STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme)

Convenors: केनरा बैंक Canara Bank

Ref: SLBC/K/129/Minutes/AJS **10th February, 2020**

(All Members of SLBC)

Dear Sir,

Sub: <u>Minutes of the 129th Meeting of SLBC, Kerala</u>

We are forwarding herewith the minutes of the 129th Meeting of SLBC, Kerala held on 03rd January, 2020 at Hotel Residency Tower, Government Press Road, Trivandrum.

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

Thanking you,

Yours faithfully,

N Ajit Krishnan
Convenor, SLBC, Kerala
& General Manager, Canara Bank

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Minutes of 129th Meeting of State Level Bankers Committee, Kerala

Held on 03.01.2020(Friday)
The Hotel Residency Tower
Govt. Press Road, Trivandrum

The meeting commenced at 11:00 a.m. The List of participants is as per annexure.

Sri. N Ajit Krishnan, Convenor, SLBC Kerala & General Manager, Canara bank welcomed the participants. In his welcome speech, he touched upon the following.

- As per the decision taken by SLBC, LDMs, Banks, Agriculture Dept: of Kerala jointly conducted multiple camps in various places across the State to create awareness among the people, especially farmers about the various flood relief measures including moratorium, restructuring, additional finance etc. Banks on their own had also contacted their flood affected borrowers through various means like letters, mails, SMS, phone calls, personal contacts etc.
- As per the decision taken by SLBC, duly authorized by RBI, banks were to complete the restructuring/rescheduling process by 25th November 2019. Despite all the measures and awareness camps conducted, the data infers that only about 5% of the eligible flood affected borrowers had come forward for availing the facilities of restructuring.

  Honorable Finance Minister of Kerala had written to SLBC for extension of last date by at least one month so that the benefits reach more number of people. On taking up the matter with Reserve Bank of India, RBI had extended the cut-off date for restructuring of loans up to 31st December 2019.
- As of today, the scheme for restructuring of loans taken by the farmers in flood affected areas of the State stands expired. However, the Chief Secretary, Government of Kerala had addressed a letter dated 31.12.2019 to the Governor, Reserve Bank of India seeking extension of time up to 31.03.2020 for applying for restructuring. SLBC also received a letter from the Principal Secretary, Planning and Economic Affairs, Government of Kerala for the same extension of time up to 31/03/2020 which the SLBC will be referring to RBI.
- Towards overall development of the State, bank credit plays an important role by supplementing the capital formation efforts in both private and public sectors. Often off-take in bank credit is being considered as an indicator for resurgence in economic activities.

- **<u>The performance of the banking industry in the state, as at September 2019 was highlighted:</u>**
  - During the last one year the Branch network in the state improved to 6487 with the addition of 88 Branches.
  - Deposits of commercial banks in the state grew by 10% Year on Year, to reach Rs.5.18 Lakh Crores. However, growth over June 2019 is just 3%.
  - NRI deposits marked a Y-o-Y growth of 8 % and Domestic deposits marked a Y-o-Y growth of 11 %
  - Advances of commercial banks have grown by 13% during last one year to reach Rs.3.45 Lakh Crores. However, growth is meager at 3% over June 2019.
  - Total Business increased by 11 % Y-o-Y.

- CD ratio has increased to 67% from 65%, during the last one year.
- Priority sector advances increased by 12 % Y-o-Y
- Agricultural advances increased by 11 % Y-o-Y.
- MSME advances shows a Y-o-Y growth of 11%.
- Education loans shows a Y-o-Y growth of 2%
- Total Y-o-Y Industrial advances grew by 18%.
- Total Gross NPA position has slightly improved from Rs.13665 Crores to Rs.13391 Crores, a decrease of Rs.274 Crores. However NPA under MSME has increased from 34% to 37%.
- Total NPA is 3.88% of Total Advances. Of which, 28% are Non Priority Advances and 72 % are Priority Sector Advances.
- Under Education Loans, NPA is 14 % (a decrease of 2 % from last quarter)
- Under Self Help Group loans, NPA is 1.33% and under JLG loans, NPA is 2.57%.
- Priority sector contributes 72 % of Gross NPA, the major portion comes from MSME (37 %) and Agriculture Loans (19 %)
- The growing stress in MSME sector in Kerala should be studied closely.
- MSME constitutes only 16 % of the total advances. But its share in gross NPA, as stated above is 37 %.

- **<u>The overall achievement under Annual Credit Plan (ACP) is as follows</u>:**

- Achievement under ACP in Priority Sector till September 2019 is 45% of the Annual budget. The performance under primary sector was 52% and the secondary Sector performance at 44% which are comparatively satisfactory. The tertiary sector shows only 35 % growth which needs a bit of improvement.
- Increasing investment credit to agriculture is to be taken as a thrust area by all concerned.
- Though the achievement under Agriculture credit is 24% of total advances which is 6 % above the mandatory requirement of 18 %, it is mostly through short term credit. The share of term loans is only 1/5th of total agriculture credit. For sustained growth of Agriculture sector long term investments should constitute healthy share.
- The main theme and focus of State Credit Seminar 2019-20 being organized by NABARD on 15/01/2020 is on 'Hi-Tech agriculture' considering its importance to our state and will be the basis for preparing Annual Credit Plan 2020-21.

- Also we observe wide variation in performance among districts in achievement under Priority Sector.

- While districts like:
  Thrissur @ 62%, Kollam @ 57%, Kozhikode @ 54%, Alappuzha @ 53%,
  Kasaragod @ 49%, Idukki @ 46% achieved above state average of 45.30%;
  8 districts viz Wayanad @ 45% , Palakkad @ 44%, Malappuram @ 44%
  Trivandrum @ 43%, Ernakulam @ 42%, Kannur & Kottayam @ 32% and
  Pathanamthitta @ 27 % performed below state average.

The LDMs of these districts are requested to analyze the reasons for the low performance and take necessary corrective measures to reach the targets.

- Regarding ailing Cashew Sector, revival process is going on and large number of units found viable for revival as per the recommendation of the committee formed for this purpose are given assistance. There have been frequent meetings with the Honorable Minister in this regard and developments have been informed to all stakeholders promptly. During the last meeting, the Honorable Minister for Cashew

Industry called upon the Banks to come out with a liberal Special OTS Scheme for Cashew Units which are found to be not viable for revival so that they can be offered an honorable exit and to make them debt free. Subsequently we had called a meeting of banks to formulate an OTS Scheme and collecting views from all the concerned banks.

SLBC has shared the draft OTS proposal and seek permission of the forum to discuss and finalize the same in the subcommittee to be convened very shortly.

