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

Convenor: केनरा बैंक Canara Bank

Ref: SLBC K/138/Minutes/AN **02nd March, 2022**

(All Members of SLBC)

Dear Sir,

Sub: Minutes of the 138th Meeting of SLBC, Kerala

We are forwarding herewith the minutes of the 138th Meeting of SLBC Kerala held on 18th January, 2023 at Hotel Apollo Dimora, Thiruvananthapuram.

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,

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

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MINUTES OF THE 138th MEETING OF STATE LEVEL BANKERS'COMMITTEE, KERALA

Held on 18.01.2023 (Wednesday) at Hotel Appollo Dimora, Opp. Central Railway Station, Trivandrum

The meeting commenced at 11:30 a.m. The List of participants is as per annexure.

Sri. S. Premkumar, Convenor, SLBC& General Manager, Canara Bank welcomed the dignitaries and participants to the 138thState Level Bankers' Committee Meeting of SLBC Kerala. In the welcome address the Convener stated that the meeting would be reviewing the performance of the Banks in the State for the quarter ended September 2022.

- It is the responsibility of the bankers to rise to meet the challenges faced by the banking sector. About 75000 entrepreneurs have been benefited till now from The Kerala Entrepreneurs Loan Scheme.
- The rapid technological advancements have transformed the way we conduct business. Digitalization has opened up new channels for banking services and has made it possible to reach out to a larger customer base. It has also made banking more efficient and cost-effective.
- The State has been declared as the first State in the Country which Expanded and Deepened the Digital Payments Ecosystem.
- The Reserve Bank of India is planning to stream line the framework of charges for different payment systems to ensure that the country to make the payment system of the country safe, affordable and swift.
- The Kerala Industries Department's **'One Lakh Enterprises in One Year programme'** has a positive impact on the economy of Kerala by promoting entrepreneurship and creating new job opportunities. There is a 15 % growth in financing under the sector compared to last year.
- The Central Government is planning to launch a merchant credit card and a Vypar credit card which is expected to offer an interest free credit period of up to 50 days and guarantee cover to the extent of around 85%, to increase the credit flow for micro units.
- Climate change is a complex and challenging environmental problem faced by the State today and threat to the agriculture sector. The agricultural sector has registered 16% growth compared to last year.

- The State has accelerated its massive carbon neutral initiative by initiating sustainable, decentralized renewable and energy efficiency methods that would help to develop a better ecosystem.

The performance of the banking industry in the State as at September 2022 was highlighted.

- 61% of our ACP target was achieved in the quarter. The performance under primary sector is 69%, secondary sector shows 71% growth and the tertiary Sector shows 24% growth. The achievement under ACP is above the annual budget for the second quarter.
- The total credit outflow amounted to Rs. 99,168 crores, an increase of 21,249 crores over the previous year.
- There is good improvement in the deployment of credit to the core areas and sensitive segments in the State.
- The State has accelerated its massive carbon neutral initiative by initiating sustainable, decentralized renewable and energy efficiency methods that would help to develop a better ecosystem.

The Growth of business was discussed.

- The commercial Banks in the State had crossed a total business figure of Rs. 11,42,783/- Crores as of September 2022.
- Rs. 6,84,810/- Crores under deposits and Rs. 4,57,972/- crores under Advances were recorded.
- An addition of Rs. 20,662 crores under Deposits and Rs.22,525 crores under Advances in the State were recorded during the period June 22 to Sep 2022.
- **CD ratio has increased to 67% from 62%, yoy.**
- Overall NPA is 3.47%, absolute figure there is a reduction of 6% in the NPA from previous year.

Dr. V P Joy IAS, Chief Secretary, Government of Kerala commenced the speech by congratulating the bankers for their achievement made during the last year.

- The banking sector in Kerala has risen to expectations and the most noteworthy achievement is the digitalization of eligible accounts of the State.
- CD ratio has remarkably increased by 5% ie 62% to 67% and with the association of the State Government we can achieve a lot in the coming year.
- By the end of this financial year the Government is planning for complete digital governance. All the Government offices will be operating in digital mode and all the

communications are mandated to be done in digital manner. This is expected to be cost-effective time saving and speed up the processes.

