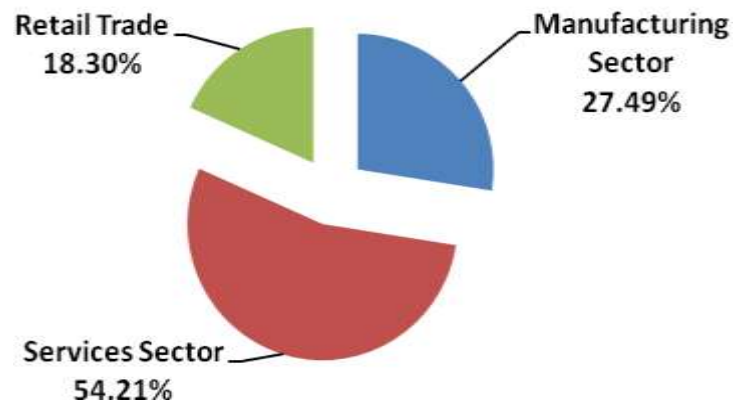
B. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises

Share in MSME Sector

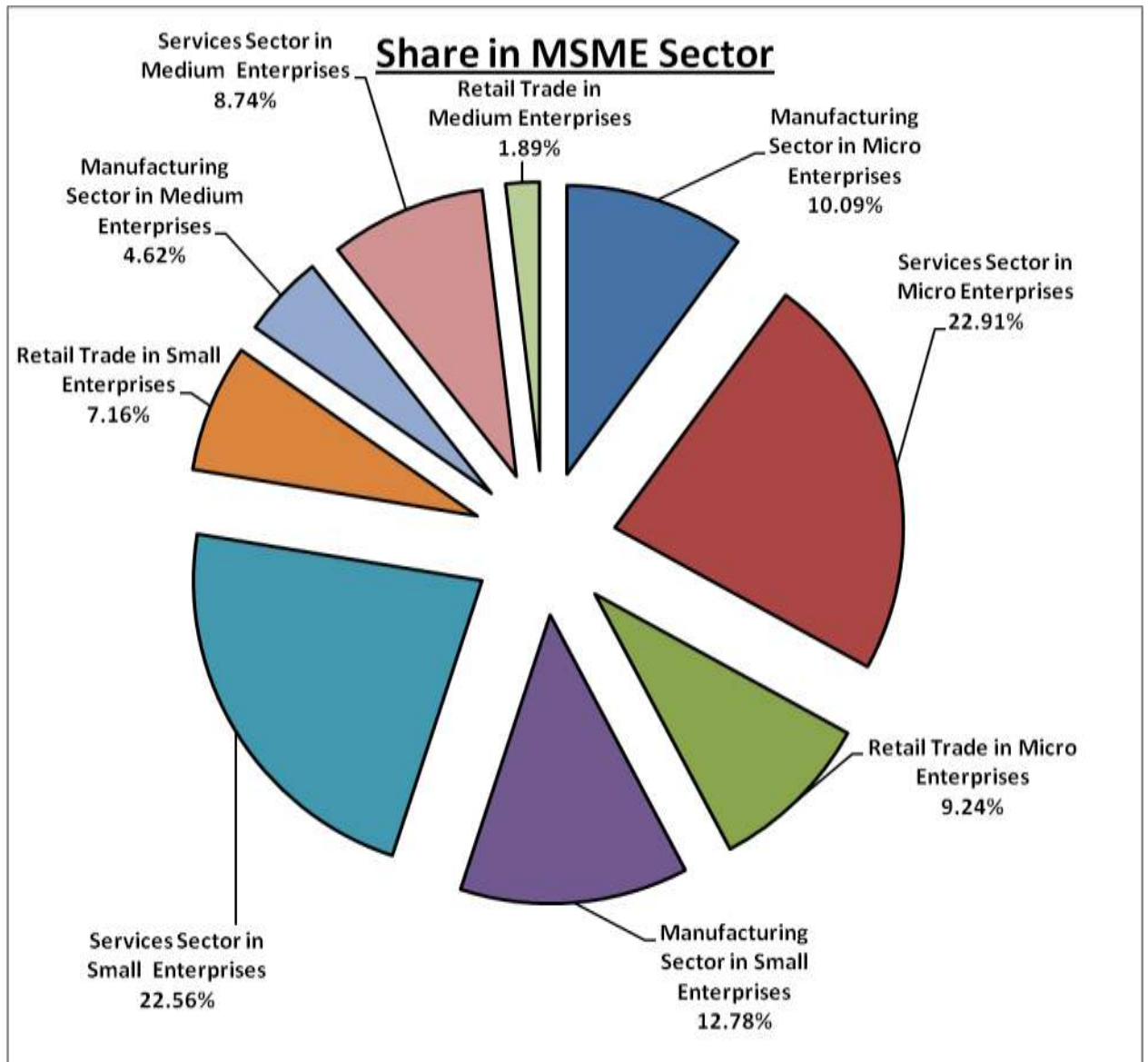


C. Sector wise classification of MSME

Share in MSME Sector

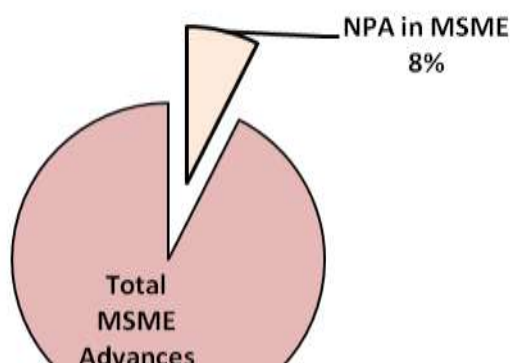


D. Sector wise performance under MSME



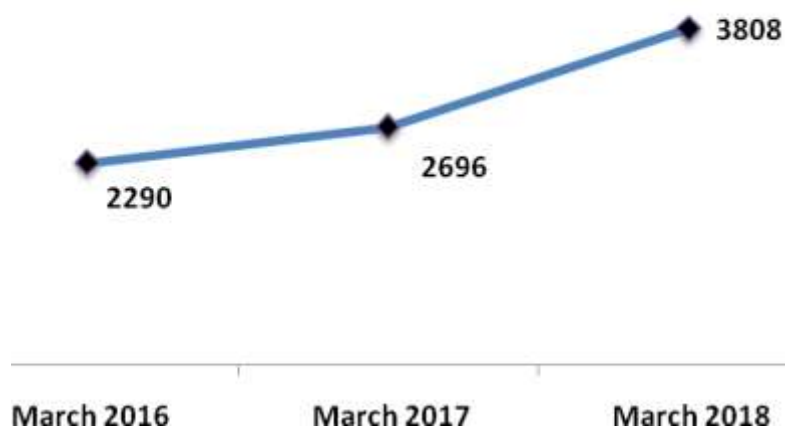
E. % Share of NPA in MSME Advances

Share of MSME NPA



(Rs. in Crores)

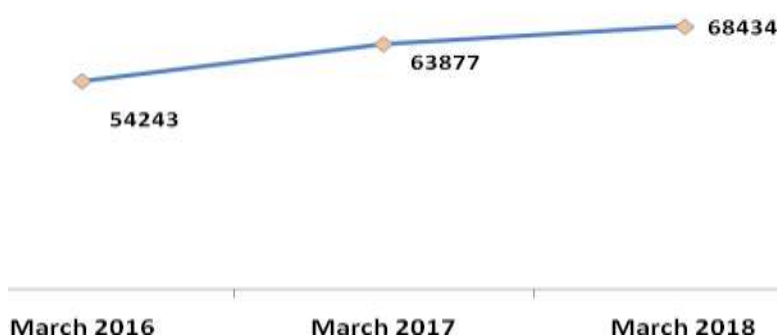
Gross NPA in MSME loan



3.3. Advances to Weaker Section (Refer Annexure 8.9)
(Rs. in Crores)

Weaker Section Advances over the years		
March 2016	March 2017	March 2018
54243	63877	68434

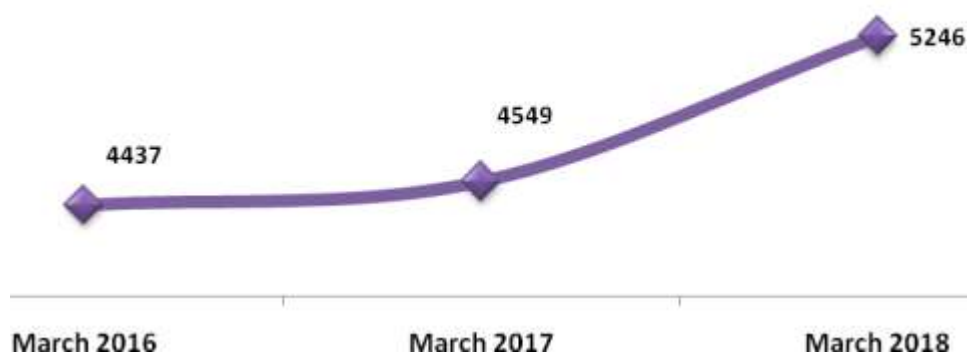
Weaker Section Advances



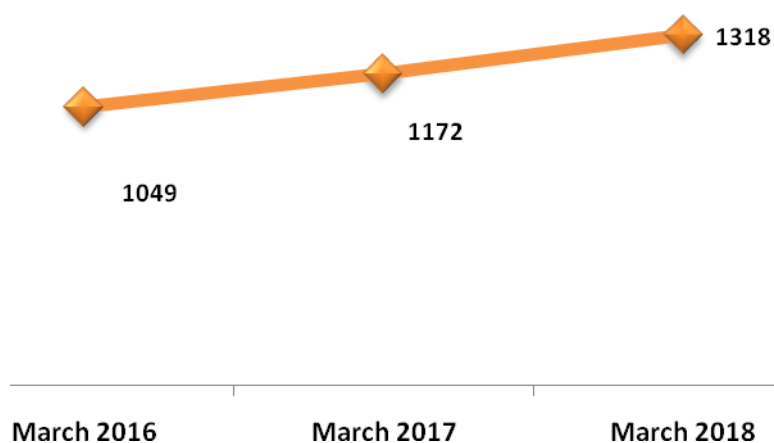
3.4. Advances to SC/STs (Refer Annexure 8.9)
(Rs. in Crores)

Parameter	Outstanding		
	March 2016	March 2017	March 2018
SC Advances	4437	4549	5246
ST Advances	1049	1172	1318
Total SC/ST Advances	5486	5721	6564

SC Advances



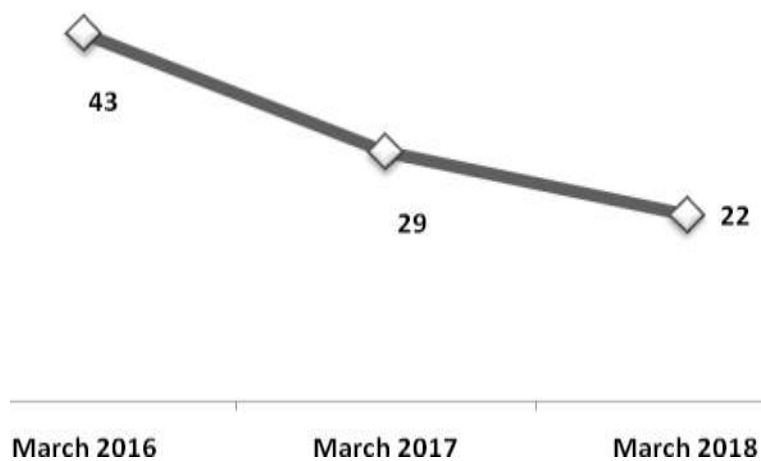
ST Advances



3.5. DRI Advances (Refer Annexure 8.10) (Rs. in Crores)

Parameter	Outstanding over the years		
	March 2016	March 2017	March 2018
DRI Advances	43	29	22

DRI Advances



3.6. 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

3.7. Total Outstanding Under MUDRA Loans (PMMY) as at March 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
Public Sector Commercial Banks	123027	365	83747	1383	15906	1093	222680	2840
R R B	119937	300	93224	1491	2531	212	215692	2003
Pvt Sector Commercial Banks	180200	284	24689	310	5666	315	210555	909
Total - Commercial Banks + RRB	423164	949	201660	3184	24103	1619	648927	5752

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

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	1084	140	179	21
R R B - KERALA GRAMIN BANK	54	9	0	0
Total- Pvt Sector Commercial Banks	207	44	5	1
Total - Commercial Banks + RRB	1345	193	184	22

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

(Rs. in Crores)

Banking Group	PMAY URBAN Scheme-		PMAY GRAMIN Scheme-		PMAY Scheme	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Total- Public Sector Commercial Banks	4733	319	100	6	4833	325
R R B - KERALA GRAMIN BANK	1928	110	0	0	1928	110
Total- Pvt Sector Commercial Banks	1611	120	0	0	1611	120
Total - Commercial Banks + RRB	8272	549	100	6	8372	555

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

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	431986	2429132	140506	3001624
R R B - KERALA GRAMIN BANK	81197	426245	40335	547777
Total- Pvt Sector Commercial Banks	100235	322219	24052	446506
Co-operative Banks	729	3594	185	4508
State Total	614147	3181190	205078	4000415

3.11. PENDING ISSUES IN SECONDARY SECTOR

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

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

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

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

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

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

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

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

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

1. *In the Steering committee meeting held on 2018 March 12th , the representative from Industries department informed that, towards the ease of doing business , the Govt of Kerala has promulgated the Kerala Investment Promotion & Facilitation Ordinance 2017 on 2017 Oct 20th for facilitating Ease of Doing Business in the State . Through this ordinance , the following acts have been temporarily amended*