- The role of Banks in the economic development of the State need not be emphasized. After devastating back to back natural calamities, that also consecutively for two years, economic growth is a challenge. It requires collective efforts from the part of all the stakeholders joining together, transform challenges to opportunities. Unity will enable opportunity to trigger economic growth of the state and improvement of living conditions of the common man.
- Despite all the proactive, supportive, helpful and sympathetic stands taken by banking industry as a whole in the State, unexpected events against bank are recurring in the State which should be stopped forthwith.
- Repayment of loans is a natural, normal and expected corollary of lending and an integral, essential and fundamental aspect of credit dispensation. A culture of financial indiscipline is being created in the state where non-payment of loans taken from PSBs is becoming a new norm. It is becoming a custom to blame bankers for any suicides happening in the state for whatever reason and responsible authorities are demanding for write off of loans.
- In a recent incident also, in case of a suicide, the District Collector, forced the LDM to face the public and openly demanded for write off of loans. As bankers, we are totally puzzled, confused and perplexed by the fact that elected representatives and people in power and authority themselves demonise the bankers as cut throat money lenders with no scruples, little realizing the fact that we are nothing but custodians of public money and each one of us are responsible and accountable for its safety and accountability.
- SARFAESI actions initiated by Banks:

    Banks initiate actions under SARFAESI Act only when repayments are not coming, after account becomes NPA and after giving ample time and opportunity for the borrowers to repay the loans. Banks are invoking SARFAESI Act strictly within the ambit of the Act and in the State, physical possession of any property is generally taken through Chief Judicial Magistrate court after filing the petition as required under Sec.14 of the SARFAESI Act and through the Court appointed advocate Commissioner after judicial scrutiny and confirmation that the bank has acted in a manner prescribed under law and without any violations or breaches. The CJM orders the court appointed commissioner to take physical possession of the property and handed over to secure the creditor. Any obstruction of this process can be termed as contempt of court and banker has no role in possession taking except to accept the keys of the property taken possession of. Further, since Section 31(i) of the SARFAESI Act provides that the Act shall not apply to security interest created in agricultural land, no action is initiated by Banks on agricultural property. Any violation of the provisions of the Act by Financial Institutions is questionable by the Honorable Debt Recovery Tribunal, followed by a right to appeal before the Appellate Tribunal under Section 18 and by the judicial authorities including the Honorable High Court. Thus the acts of Banks under SARFAESI are under scrutiny of Judicial Forums at the instance of borrowers at every stage. Banks will have to take recovery action in case of default in the larger interests of public and the economy. Money advanced has to come back for recycling of funds.

- Mob attack on Banks either for non-sanctioning of unviable loans or for recovery of dues are on the increase in our state has become a new norm. Attack on Thankamoni branch in Idukki district of Union Bank of India for not sanctioning an Education loan is an example. A group of people came inside the premises, evicted the customers, put the shutters down and destroyed the furniture of the bank and threatened the life of bank staff. It should be noted that Bank Managers sanction loans as per set guidelines and terms and conditions laid down by respective board.

- The unfortunate incident in Neyyattinkara Branch of Canara Bank is known to all.

    - Another incident happened in Corporation bank Kottayam during November 2019. On the next day of taking possession of the property by the Bank, a mob of around 30 to 40 people entered the premises of the Bank, acted in an unruly and unrighteous manner and forced the Bank. Officials to return the keys to the borrower. It was informed that despite seeking the assistance of the Police, they were not of much help to the Bank Officials and the Bank had to succumb to the illegitimate demand for fear of their life and person. It is also understood that the local elected representatives were also involved in the incident and the District Administration also failed to protect the Bank and in fact, was instrumental in forcing the keys to be returned on the ground of law and order problems. The incident was unfortunate and such incidents give wrong message to honest borrowers. Considering the seriousness of the atrocities, a delegation of the bankers had submitted a memorandum to the Honorable Chief Minister and the office of Chief Secretary on 20.11.2019 to protect the life and property of bankers.

    - Another recent incident occurred in Thrissur District during December 2019. A borrower who had availed KCC loans from Bank of India and Kerala Gramin Bank committed suicide. There was vide media coverage blaming banks when the banks had not even initiated any recovery steps except sending a notice for informing borrower's NPA position. Furthermore, the District Collector forced the LDM to be with him and instructed to write off both the loans.

    - Recently on 21.12.2019, an assault and abuse happened on SBI officials who visited their NPA borrower at Puthukkadu for pre-recovery inspection and to apprise the borrower about further actions that the bank may take in case of non-upgradation. While they were leaving the premises, borrower without any provocation rushed to the employees and pushed one officer to the ground. Also abused and slapped the other officer. An FIR has been lodged with the police on this incident.

    - Thus, the incidents of local public, elected representatives, even District Administration interfering in various functions of Banks like applying undue pressure on sanction of loans by diluting guidelines, recovery efforts and even obstructing proceedings under SARFAESI Act which are resorted through Chief Judicial Magistrate are on the increase.

- It is often ignored that the borrowers themselves offer their land as security for the loan taken with the full knowledge that in case of default by them, bank has all legal right to proceed against the property for enforcement of security interest created over the property.

- The concern here is, even though the banks are discharging its duties legitimately, nobody is ready to accept the facts. Banks are blamed even when unviable loan proposals are not sanctioned and also when repayment of borrowed money is demanded back. There should be protection to the life of the bankers who are discharging their legitimate duty. Property of banks should be protected.

- Efforts should be made to create awareness among the public regarding the role of banks in the society and the importance of prompt repayment of loans for their own good. A good repayment culture is to be created for the Banking system in the country to survive and to enable economic development of the State. Cooperation of the Government and support of its machinery is necessary in this direction. A conducive environment for smooth functioning of banks, safety and security of banks and bankers are to be ensured by the State and the District Administration. Unless the life and dignity of employees are protected, entire credit recovery mechanism may collapse, which ultimately impact the flow of credit in the State.

- SLBC constrains to make this serious issue to this forum for an assurance from the Government to take all possible steps to protect the banks and its employees and give appropriate directions to the police and law enforcement officers to take care that no bank employee is harassed or chased or threatened or obstructed in any manner in doing their duties as a public servant. SLBC Convenor expressed hope that this message will be effectively and appropriately passed on to the concerned and the matter would be resolved soon.

- From the banker side we have also taken some steps to ensure that these types of constraints do not happen. A District Level Committee consisting of LDM, representative from SLBC and concerned Bank was formed in Wayanad and Idukki districts to examine cases before initiating/continuing SARFAESI action in respect of loan accounts where source of income is mainly from agriculture. This was found to be very effective and the Honorable Agriculture Minister has requested to form such committees in all the districts. We also proposed to form such committees in all the districts of the state. Such a committee has already been recently formed in Palakkad. During the Annual Conference of the District Collectors held in Thiruvananthapuram recently, the Government desired that representative of the concerned District Collector also be included in the Committee. We welcome such a move so that we can ensure that the decisions of the committee are impartial and that no harassment or misuse of the SARFAESI Act is done by anybody.

- The Ujjivana Scheme formulated by the State Government was a big boost and support for rebuilding the state after 2018 flood. Though the issue was taken up in the last SLBC meeting, the decision on the extension of same for the flood in 2019 is yet to come. We hope the Government may extend the Scheme for the victims of the 2019 flood also.