- New software systems are being implemented in the various segments of the Government. These software for monitoring all works, performance valuation, issuing sanctions, transforming the health system, digital survey of the State etc. By these the Government expects to reduce delays and achieve fast project execution.
- The banking sector needs to look into the credit disbursement system since the agricultural sector is showing a downward trend even though the Central and State Governments have schemes for doubling the Farmers' Income.
- Kerala has a unique farming sector where only mixed farming can be successful. People must diversify their activities in all sectors like horticulture, animal husbandry, fisheries etc. to get a good income.
- Focus is to be given on the KCC scheme since it is showing a downward trend and this scheme needs to have more coverage among the fisheries and animal husbandry sectors.
- Awareness creation is required among farmers for implementing modern technology, avoiding unnecessary pesticides and insecticides by implementing targeted precision farming thereby increasing production. More technically competent people are needed in these sectors.
- People with technical exposure need to be involved in all spheres for efficient production, implementation and maintenance.
- Banks need to avoid unnecessary documentation, make use of digital data, platforms for assessment, credit disbursement and consider data exchange with Govt. Departments.
- More push to be given to the priority sector since the variation is on the negative side.
- As everyone is aware the MSME sector in the State has shown very good progress in the quarter and has already surpassed the target of 1 lakh new enterprises and now is expected to reach 1.5 lakh soon. Growth of micro enterprises to medium and large enterprises needs to be encouraged since employment generation is high in the small and medium enterprises.
- Public should be encouraged to use more of these digital platforms, thus reducing irrelevant works in the banks.
- The State is in the process of ease of doing business and the State has progressed in many areas. The poverty in the State has reduced substantially.
- With coordinated efforts from the banking sector with various departments, we can improve much in the tertiary sector in the coming days. The layoff in various organized sectors recently is leading to unemployment and many are looking for startups in various sectors and banks need to support these startups positively.

- The Chief Secretary welcomed all the participants and urged the bankers to make the banking industry of the State a model for the country.

Sri. Thomas Mathew, Regional Director, Reserve Bank of India wished all the participants a prosperous year and, in his address, stated the following:

- The success celebration ceremony of 'Expansion and Deepening of Digital Payment Ecosystems' in the State was a proud moment for the bankers. He once again congratulated everyone for the stupendous effort involved in the project. As the Chief Secretary suggested, we must leverage these gains to make the common people comfortable. and success prospects in this year and resolve to realize our goals in our professional as well as personal lives.
- As the war in Ukraine meanders on for close to a year, it had a debilitating effect on the global economy and had caused a surge in food and energy prices. We can take comfort in the fact that the Indian economy and financial system has remained stable and resilient through the testing times, drawing strength from its macroeconomic fundamentals. India is widely seen as a bright spot in an otherwise gloomy world. Though our inflation remains elevated, as in most parts of the world, the fall in inflation rate in November and December 2022 gives a sense of optimism for the future.
- Based on an assessment of the current and evolving macroeconomic situation, the Monetary Policy Committee (MPC) decided in December 2022 to increase the policy repo rate under the liquidity adjustment facility (LAF) by 35 basis points to 6.25 per cent. Consequently, the standing deposit facility (SDF) rate stands adjusted to 6.00 per cent and the marginal standing facility (MSF) rate and the Bank Rate to 6.50 per cent. The MPC also decided to remain focused on withdrawal of accommodation to ensure that inflation remains within the target going forward, while supporting growth.
- The project of Expanding and Deepening of Digital Payment Ecosystem was a challenging one for all those involved in it. And therefore, it was a proud moment for each one of us when Shri Pinarayi Vijayan, Hon'ble Chief Minister of Kerala formally announced the completion of the project, in a function organized by SLBC on January 07, 2023, and declared Kerala as the first state to achieve the status. The CM appreciated the efforts of the banking community in accomplishing this feat. RD congratulated the bankers for the great achievement.
- Reserve Bank of India has rolled out the pilot versions of the Central Bank Digital Currency (CBDC),e-RUPI, both wholesale and retail, within a closed user group (CUG), comprising participating customers and merchants. The digital rupee, as it is called, is in the form of a digital token that represents legal tender. It is issued in the same

denominations as the paper currency and coins and distributed through financial intermediaries. It is one more step in furthering digital banking. While most central banks across the globe are exploring the issuance of CBDC, the key motivations for its issuance are specific to each country's unique requirements. The digital rupee will provide an additional option to the currently available forms of money. It also has all the transactional benefits of other forms of digital money. It is expected to clamp down on money laundering, counterfeiting, terrorism financing, etc., while eliminating the cost of printing, storage, transportation, etc. The pilot is being run with the support of 8 banks in four cities in the initial phase and is expected to be expanded to 9 more cities including Kochi.