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

The related bill has been placed in the current session of Kerala Assembly

- ***In SLBC Steering committee that met on 2018 June 11th , Dept of Industries & Commerce informed that the bill has been referred to the subject committee***
- ***The Steering committee recommended to pursue the agenda***

3.11.2. Performance under PMEGP 2017-18 & Target for 2018-19

The State achieved the targets in 2017 -18

Performance of PMEGP during 2017-18:

- Target : 1167 loans & MM Rs.23 cr
- Achievement : 1347 loans & MM Rs.29 cr (125 %)

Target 2018-19

- 1467 Loans & Margin Money Rs.37 cr

SLBC has converted the above targets in terms of loan amount to be disbursed . The bank wise target is given in annexure

The summary of the targets for 2018-19

Bank Group	No.	Loan Amt (Cr)
Public Sector Commercial Banks	808	101
R R B	145	18
Public Sector Banks + RRB	954	119
Private Sector Commercial Banks	490	61
Total - Commercial Banks + RRB	1444	180
Total- Small Finance Banks	24	2
Total - Banking Sector	1468	183

New Developments in PMEGP from 2018-19 onwards

- Coir projects of Coir Board brought under PMEGP .
- 2nd Loan for upgradation of an existing PMEGP unit, after adjusting existing MM

Criteria for second loan

Sub Sector	Max Project Cost	Max M M	Own contribution	Bank Loan
Manufacture	100 lakhs	15 lakhs	10 %	90%
Services	25 lakhs	3.75 lakhs	10 %	90%

- Aspirational Dists get additional target of 10% in 2018-19. (Wayanad)
- EDP training rationalized to 10 days, for all project costs.
- Unique Aadhar Memorandum(UAM) registration compulsory for all PMEGP units

3.11.3. Information Note on SLBC Sub Committee decisions on cashew Industry issues (Information note by SLBC Convenor)

- Hon'ble Chief Minister called a meeting of RBI , SLBC and the HO level representatives of 15 banks , on 2018 June 8th
- He informed that State Govt is working towards the import of RCN through Cashew Board
- He requested the Banks to extend support by way of restructuring and fresh WC infusion for revitalising the sector
- Banks agreed to extend all possible measures within the ambit of the prevailing RBI guidelines
- Banks requested the State Govt to request RBI for a special dispensation for the cashew sector in Kerala
- Govt requested the banks to extend the abeyance measures till 2018 Aug 31st

3.12. FRESH ISSUES IN SECONDARY SECTOR

3.12.1. Committees for Stressed Micro, Small and Medium Enterprises (Suggested by Reserve bank of India)

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:

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.

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.

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 SLBC Steering committee that met on 2018 June 11th requested the banks to inform the present status on formation of the committees to SLBC by 2018 June 14th . Those banks who have not formed the committee may constitute it within 23018 August 31st***
- ***The SLBC Steering committee decided to place the agenda in SLRM 2018***

3.12.2. Review of implementation of Coir Udyami Yojana (CUY) during 2017-18
(Suggested by Coir Development Board)

The target fixed for implementation of Coir Udyami Yojana in the State of Kerala during the year 2017-18 was Rs.100.00 lakhs for assisting 110 coir units. As against the target fixed, the Board had released Government of India Grant of Rs.145.36 lakhs to the banks for assisting 217 coir units under the Scheme. The Board could have achieved the target, only because of the wholehearted cooperation of the Banks involved in the implementation of the Scheme. Bank-wise details of subsidy released under the Scheme during 2017-18 is enclosed as **Annexure-I**.

The SLBC Steering committee noted that target could be surpassed in 2017-18 and decided to place the agenda in the SLRM for information of all concerned

Annexure-I

Bank-wise subsidy released under Coir Udyami Yojana during 2017-18 in Kerala

Sl. No.	Financing Bank	No. of units	Subsidy released (Rs.in lakhs)
1	Union Bank of India, Karthikapally	47	1853040.00
2	Union Bank of India, Haripad	49	1906080.00
3	Union Bank of India, Cherthala	1	400000.00
4	Corporation Bank, Muthukulam	15	600000.00
5	Corporation Bank, Arattupuzha	28	1120000.00
6	Corporation Bank, Vayalar	1	400000.00
7	Syndicate Bank, Haripad	4	160000.00
8	Indian Bank, Vavvakkavu	5	200000.00
9	Central Bank of India, Karunagapally	1	40000.00
10	Canara Bank, Thazhava	10	400000.00
11	Canara Bank, Paravur	1	360000.00
12	Canara Bank, Haripad	7	199120.00
13	Kerala Gramin Bank, Vilangad	1	400000.00
14	HDFC Bank, Muttom Bazar, Cherthala	1	400000.00
15	State Bank of Travancore, Thycattussery	1	400000.00
16	State Bank of India, Kayamkulam	2	800000.00
17	State Bank of India, Danapady	17	680000.00
18	State Bank of India, Karthikapally	6	240000.00
19	State Bank of India, Ottapalam	1	400000.00
20	State Bank of India, Puthanathani	1	400000.00
21	Punjab National Bank, Wandoor	1	400000.00
22	Punjab National Bank, Chennam Pallipuram	2	740000.00
23	Punjab National Bank, Cherthala	1	26520.00
24	Punjab National Bank, Harippad	5	200000.00
25	Dhanalakshmi Bank, Kollam	1	400000.00
26	Dhanalakshmi Bank, Kanichikulangara	3	386520.00
27	Dhanalakshmi Bank, M.A.Math, Vallikavu	1	40000.00
28	Dhanalakshmi Bank, Thazava	1	40000.00
29	Bank of Baroda, Cherthala	2	784000.00
30	Axis Bank Ltd., Cherthala	1	160000.00
	Total	217	14535280.00

3.12.3. Adjustment of Margin Money (Subsidy)

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

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

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

The Banks may be requested to co-operate with the Field Offices of the Board for conducting the joint physical verification and adjust the subsidy as per the instructions from the Board's Field Office and refund, if any, should be transferred to the Board through the CUY SB Account No.34851491203 with the State Bank of India, Ravipuram Branch.

The SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information of all concerned. The committee requested the banks to extend their co operation in joint physical verification

3.12.4. Information Note by Ministry of Housing and Urban Affairs

1. Amendments to operational guidelines of Deendayal Antyodaya Yojana- National urban Livelihood Mission (DAY- NULM)-reg

➤ Operational Guidelines of Social Mobilisation and Institutional Development (SMID) under DAY-NULM

The operational guidelines of Social Mobilization and Institutional Development (SMID) component of Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY - NULM), were issued vide O.M. No. K-14014/58(10)/2012-UPA dated December 18, 2013 and subsequent amendments were issued vide O.M. No. K-14011/7 /2013 - UPA / FTS -9789 dated August 3, 2015 and O.M. No. K-14012/15 /2016 - UPA/FTS-16320 dated August 22, 2016.

In continuation of the above, relevant clauses of the operational guidelines of SMID have been amended further as follows:

Sr. No	Existing Provision	Amended Provision
1.	Clause 4: Membership of SHGs Under DAY-NULM, Self Help Groups of urban poor will be formed. Non-poor may be included as members in SHGs where strong affinity or special reasons exist. However, at least 70% of the SHG members should be urban poor to qualify for funding support under DAYNULM. SHGs may consist of 10 to 20 members. In hilly tracts/regions and	Clause 4: Membership of SHGs Under DAY-NULM, Self Help Groups of urban poor will be formed. Non-poor may be included as members in SHGs where strong affinity or special reasons exist. However, at least 70% of the SHG members should be urban poor to qualify for funding support under DAY-NULM. SHGs may consist of 10 to 20 members. In hilly tracts/regions

predominantly tribal dominated areas where communities are dispersed, smaller groups of less than 10 members may also be formed. These groups need not to be registered....	and predominantly tribal dominated areas where communities are dispersed, smaller groups of less than 10 members may also be formed. SHGs of less than 10 members with a minimum of 5 members may be formed for differently-abled persons. These groups need not to be registered....
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3.12.5. Operational Guidelines of Self Employment Programme (SEP) under DAY-NULM

The operational guidelines of Self Employment Programme (SEP) component of Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM), were issued vide O.M. No. K-14014/58(10)/2012-UPA dated December 18, 2013 and subsequent amendments were issued vide O.M. No. K-14014/37 /2010 - UPA (Pt-1)/FTS -14403 dated June 15, 2016 and O.M. No. K-14012/15 /2016 - UPA/FTS-16320 dated August 22, 2016.

In continuation of the above, relevant clauses of the operational guidelines of SEP have been amended further as follows:

Sr. No	Existing Provision	Amended Provision
1.	Clause 5 Procedure of Interest Subsidy Clause 5.1 All Scheduled commercial banks(SCBs), Regional Rural Banks(RRBs) and cooperative banks, which are on the Core Banking Solution (CBS) platform would be eligible for getting interest subvention under the scheme	Clause 5 Procedure of Interest Subsidy Clause 5.1 All Scheduled commercial banks(SCBs), Regional Rural Banks(RRBs), cooperative banks, which are on the Core Banking Solution (CBS) platform would be eligible for getting interest subvention under the scheme. In addition, Small Finance Banks on Core Banking Solution will also be eligible as per extant directions of RBI.

2.	Clause 7 Sub-Component 4.2- Group Enterprises (SEP-G) - Loan & Subsidy Clause 7.1 Eligibility The group enterprise should have minimum 5 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 group. Clause 7.3 Project Cost (PC): The Maximum unit Project Cost for a group enterprise is Rs 10,00,000 (Rs Ten Lakhs)	Clause 7 Sub-Component 4.2- Group Enterprises (SEP-G) - Loan & Subsidy Clause 7.1 Eligibility The group enterprise 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 group. Clause 7.3 Project Cost (PC): The group will be eligible for a maximum loan of Rs 2 lakh per member or Rs. 10 lakh, whichever is lower.
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The SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information.

3.12.6. Details of Pending Applications – DAY- NULM (SEP) (Suggested by Kudumbashree)

Details of pending application (Annexure 2)

Bank	Pending applications	Bank	Pending applications
Axis Bank	3	Indian Bank	21
Bank Of Baroda	9	IOB	12
Bank of India	5	Karnataka Bank	2
Canara Bank	83	KGB	32
CSB	1	OBC	3
Central Bank	13	PNB	32
Corp Bank	5	SBI	61
Dena Bank	1	SIB	10
Dhanlaxmi Bank	2	Syndicate Bank	26
Federal Bank	12	UCO Bank	7
HDFC Bank	1	Union Bank	48
ICICI Bank	3	Vijaya Bank	11
IDBI	2	Total	405

The SLBC Steering committee that met on 2018 June 11th requested the banks to dispose the pending cases without further delay. The full list is circulated to all banks .

3.12.7. Cluster Development Programme

The Ministry of Micro, Small and Medium Enterprises (MSME), Government of India (GoI) has adopted the Cluster Development approach as a key strategy for enhancing the productivity and competitiveness as well as capacity building of Micro and Small Enterprises (MSEs) and their collectives in the country. A cluster is a group of enterprises located within an identifiable and as far as practicable, contiguous area and producing same / similar products / services.

The main objective of the scheme is to

- support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, infrastructure facilities and CFCs, skills and quality, market access, access to capital and
- to a build capacity of MSEs for common supportive action through formation of self help groups, consortia, up gradation of associations and Special Purpose Vehicles.

Banking sector can play a vital role in the Cluster development activities by providing credit facility towards the formation of new clusters and financial assistance to member units of existing clusters .

The SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information.

3.12.8. Proposal for the formulation of policy decision to get credit facility at minimum interest rate in MSME sector in Kerala (Suggested by Directorate of Industries and Commerce)

Development of MSME sector in the state is a public concern because it is the crucial area to provide employment, tax to public exchequer and to increase GDP of the state. Department of Industries & Commerce is performing in a fair manner for the development of the sector and thereby to achieve the aforesaid public necessity. The level of achievement of the sector in the state is clear from the table shown below.

Performance of MSME

Physical Achievement

Sl.No	Year	Number	Investment (In Lakhs).	Employment
1	2009-10	8403	59339	48816
2	2010-11	8840	114359	67605
3	2011-12	10389	169530	72324
4	2012-13	13051	239297	81467
5	2013-14	14997	204930	69980
6	2014-15	15455	238410	83515

State wise Comparison of % of MSME Employment-with 10 Industrially Grown States

Rank	State	Population in Million	MSME Emp in Lakhs	% of Empl Vs Population
1	Kerala	33.39	33.2	9.94
2	Andhra Pradesh	49.39	38.98	7.89
3	Tamil Nadu	72.14	53.16	7.37
4	Panjab	27.7	18.31	6.61
5	West Bengal	91.35	58.53	6.41
6	Gujarat	60.38	34.42	5.70
7	Karnataka	61.13	30.48	4.99
8	Maharashtra	112.37	35.61	3.17
9	Uttar Pradesh	199.58	59.3	2.97
10	Madhya Pradesh	72.6	20.3	2.80

State wise Comparison of % MSMEs

Rank	State	Population in Million	No.of MSME in Lakhs	% of MSME Vs Population
1	Kerala	33.39	14.44	4.32
2	Panjab	27.7	10.14	3.66
3	Andhra Pradesh	49.39	15.36	3.11
4	Tamil Nadu	72.14	20.55	2.85
5	Gujarat	60.38	15.32	2.54
6	West Bengal	91.35	21.23	2.32
7	Karnataka	61.13	12.49	2.04
8	Madhya Pradesh	72.6	12.57	1.73
9	Maharashtra	112.37	15.32	1.36
10	Uttar Pradesh	199.58	24.21	1.21

From the above tables it is clear that our state has a sustainable growth rate in MSME sector

Being a sector which is very much suited for the development of our state, more proactive measures have to be created. The achievement depends upon not only the Industries department but related agencies especially the financial institutions also.