- During the course of a meeting, the Honorable Minister for Cashew expressed unhappiness that a few Banks are not honoring the recommendations of the Cashew Revival Committee formulated by the Government. SLBC would like to invite the attention of the concerned banks to the fact that the Cashew Revival Committee which deliberated and made recommendations in individual cases consisted of representative from the concerned Bank who has financed the particular unit also. The concerned bank is also a party to the recommendations made by the Committee and hence not honoring the recommendations of the Committee has no justification.
- In case of some banks, senior bankers do not regularly attend the SLBCs and Sub Committees and when decisions are taken with consensus of all present, the same do not find favor with higher ups when it comes to implementing the SLBC's recommendations and decisions. This does not augur well for SLBC and its functions. Hence it is advised to ensure that the senior officials with appropriate authority should attend the meetings and air their .
- The Convenor also requested the officials of Government Departments who attend the meetings to ensure that senior level officials attend such meetings so as to have fruitful and effective discussion.
- The Convenor requested bankers to bestow their personal attention for timely and accurate submission of data to SLBC so that the Quarterly SLBC meetings can be conducted within the time frame as per the guidelines of Reserve Bank.
- The process of revamp of Lead Bank Scheme and Data Flow Management is in progress. An implementation committee involving banks, RBI and NABARD has been formed for monitoring the process. I understand that Head Offices of all the banks are making arrangements for required modifications in their CBS and MIS systems. Regarding modification of SLBC website to suit the revised requirements, the matter has been taken up with the site vendor. Identifying correct block codes of all the blocks in the state is going on, as various sources give different inconsistent information. We have taken up the matter with RBI to find out a solution.
- As instructed by Reserve Bank of India, SLBC Convenor Bank had identified Thrissur district for 100% digitalization by October 2020. SLBC had conducted a meeting of the cross section of stakeholders on 28 October 2019 to have discussions on the matter and devise a route map to achieve the targeted goal. Progress under 100% digitalization of Thrissur district is not up to the expected level and requested all the banks and government departments to extend full support for the venture and ensure digitalization of Thrissur district is completed as per the schedule given. The combined review by SLBC and RBI is proposed to be held at Thrissur on 6th January 2020.
- Another venture of the State Government which needs attention of bankers is financing of electric vehicles. Kerala's electric vehicle policy envisages an ambitious target of introducing 1million electric vehicles by 2022. In India, scooters that have a top speed cap of 25kms need not be registered with the road transport authorities. This has come as a challenge and the banks therefore find it difficult to finance these electric vehicles which are not registered with the transport authorities and need to be deliberated upon for a solution to finance these vehicles.
- The Convenor thanked State Government and various Developmental Agencies for their excellent support and cooperation rendered to the banking sector in the

State over the years. He requested to continue the same level of mutual cooperation and synergy among bankers and various Government Departments in future too. For nation to be healthy, banks and bankers have to remain healthy and positive.

With this, the Convenor, SLBC welcomed the members.

Smt. A Manimekhalai, SLBC Kerala Chairperson & Executive Director, Canara Bank in her presidential address stated the following:

- PSBs account for more than 54% of all the financial access points in Kerala signifying the strategic importance of these banks in Financial Inclusion. The Chairperson emphasized the need and importance of further extension of financial access points in all districts.

- Banks in the state had performed well in many parameters. However a few concerns are there:

    - Increasing NPA in priority sector especially under Education Loans and MSME. There is a need to devise methods and processes to address the grievances of MSME customers so as to make them part of development.
    - Regarding Cashew revival scheme: As explained by SLBC Convenor, OTS scheme should be worked out by all bankers and should be implemented well.
    - Customer outreach programmes had been successfully conducted in some districts in Kerala as directed by Department of Financial Services. A lot of loans were sanctioned but yet to be disbursed. It is necessary to take care that all the loans sanctioned in outreach programmes have to be deal with immediately.

- Lead Bank Scheme in state needs to be revamped. As per RBI directives, SLBC Convenor bank has to develop standard system of data flow and management on the SLBC website.

- The digital districts as said by Convenor SLBC, Thrissur district have been taken up for 100 % digitalization in state within a time frame of 1 year. The Chairperson requested all SLBC members and stakeholders to expedite the process of achieving 100% digitalization of Thrissur district in coordination with all member banks, RRBs and State Government.

- Saturation of farmers under KCC Scheme needs to be done urgently as large numbers of farmers as reflected in Pradhan Mantri Kisan Yojana are not being covered under KCC. Everyone is aware of discontinuation of interest subvention and repayment incentives to agri gold loans. The Department of Ministry of Agriculture, Corporation and Farmers Welfare, Govt: of India has notified, not to provide interest subvention and prompt repayment incentive benefits to non KCC account holders especially in agriculture gold loan accounts from 01/10/2019.

- Banks have to make use of list of Kisan Samman beneficiaries to extend the KCC facility for which interest subvention and incentive are available.

- SLBC has to include “Doubling of farmers income by 2022” as regular agenda under Lead Bank Scheme and in various forum such as SLBC, DCC, DLRC, BLBC and also use the benchmark provided by NABARD for monitoring and reviewing the progress. For doubling farmers income, following strategies can be adopted:

- ➢ Focus on investment credit in agriculture
- ➢ Identification of Area specific Schemes
- ➢ Insure the farmers against crop loss through affordable crop insurance premium
- ➢ Educate about mix farming- apiculture and mushroom cultivation and others
- ➢ Reduce cost of production by adopting various technologies
- ➢ Saturate farmers with KCC

- All the member banks should focus on achieving the mandatory target of all sub sectors under annual credit plan for balanced growth under credit.

- Regarding Paddy Receipt Sheet Scheme, State Government has to intervene and expedite release of funds before the cutoff date.

- The Chairperson mentioned about the assault and abuse of bankers and requested State Government for adequate protection during the recovery process to the bankers and ensure smooth recovery process.

- The Chairperson called upon all the bankers to promote digital payment methods and BHIM Aadhar to fall in line with the central government directives on digitization.

- The Chairperson urged all stakeholders to concentrate on following points:
    - ➢ Banks have to focus to achieve set target on annual credit plan.
    - ➢ Pending applications on state and central government schemes have to be sanctioned.
    - ➢ Targets have to be achieved well before year end.
    - ➢ Opening of bank outlets need to be activated
    - ➢ Issuing and activation of Rupay cards to all eligible farmers and accounts
    - ➢ Financial literacy needs to be imparted successfully
    - ➢ Activation of all BC outlet

Smt. Reeny Ajith, Regional Director, Reserve Bank of India in her address stated the following:

- On the macroeconomic front, global economic activity has remained subdued, though some signs of resilience are becoming visible. Growth has shown signs of picking up in some advanced economies and emerging market economies. In domestic market, Economic activity has weakened further and the output gap remains negative. Consumer Price Inflation (CPI) increased sharply to 4.6 per cent in October, propelled by a surge in food prices. Considering the above facts, the Monetary Policy Committee in its last meeting in December decided to keep the policy repo rate under the liquidity adjustment facility unchanged at 5.15 percent and to continue with the accommodative stance as long as it is necessary to revive growth, while ensuring that inflation remains within the target.