- The CD ratio of the state has been displaying an upward trend, since the last quarter, and it gives me immense pleasure to note that the CD Ratio of the state as of September 2022 has improved to 62% to 67% as of June 2022. Some of the banks with major presence in the state have been improving their CD ratio sequentially. However, in comparison to other states in the South, we still have a long way to go. It must be ensured that wide disparity in the ratios between different states is overcome to minimize regional imbalance in credit deployment.
- As Chief Secretary has suggested we need to focus more on KCCs. It is also heartening to note that the banks in the state have done well in achieving the targets under Annual Credit Plan (ACP) during the second quarter of 2022-23, particularly in the primary and secondary sectors with 69% and 71% of the target being achieved, respectively. The total PSL achievement stands at 61% of the target, while total ACP achievement stood at 61%. However, the performance in the tertiary sector continues to be very low at 24% and needs improvement. The banks need to give more attention towards loans for education and housing in the coming months.
- The Regional Director suggested setting two new targets for SLBC Kerala in the next one year after having completed the 100% digitalization in the state. The first target is MSME lending. Since the state government had during the year launched a scheme for setting up one lakhs MSME units in the state, which has been achieved and is appreciated in various quarters. However, the credit flow to MSMSE sector in the state continues to stagnate and as of September 2022 stood at ₹68,956 crores inspite of a plethora of schemes for MSMEs launched by GoI and GoK. He called upon the august gathering to take up the challenge to ensure that credit outstanding to MSME sector in Kerala achieves a target of ₹1,00,000 crore by March 2024 and suggested SLBC to set the same as its major milestone for the next Financial Year.
- The second target for the next year, is to ensure the coverage of the Social Security Schemes such as Atal Pension Yojana (APY), Pradhan Mantri Jeevan Jyoti Bima Yojana(PMJJBY) and Pradhan Mantri Suraksha Bima Yojana(PMSBY) to all eligible customers in the state. Regional Director urged SLBC, Kerala to launch a 100% digital customer onboarding system, using QR Codes. These QR Codes could also be

provided to Kudumbashree, FLCs and CFLs, etc., who would help to reach more people.

- Kerala having faced the brunt of extreme climate events in the past few years, there is a need for greater investment in areas of clean energy. Solar Power is one such energy source available for the state, and there is a need for popularizing solar roof-top projects. Though ANERT, the implementing agency, signed MoUs with banks to finance these projects, there is a need to popularize them. Member banks to create awareness among their customers on the same, which could help improve the Advances portfolio, increase power generation capacity of the state, and create long-term environmental gains.

The Regional Director highlighted some of the recent regulatory developments:

a) RBI has come out with guidelines to rationalize the KYC related instructions, taking into account the available technological options for enhancing customers' convenience, within the framework prescribed under the Prevention of Money Laundering Act, 2002 (PMLA). These include:

i. If there is no change in KYC information, a self-declaration to that effect from the individual customer is sufficient to complete the re-KYC process and the banks should provide facility of such self-declaration to the individual customers through various non-face-to-face channels such as registered email-id, registered mobile number, and through digital channels, without need for a visit to bank branch.

ii. If there is only a change in address, customers can furnish revised / updated address through any of these channels after which, the bank would undertake verification of the declared address within two months.

iii. If the banks undertake fresh KYC process/documentation for keeping their records up to date, the banks are required to provide an acknowledgement of the receipt of the KYC documents / self-declaration submitted by the customer. Fresh KYC process can be done by visiting a bank branch, or remotely through a Video based Customer Identification Process (V-CIP) (wherever the same has been enabled by the banks)

b) The UPI has emerged as the most popular retail payments system in India. It includes functionality to process payment mandates for recurring and single-block-and-single-debit transactions. The capabilities in UPI will be further enhanced by introducing single-block-and-multiple-debits functionality. This facility will enable a customer to block funds in his/her account for specific purposes, which can be debited whenever needed. This will greatly enhance the ease of making payments for investments in securities including through the Retail Direct platform and e-commerce transactions.

c) The BBPS has been steadily expanding since its launch in 2017. At present, it handles recurring bill payments for merchants and utilities and does not cater to non-recurring bills. It also does not cater to bill payments or collections such as payment of fees for professional services, education fees, tax payments, rent collections, etc. for individuals even if those are recurring in nature. Therefore, the scope of BBPS is being enhanced to include all categories of payments and collections, both recurring and non-recurring, and for all categories of billers (businesses and individuals). This will make the BBPS platform accessible to a wider set of individuals and businesses who can benefit from the transparent payments experience, faster access to funds and improved efficiency.