According to the annual credit plan released by the SLBC for 2016-17, targeted credit amount to the secondary sector is 27046 Crore. At least 8 to 10 percentage subsidy is to be provided for maintaining the interest rate at 4% for the loans under the industry sector which would make a financial burden of 2000 Cr. to 2700 cr. annually. Credit target in the secondary sector for the year 2015-16 was Rs. 19180 Cr. and the achievement was Rs.19277 Cr. (101% of achievement). If the assistance is limited to Micro enterprises only, then the total financial commitment will be roughly 45% since the share of Micro Sector to the total credit amount will be approximately 45%. Thus Rs.900 Cr. to 1200 Cr. will be required for bringing down the interest rate from 12-14% to 4%. This amount will be required for the new loans for the current year and for

supporting the existing loans, additional amount will be required. Thus the burden on the Government exchequer will be very huge unless the financial institutions extent the benefit to the micro enterprises as their own. Considering the total financial burden involved in lowering the interest rate, the benefit may be limited only to the term loan availed by the Micro Manufacturing Enterprises

Table given below shows the MSME Advances as on March 2016
Banking Groupwise MSME advances.

(Rs.in Crore)

Banking Group	March 2016							
	Micro Enterprises		Small Enterprises		Medium Enterprises		Total MSME	
	No.	Amount	No.	Amount	No.	Amount	No.	Outstanding Amount
State Bank Group	67919	4371	36175	4678	2532	381	106626	9430
Nationalised Banks	337746	6951	34328	6349	16957	1400	389031	14700
RRB	134874	1165	1258	126	115	7	136247	1298
Pvt.Sector Banks	129239	4789	32202	7860	1762	1386	163203	14035
Grand Total	669778	17276	103963	19013	21366	3174	795107	39463

Source: 118th Meeting Minutes of the SLBC Kerala

In the circumstances financial inputs in the sector with low interest rate is highly needed. Therefore, a policy decision may be taken by the Government of India to lower the interest rate to 4% for a credit up to Rs.25 Lakhs for Micro and Small Enterprises in Kerala.

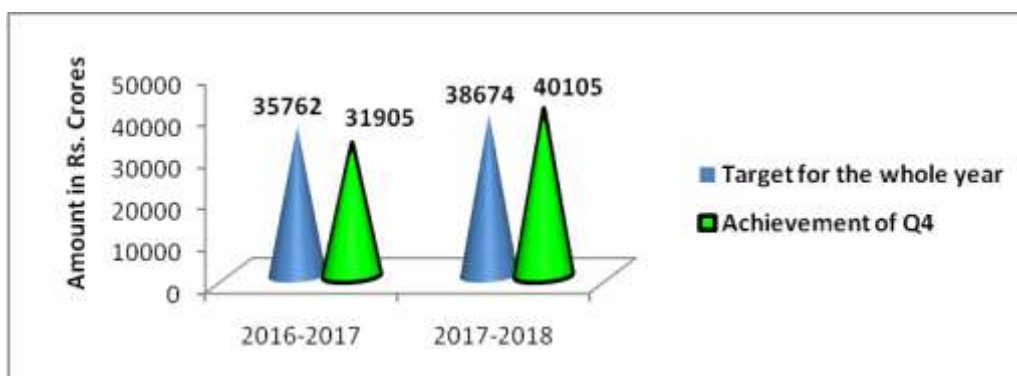
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- *The SLBC Steering committee that met on 2018 June 11th observed that to lower interest rates to 4 % as desired by the Department , it is necessary that either the Central Govt or the State Govt extends an interest subsidy .*
 - *The Committee recommended that the Govt of Kerala may look into the possibility of providing such an interest subvention/ subsidy*

4. ISSUES FOR GROUP DISCUSSION ON TERTIARY SECTOR (GROUP III)

4.1. Performance under Tertiary Sector of ACP

(Rs. in Crores)

Parameter	2016-2017	2017-2018
Target for the whole year	35762	38674
Achievement of Q4	31905	40105
% achievement for Q4	89%	104%

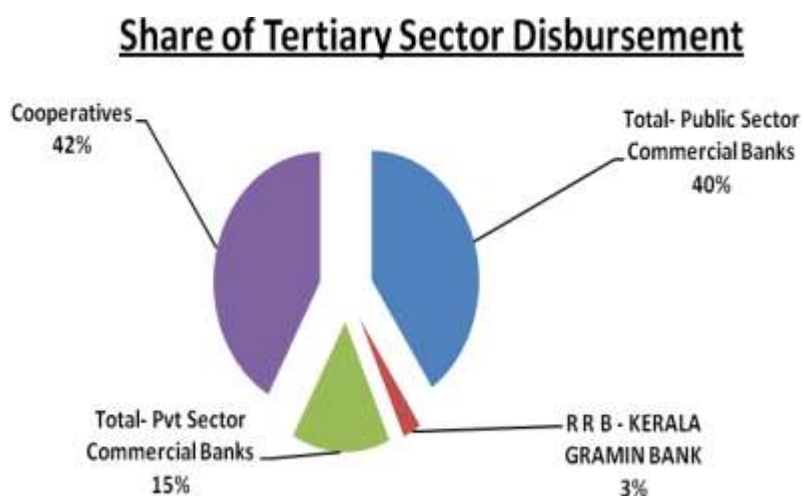


4.1.1. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2017-18	Achievement of Q4	% Achievement
1	TRIVANDRUM	3386	3127	92%
2	KOLLAM	2692	2570	95%
3	PATHANAMTHITTA	1727	1173	68%
4	ALAPPUZHA	1192	1571	132%
5	KOTTAYAM	2366	4930	208%
6	IDUKKI	1903	2024	106%
7	ERNAKULAM	6815	9413	138%
8	THRISSUR	4975	5192	104%
9	PALAKKAD	2700	2097	78%
10	MALAPPURAM	1362	1411	104%
11	KOZHIKODE	2204	2560	116%
12	WAYANAD	433	417	96%
13	KANNUR	6040	2645	44%
14	KASARGODE	879	975	111%
TOTAL		38674	40105	104%

4.1.2. Banking GroupWise Performance under Tertiary Sector

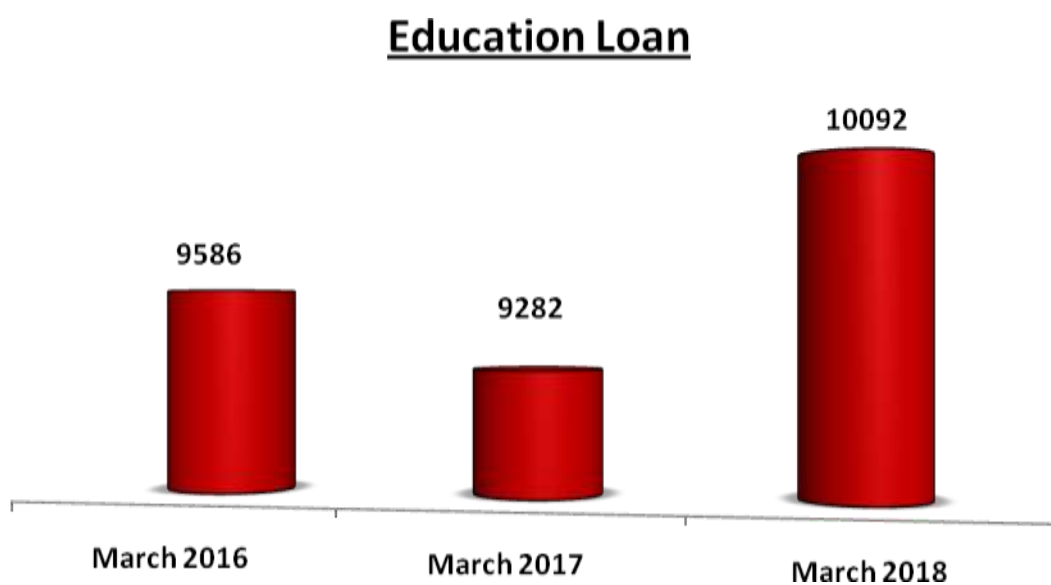


4.2. Outstanding Performance under Education Loan (Refer Annexure 8.25)

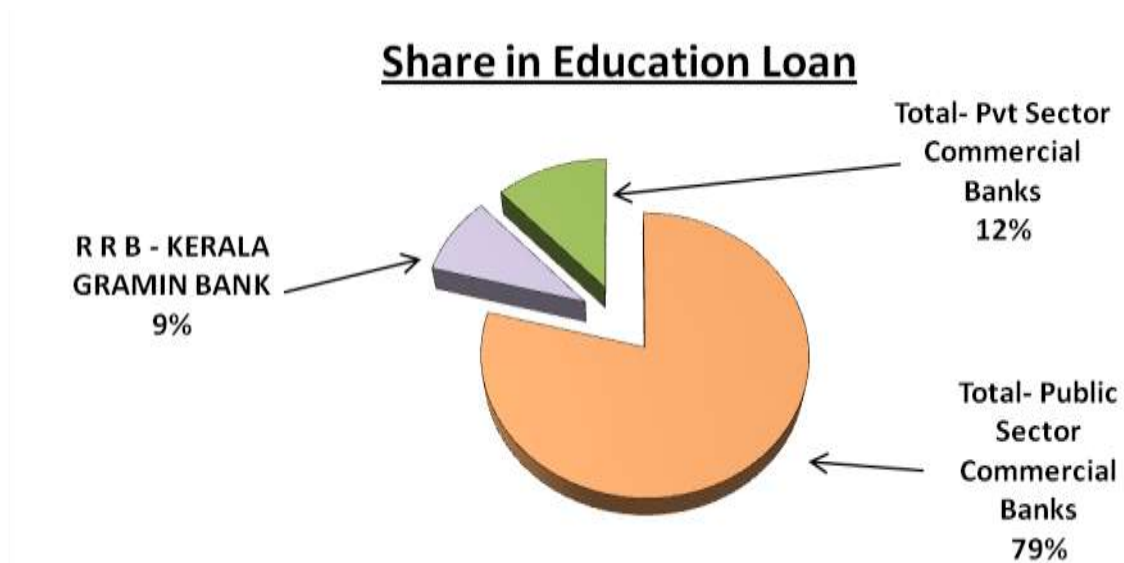
A. Growth in Education Loan

(Rs. in crores)

Parameter	Outstanding		
	March 2016	March 2017	March 2018
Education loan	9586	9282	10092



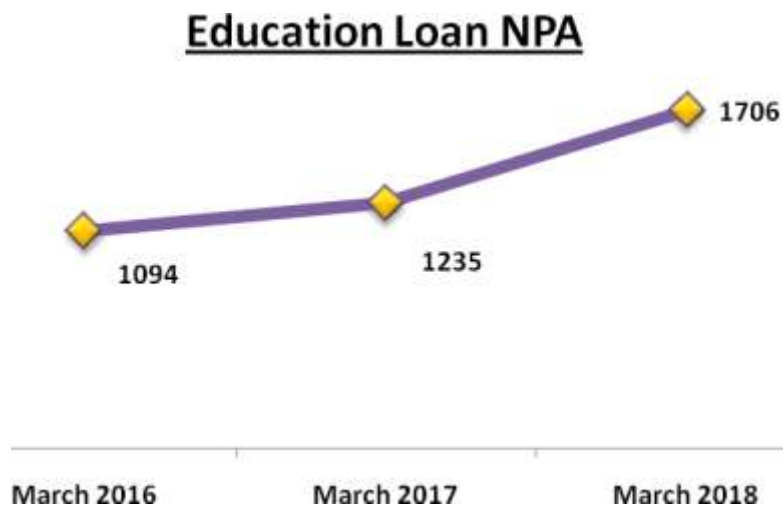
B. Banking Group wise Growth in Education Loan



C. Education Loan NPA over the years

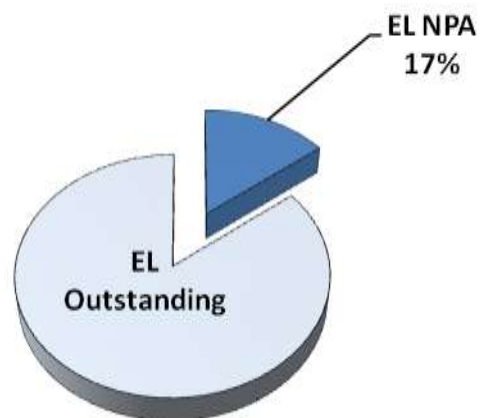
(Rs. in crores)

Parameter	Outstanding EL NPA		
	March 2016	March 2017	March 2018
Education Loan NPA	1094	1235	1706

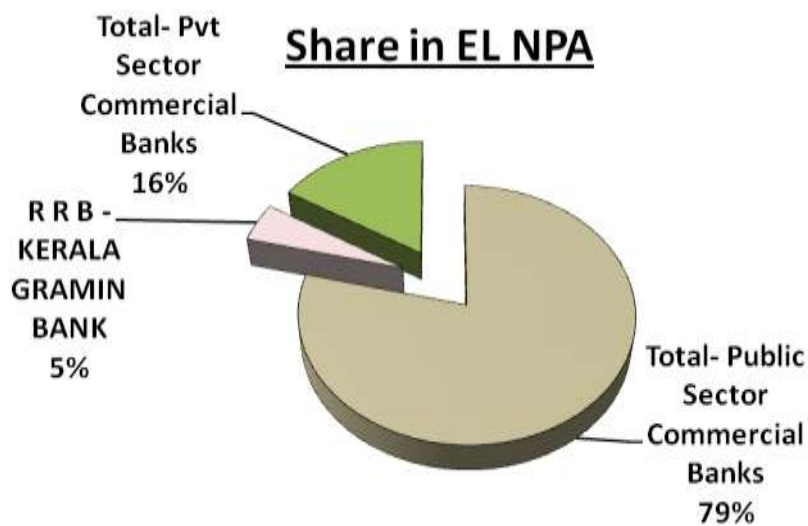


- E. % Share of EL NPA in Total EL Outstanding
F.