- **Monsoon Floods – 2019**
  After the flood of 2019, the Special SLBC meeting held on September 03, 2019 adopted relief measures in areas affected by flood in the State. The restructuring and moratorium was effective from August 23, 2019 and the last date for receiving

applications for restructuring was November 25, 2019. Based on the request from SLBC, vide letter dated November 25, 2019, RBI central office has permitted extension of the deadline to December 31, 2019.

- **Expanding and Deepening of Digital Payments Ecosystem**
  With a view to expanding and deepening the digital payments ecosystem, it has been decided that all State Level Bankers Committees shall identify one district in their respective State on a pilot basis to make the district 100% digitally enabled within one year, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. This would, inter alia, include providing the necessary infrastructure and literacy to handle such transactions. Accordingly, Thrissur district was selected from our state, for the purpose.
  She requested stakeholders to commit themselves for achieving the goal with a period of one year.

- **Availability of National Electronic Funds Transfer (NEFT) System on 24x7 basis**
  NEFT facility has been made available on 24x7 basis from December 16, 2019. Member banks are advised to initiate necessary action and ensure availability of all necessary infrastructural requirements at their end for providing seamless NEFT 24x7 facility to their customers. Banks may also disseminate information on the extended timings for NEFT to all their customers.

- **Financial Literacy Week (FLW)-2020**
  The triad of financial literacy, financial inclusion and consumer protection are vital pillars for meeting the objective of financial stability. As you are aware, with the aim of furthering financial literacy and thereby creating awareness on key financial topics, RBI has, since 2017, earmarked one week in a year as Financial Literacy Week. In this endeavor, the active participation of the Regional Offices has made the events very successful every year, with focused campaigns. This year, it has been decided that Financial Literacy Week (FLW) 2020 will be observed during February 3-7, 2020 on the theme of "Micro, Small and Medium Enterprises (MSMEs)".

  She pointed out the following agenda items for serious consideration and implementation by the stakeholders concerned:

- Revamp of Lead Bank Scheme – Although most of the action points regarding this have been complied with, she was concerned at the low attendance level in the DCC/DLRC and BLBC meetings by banks as well as government departments. The successful implementation of schemes needs awareness and coordination between banks and government departments which is adversely affected by the non-attendance of the stakeholders in these meetings. She urged the controllers and Heads of Government Departments to impress upon their officials regarding this aspect.
- Infrastructure facilities for Financial Literacy Counselors – Despite RBI having issued circular in 2016, many banks are yet to fully comply with the requirements given by RBI. These banks have to fully comply so that this agenda item can be removed by the next SLBC meeting. I may observed that FLCs are yet to be appointed in some blocks of the State. Rather than wait for people to come to the banks to be appointed as FLCs, banks have to be more proactive in this regard.

- Functioning of Business Correspondents – From the visits to BCs undertaken by RBI officials, it was observed that the BCs engaged by many banks are having restricted functional freedom and that there were a host of other issues. She urged upon all banks to fully empower BCs and resolve technical and administrative issues so that the benefit of the BC scheme as envisaged by RBI are enjoyed by the customers of banks.
- Doubling of farmers' income by 2022 – the strategies identified by SLBC may be realigned for speedy implementation for the target to be achieved in view of the back to back floods that occurred in the State.
- Credit Delivery Framework for Tenant farmers –There is a need to fast track the licensed farming bill for implementing the credit delivery framework for farmers. She requested the State Government to do the needful in this regard.
- Committees on Stressed MSMEs – In order to enable faster resolution of stressed MSMEs, the Committees as per framework given by RBI have to take timely decisions. Unfortunately, the pace is slow and all the banks need to speed up the activities for resolution of such assets.

She pointed out that NPAs are a major concern not only to the bankers but also to the regulator. From regulatory perspective, bankers who are custodians of public money and who take the credit risk management exclusively on themselves need to be fully supported in their legitimate efforts in recovery of credit.

Smt. Lekshmi KSM, General Manager, NABARD in her address stated the following:

- She stressed on the need for converting all agricultural loans to KCC mode by 31 March 2020 as GoI will be limiting the facilities like interest subvention and interest rebates only to KCC holders.

- She also stressed on the need for bankers to leverage various subsidy programmes of GoI viz., DEDS/ AMIGs/ NLM for augmenting GLC under Agriculture Term Lending which, otherwise, has shown relatively low off-take in the State.

- Further, she reiterated the need for submission of Utilization Certificates in respect of subsidy released under the above subsidy schemes and also urged bankers to reconcile and repay outstanding repayable amounts due to the NABARD under the erstwhile PVCF Scheme to pay back to the GoI.

Sri. Harikishore IAS, informed the forum that National Rural Livelihood Mission, GOI, have a portal TBMIS(Transaction Based MIS) where entire transactions of neighborhood groups are captured and hence Kudumbashree is not enrolling in e-Sakthi portal. Implementation of both will be duplication of data and a decision will be taken after a pilot study on that.

With regard to the advance wage payment of MNREGA tribal families, he stated that the Government will give Rs.10 Crores to Kudumbashree and in turn banks have to give that money to the SHG accounts, as MNREGA workers are paid in advance. He requested the LDM's of Palakkad, Kannur and Wayanad to take it on higher priority.

Sri. Venkitapathy IAS, Director Fisheries in his address discussed the following :

Director of Fisheries, **Sri. Venkitapathy IAS** stressed the importance of pisciculture in achieving the goal of doubling of farmers income by 2022. He informed that Central Government is bringing out projects like Pradhan Mantri Matsya Sambandha Yojana and

FIFD. PMMSY by setting aside Rs.10000 Crores in 5years time. Total outlay of Rs. 124.22 Crores with Central assistance of Rs. 48.11Crores is envisaged..

He suggested to have a subcommittee with specific agenda on insurance to fisheries sector.

Sri. S. S, Nagesh, Chief Head of Division State Planning Board in his address stated the following:

The budget is being prepared and there are so many schemes in which credit linkage plays a major part. As the budgetary resources will not be sufficient to address the needs of the state, the banks may actively involve to meet the needs of farmers.

The forum then proceeded with the agenda.

1. ADOPTION OF MINUTES OF 128th SLBC 2019

The forum unanimously adopted the minutes of 128th SLBC 2019 held on 03rd October, 2019 which was forwarded to the members, vide SLBC letter no SLBC/K/128/MINUTES/AJS dated 30th Oct 2019.