Dr. Gopakumaran Nair G,CGM, NABARD in his address congratulated all the bankers, especially the RBI and SLBC for the remarkable achievement of declaring Kerala as the first fully digitally enabled state. He lauded the bankers in achieving overall ACP achievement of 61%, primary sector achievement of 69% and also expressed his concern over low primary sector achievement in districts like Wayanad and Idukki which are predominantly agrarian. He stressed the need to improve the quality of agriculture loans. He also exhorted bankers to take keen interest in finance activities which promote millet cultivation in all the potential districts. He also emphasized the need to channelize more loans to SC/ST, DRI etc. He stressed upon the following points.

- The quality of loans disbursed, and gross value added in the agricultural sector is declining. The contribution towards the crop sector is less. My request to the banking community is to see that these loans be utilized to a greater extent for cultivation purposes.
- UN has declared 2023 as Millet Year. NABARD is also making various efforts to promote Millet cultivation, value addition and awareness creation. Millet has been a major ingredient of our diet earlier. We need to create awareness and value addition regarding Millet cultivation.
- Loan to SC/ST DRI is showing substantial decline compared to last year. It is a social responsibility to give loans to the weaker sections. As per stipulations the required figure is 5000 Crores and the achievement is extremely low. The CGM requested to give more attention to the DRI loans.

The forum then proceeded with the agenda.

1. Adoption of Minutes of 137th SLBC Meeting

The forum unanimously adopted the minutes of the 137th SLBC Meeting, heldon 02nd November 2022, which was forwarded to the members, videSLBC letterno: SLBC K/137/Minutes/AN dated 22nd December 2022.

2.1.Pending Issues in Primary Sector.

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

Convenor SLBC informed the forum that more than 23 Lakhs of farmers are covered under Kisan Credit Card scheme and there is further scope for improving the number by adding the left out farmers on comparison with the PMKISAN data base. The lending under the Agriculture reported a progress of 16% YoY. The department and banks shall work together to cover the left out farmers under Kisan Credit Card facility and farmers to be encouraged to cover under crop loan facility.

(Action: Banks and Department of Agriculture)

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

SLBC Kerala together with department of Agriculture had formulated a draft tri-partite arrangement for lease land cultivation and the final approval is pending with Government of Kerala. The banks shall be in a position to lend under towards lease land farming once the arrangement is approved/ finalised.

(Action: Department of Agriculture)

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

SLBC Convenor appraised the forum about the progress under the KCC District Camp for animal husbandry and fisheries. LDMs have reported that in some district the applications are being routed to a specific bank without bringing to the notice of LDMs and hence the numbers are not getting properly reflected in the database created for the reporting purpose.

The forum advised the departments sourcing KCC applications shall route through the Lead Bank mechanism so that the applications will get properly reflected in government portal.

(Action : Department of Animal Husbandry)

2.1.4 Agenda Suggested by Reserve Bank of India

2.1.4.1 Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem
Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem

The forum observed that the number of warehouses registered with central registry is very less in Kerala. Banks are requested to ascertain the need ofgodowns in addition to the efforts taken by Agriculture Department. The existing warehouses financed by the banks shall encouraged to be registered so that to issue e-NWR.

(Action: Banks and Dept of Agriculture)

2.1.5 Agenda Suggested by Director Agriculture

2.1.5.1. Credit under Agriculture Infra Structure Fund

The APC and Principal Secretary, Smt. Ishita Roy IAS had stressed up on the need of precision farming and also the benefits available under Agri Infrastructure Fund scheme. APC informed the Bankers to take the AIF programme more seriously and sanction more loans.

The forum reviewed the performance of Banks under AIF scheme.

(Action: Banks and Dept. Of Agriculture)

2.1.5.2 Agenda suggested by Directorate of Agriculture regarding recovery of ineligible beneficiaries under PM-KISAN Scheme

Representative from Directorate of Agriculture informed that they will be issuing a Standard Operating Procedure for the recovery of ineligible beneficiaries under PM-KISAN Scheme and the work will be decentralized at district level. As per the GoI guidelines the department is having block level login and the details of recovery needed to be punched in the portal.

(Action: Directorate of Agriculture)

2.2 Pending Issues in Secondary Sector

2.2.1 Agenda Suggested by the Director of Industries and Commerce – Review of MSME Schemes part of Atma Nirbhar Bharath

The forum reviewed the performance of Banks under Atma Nirbhar Bharath schemes and advised banks to extend maximum loan under the scheme since the ECLGS scheme is valid till March 2023.