Share of NPA in Total Outstanding EL



E. Banking Group Wise Share Education Loan NPA



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

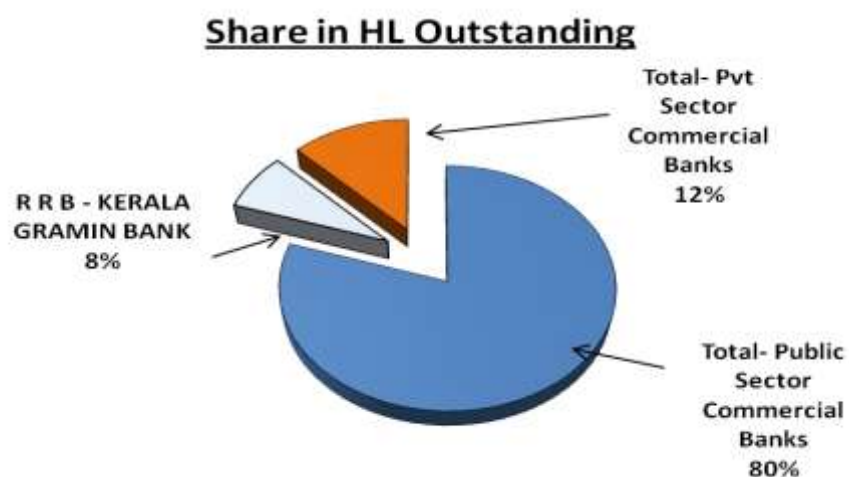
A. Growth in Housing Loan

(Rs. in crores)

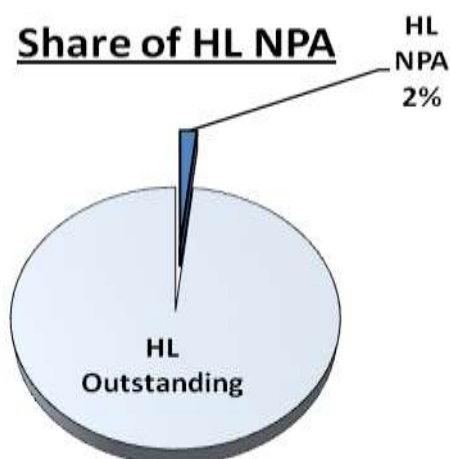
Parameter	Outstanding		
	March 2016	March 2017	March 2018
Housing loan	27379	30530	32181



B. Banking Group wise Growth in Housing Loan



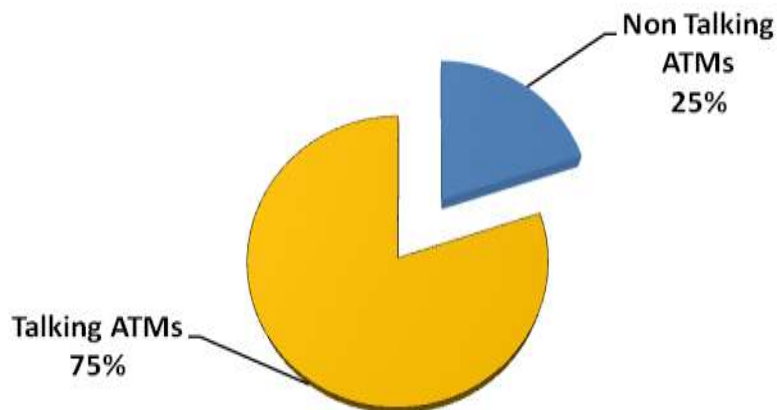
C. % Share of NPA in Housing Loan



4.4. 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	5523	4377	3757
R R B - KERALA GRAMIN BANK	322	322	322
Total- Pvt Sector Commercial Banks	3211	2086	2712
Total - Commercial Banks + RRB	9056	6785	6791

Share of Talking ATMs



Share of ATMs with Braille keypad



4.5. PENDING ISSUES IN TERTIARY SECTOR

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

In the Steering committee meeting held on 2018 March 12th, the representative from Commissionerate of Rural Development placed the following update as on 2018 March 12th

<u>Sl. No.</u>	<u>Land allotment procedure not complete</u>	
1	Kozhikode	Sketch and plan and survey records of 42 cents of land in Vadakara Panchayath was submitted by PAU, Kozhikode. It was sent to the Principal Secretary, LSGD for approval.
2	Palakkad	LDM Palakkad informed that new centre has identified in Peringottukurissi, 35 km from Palakkad, Thrissur Road. 1 acre land has been identified. No further progress.
3	Kollam	Agreement executed. Process of Architect Selection is going on. Tender invited for the construction of compound wall.
4	Pathanamthitta	Land identified at Elanthoor. Block Panchayath committee has taken resolution in this regard. Revenue officers from taluk office measured the area and taken sketch and plan. The original Survey Report of the land was submitted on 01.12.2017. But it had some mistakes. So it was sent to the Project Director, Poverty Alleviation Unit for clearance.
<u>Other reasons for not constructing or shifting to constructed building</u>		
1	Alappuzha	No issue with Veterinary Department. Commencement of work is to be done by SBI
2	Wayanad	Fencing of land completed, and approach road construction is progressing
3	Kottayam	Land has been allotted in Pallom Block Panchayat premises. Initiative has to be taken by SBI for construction.
4	Idukki	As per the direction of the Hon'ble Minister for LSGD in the meeting held in his chamber on 15/06/2017, joint inspection was conducted by Commissioner for Rural Development, RSETI Director, other bank officials of UBI and Block Panchayath representatives of Nedumkandam Block Panchayath. The team and CRD suggested the land of 50 cents adjoining with the building of Block panchayath to construct the RSETI building (Action to be taken by UBI)
5	Thiruvananthapuram	23 cents land allotted in Vattiyoorkavu. Plan approval pending with Corporation for want of stipulated width of 3.6 m (only 2.7 m is available). In the steering committee of RSETIs, Secretary, LSGD has informed that there is provision for exemption if the bank takes it up specifically. Forum IOB to take up with LSGD for waiver of clause at the earliest (Action to be taken by IOB)

In SLBC Steering committee that met on 2018 June 11th , Syndicate Bank informed that MoRD had recently revised the grant to Rs.2 crore for RSETI building constructions and SLBC may put up a case to MoRD on behalf of the pending institutes in the state for permitting this enhanced amount

The Steering Committee decided to place the suggestion in the SLRM for further discussions

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

- (a) To computerise land records in the State of Kerala – This will enable financing banks to make online noting, regarding their lien and help to bring down the transaction cost for getting various certificates from village office.
- (b) To establish a National Mortgage Repository (NMR) in the State that will function in a similar manner as vehicle registration where hypothecation is marked on the Registration Book of the owner or a Search made in Registrar of Companies Office to ascertain certain details pertaining to companies.

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

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

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

SLBC Steering committee that met on 2018 June 11th decided to merge this agenda with agenda no: as both pursue the same objective

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

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

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

Now that the law has been settled by the Hon'ble Supreme Court, it is requested that when the bank accepts mortgage by deposit of title deeds (Equitable Mortgage),

provision shall be enabled for the bank to request the Revenue Authorities to note the same in the revenue records.

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

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

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

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

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***

Our recommendations in this regard is that,

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

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

3.

Our recommendations in this regard is that

- Currently the certificate generally called "possession certificate" is the principal proof available to financing agencies to find out the ownership and enjoyment of the property as per Revenue Records.
- Though the certificate is generally called "Possession Certificate", it certifies ownership and enjoyment.
- This certificate is obtained not only by banks, but also by various other financing bodies including the Govt of Kerala for its HBA scheme for State Govt Servants (Under HBA scheme it is the Possession Certificate from Tahsildar and Location Sketch from Village Officer)
- Banks also ask Nil revenue recovery certificate from Village Office
- If the Govt can place an alternative mechanism to confirm the ownership and enjoyment of land as per revenue records, the possession certificate may be replaced.
- Such alternative can be
 - a) Access to the banker /land owner to view and download Thandapper Register details , or
 - b) A combined ownership certificate cum Nil RR certification or

c) Physical TP register Extract which shows with clarity as regards ownership and extent owned • In Northern Villages where Revenue Records are still maintained in Adengal registers present certification may continue • As regards location sketch , we concur with Govt views “

- ***The SLBC Steering committee that met on 2018 June 11th , recommended to pursue the agenda***

4.5.4. Loan Waiver Scheme of Scheduled Tribes Development Department

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

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

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

In SLBC Steering committee that met on 2018 June 11th , Department of ST Development informed that the scheme is still open for submission of claim.The Department communication in this regard is reproduced below

From

Director

To

The General Manager
Canara Bank, SLBC cell
Circle Office, Canara Bank Buildings
PBNö. 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 Steering committee recommended to pursue the agenda

4.5.5. Review of PMAY & Converting eligible Housing loans granted after launch of PMAY to CLSS

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

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

There is interest subsidy for home loans under CLSS scheme of PMAY project. In order to reach the benefit of the scheme to the public, necessary steps has to be taken to send letter to all managers at branch level, located in 93 urban areas in Kerala State by specifying the importance of CLSS scheme under PMAY The performance in the Dec 2017 Quarter is as follows.

As at March 2018 , there is considerable progress under the scheme as seen below

6.9. Loan Outstanding under PMAY- March 2018 Rs Crores)

Banking Group	PMAY- URBAN		PMAY- GRAMIN		PMAY Scheme	
	A/cs	Amt	A/cs	Amt	A/cs	Amt
Public Sec Com. Bnks	4733	319	100	6	4833	325
R R B	1928	110	0	0	1928	110
Pvt Sec Com Bnks	1611	120	0	0	1611	120
Total - Coml Banks + RRB	8272	549	100	6	8372	555

- *In the SLBC Steering committee meeting dt 2018 March 11th representative from Kudumbasree (the SNA) pointed out that there is delay on part of PLIs in uploading the claims to CNI portal , especially of the banks which have tied up with NHB*
- *The committee requested the concerned banks to ensure the uploading of all pending claims*

4.5.6. Education Loan Repayment Support Scheme

The update in the scheme as on 2018 June 13th is given below

Sl No	Bank Name	Amount processed by branch	Amount by Nodal Officer	Amount forwarded by SLBC	Amount Approved by Finance
Total		230.35	129.15	77.50	60.47
1	ALAPPUZHA DCB	0.32	0.00	0.00	0.00
2	ALLAHABAD BANK	0.06	0.06	0.01	0.00
3	ANDHRA BANK	0.49	0.12	0.10	0.08
4	BANK OF BARODA	0.34	0.11	0.08	0.08
5	BANK OF INDIA	3.09	1.13	0.43	0.22
6	CANARA BANK	29.45	11.87	7.85	7.27
7	CATHOLIC SYRIAN BANK	3.86	2.79	1.85	1.51
8	CENTRAL BANK OF INDIA	11.01	4.73	2.91	2.70
9	CITY UNION BANK	0.00	0.00	0.00	0.00

10	CORPORATION BANK	4.47	2.90	1.86	1.33
11	DENA BANK	0.06	0.05	0.00	0.00
12	DHANLAXMI BANK	0.95	0.49	0.23	0.21
13	FEDERAL BANK	20.65	10.42	5.94	4.19
14	HDFC BANK	0.00	0.00	0.00	0.00
15	ICICI BANK	0.00	0.00	0.00	0.00
16	IDBI BANK	0.02	0.00	0.00	0.00
17	IDUKKI DCB	0.62	0.38	0.30	0.25
18	INDIAN BANK	3.48	2.15	1.45	1.04
19	INDIAN OVERSEAS BANK	6.64	2.48	0.98	0.91
20	KANNUR DCB	0.00	0.00	0.00	0.00
21	KARNATAKA BANK	0.00	0.00	0.00	0.00
22	KARUR VYSYA BANK	0.00	0.00	0.00	0.00
23	KASARGOD DCB	0.00	0.00	0.00	0.00
24	KERALA GRAMIN BANK	43.48	18.74	15.36	12.28
25	KSCARDB	0.05	0.00	0.00	0.00
26	State Co operative Bank	7.76	6.98	6.52	5.92
27	KOLLAM DCB	1.05	0.99	0.86	0.84
28	KOTTAYAM DCB	0.00	0.00	0.00	0.00
29	MALAPPURAM DCB	0.00	0.00	0.00	0.00
30	ORIENTAL BANK OF COMMERCE	0.77	0.35	0.24	0.18
31	PATHANAMTHITTA DCB	0.11	0.08	0.08	0.05
32	PUNJAB NATIONAL BANK	2.00	1.32	0.35	0.09
33	PUNJAB SIND BANK	0.02	0.02	0.02	0.00
34	SOUTH INDIAN BANK	4.47	2.92	1.48	1.19
35	STATE BANK OF INDIA	57.63	43.32	24.10	17.33
36	SYNDICATE BANK	8.88	0.21	0.02	0.02
37	TMB	0.03	0.02	0.00	0.00
38	TVM DCB	0.00	0.00	0.00	0.00
39	THRISSUR DCB	0.00	0.00	0.00	0.00
40	UCO BANK	0.94	0.15	0.07	0.07
41	UNION BANK OF INDIA	15.08	12.96	4.10	2.59
42	UNITED BANK OF INDIA	0.08	0.08	0.06	0.02
43	VIJAYA BANK	2.48	1.33	0.24	0.12
44	WAYANAD DCB	0.01	0.01	0.00	0.00

4.5.7. 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 Kudumbashree vide letter No.Kerala SLBC/35 /145 /GN/2017dated2017 November 24th.