2. PENDING ISSUES

2.1 Pending Issues in Primary Sector

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

Sri. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank stated that there is a need to adopt new strategies for ensuring that the target of doubling the farmers' income by 2022 and he suggested having a subcommittee with agenda of re-examining the strategies because of the consecutive devastating floods that occurred in the state.

The forum observed that there is no progress in digitalization of land record and licensed farming, which are two important aspects in doubling the farmers' income by 2022.

Sri.Ajit Krishnan, SLBC convenor and General Manager, Canara Bank stated that the Government had introduced Pradan Mantri Kisan Samman Nidhi and KCC Saturation Campaingh with a view to increase the farmers' income. He urged the LDMs and Banks to arrange sufficient awareness campaigns to ensure that we go as per the schedule and require to reach the target.

Participants suggested that implementation of licensed farming Act could be time consuming process and hence requested to explore the possibility of financing tenant farmers based on a Government order till the implementation of licensed farming Act and suggested to discuss it in the Sub-Committee on agriculture so as to taken up with department of Agriculture.

Convenor SLBC stated that, modalities for financing tenant farmers may be discussed in the Sub-Committee and a draft proposal may be formulated.

(Action : SLBC, Banks, LDMs and Government Department.)

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

The 128th SLBC forum observed that the State Crop insurance is more acceptable to the farmers in Kerala. SLBC had written a letter to DFS on 29/11/2019 on whether the option can be given to farmer to choose between PMFBY and State Crop Insurance. SLBC had not received any reply from DFS.

The forum decided to take up the matter once again with DFS in this regard.

(Action : SLBC, DFS)

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

The forum decided to consolidate this agenda item with agenda 2.1.1 till the government come up with notification regarding financing of tenant farming or implementing the "***model leasing Act***".

2.2 Pending Issues in Secondary Sector

2.2.1 Committees for Stressed Micro, Small and Medium Enterprises (Suggested by RBI)

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank noted that almost all the banks have formed the committees but eight banks are yet to give the confirmation in this regard. Those banks are: Bank of India, Catholic Syrian Bank, Central Bank of India, City Union Bank, Karnataka Bank, Lakshmi Vilas Bank, Punjab & Sind Bank and Tamilnadu Merchantile Bank.

He asked the representatives from respective banks to give the confirmation by **10 January 2020.**

The forum decided to pursue the agenda.

(Action: Banks)

2.3 Pending Issues in Teritiary Sector

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

The forum noted that this agenda item has been pending since March 2014. The Department of registration has informed the charges for registering and releasing the equitable mortgage created in favour of banks. The forum noticed that the charges suggested are reasonable. However the forum decided to request the Government for waiving the charges for agriculture loans. A sub-Committee meeting will be convened to discuss the modalities and member banks can deliberate up on acceptability registering equitable mortgage in revenue records.

(Action : Banks, SLBC & Registration Department)

2.3.2 Education Loan Repayment Support Scheme

Sri.N Ajit Krishnan, SLBC convener and General Manager, Canara Bank *stated* many of the application are rejected by the Government on account of clarifications given on the merit admissions. The matter has been taken up with the Department for clarity in the matter as parameters have been changed almost twice during the course of the scheme, after the applications have been filed.

SLBC had written a detailed letter to Department that the applications were collected in good faith as per the original notification given by the Government. The subsequent Government Orders in this regard are ambiguous in the wordings with respect to fees and merit and hence we had taken up with the Government for clarification.

The forum decided to write to the department for getting clarification in the matter.

(Action : SLBC)

2.3.3 Revamp of Lead Bank Scheme (Agenda by RBI)

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank informed that the major problem encountered by the banks is in getting the block codes for all the 152 blocks in Kerala. To have uniformity in database, SLBC requested RBI to provide the Block Code data.

GM, Reserve Bank of India informed that the central office is checking the same and will revert to SLBC once they get reply from the central office.

The forum decided to pursue the agenda.

(Action: SLBC, RBI, Banks)

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

Smt. Lekshmi KSM, General Manager, NABARD *raised three concerns that need to be taken up with MoRD:*

- NABARD has a scheme in which 50% expenditure of RSETI's with "AA" rating will be given. Because of not achieving 100% credit link in PMEGP, AA rated RSETIs are coming down in number and hence most RSETIs are not getting this reimbursement. So some relaxation has to be given in case of rating of RSETI's.
- Trainees under Tourism sector should be provided with ID cards by Tourism Department
- RSETI's which are lacking of infrastructure facilities should be provided with infrastructure assistance. NABARD will provide the list of RSETIs which are lacking infrastructure and sponsoring banks have to provide necessary assistance.

Sri.Harikishore IAS, Executive Director Kudumbasree informed that they have already received Rs. 1.6 Crores from Ministry of Rural Development for paying to RSETI's and Rs. 3.5Crores is pending with Government of India and is expected to receive before March 2020.

The forum decided to pursue the agenda.

(Action: MoRD, Kudumbhashree)

2.3.5 Progress made in Digitization of Land Records

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank *stated that the matter had already been discussed in earlier agenda.*

The forum decided to pursue the agenda.

(Action: Revenue Department)

2.3.6 Delay in Appointment of Financial Literacy Counsellors

The forum requested the L DMs to identify the vacant slots and reallocate them to the banks.

The LDM Idukki, informed that in Idukki district it is very difficult to find a suitable candidate for FLC post as most of the bank officers of Idukki are hailing from outside the district and once they retire they prefer to settle outside the district. He also suggested the following:

- Eligibility criteria for FLC posts and their remuneration should be uniform across the banks.
- Appoint people from other than banking sector also as FLCs.
- There should be standard operating procedure for FLCs.

Smt. Reeny Ajith, Regional Director, Reserve Bank of India, suggested SLBC to consolidate and submit the constraints and suggestions specific to each block to RBI, as they are not having the data.

GM RBI stated that uniformity in eligibility criteria for and remuneration has already been taken up with Central office based on the FLC work shop and they are examining the same

The LDM Ernakulam, suggested SLBC to request the Government to include FLC classes in their awareness camps and such meetings for a social cause.

The forum decided to pursue the agenda.

(Action: SLBC, LDMs, Banks, Govt Departments)

2.3.7 Infrastructure facilities to the Financial Literacy Counsellors
(Agenda suggested by Reserve Bank of India)

FLC's are presently sanctioned with projector which is difficult to carry. **Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank** stated that the matter is already referred to RBI for necessary action.

The forum requested the banks which have not provided other required infrastructure facilities to FLCs may do so immediately.

The forum decided to pursue the agenda.

(Action: Banks, RBI)

2.3.8 Functioning of Business Correspondents (Suggested by Reserve Bank of India)

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank stated that BC's have to undertake all their eligible activities without any restrictions.

The forum requested the LDMs and Banks to ensure the same.

The forum decided to pursue the agenda.