The forum advised banks to clear PMFME applications on a priority basis and in any cases the pendency should not be more than one month.
(Action: Banks)

2.2.2 Agenda Suggested by Director of Industries and Commerce - Progress under Kerala Enterprises Loan Scheme (KELS).

*Convenor SLBC*informed the forum that as advised by the Chief Secretary, Banks are in the process of issuing hassle free loans to MSME sector in the State of Kerala. Since the GoK is bringing all the documents to single platform in collaboration with NeSGD the banking community may be provided access to make use of the data.

(Action: Government of Kerala and Banks)

2.2.3 Agenda suggested by KVIC - Review of PMEGP

The forum discussed introduction of Kerala State Co-operative Bank (KSCB) also under the PMEGP loan portal, since the bank has agreed to finance PMEGP loan up to Rs.10 Lacs without any collateral and having vide branch network across Kerala the forum decided to recommend State level approval Committee on PMEGP to consider Kerala bank also to finance under PMEGP loan scheme.

Kerala Bank shall once again represent for introducing them into PMEGP portal stating the decision of SLBC forum and confirmation regarding the Security Coverage.

Banks shall immediately take a decision on PMEGP Pending claims more than 2 years and referred back claims. Individual Bank wise pending claim details will reviewed in the upcoming SLBC meeting in detail.

(Action: Kerala Bank, KVIC and Banks)

2.2.5 Agenda suggested by Reserve Bank of India – Bringing Kerala State Government into TrEDS platform.

The forum sought the support of Industries department for making the TrEDS mandatory for all State PSUs to use TrEDS platform as mentioned in the last SLBC forum. As of now Govt. of Kerala vide order dated 16th May, 2022 on TReDS permitted State owned Public Undertakings, Companies, Local Government institutions, all Statutory Boards/Societies under the State Government and all Apex Co-operatives to participate on the Trade Receivable Discounting System (TReDS) envisaged for settlement of bills for Micro, Small & Medium Enterprises, suppliers of Goods and Services.

(Action: Directorate of Industries and Commerce & SLBC)

2.2.6 Agenda suggested by NABARD – Financial Inclusion Fund

The forum reiterated the benefit of Financial Inclusion Fund and requested to make use of the facility for the benefit of public.

(Action: Banks)

2.3 Pending Issues in Tertiary Sector

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

Representative from Land and Revenue has confirmed that the module is ready for implementation and informed that they will convene a meeting soon for the testing the functionality.

The forum noted that there is no progress since the last two years

(Action: Land and revenue)

2.3.2 Agenda Suggested by Reserve Bank of India

2.3.2.1. Expanding and Deepening of Digital Payments Ecosystem – 12 more District

Convenor informed the forum that all district in the State of Kerala has enabled under the expanding and deepening of digital payment ecosystem project of RBI and it is the first State to complete the programme. State Level announcement of the programme was formally done on 07.01.2023 and it was attended by Hon'ble Chief Minister of Kerala, Government officials, representatives of RBI, NABARD, top officials from the member bank and general public. During the State level celebration of the campaign various activities including digital exhibition, digital awareness quiz, presentation by member banks on digital products etc had conducted.

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

Convenor SLBC advised member banks to improve the data quality issues raised by the SLBC cell especially with regard to block code mapping. CBS migration and automated data flow is still pending for Kerala Bank.

(Action: Member Bank and Kerala Bank)

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

RBI is planning to deepen the social security schemes (PMJJBY, PMSBY and APY) and the district Wayanad has already started the programme, the model will be replicated across the State and Kerala. RBI expected to cover atleast 40 crore people under the scheme but the present coverage is only around 3.2 Crore.

General Manager, RBI suggested bankers to make the social security scheme enrollment process more accessible to the public and suggested the bankers to display QR code for accessing the link and the same may be shared with the SLBC Cell. A target of 1 Crore shall be fixed for the State of Kerala.

Regarding issuance of Atal Pension Yojana (APY), SBI has informed the forum that they are running campaign and will improve the performance under APY scheme.

(Action: Member Banks, SLBC, LDMs)

2.3.2.4. Review of CD Ratio –Suggested by RBI

The forum observed that there is an improvement in CD ratio and advised the major banks in the State of Kerala whose CD ratio less than 50 % to work with proper Action plan to bring up their CD ratio.

(Action:Banks)

2.3.3 Education Loan Repayment Support Scheme

The forum reviewed the status of ELRS Scheme. Application pending in the portal to be cleared immediately.