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

	7.28	2015-16
Kottayam	7.47	2016-17
Malappuram	875	2011 to 2017

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

STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme of RBI)

Convenor:



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 payable claims in order to place in the ensuing SLBC meeting and also to take up with MoRD if necessary.

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

4.5.8. 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

The SLBC steering committee that met on 2018 Jun 11th noted that Aadhaar seeding and authentication is an ongoing process and recommended to pursue the agenda . The Committee suggested to invite the MPCII also to SLBC meeting so that issues related to aadhaar mapping can be discussed .

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

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

The 124th SLBC meeting advised to report the Rural branches only on the basis of the status appearing in DBIE of RBI

The SLBC Steering committee that met on 2018 June 11th recommended to pursue the agenda.

4.5.10. 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 SLBC steering committee that met on 2018 June 11th decided to merge the agenda on computerisation of land records with his agenda .*
- *The Committee also observed that the Digitisation in the state is progressing though in slow pace . It was noted that “On line Pokuvaravu” was recently extended in Northern Districts also*
- *The steering committee recommended to pursue the agenda*

4.5.11. Delay in Appointment of Financial Literacy Counsellors

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

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

The following update on the vacant posts was placed by SLBC cell in the S124th SLBC meeting^h

Sponsor Bank	Block	REMARKS
Federal Bank	Ambalapuzha	Vacant
	Lalom	Vacant
	Ranni	Vacant
HDFC	Mathilakom	Selection Process complete
Indian Overseas Bank	Kuttipuram	Selection Process complete
	Mallappally	Invited application- No applicants
	Chavakkad	Selection Process complete
South Indian Bank	Panur	Candidate identified. Personnel interview to be conducted
	Chavara	Yet to find a suitable candidate.
Union Bank of India	Nedumkandom	Vacant

- *The Steering committee that met on 2018 June 11th requested the concerned banks to update the present position for placing in the SLRM*
- *Two banks(SIB in Chavara block & HDFC) have confirmed the appointment*

4.5.12. 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.

The 123rd SLBC meeting advised SLBC may go ahead with the second phase. The committee decided to place the agenda in the SLBC meeting.

Accordingly, SLBC advised LDMs conduct a survey in their districts and submit report under three heads.

- 1. Unbanked villages already having 5000 plus population as per 2011 Census*
- 2. Unbanked villages which were below 5000 population in 2011 census, but have crossed 5000 as on 2017 Dec (include reorganised villages also)*
- 3. Unbanked village which is likely to attain 5000 population by 2021 census (based on current growth projections)*

The preliminary report given by LDMS indicates 42 villages. The data requires further re-examination and refinement, before a roadmap is drawn. The banks may examine the list and inform about their banking facility if any available in these villages to SLBC

- *In the SLBC steering committee meeting dt 2018 June 11th , SLBC cell informed that LDMs of Trivandrum and Kollam also have completed the survey . The reports are being re examined*
- *The SLBC Steering Committee decided to pursue the agenda*

4.5.13. 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.).

The steering committee of SLBC held on 2018 March 12th decided to place the agenda in the SLBC meeting. The committee requested all banks to forward the SOPS issued by them for their customers to SLBC for the preparation of a common SOP for all.

- *SLBC Cell has prepared a draft SOP in Malayalam . It was discussed in various forum and suggestions received in these fora were incorporated . the draft is given as annexure III.*
- *The SLBC Steering committee that met on 2018 June 11th decided to place the draft in SLRM for approval*

സംസ്ഥാന തല ബാങ്കേജ് സമിതി, കേരളം

(ഭാരതീയ റിസർവ് ബാങ്കിന്റെ ലീഡ് ബാങ്ക് സ്കീം പ്രകാരം സ്ഥാപിതമായത്)

കൺവീനർ



ANNEXURE III

Ref: Kerala SLBC/129FLC/52/GN/2018

തീയതി: 2018 ജൂൺ 13

ഡിജിറ്റൽ ബാങ്കിംഗ് തട്ടിപ്പിനിരയായാൽ എന്ത് ചെയ്യണം ?
ഒരു അംഗീകൃത നടപടി ക്രമം (A standard operating procedure)

ആമുഖം

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

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

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

തട്ടിപ്പിന് ഇരയാകുന്ന പലരും അജ്ഞത കൊണ്ട് തുടർനടപടികൾ എടുക്കതെയിരിക്കുന്നു. അല്ലെങ്കിൽ അതിനു കാല താമസം വരുത്തുന്നു. ഇതിനാൽ ഇരയാകുന്ന വ്യക്തിയുടെ പണം നഷ്ടപ്പെടുന്നതു മാത്രമല്ല, തട്ടിപ്പുകാർക്ക് യഥേഷ്ടം മറ്റു പലരെയും പറ്റിക്കുവാനും സാധിക്കുന്നു . ചിലപ്പോൾ ഇതേ വ്യക്തി തന്നെ അവരുടെ അടുത്ത തട്ടിപ്പിന് ഇരയാകുന്ന സാഹചര്യവും ഉണ്ടായിട്ടുണ്ട്

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

സമയമാണ് പ്രധാനം

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

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അപ്രകാരം ഉടൻതന്നെ ചെയ്യേണ്ടതായ കാര്യങ്ങൾ നാലു വിഭാഗങ്ങളായി തിരിക്കാം

1. ഉപയോഗിക്കുന്ന ആപ്ലിക്കേഷൻ ബ്ലോക്ക് ചെയ്യുക
2. ബാങ്കിൽ വിവരം അറിയിക്കുക
3. പോലീസ് സൈബർസെല്ലിൽ വിവരം അറിയിക്കുക
4. പോലീസ് കേസ് രജിസ്റ്റർ ചെയ്യുക

1. ഉപയോഗിക്കുന്ന ആപ്ലിക്കേഷൻ ബ്ലോക്ക് ചെയ്യുക

- മൊബൈൽ അലേർട്ട് ഉള്ള അക്കൗണ്ട് ആണെങ്കിൽ പണം പിൻവലിക്കപ്പെട്ടതായോ, ക്രെഡിറ്റ് കാർഡ് / വലറ്റ് വഴി വ്യാപാരം നടന്നതായോ എസ് എം എസ് അലേർട്ട് വരുമ്പോഴാണ് പണം നഷ്ടപ്പെട്ട വിവരം സാധാരണയായി അക്കൗണ്ട് ഉടമ അറിയുക
- ഈ ഇടപാട് അനധികൃതമാണെന്ന് ഉറപ്പാണെങ്കിൽ, സസ്പെക്ട് സന്ദേശം (suspect sms) വഴി ബാങ്കിനെ അലേർട്ട് ചെയ്യണം . ഈ സൗകര്യം എല്ലാ ബാങ്കിന്റെയും എസ് എം എസ് സന്ദേശത്തിനൊപ്പം ഉണ്ട്
- നിങ്ങളുടെ ഡെബിറ്റ് / ക്രെഡിറ്റ് കാർഡ് ലോക്ക് ചെയ്യുവാനുള്ള അപ്ലിക്കേഷനിൽ നിങ്ങൾ രജിസ്റ്റർ ചെയ്തിട്ടുണ്ടെങ്കിൽ ഉടൻ തന്നെ അതുപയോഗിച്ച് കാർഡ് ലോക്ക് ചെയ്യുക
- നെറ്റ് ബാങ്കിംഗ് / മൊബൈൽ ബാങ്കിംഗ് തുടങ്ങിയ ഏതെങ്കിലും അപ്ലിക്കേഷനിൽ ലോഗിൻ ചെയ്തിട്ടുണ്ടെങ്കിൽ ഉടൻ തന്നെ ലോഗ് ഔട്ട് ചെയ്യുക
- തുടർന്ന് ഏതു ഡിവൈസ് വഴിയായാ നിങ്ങൾ ഇന്റർനെറ്റിൽ പ്രവേശിച്ചിട്ടുള്ളത് , ആ ഉപകരണം ഓഫ് ലൈൻ ആക്കുക (ഇന്റർനെറ്റിൽനിന്ന് പുറത്തു വരിക)
- അതിനു ശേഷം ആ ഡിവൈസ് റീ ബൂട്ട് ചെയ്ത് വീണ്ടും ഇന്റർനെറ്റ് ഓൺലൈൻ ആയി , അതെ അപ്ലിക്കേഷനിൽ ലോഗിൻ ചെയ്ത് നിങ്ങളുടെ പാസ് വേർഡ് റീ സെറ്റ് ചെയ്യുക .
- അതേപോലെ , പാസ് വേർഡ് മറന്നു പോയാൽ റീ സെറ്റ് ചെയ്യാൻ നൽകിയിട്ടുള്ള സെക്യൂരിറ്റി ചോദ്യവും റീ സെറ്റ് ചെയ്യണം
- ഏതെങ്കിലും വെബ് സൈറ്റിൽ കയറുമ്പോൾ , ഇതേപോലെ സംശയാ സ്പർശമായ പ്രതികരണം ഉണ്ടായാലും , ആ സൈറ്റിൽനിന്ന് പുറത്ത് വന്ന് മേൽപറഞ്ഞതു പോലെ പാസ് വേർഡും സെക്യൂരിറ്റി ചോദ്യവും റീ സെറ്റ് ചെയ്യുക
- നിങ്ങളുടെ അടുത്ത് അതേ ബാങ്കിന്റെ ATM ഉണ്ടെങ്കിൽ അവിടെ നിന്ന് കാർഡിന്റെ PIN റെസ്റ്റ് ചെയ്യുക

2. ബാങ്കിൽ വിവരം അറിയിക്കുക

- മേൽപറഞ്ഞ കാര്യങ്ങൾ ചെയ്യുന്നതിനൊപ്പം തന്നെ , ബാങ്കിന്റെ ടോൾ ഫ്രീ നമ്പരിലോ , IVRS-ലോ വെബ് സൈറ്റ് വഴിയോ , ഇ-മെയിൽ വഴിയോ , ബാങ്കിന്റെ ശാഖയിലെ ഫോണിൽ വിളിച്ചോ , നേരിട്ട് ചെന്നോ നിങ്ങളുടെ കാർഡ് ബ്ലോക്ക് ചെയ്യണം (ഇതു വളരെ പ്രധാനമാണ്)
- ഏറ്റവും അടുത്ത പ്രവൃത്തി ദിവസം , നിങ്ങളുടെ ബാങ്ക് ശാഖ സന്ദർശിച്ച് രേഖാ മൂലം പരാതി സമർപ്പിക്കുക (ഇതും വളരെ പ്രധാനമാണ്)
- പഴയ കാർഡ് മാറി പുതിയ കാർഡ് വാങ്ങുക
- ഇന്റർനെറ്റ് ബാങ്കിംഗ് / മൊബൈൽ ബാങ്കിംഗ് പാസ് വേർഡ് മാറിയിട്ടുണ്ടെന്ന് ഉറപ്പാക്കുക

3. പോലീസ് സൈബർസെല്ലിൽ വിവരം അറിയിക്കുക

- കേരളത്തിലെ സ്ഥിര താമസക്കാരനാണ് നിങ്ങളെങ്കിൽ, മേൽപറഞ്ഞ രീതിയിൽ തട്ടിപ്പിന് ഇരയായാൽ കേരള പോലീസിന്റെ സൈബർസെല്ലിൽ എത്രയും പെട്ടെന്ന് വിവരം

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അറിയിക്കണം. താങ്കൾ താമസിക്കുന്ന ജില്ലയിലെ ജില്ലാ സൈബർ സെല്ലിലാണ് പരാതിപ്പെടേണ്ടത്

- സംഭവം നടന്ന രണ്ടു മണിക്കൂറിനകം അറിയിക്കുന്ന പക്ഷം, ആ ഇടപാട് ബ്ലോക്ക് ചെയ്യിക്കുവാനും തുക തിരിച്ചു കിട്ടുവാനുള്ള സാധ്യതയുണ്ട്
- താമസിക്കും തോറും ആ സാധ്യത കുറഞ്ഞു വരും
- ബാങ്കിന്റെ പേര്, ഡെബിറ്റ്/ക്രെഡിറ്റ് കാർഡ് നമ്പർ, അക്കൗണ്ട് നമ്പർ, നഷ്ടപ്പെട്ട തുക , സംഭവം നടന്ന സമയം എന്നിവ അത്യാവശ്യമാണ്, transaction id യും ഉണ്ടെങ്കിൽ നന്ന്
- താഴെ കൊടുത്തിരിക്കുന്ന ഇമെയിൽ/ ഫോൺ നമ്പർ വഴി വിവരം നൽകിയാൽ മതിയാകും, (ഇ-മെയിൽ ആണ് അനുയോജ്യം). ഫോൺ നമ്പരും ഇ-മെയിൽ അഡ്രസ്സും, മേൽവിലാസവും നല്ലാൻ മറക്കരുത്