(Action: Banks, LDMs)

2.3.9 Issues in network connectivity in remote areas (Suggested by Reserve Bank of India)

The LDM Idukki, informed that a branch of Union Bank of India, Upputhod, in Idukki district is working under VSAT and facing the connectivity issue. After a joint inspection by Idukki LDM and DGM BSNL, the BSNL had suggested two solutions of which one is placing of optical fibre cables around 7kms, but it costs Rs.5 lakhs to Rs. 6 lakhs per km and the other is to take optical fibre cables for lease from cable operators which is not feasible because of cyber security issues.

Representative from Ministry of Communication, stated that the matter should be discussed and taken up with BSNL.

The forum decided to pursue the agenda for the limited purpose of resolving the issue pertaining to Union Bank of India, Upputhod Branch.

(Action: LDM Idukki, Banks, BSNL)

2.3.10 Agenda by LDM Malappuram

(Pollution Control Board is insisting for 5 year rent agreement for issuing NOC to entrepreneurs who are running their business in rental buildings)

The issue had been resolved and the forum dropped the agenda

2.3.11 Agenda by LDM Calicut

(Some Banks are insisting for personal Aadhar no. of the RR officials when they approach for remittances of collection amount to Govt A/c)

The forum noted that as there is no clarity received from the Revenue Department.

The forum decided to pursue the agenda.

(Action: Revenue Department, LDM Calicut, SLBC)

2.3.12 Agenda suggested by Reserve Bank of India

A] Reallocation of blocks for appointment of FLCs

The issue had already been discussed.

The forum decided to pursue the agenda.

(Action: LDMs, BANKs)

B] Standardisation of SLBC Website

The forum noted that SLBC website is up to date and dropped the agenda

2.3.13. Agenda suggested by LDM Palakkad
(Regarding exemption of possession certificate for granting of various loans from Bank)

The forum noted that as there is no clarity received from the Revenue Department.

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank stated that the issue was discussed in the District Collector Conference. They are planning to stop issuing the 'Location Certificate', 'Possession Certificate' and 'Thandaper Register' since it is not the functionality of Village Office. Once the digitalization takes place these can be downloaded from portal.

SLBC requested the authorities to continue issuing these till the alternative is made available by the State Government.

The forum decided to pursue the agenda

(Action: Revenue Department)

2.3.14 Agenda suggested by LDM Idukki
(Issues relating to financing under agriculture based on tax receipts)

The forum noted that as there is no clarity received from the Revenue Department and can be resolved after digitalisation of land records.

The forum decided to pursue the agenda.

(Action: Revenue Department)

2.3.15 Agenda suggested by Federal Bank on Income Recognition, Amount Classification and provisioning norms for agricultural advances.

Smt. Lekshmi KSM, General Manager, NABARD *suggested to take feedback from State Level Technical Committee based on the feedback from District Level Technical Committee on crop season determination as crop season varies from district to district.*

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank stated that there should be uniformity in scale of finance also.Nearby district are having a wide variation in scale of finance.

The forum requested the LDMs and State Cooperative Banks to ensure that the DLTC meetings to be held by the month end of January.

Vijaykumar D, GM, Canara Bank suggested that, SLBC Kerala shall consult the matter with other state SLBC's and ensure to have a common practice across the Country while fixing the crop season

The forum decided to pursue the agenda.

(Action: SLBC, State Co-operative Banks)

2.3.16 Hypothecation in Registration of Sea going fishing boats

The representative from Fisheries Department informed that fishing boat registration is done in nationwide software "Real Craft" developed by NIC. Fisheries Information Management System is also there. For hypothecation, a project has been started in coordination with NIC. Department is in the process of incorporating Hypothecation clause in the registration portal.

(Action: Fisheries Department)

2.3.17 Agenda by RBI

A. **Business Correspondent (BC) Registry**

Sri. V R Praveen Kumar, General Manager, RBI requested all banks to immediately upload the data of BC's on the BC registry so that real time picture will be available.

A representative from SBI suggested that since the same details are already uploaded in Jan Dhan Rakshak portal the same can be imported from that portal, this and this avoid duplication of data upload.

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank stated that the SLBC will request the RBI to examine that.

The forum decided to pursue the agenda.

(Action: SLBC, RBI)

B. **Revamp of Lead Bank Scheme standardized system for data flow**

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank stated that the matter had already been discussed.

(Action: SLBC, RBI, Banks)

3. FRESH ISSUES

3.1 Primary Sector

3.1.1 Minutes of SLBC subcommittee on Natural Calamity on 08.11.2019 (Information Note by SLBC Convenor)

The forum approved the minutes.

3.1.2 Extension of Kisan Credit Card (KCC) Scheme for Animal Husbandry Farmers and Fisheries

Overall credit to fishermen is less than 10% and KCC coverage is also less than 10%. Under FIMS, 247000 registered fishermen are there - both sea going and inland aqua culturists.

The Director of Fisheries, requested the banks to extend KCC loans to fishermen so that middlemen can be avoided and benefit of lower interest can be extended. Cage Culture proposed by NABARD had already been implemented in a few districts and the Director of Fisheries requested for support by forming JLG's and extension of loans to JLG's, as NPA is high for individual fishermen as compared to JLG's.

Sri. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank informed that SLBC had instructed to distribute 20000+ KCC fisheries and also allotted targets to member banks in the state. Only 1796 KCC fisheries had been given as on 31.12.2019. He requested banks to look into this and supplement the requirement and also to ensure that the targets are being achieved.

(Action: Banks)

3.1.3 Agenda Suggested by Lead District Manager Alappuzha

(Marking of Banks' Hypothecation clause in Agriculture Insurance Policies)

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank stated that the SLBC had requested the Principal Secretary Department of Agriculture to examine the proposal. AIC representative replied that as of now they are not having technically compatible package, they find it difficult to note this in the respective records. Besides, it was informed that the farmers are directly taking insurance and are not furnishing loan number. This becomes a problem for them to note unless the banks take the responsibility of ensuring that the insurance is taken by the loanee farmers.

Representative from Agricultural Department informed the forum that the matter is being taken up with Principal Agricultural Officers on whether they can give loan account instead of SB account and it will be shared with SLBC.

The LDM Palakkad informed that Animal Husbandry Department is providing 'Go Suraksha Insurance' and there is no provision to add this hypothecation clause to that scheme also.

The forum suggested to have a detailed discussion in this regards and decided to form a separate subcommittee for discussing the matter.

3.2 Secondary Sector

3.2.1. Relaxation of eligibility under Ujeevana Support Scheme

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank *informed the forum that the SLBC has written to Government of Kerala for extending the Ujjeevana scheme till 31.12.2019 for 2018 flood affected units and also to extend the schme for 2019 flood affected units.*

Action : Disaster Management Department, GoK

3.2.2 Agenda Suggested by Additional Chief Secretary, GOK

(Representation received from Wood Industries Welfare Association regarding Ujjeevana Scheme)

The forum advised that, Banks may extend necessary credit support on merits within the existing schemes.