(Action: Banks)

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

The representative of SRLM informed that they have submitted applications up to FY 21-22 with all the supporting documents to Ministry of Rural Development (MoRD). SRLM (Kudumbasree) has requested MoRD for release of subsidy.

(Action: SRLM and RSETI Director)

2.3.5 Status of Land allotment for RSETIs buildings

In Palakkad, land has identified. District Collector has forwarded clearance and recommendation letter to the revenue department, the file is pending with revenue department.

In Wayanad new land has been identified in Krishnagiri which is under process.

There is no progress in Kottayam and Pathanamthitta.

(Action : Revenue Department, SDR, Kudumbasree and Banks)

2.3.6 Agenda suggested by Kudumbasree – Sanctioning of Bank Linkage Loan for NHGs online through SHG Loan application system developed by NRLM

Kudumbasree mission has informed that already 171 applications have been forwarded through online portal and it will be a part of Jansamurth portal.

2.3.7 Education Loans to Students/Trainees pursuing Skill development courses.

The forum requested the member bank to promote the IBA model scheme of skill development. SLBC subcommittee on education loan had a meeting on 07.12.2022 to discuss about skill loan and other education loan related issues.

Principal Secretary, Higher Education, Government of Kerala had raised two concerns one is regarding skill education and the other is regarding the conventional education loan portfolio. SLBC Kerala with State promoted skill institutions had various round of meeting to promote the skill education in Kerala in order to support the goal of Government in creating 20 lakh jobs for youth. NPA under education loan portfolio is decreasing compared to last FY 21-22.

(Action: Banks)

2.3.8 Agenda Suggested by Higher Education Department - Central Sector Interest Subsidy Scheme.

Principal Secretary, Higher Education, Government of Kerala informed the forum regarding the low off take in CSIS subsidy in our State, the decrease shall either due to non-claiming of subsidy by the bank or there is decline in lending towards educational loan purpose and these issues need to be addressed.

The forum noted the observation and advised member banks to ensure proper claiming of CSIS subsidy. LDMs shall discuss the CSIS scheme details in block and district level bankers' forum.

(Action: Banks, LDMs)

3.3.1 Agenda suggested by Reserve Bank of India – Issues of inactive Business Correspondents

Representative from RBI requested the member banks to update the details of inactive BC in the BC registry.

Banks are reporting large number of BCs, the number of BCs reported should be in accordance with the financial inclusion angle of RBI and they are to be enabled with all the eligible activities suggested by RBI. All the Banks are requested to review the situation and update the BC registry.

(Action: Member Banks)

3.2.5 Agenda by Revenue Department – Revenue Recovery – Payment of collection charges

The forum advised Banks to remit RR collection charges to revenue authority without fail and others wise the cases will be open in the RR portal. LDM palakkad has informed that now the authorities are not permitting to file revenue recovery cases of more than 10 Lakhs stating court judgment. Convenor stated that the matter will be take-up with Government of Kerala for getting clarification.

(Action: SLBC Kerala and Revenue Department)

2.3.11 Agenda suggested by Indian Bankers Association regarding - SVAMITVA Scheme

The programme of digital survey of land recording is progress.

3. FRESH ISSUES

3.1 Primary Sector

3.1.1 Agenda by NABARD: Synchronizing ACP Target for the State with target fixed by DFS.

The forum has noted that the target fixed under ACP was Rs.32457 Crore less than the target fixed by DFS. Convenor replied that the process of fixing the Annual Credit Plan will start from October month of preceding year itself and while preparing the ACP, LDMs are considering Potential Linked Plan prepared by the DDMs of NABARD as reference line.

The loan disbursement under primary sector has already surpassed the target and ACP achievement in the State of Kerala is in line with the target allotted by DFS.

(Action: LDMs)

3.1.2 Agenda suggested by Department of Agriculture - Regarding VAAM, Kerala Agri Business Company (KABCO)

It is informed by the representative from Agriculture department is that the programme is in developing stage and details will be circulated to banks.

3.2 Secondary Sector

3.2.1. Agenda suggested by Finance Department – Bill Discounting System

The forum opined that most of the banks are not obtaining any collateral other than government guarantee under the bill discounting system. SLBC shall have a separate meeting with member banks to sort out issues related to BDS system.

(Action: Banks, SLBC)

3.2.2 Agenda suggested by Tourism Department – "Tourism Working Capital Support Scheme"

Convener suggested banks to clear all the pending applications under Tourism Working Capital Support Scheme.