ക്രമ നമ്പർ	പരാതികൾ	ഫോൺ നമ്പർ	ഫോൺ നമ്പർ	ഇമെയിൽ
1	തിരുവനന്തപുരം സിറ്റി	0471 2329107, 1090	9497975998	cybercelltvmcity@keralapolice.gov.in
2	തിരുവനന്തപുരം റൂറൽ	0471 2435066, 2303066		cybercelltvmr@keralapolice.gov.in
3	കൊല്ലം സിറ്റി		9497960777	cybercellklmcity@keralapolice.gov.in
4	കൊല്ലം റൂറൽ	04742450168	9495434040, 9495207362	cybercellklmr@keralapolice.gov.in
5	പത്തനംതിട്ട	0468 2327914	9497961078, 9497976001	cybercellpta@keralapolice.gov.in
6	ആലപ്പുഴ	0477 2230804	9497981288	cybercellalpy@keralapolice.gov.in
7	കോട്ടയം	0481 2561304	9497976002	cybercellktm@keralapolice.gov.in
8	ഇടുക്കി	0486 2232354	9497976003	cybercellidk@keralapolice.gov.in
9	കൊച്ചി സിറ്റി	0484 2382600	9497976004	cybercellekmcity@keralapolice.gov.in
10	എറണാകുളം റൂറൽ	0484 2630238	9497976005	cybercellekmr@keralapolice.gov.in
11	തൃശ്ശൂർ സിറ്റി		9497962836	cybercellsrcity@keralapolice.gov.in
12	തൃശ്ശൂർ റൂറൽ		9497976006	cybercelltsr@keralapolice.gov.in
13	പാലക്കാട്		9497976007	cybercellpkd@keralapolice.gov.in
14	മലപ്പുറം	0483 2738660	9497976008	cybercellmpm@keralapolice.gov.in
15	കോഴിക്കോട് സിറ്റി	0495 2720090	9497976009	cybercellkkdcity@keralapolice.gov.in
16	കോഴിക്കോട് റൂറൽ	0496 2523091	9497976010, 9497976043	cybercellkkdrl@keralapolice.gov.in
17	വയനാട്	04936 202525	9497976011, 9497976045	cybercellwynd@keralapolice.gov.in
18	കണ്ണൂർ	0497 2763332,	9497976012	cybercellknr@keralapolice.gov.in

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

		2763330,		
19	കാസർഗോഡ്	04994 220100	9497976013	cybercellksd@keralapolice.gov.in

- കേരള പോലീസിന്റെ ക്രൈം സ്റ്റോപ്പർ നമ്പരായ 1090 ല് വിളിച്ചും വിവരം അറിയിക്കാം

4. പോലീസ് കേസ് രജിസ്റ്റർ ചെയ്യുക

- ബാക്കി നിയമ നടപടികൾക്ക് പോലീസ് കേസ് കൂടി രജിസ്റ്റർ ചെയ്യണം
- നിങ്ങളുടെ താമസ സ്ഥലത്തിന്റെ പരിധിയിലെ പോലീസ് സ്റ്റേഷനിൽ ആണ് കംപ്ലൈന്റ് രജിസ്റ്റർ ചെയ്യേണ്ടത്
- കേരള പോലീസിന് ഓൺലൈൻ ആയി പരാതി സ്വീകരിക്കുവാനും സജ്ജീകരണമുണ്ട് (<http://thuna.keralapolice.gov.in>)
- സൈബർ സെല്ലിൽ പരാതി കൊടുക്കുന്നതും, പോലീസ് സ്റ്റേഷനിൽ പരാതി നൽകുന്നതും രണ്ടു വ്യത്യസ്ത നടപടികളാണ്. അത് രണ്ടും ചെയ്യുക

അക്കൗണ്ട് ഉടമയുടെ ബാധ്യത

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

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

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

4.5.14. Infrastructure facilities to the Financial Literacy Counsellors

(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

KGB has confirmed the compliance with required infrastructure

4.5.15. SLBC Website – Standardization of Information/ Data

(Agenda suggested by Reserve Bank of India)

In terms of Para 2.3.6 of Master Circular issued vide FIDD.CO.LBS.BC.No.1/02.01.001/2017-18 July 3, 2017 on Lead Bank Scheme dated July 03, 2017, SLBC Convenor banks are required to maintain the SLBC websites where all instructions pertaining to LBS (Lead Bank Scheme) and Government Sponsored Schemes are made available to the common man desiring any information relating to the conduct of meetings or State wise data/ Bank wise performance. Since the website was not found updated, SLBC was advised vide letter dated December 01, 2017 to update the same.

Though SLBC has informed that in the last SLBC meeting that they are in the process of revamping the present SLBC website into an interactive dynamic platform, SLBC may on priority basis update minimal required information in the present website, since the revamping may require a considerable time.

In the SLBC Steering committee meeting held on 2018 June 11th, SLBC Convenor informed that the Static part of the new web site could be launched in this quarter itself

4.6. FRESH ISSUES IN TERTIARY SECTOR

4.6.1. Misuse of Name & Logo of Commercial Banks by various entities (Suggested by Reserve Bank of India)

It has come to our notice that various entities are operating fraudulent websites displaying name, logo and image of banks for collecting money from the public in the name of enlisting them as “Customer Service Points (CSPs) of the banks, whose logo is displayed on their website. This seems to be a new modus operandi of fraudsters for cheating and collecting money from the public.

The fraudulent misuse of name and logo by unknown entities poses reputational risk for banks, leading to defrauding the public. In this connection, Reserve Bank of India impress upon the need for taking appropriate action as per laws, to prevent misuse of their name and logo.

The SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information of all concerned

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

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 our 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 SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information of all concerned. The Committee also requested the banks to inform the list of active BCs to the SLBC***

4.6.3. 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 steering committee, the SLBC Convenor informed that the DDG of Telecom Dept TERM cell is member of SLBC Kerala. Issues faced in network connectivity may be flagged to them through SLBC as and when noticed. The SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information of all concerned.

4.6.4. Amendments to Prevention of Money Laundering (maintenance of records) Rules, 2005 relating to small accounts (Suggested by Reserve Bank of India)

➤ **Opening of small accounts**

Chief Executive
Indian Banks' Association
Mumbai

Sub: Rejection of Government grant, welfare benefits and payments against procurements in small accounts and rejection in inoperative/dormant accounts

Ref: 1. Amendment to Prevention of Money-laundering (maintenance of Records) Rules, 2005 relating to small accounts (G.S.R 1038(E)) dated 21.8.17.

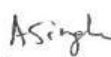
2. RBI circular no. DBOD.No.Leg.BC.53/09.07.005/2013-14 dated 17.09.2013 pertaining to credit of scholarship and DBT under Government schemes

Reference is invited to this Department's letter no. 1/21/2014-FI (C-69551) dated 28.8.18 on the above subject. It has come to notice that government grant/welfare benefits credit in small account is not allowed by many banks, thus leading to denial of benefits to small accounts holders. It is reiterated that all banks should comply with the provisions of G.S.R 1038(E) dated 21.8.17.

2. Ministry of Tribal affairs have also brought to notice about non credit of scholarship / fellowship in beneficiary accounts. Verification of such accounts reveals that benefit was denied in many accounts as accounts were dormant/ inoperative. In this regards RBI circular referred above is very clear that scholarship and benefits should not be rejected in such accounts which receive the government benefits and banks should assign separate product code so that stipulation of inoperative/dormant accounts due to non-operation does not apply while crediting proceeds. All the banks are instructed to follow the RBI circular and ensure that no such accountholders are denied the credit of benefits.

3. IBA is requested to get the compliance report from member banks and communicate the list of non complaint bank by 30.6.18.

Yours faithfully,


(Ashok Kumar Singh)
Director (FI)

Opening of "Small Account"

Please find enclosed a copy of the Government of India, Notification No. 14/2010/ F.No.6/2/2007-E.S. dated December 16, 2010, amending the Prevention of Money-laundering (Maintenance of Records of the Nature and Value of Transactions, the Procedure and Manner of Maintaining and Time for Furnishing Information and Verification and Maintenance of Records of the Identity of the Clients of the Banking Companies, Financial Institutions and Intermediaries) Rules, 2005.

A. Small Accounts

2. In terms of Rule 2 clause (fb) of the Notification 'small account' means a savings account in a banking company where-

- (i) the aggregate of all credits in a financial year does not exceed rupees one lakh;
- (ii) the aggregate of all withdrawals and transfers in a month does not exceed rupees ten thousand; and
- (iii) the balance at any point of time does not exceed rupees fifty thousand .

3. Rule (2A) of the Notification lays down the detailed procedure for opening 'small accounts'. Banks are advised to ensure adherence to the procedure provided in the Rules for opening of small accounts.

The SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information of all concerned

➤ Officially Valid Documents

4. The Notification has also expanded the definition of 'officially valid document' as contained in clause (d) of Rule 2(1) of the PML Rules to include job card issued by NREGA duly signed by an officer of the State Government or the letters issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number.

5. It is further advised that where a bank has relied **exclusively** on any of these two documents, viz. NREGA job card or Aadhaar letter, as complete KYC document for opening of an account (ref. paragraph 2.4 (f) of the Master circular dated July 1, 2010) the bank account so opened will also be subjected to all conditions and limitations prescribed for small account in the Notification.

6. Accordingly, all accounts opened in terms of procedure prescribed in Rule 2A of the Notification enclosed **and** all other accounts opened **ONLY** on the basis of NREGA card or Aadhaar letter should be treated as "small accounts" subject to the conditions stipulated in clause (i) to (v) of the sub-rule (2A) of Rule 9.

7. Please acknowledge receipt.

The SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information of all concerned

4.6.5. Unclaimed Deposits/ Inoperative accounts in banks- Treatment of certain saving bank account opened for credit of Scholarship & credit of DBT under Govt schemes
(Suggested by Reserve Bank of India)

Please refer to [Circular DBOD. No. Leg.BC.34/09.07.005/2008-09 dated August 22, 2008](#) on unclaimed deposits/inoperative accounts wherein banks were advised that a savings or current account should be treated as inoperative/dormant if there are no transactions in the account for over a period of two years and the safeguards to be adopted in dealing with such accounts.

2. State and Central Governments have expressed difficulties in crediting cheques/Direct Benefit Transfer/Electronic Benefit Transfer/Scholarships for students, Zero Balance Accounts, etc. into accounts opened for the beneficiaries under various Central/State Government schemes but had been classified as dormant/inoperative due to non-operation of the account for over two years.

3. Keeping the above in view, banks are advised that they may allot a different "product code" in their CBS to all such accounts opened by banks so that the stipulation of inoperative/dormant account due to non-operation does not apply while crediting proceeds as mentioned in para 2 above.

4. In order to reduce the risk of fraud etc., in such accounts, while allowing operations in these accounts, due diligence should be exercised by ensuring the genuineness of transactions, verification of signature and identity, etc. However, it has to be ensured that the customer is not inconvenienced in any manner.

The SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information of all concerned

4.6.6. NABSKILL (Suggested by NABARD)

- Building an entrepreneurial culture and necessary skills among the rural youth and women has always been a priority for NABARD. RSETIs and RUDSETIs are being reimbursed 50% of their training cost.
- From the current year the same will be done online.
- Apart from the RSETIs and RUDSETI, all NSDC affiliated training institutions, Government Agencies, Corporate Partners, are also eligible for reimbursement.
- Training Institutes need to register online on the NABSKILL portal (<http://www.nabskillnabard.org>) and submit their applications/ claims.
- Reimbursement of claims will be done by NABARD, Head Office Mumbai.
- Banks with RSETIs/RUDSETI may ensure online submission of proposals and claims in order to facilitate reimbursement.

The SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information of all concerned

4.6.7. **E Shakti** (Suggested by NABARD)

- In line with Government of India's mission for creating a 'Digital India', NABARD launched a pilot project titled “EShakti” for digitisation of all SHGs in select districts. The Perceived Benefits of the project are:
- Improve quality of book-keeping
 - Provide credit to SHG based on its real time performance
 - Reduce Saving-Credit linkage gap
 - Track credit history of members
 - Transparency through real time SMS alerts to members on updation
 - Convergence of SHG with other Government Programmes and Integration of members with larger Financial Inclusion Agenda

.In Kerala, Kasargod, Kottayam, Idukki, Malappuram and Kannur, the programme is being implemented. Current status is given below:

Phase	District	Estimated SHGs	No digitised
II *	Kasargod	13647	13283
III@	Idukki	970	967
	Kottayam	1466	1432
	Kannur	613	613
	Malappuram	83	83
	TOTAL	16779	16378

*Includes Kudumbashree groups; @ excluding Kudumbashree groups

Presently, the “go live” stage is in progress. Details of meetings, loans etc., can be viewed. The Branch Managers will be able to view information pertaining SHG linked to his/ her branch. Corporate logins have been given to most of the Bank’s Senior Officers for viewing all India/ State wise/ district wise status regarding SHG linkages. Banks are requested to start utilising the E-shakti portal data for increasing the pace of credit linkage and progression from micro credit to micro finance and micro enterprise.

The SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information of all concerned.

4.6.8. Agenda suggested by Labour commissionerate, Govt of Kerala

സംസ്ഥാനത്ത് സ്വകാര്യ സ്ഥാപനങ്ങളിൽ ജോലി ചെയ്യുന്ന തൊഴിലാളികൾക്ക് മിനിമം വേതനം ലഭിക്കുന്നു എന്ന് ഉറപ്പു വരുത്തുന്നതിനായി തൊഴിൽ വകുപ്പ് നടപ്പിലാക്കിയ വേതന സുരക്ഷാ പദ്ധതി (WPS) പ്രകാരം 7085 സ്ഥാപനങ്ങളിലെ 179149 തൊഴിലാളികൾക്കായി 1997.9 (ആയിരത്തി തൊള്ളായിരത്തി തൊണ്ണൂറ്റി എഴ് ദശാംശം പൈസ്) കോടി രൂപ നാളിതുവരെ ബാങ്ക് വഴി വിതരണം ചെയ്തിട്ടുണ്ടെങ്കിലും വേതന സുരക്ഷാ പദ്ധതി പ്രകാരം താഴെപ്പറയുന്ന നിർദ്ദേശങ്ങൾ ബാങ്കുകൾക്ക് കൊടുക്കുന്നത് ഉചിതമായിരിക്കും.