(Action: Govt: Department)

3.2.3 Agenda Note on PMEGP

Representative from KVIC informed the forum that banks should clear the backlogs in the portal. There is a short fall in the achievement of SC/ST targets during the current year and project available with the banks also very less. Potential borrowers from SC/ST category may be identified with the help of the SC/ST development corporation.

EDP training is mandatory for disbursing loans under PMEGP. However relaxation is given up to 31.03.2020.

LDM Idukki informed that since EDP training of PMEGP is made online also, it will affect the existence of RSETIs. They need minimum 25 candidates to conduct EDP training and for district like Idukki, it is very difficult to identify the number of candidates for EDP

The forum decided to pursue the agenda.

(Action: KVIC, Govt: Department)

3.2.4 Agenda Suggested by Lead District Manager – Palaghat

(The agenda item suggested by LDM Palakkad regarding K-SWIFT approval of single window channel for MSMEs: It is being mentioned that there is a precondition of obtaining NOC and license from local bodies for sanctioning of MSME loans.)

Sri.K Biju IAS, Director of Industries and Commerce informed the forum that New MSME Facilitation Act 2019 and amendment to the Single Window Act though passed by the assembly, rules have not been formed yet. Once the rules are framed, the conditions which have been mentioned in the Act will become part of the rule i.e, single acknowledgement will suffice for all other permits and licenses.

(Action: Govt: Department)

3.2.5 Agenda Suggested by Lead District Manager – Malappuram

A. Extension of the last date for the submission of application or restructuring (flood affected) from 25th November 2019

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank *informed the forum that RBI has extended the last date for submission of application for restructuring upto 31st December 2019 from 25th November 2019.*

B. Ujjevana scheme to the extended to people or units affected by flood 2019.

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank *stated that the matter had already been discussed under agenda item No.3.2.1*

3.3 Tertiary Sector

3.3.1 Agenda Suggested by Corporation Bank

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank *stated* that the matter was properly represented during the meeting with the honourable Chief Minister, Governement of Kerala. This issue was also taken up in the recently held district collectors' conference where chief minister, higher level police officials and collectors are were present.

Representative from Corporation Bank *thanked the forum, SLBC Convenor and LDM Trivandrum for taken up the matter with all seriousness.*

3.3.2 Agenda suggested by Kudumbasree

Sri.Harikishore IAS, Executive Director Kudumbasree informed that the KUDUMBASHREE Mission had conducted a survey in Palakkad and found that neighborhood group members are availing multiple loans. Kudumbashree is trying to solve the problem of multiple financing through certain schemes like "Muttathemulla" implemented by Department. He requested bankers to formulate a scheme for debt swapping in this financial year and a meeting shall be called for this purpose.

(Action: SLBC & Kudumbasree)

3.3.3 Agenda by SLBC-Kerala

Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank *requested banks against whom the case is filed should ensure that SLBC's interest is also to be protected and SLBC will not appear separately in any court of law where SLBC is made a party. When banks file reply or affidavit or counter, it should be in behalf of SLBC also. SLBC is only an informal party and has no role to play.*

LDM, Wayanad *requested the same should be applicable in case of lead banks also.*

(Action: Banks)

INFORMATION NOTE

Information note by RBI

1. Recommendations of the committee on Deepening of Digital Payments

The forum noted that the agenda had already been discussed.

2. Proposal for setting up of paper bag manufacturing units

Executive Director, Kudumbasree informed that after an initial examination, it needs a capital investment of about Rs. 20 lakhs. It was informed that Kudumbashree is working out the viability. It was informed by them that they are trying to get some capital assistance from Government and in such cases they will go ahead with this.

3. Norka Department – NDPREM reduction of lock in period for capital subsidy from 4 year to 3 year

A clarification on adjustment of capital subsidy had come to the effect that the banks can adjust subsidy towards loan accounts after a period of 3years instead of existing lock in period of 4years irrespective of asset quality.

4. Department clarification on "pattaya bhoomi

A letter given by Revenue Department clarified that the "pattaya bhoomi" can be taken as security in case of loan being given for any activities in that land. Alienation clause will not come in the way of taking the land as security.

Table agendas

- **Cashew OTS:**

  Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank *informed that the draft scheme framed by SLBC will be shared to all bankers and proposed to have a meeting on 6th January 2020 to finalize the scheme.*

- **Thrissur – 100% Digitalization:**

  The matter has already been discussed.
  Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank *mentioned that on 6th January 2020, a meeting is planning at Thrissur. RBI GM will also be participating to review the process and requested all banks and stakeholders to equally participate and support the venture.*

- **Agenda suggested by Federal Bank on PRS Scheme**

  Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, Canara Bank *informed that the Minister of Agriculture has assured that the Central Government funds are coming and will be distributed equally among the banks.*

  He informed that the matter is already discussed with the State Government.

- ***LDM, Idukki*** *asked the forum that whether the district level SARFAESI Committee formed in Idukki on March 2019 to be continued.*

  Sri. N. Ajit Krishnan, SLBC Convenor and General Manager, *Canara Bank informed that the committee is permanent and will be on ongoing basis. The committee would get support from District Administration also. Members of the Committee would be LDM, Representative of SLBC, Financing bank and Representative of District Collector Office. He requested banks to refer the cases to the District Level SARFAESI Committee before moving Section14 in respect of borrowers/loan accounts where source of income/repayment is mainly from Agriculture.*

The forum concurred with the review of the performance under various sectors as at September 2019 Quarter provided in the background notes supplied.

The 129th meeting of SLBC, Kerala concluded with the above deliberations.

Sri. Shaji S, SLBC & DGM Canara Bank proposed the vote of thanks and the meeting concluded at 2:00 pm.

List of participants is annexed.

CO-CHAIRPERSON OF THE MEETING			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	Canara Bank	Smt. A Manimekhalai	SLBC Chairperson & Executive Director, Canara Bank
2	Reserve Bank of India	Smt. Reeny Ajith	Regional Director