3.3 Tertiary Sector

3.3.1 Agenda suggested by LDM Malapuram

A campaign launched in Wayanad district for increasing the coverage under social security campaign will be spreadacross Kerala. Each district shall be assigned with target during the campaign.

(Action: LDM and SLBC)

3.3.2 Agenda suggested by Karnataka Bank

The forum decided to finalize a common performance format for certain certificates to be issued to Government of Kerala in consultation with member Bank.

(Action : SLBC Cell)

Sri.Sreekumar R, Deputy General Manager, Canara Bank proposed the vote of thanks to all participants and the meeting concluded at 1.30 pm

Participants

CO-CHAIRPERSON OF THE MEETING			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	Government of Kerala	Dr. V P Joy IAS	Chief Secretary

GOVERNMENT OF KERALA/ GOVERNMENT OF INDIA/DEVELOPMENTAL AGENCIES			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	Department of Agriculture and Department of Farmers Welfare	Smt. Ishita Roy IAS	Principal Secretary APC
		Sri. B Ashok IAS	Secretary
		Smt . Salin Thapasi	ADA (TS)
2	State Horticulture Mission	Smt. Arathy L R IES	Director
3	Planning and Economic affairs Department	Smt. Shiny George	Additional Secretary
		Smt. Resmi A.R	Research Officer
		Smt. Seetha K M	Section Officer
4	Industries Directorate	Sri. Premraj P	Deputy Director
5	Directorate of Agriculture	Sri. Sunil Kumar R	Additional Director
6	KVIB	Sri. K V Girish Kumar	Director
7	KVIC	Sri. C G Andavar	State Director
		Sri. Sanjeev	Assistant Director
8	Norka Roots	Smt. Sushama Bhai S	Under Secretary
9	Revenue Department	Sri. Shahan sha A	Under Secretary
		Shahanas A	Assistant Commissioner
10	Directorate of Technical Education, Higher Education	Dr. Byjubai T P	DTE (I/C)
11	Panchayat Directorate	Sri. G Sreekumar	Assistant Director
12	Kudumbashree	Smt. Jiji R S	SAPM Kudumbashree
		Sri. Pradeep Kumar	PO Kudumbashree
13	Diary Department	Smt . Sheeja R Nayar	Diary Farm Instructor
14	Sch. Tribes Dev. Dept.	Smt. P Vanidas	Joint Director
15	Sch. Caste Dev. Dept.	Sri. V Sajeev	Additional Director
		Sri. Sarath P S	Assistant
16	SC/ST Development Dept.	Sri. Sasidharan M	Additional Secretary
17	Department of Animal	Dr. Baby K K	Joint Director

	Husbandry		
18	Fisheries Department	Sri. Nousher Khan K	Deputy Director
19	NACER	Sri. Percy Joseph	Director RSETI
20	Agriculture Insurance Company of India	Sri. Aneesh Sam Ross	Deputy Manager
		Sri. Varun S	Regional Manager

RESERVE BANK OF INDIA		
SL NO	NAME	DESIGNATION
1	Sri. Thomas Mathew	Regional Director
2	Dr. Cedric Lawrence	General Manager
3	Sri. A Gowthaman	Deputy General Manager
4	Sri. Murlee Krishna M	Assistant General Manager

NABARD		
SL NO	NAME	DESIGNATION
1	Dr. Gopakumaran Nair G	Chief General Manager
2	Sri. R Sankar Narayan	General Manager

PUBLIC SECTOR BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	BANK OF BARODA	Mr. SREEJITH KOTTARATHIL	General Manager & Zonal Head
		Mr. PADMA KUMAR. J	Asst. General Manager & Regional Head
		Mr. DEEPU JOSEPH	Senior Manager & Priority sector In-charge
2	BANK OF INDIA	GANESH R	CHIEF MANAGER
		RESHMA PRAKASH	MANAGER AFO
3	BANK OF MAHARASHTRA	Mr Saju G Pillai	Chief Manager Trivandrum
4	CENTRAL BANK OF INDIA	Sri. Baburaj S Nair	Chief Manager
		Sri. Rajesh M	Senior Manager - ARD
5	INDIAN BANK	Sri. Syam Kumar	Deputy Zonal Manager
6	INDIAN OVERSEAS BANK	Sri. K P Jayaram	Chief Manager
		Smt. Aswin S Chand	Assistant Manager