1. വേതന സുരക്ഷാ പദ്ധതിയുമായി നിലവിൽ സഹകരിച്ചു പ്രവർത്തിക്കുന്ന ബാങ്കുകൾ വേതന വിതരണം നടത്തിയതിനുശേഷം റിട്ടേൺ ഫയൽ കൃത്യമായി WPS-ൽ പോസ്റ്റ് ചെയ്യേണ്ടതാണ്.
2. WPS-മായി സഹകരിച്ചു പ്രവർത്തിക്കുവാൻ താൽപ്പര്യമുള്ള മറ്റു ബാങ്കുകൾ അവരവരുടെ സന്നദ്ധത ലേബർ കമ്മീഷണറെ കത്തിലൂടെ അറിയിക്കാവുന്നതാണ്.
3. WPS-മായി ബന്ധപ്പെട്ട വിഷയങ്ങളിൽ തൊഴിലുടമയ്ക്ക് സഹായം നൽകുന്നതിനായി ഒരു 'Contact Person'-നെ എല്ലാ ബാങ്കുകളും നിയോഗിക്കേണ്ടതാണ്.

തൊഴിൽ വകുപ്പിന് കീഴിലുള്ള ക്ഷേമനിധി ബോർഡുകളിൽ DBT (Direct Benefit Transfer) സിസ്റ്റം നടപ്പിലാക്കുമ്പോൾ താഴെപ്പറയുന്ന ബുദ്ധിമുട്ടുകൾ ഉണ്ടാകുന്നതായി ക്ഷേമനിധി ബോർഡുകൾ അറിയിച്ചിട്ടുണ്ട്.

The SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information of all concerned . The Committee requested the participating banks to appoint a Liason officer fore the scheme , who will keep constant touch with WPS cell of Labour Dept

4.6.9. Appointed Facilitator for the promotion of CLSS (Suggested by Kudumbashree)

As per the PMAY guidelines, in order to reach the details of the scheme to public and to facilitate the intended beneficiaries to avail loan from the bank, facilitators were appointed in all the ULBs. In order to incentivize the facilitator a sum of Rs.250/ per sanctioned application would be paid out of CLS Scheme funds payable through State Governments. Facilitators have been appointed in all the 93 Urban Local Bodies and a state level orientation programme was conducted towards capacitating them.

SLBC may forward a communication to all banks informing the appointment of facilitators and ensuring necessary support.

The SLBC Steering committee that met on 2018 June 11th requested all banks to extend their support to the facilitators

4.6.10. Agenda suggested by National Housing Bank (NHB)

As you are aware that the implementation of Pradhan Mantri Awas Yojana (PMAY) is one of the major thrust area of Government of India. The successful implementation of the Schemes requires the active participation by all stakeholders including primary lending institutions.

In this regard, it is informed that in one of the meetings of the Central Sanctioning and Monitoring Committee (CSMC) for the PMAY (Urban) - Housing for All which was Chaired by Secretary to Government of India, Ministry of Housing & Urban Affairs (MoHUA), the officials of the State Governments conveyed that certain primary lending institutions are insisting on additional collateral security for housing loan to beneficiaries resulting in poor availment of subsidy under PMAY-CLSS by the potential beneficiaries.

Accordingly, it is requested that Banks may be advised to examine and implement the CSMC decision that the house mortgaged against the housing loan availed by the beneficiaries should solely be taken as collateral security from the poor beneficiaries.

The SLBC Steering committee that met on 2018 June 11th decided to place the agenda in the SLRM for information.

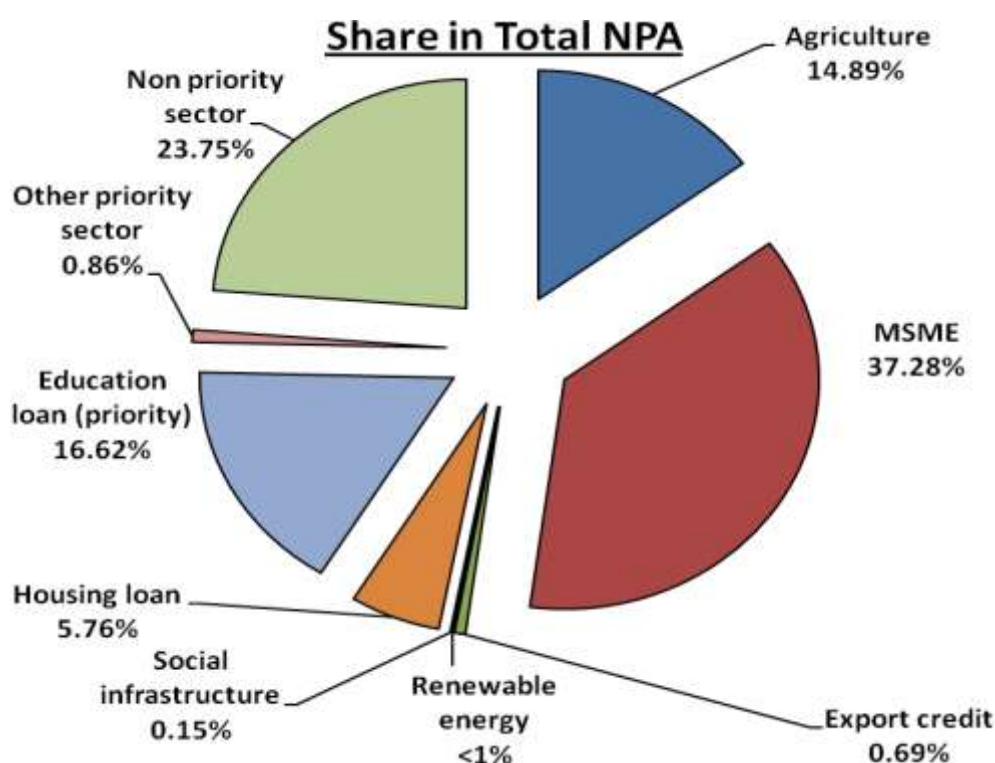
5.. Review of Performance under various Segments

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

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on March 2018		
Parameter	No of Accounts	Amount Outstanding
Priority Sector	290607	7788
(1)Agriculture	96200	1521
(2)MSME	107503	3808
(3)Export credit	76	71
(4)Renewable energy	17	0
(5)Social infrastructure	95	15
(6)Housing loan	11837	588
(7)Education loan (priority)	64810	1697
(8)Other priority sector	10069	88
Non priority sector	83467	2426
Total NPA	374074	10214



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

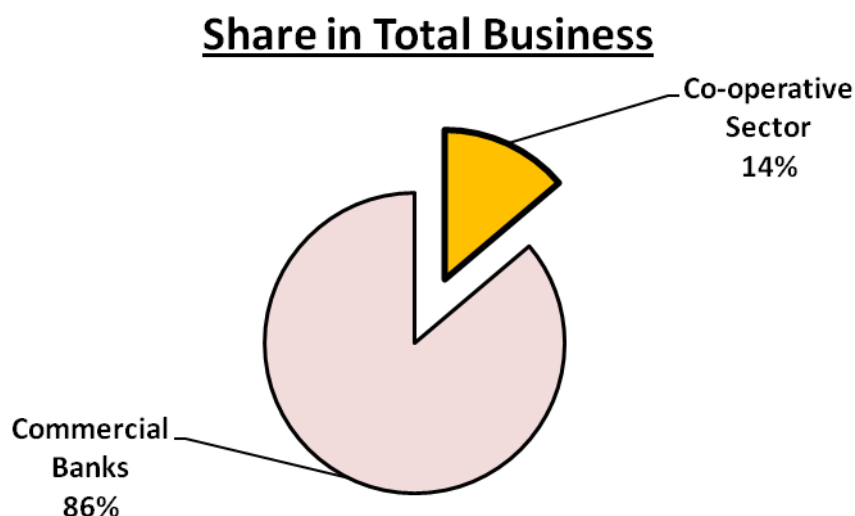
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

Parameter	March- 18			Share of Co-op Banks to Total
	Co-operative Sector	Commercial Banks	Comm.Banks +Co-op Banks	
Branches	984	6256	7240	14%
Total Deposits	69718	445401	515119	14%
Total Advances	47777	286735	334512	14%
Total Business	117495	732136	849631	14%
Priority Sector Advances	29646	166843	196489	15%
% Priority Sector Advances	62%	58%	59%	XX
Agriculture Advances	7283	69339	76621	10%
% Agriculture Advances	15%	24%	23%	XX
MSME Advances	1269	47193	48462	3%
% MSME Advances	3%	16%	14%	XX
CD Ratio	68.53	64.38	64.94	XX

B. Performance of Co-operative Sector in Total Business of the state



6. Review of Performance of the Banking Sector

6.1. Banking Statistics as at March 2018 (Refer Annexures 8.1 to 8.3)

The detailed banking statistics for Commercial banks in the State as at March 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	
	Mar-16	Mar -17	Mar -18	Mar '17- Mar '16	Mar '18- Mar '17
No. of Branches	6186	6332	6256	2%	-1%
Total Deposits	361593	410492	445401	14%	9%
Domestic Deposits	225984	258143	275457	14%	7%
NR Deposits	135609	152349	169944	12%	12%
Total Advances	232418	256075	286735	10%	12%
Advances + Investment	242718	269315	308817	11%	15%
Credit Deposit Ratio	64%	62%	64%	-3%	3%
C + I : D Ratio	67	66	69	-2%	6%

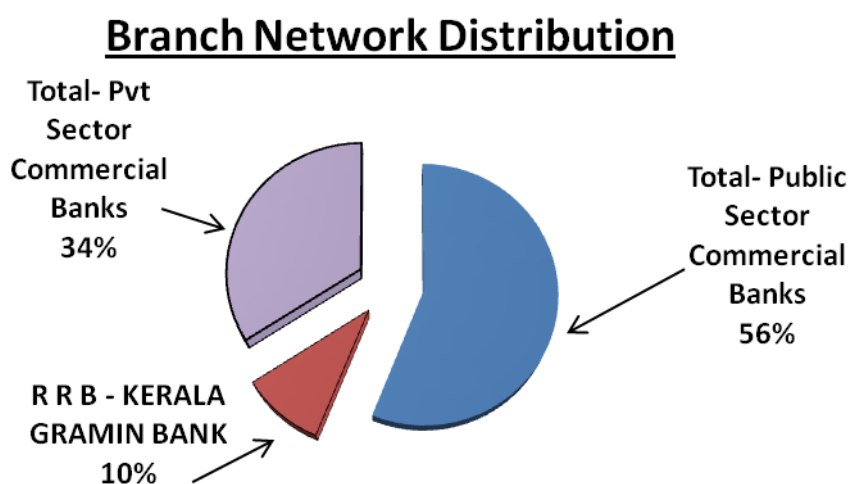
6.2. Branch Network

As at the end of March 2018, the total number of branches of Commercial Banks in the State was 6256.

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	145	2463	896	3504	4.14%	70.29%	25.57%
R R B - KERALA GRAMIN BANK	51	540	39	630	8.10%	85.71%	6.19%
Total- Pvt Sector Commercial Banks	139	1493	490	2122	6.55%	70.36%	23.09%
Total - Commercial Banks + RRB	335	4496	1425	6256	5.35%	71.87%	22.78%

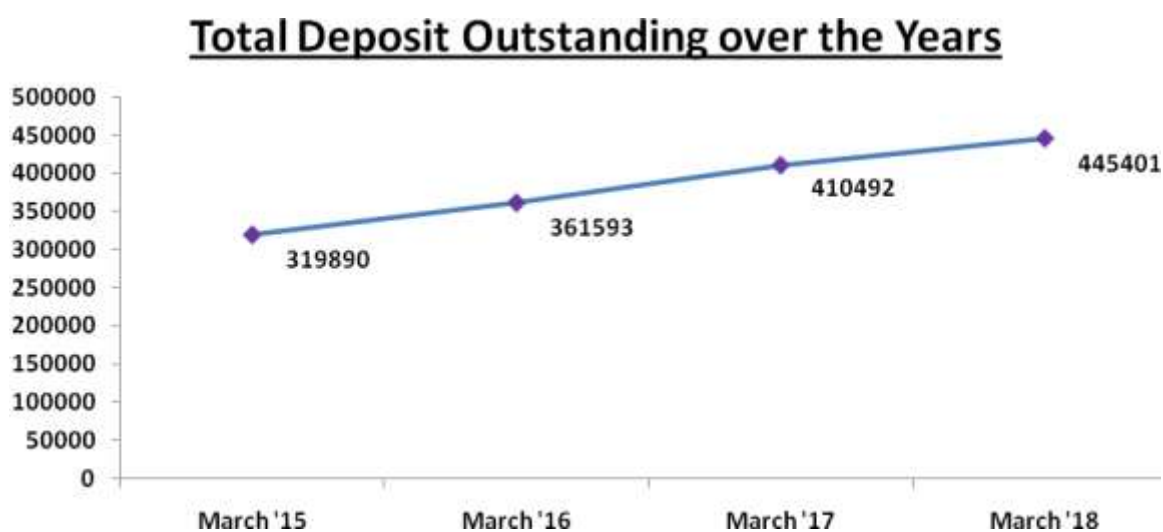
B. Banking Group wise Growth in Branch Network



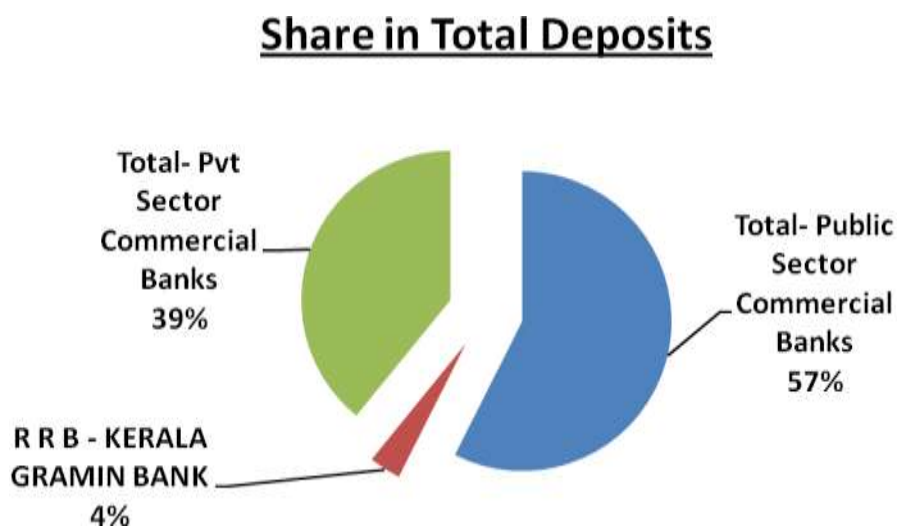
6.3. Deposit growth

A. Growth in total Deposits of commercial banks (Rs. in crores)

Total Deposit Outstanding over the Years			
March '15	March '16	March '17	March '18
319890	361593	410492	445401