GOVERNMENT OF KERALA / GOVT. OF INDIA / DEVELOPMENTAL AGENCIES			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	LIC of India	B Ashok Kumar	Branch Manager
2	United India Insurance	T Vijayakumar	Divisional Manager
3	Kudumbashree	Bipin Jose	State Program Manager
4	MGNREGA	Raviraj R	Deputy Dev Commissioner
5	Commissionerate of Rural Development	T M Muhammed Ja	Joint Development Commissioner
6	Housing	Alex T Joseph	Chief Planner
7	Survey Directorate	Anilkumar S	Superintendent
8	Handloom and Textiles Dept	Shammy S K	Asst Director
9	Directorate of Coir Dev	Sasikumar S	Asst Registrar
10	MSME DI Thrissur	Vinod V R	Asst Director
11	Directorate of ST Dept	Josephine J	Asst Director
12	Labour Commissionarate	Rajesh K S	Asst Labour Officer HQ
13	Dept of Registration	P K Sajankumar	Joint IG of Registration
14	Kudumbashree Govt of Kerala	S Harikishore	ED
15	Govt of Kerala	Biju K	Director Industries
16	Govt of Kerala	Venkatesapathy S	Director Fisheries
17	Govt of Kerala	S S Nagesh	Chief Agri SPB
18	Planning and Eco. Affairs Dept	Udayakumar A R	Under Secretary
19	Agri Dept and Farmers Welfare	Mary Thomas	Addl. Director of Agriculture
20	Animal Husbandry Dept	Dr. Rajeswari T	Joint Director AHD
21	KVIC	K P Lalithamaney	State Director/Dy CEO
22	Kudumbashree Mission	Dr Shameena P N	Programme Manager
23	Coir Board	P N Sabu	Extension Senior Officer
24	Dept of Fisheries	Smitha R Nair	Joint Director of Fisheries
25	State Horticulture Mission	Chandini A	Deputy Director of Agriculture
26	Agri Secretariate	Josephine K	Deputy Secretary of Agriculture
27	Revenue Dept Govt Secretariate	Sheena M S	Under Secretary
28	SIDBI Kochi	Sara Chacko	Asst Manager
29	Ministry of Communication, DOT, GOI	Ajith Kumar S	Deputy Director General
30	VFPCK	Leena Jose	Deputy Manager
31	CLR	J Deva Prasad	Asst Commissioner
32	Dairy Development	Mini Ravindran	Joint Director
33	Directorate of Industries	R Ramesh Chandran	Additional Director
34	Agriculture Insurance Co of India Ltd	Aneesh Sam Ross	Asst Manager
35	KVIC	Sanjeev	Asst Director

RESERVE BANK OF INDIA		
SL NO	NAME	DESIGNATION
1	Praveen Kumar V R	GM
2	Murlee Krishna M	AGM

NABARD / SIDBI / NATIONAL HOUSING BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	NABARD	K S M Lakshmi	GM
2	NABARD	Dr M Srinivasa Rao	GM
3	NABARD	H Manoj	DGM

PUBLIC SECTOR BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Syndicate Bank	D RaviSankar	Senior Manager
2	Corporation Bank	N Sanal Kumar	Dy Zonal Head
3	Bank of Baroda	S Samuel Stephen	Dy. Regional Manager
4	Corporation Bank	Rajkumar S A	Zonal Manager
5	Central Bank of India	P V Saisubramani	Dy. General Manager
6	Bank of India	MaheshKumar V	DGM & ZM
7	Andhra Bank	A P Ratnagar	Chief Manager
8	UCO Bank	Sheeba V S	Manager
9	Allahabad Bank	Roshy P George	Manager
10	United Bank of India	Adarsh Mohan	Manager
11	Bank of Maharashtra	Shyam Kumar K S	Senior Manager
12	Punjab and Sind Bank	Kesava AmarNath R	Chief Manager
13	SBI	Sivananda H S	DGM
14	SBI	Arvind Gupta	GM
15	Indian Bank	P B Vinod	AGM
16	Syndicate Bank	K Haridas	Regional Manager
17	Union Bank of India	K J Srinivasa Rao	DGM
18	Indian Overseas Bank	S Ramesh Kumar	AGM
19	Punjab National Bank	N Balasubramanian	AGM
20	SBI	Asok Kumar S	AGM
21	Oriental Bank of Commerce	Elan Seliyan S	Chief Manager

CONVENOR BANK (CANARA BANK)		
SL NO	NAME	DESIGNATION

1.	N Ajit Krishnan	SLBC Convener & General Manager
2.	D Vijayakumar	General Manager
3.	Shaji S	Deputy General Manager
4	Sanjumon V	Divisional Manager
5.	Ajas A	Manager
6.	Sankar K	Manager
7.	Arun G S	Officer
8.	Sreeja V	Officer

REGIONAL RURAL BANK			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	Kerala Gramin Bank	S Pavithran	General Manager
2	Kerala Gramin Bank	Nagesh G Vaidya	Chairman

PRIVATE SECTOR BANKS			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	Dhanlaxmi Bank	Anjaly R Pillai	Asst Manager
2	ICICI Bank	V Sajimon	Chief Manager
3	CSB	Sreejith G S	AGM
4	The South Indian Bank Ltd	Peter A D	Dy. G.M
5	Federal Bank	Aravind K	Dy Vice President
6	IDFC Bank	Joby George	Chief Manager
7	J&K Bank	Mahadevan G	Branch Head
8	Lakshmi Vilas Bank	Prenith P C	Branch Head
9	RBL Bank	Hariharan S	AVP
10	Yes Bank	Safeer S	Manager
11	City Union Bank Ltd	Paul Antony	Deputy Manager
12	Axis Bank	Maya K	Senior Manager
13	The Karur Vysya Bank	Rajashekharan K	Senior Manager
14	Bandhan Bank	PPS Praksh	Deputy Vice President
15	Tamilnadu Mercantile Bank Ltd	T Bharath	Asst Manager
16	Kotak Mahindra Bank	Harikrishnan N	Chief Manager
17	Indus Ind Bank	Arun Raj L	Deputy Vice President
18	IDBI Bank	Hari T K	AGM
19	Federal Bank	Jacob Eapen K	AVP
20	ICICI Bank	Tony Thomas	Sr Manager
21	CSB Bank	George K J	Chief Manager
22	Bandhan Bank	Rajeev S	AVP
23	HDFC Bank	Praveen S	AVP

CO-OPERATIVE BANKS			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	Kerala State Co-op Bank	G Gopakumar	DGM
2	KSCARD Bank	Elizabeth George	Regional Manager
3	KSCARD Bank	Vijayan K	ADM

LEAD BANK OFFICES			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	Lead Bank Tvm IOB	Abraham Shaji John	LDM Tvm
2	Indian Bank	Reena Susan Chacko	LDM Kollam
3	SBI	Vijayakumar V	LDM Pathanamthitta
4	SBI	Vinodkumar V	LDM Alappuzha
5	SBI	Chandrasekharan C V	LDM Kottayam
6	Union Bank of India	Rajagopalan G	LDM Idukki
7	Union Bank	C Satish	LDM Ernakulam
8	Canara Bank	Anilkumar K K	LDM Thrissur
9	Canara Bank	Anil D	LDM Palakkad
10	Canara Bank	Kunjhiraman T P	LDM Malappuram
11	Canara Bank	Sivadasan K M	LDM Kozhikode
12	Canara Bank	Vinod G	LDM Wayanad
13	Syndicate Bank	Frony John P	LDM Kannur
14	Syndicate Bank	N Kannan	LDM Kasargod

SMALL FINANCE BANK			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	ESAF SFB	Vinod G Thampi	AVP
2	Ujjivan Small Finance Bank	Vishnu R	Manager
3	ESAF	O Raveendran	Chief Manager

PAYMENTS BANK			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	IPPB	Divakara N R	AGM
2	Airtel Payments Bank	Praveen Sreedharan	State Head