7	PUNJAB & SIND BANK	Smt. Seena L	Manager
8	PUNJAB NATIONAL BANK	Nithyakalyani R	AGM (Circle Head)
9	STATE BANK OF INDIA	Shri. Bankanidhi Martha	Deputy General Manager (FI)
		Sri. S Kannan	Assistant General Manager
		Shri. K Kailas Perumal	Assistant General Manager (LB)
		Sri. L Srinvasa Rao	Assistant General Manager
		Sri. Rajendra Babu J	Chief Manager
10	UCO BANK	Sri. Jagannath Sinha	Senior Manager
11	UNION BANK OF INDIA	Sujit S Tariwal	DGM, Regional Head
		Sri. Nijin B S	Manager

CONVENOR BANK (CANARA BANK)		
SL NO	NAME	DESIGNATION
1	Sri. S Premkumar	SLBC Convener & General Manager
2	Sri. S Sreekumar	Deputy General Manager
2	Sri. Sunil Kumar P L	Divisional Manager
3	Sri. Ajas A	Senior Manager
5	Sri. Arun G S	Officer
6	Sri. Sreejith R	Officer
7	Sri. Unnikuttan R	Officer

REGIONAL RURAL BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Kerala Gramin Bank	Sri. Suresh Babu	General Manager

PRIVATE SECTOR BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	AXIS BANK	Mohammed Zubair	Asst.Vice President
2	BANDHAN BANK	Lilgith Mohanan	Branch Head
3	CATHOLIC SYRIAN BANK	SHOBY MICHAEL	REGIONAL HEAD - AGRI BUSINESS
4	CITY UNION BANK	Mr.Rajasekaran.MS	Senior Branch Manager
5	DHANLAXMI BANK	Rajasree U K	Chief Manager
6	FEDERAL BANK	Smt. Geetha Gopinath	Deputy Vice

			President
7	HDFC BANK	Sri. Hari C V	Cluster Head
8	ICICI BANK	Ajith S	Regional Head, Trivandrum
9	IDBI BANK	Shri. Manoj M	Manager
10	IDFC FIRST Bank	Joshna Johny B	DBM
11	INDUS IND BANK	Smt. JyothiPrabhu	Asst Vice President
12	JAMMU & KASHMIR BANK	Sri. Vikas Kumar	Assistant Manager
13	KARNATAKA BANK	Arun Kumar M	Senior Branch Manager
14	KARUR VYSYA BANK	Rajesh Kumar K	Asssistant Manager
15	KOTAK MAHINDRA BANK	Sri. Biju Narayanan	AVP
16	DBS Bank	Sri. V. Chanthirasekhar	Regional Head
17	RBL Bank	Sri. Hariharan S	Branch Manager
18	THE SOUTH INDIAN BANK	Mr. Peter A D	Deputy General Manager
19	T.N.MERCANTILE BANK	Sri. V Suresh	Manager
20	YES BANK	Vaenita Haridas	Cluster head Operations

CO-OPERATIVE BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	KSCARDB (incl. PCARDBs)	L.Visakha	Agriculture Development Manageri/c F&I)
2	KSCB	Ms. Anitha Abraham	General Manager (I/C)

LEAD BANK OFFICES			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Indian Overseas Bank	Sri. SreenivasaPai G	LDM Trivandrum
2	Indian Bank	Sri. Bijukumar DS	LDM Kollam
3	State Bank of India	Sri. Cyriac Thomas	LDM Pathanamthitta
4	State Bank of India	Sri. Arun M	LDM Alappuzha
5	State Bank of India	Sri. Alex E M	LDM Kottayam
6	Union Bank of India	Sri. Rajagopalan G	LDM Idukki
7	Union Bank of India	Sri. P D Mohankumar	LDM Ernakulam
8	Canara Bank	Sri. Mohanachandran	LDM Thrissur
9	Canara Bank	Sri. Sreenath R P	LDM Palakkad
10	Canara Bank	Sri. Jithendran P P	LDM Malappuram

11	Canara Bank	Sri. Muraleedharan T M	LDM Kozhikode
12	Canara Bank	Sri. Bipin Mohan	LDM Wayanad
13	Canara Bank	Sri. Rajkumar T M	LDM Kannur
14	Canara Bank	Sri. N V Bimal	LDM Kasargod

SMALL FINANCE BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	ESAF	WILSON THOMAS	Assistant vice president
2	Ujjivan Small Finance Bank	Abhilash Thomas	State Leader

Payment Bank			
SL NO	INSTITUTION	NAME	DESIGNATION
1	India Post Payment Bank	Sri. M Murugesan	Chief Manager
2	Airtel Payments Bank	Sri. Sarath B S	State Head