B. Banking Group wise Growth in Total Deposits



C. Total Deposits - Population Group wise breakup

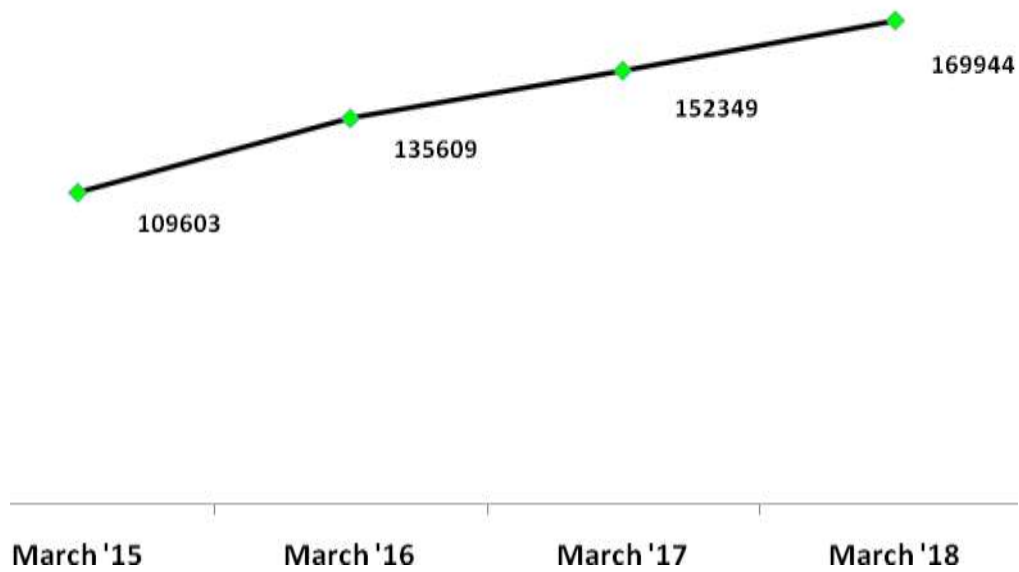
(Rs. in Crores)

Banking Group	Total Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	5494	155699	94606	255799	2%	61%	37%
R R B - KERALA GRAMIN BANK	643	11004	3726	15372	4%	72%	24%
Total- Pvt Sector Commercial Banks	5352	106030	62848	174230	3%	61%	36%
Total - Commercial Banks + RRB	11489	272733	161180	445401	3%	61%	36%

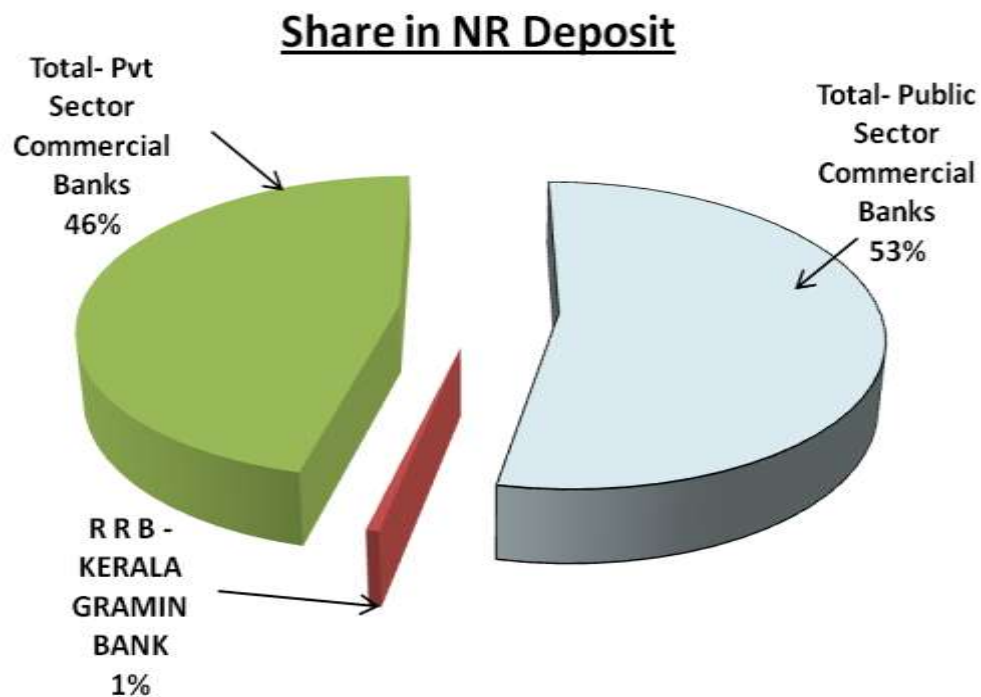
6.4. NR Deposits (Refer Annexure 8.2)**A. Growth in NR Deposits (Rs. in Crores)**

NR Deposit over the Years			
March '15	March '16	March '17	March '18
109603	135609	152349	169944

NR Deposit Over the Years



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

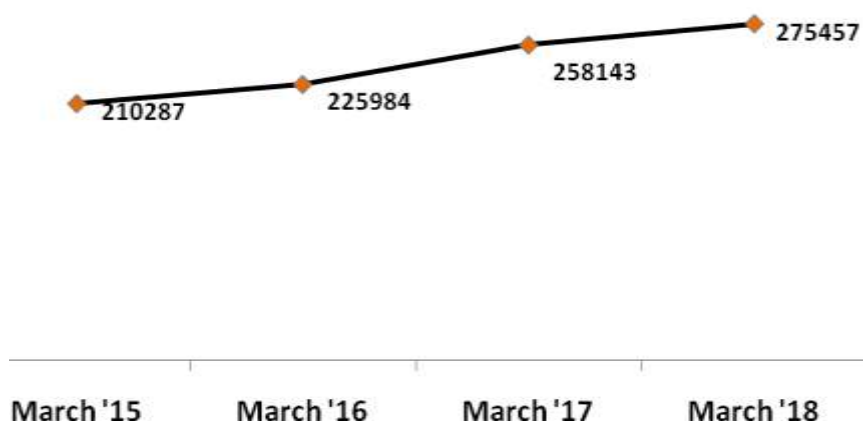
Banking Group	NR Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total-Public Sector Commercial Banks	1869	63153	25440	90462	2%	70%	28%
R R B - KERALA GRAMIN BANK	46	827	77	950	5%	87%	8%
Total- Pvt Sector Commercial Banks	2074	52048	24411	78533	3%	66%	31%
Total - Commercial Banks + RRB	3989	116028	49928	169944	2%	68%	29%

6.5. Domestic Deposits of commercial banks**A. Growth in Domestic Deposits**

(Rs. in Crores)

Domestic Deposit over the Years			
March '15	March '16	March '17	March '18
210287	225984	258143	275457

Domestic Deposits over the Years



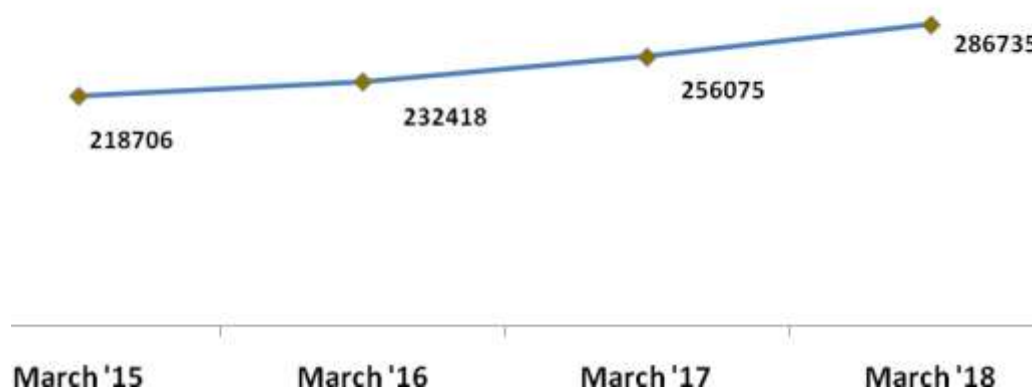
6.6. Credit Expansion of commercial banks (Refer Annexure 8.2)

A. Growth in Advances

(Rs. in crores)

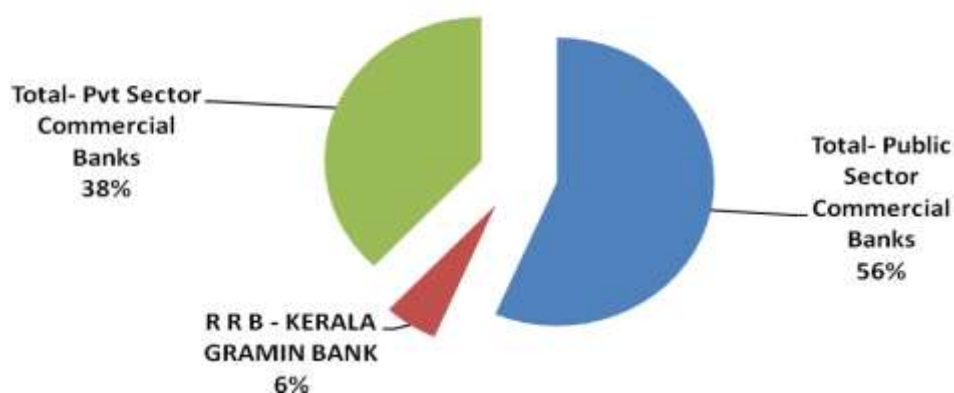
Total Advances Outstanding over the Years			
March '15	March '16	March '17	March '18
218706	232418	256075	286735

Total Advances Outstanding over the Years



B. Banking Group wise Growth in Total Advances

Share in Advances

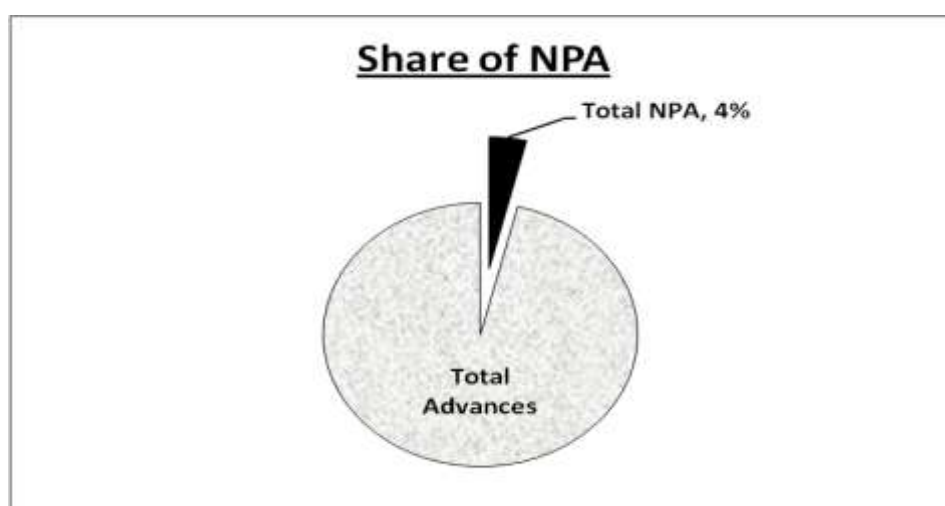


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	3654	84425	72482	160562	2%	53%	45%
R R B - KERALA GRAMIN BANK	946	14013	1362	16320	6%	86%	8%
Total- Pvt Sector Commercial Banks	2153	52059	55641	109853	2%	47%	51%
Total - Commercial Banks + RRB	6753	150497	129485	286735	2.36%	52.49%	45.16%

D. % Share of NPA in Total Advances



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

Reporting Quarter	Deposits (Rs. in crores)	Advances (Rs. in crores)	CD Ratio
Mar-15	319890	218706	68.37
Jun-15	328763	218739	66.53
Sep-15	338902	222791	65.74
Dec-15	349043	225405	64.58
Mar-16	361593	232418	64.28
Jun-16	370412	237551	64.13
Sep-16	379675	248802	65.53
Dec-16	402393	251207	62.43
Mar-17	410492	256075	62.38
Jun-17	415033	261134	62.91
Sep-17	421964	271048	64.23
Dec-17	428573	276922	64.61
Mar-18	445401	286735	64.38

6.8. 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 31.03.2018 (Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	79074	50578	63.96
2	Kollam	32936	21068	63.97
3	Pathanamthitta	38979	10987	28.19
4	Alappuzha	32313	14838	45.92
5	Kottayam	38921	20734	53.27
6	Ernakulam	96326	82739	85.89
7	Idukki	8007	8964	111.95
8	Thrissur	59745	35125	58.79
9	Palakkad	26203	17236	65.78
10	Malappuram	27818	18319	65.85
11	Kozhikode	27023	21924	81.13
12	Kannur	31227	17434	55.83
13	Kasargode	10772	8322	77.25
14	Wayanad	5773	6245	108.17
Total for State (including Co-operative banks)		515119	334513	64.94

