STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme)

Convenors: केनरा बैंक Canara Bank

Ref: SLBC K/136/Minutes/84/UK **15th June, 2022**

(All Members of SLBC)

Dear Sir,

Sub: Minutes of the 136th Meeting of SLBC, Kerala

We are forwarding herewith the minutes of the 136th Meeting of SLBC Kerala held on 26th April, 2022 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,

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

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MINUTES OF THE 136th MEETING OF
STATE LEVEL BANKERS' COMMITTEE, KERALA

Held on 26.04.2022(Tuesday)
at Hotel Residency Tower,
Trivandrum

The meeting commenced with prayer at 10:30 a.m. The List of participants is as per annexure.

Sri.S.Premkumar, Convenor, SLBC & General Manager, Canara Bank welcomed the participants to the 136th meeting of SLBC Kerala. In the welcome address the Convenor stated that we are having the first physical meeting after a period of 2 years due to pandemic and then touched upon the following points:

- Public life is returning to normal after facing acute and multiple crises and now witnessing the survival and recovery of the Society. The State's domestic production, employment opportunities and economic activities are growing at good rate compared to last year. The SLBC meeting would be reviewing the Banking performance of the State and also the involvement of Government departments for the quarter ended December 2022.
- Currently the overall performance of Commercial banks in the State is satisfactory with good resource mobilization as well as credit deployment and a proper initiation is made for the next financial year.
- Strong intervention of Government is required to compensate the economic loss and decline sustained by the citizens since inflation is a concern which will result in economic challenges. Large scale investment is required in the infrastructure sector and support to be extended to micro and small industrial enterprises.
- The Convenor praised both the State and Central Governments for the proper intervention during the crisis through their various financial packages. The State Agriculture and Industries department had come up with various initiatives like SFAC, ATMA, SHM by providing necessary credit linkages for establishments. The loans sanctioned under ECLGS have crossed Rs. 8600 Crores in the State.
- The Convenor emphasized the need of digitalization and its importance in the daily life and highlighted the successful completion of digitalization in Thrissur and Kottayam Districts.

- The Government has launched Rebuild Kerala initiative and the SLBC will take initiatives to improve the flow of credit to MSMEs.
- A subsidy linked credit scheme is being implemented by the government with member banks to put one million electric vehicles on the road and to generate additional employment opportunities in the State.

The performance of the banking industry in the State as at December 2021 was highlighted.

- During the last one year the Branch network in the state improved to 6624.
- Advances of commercial banks have grown by 8% during last one year to reach Rs.4.10 Lakh Crores.
- Total Business increased by 8 % year on year.
- CD ratio has been increased to 64% from 62%, expecting to reach above 70%.
- Priority sector advances increased by 4 % Y-o-Y.
- Agricultural advances increased by 6 % Y-o-Y.
- MSME advances increased by 1% Y-o-Y.

The overall achievement under Annual Credit Plan (ACP) is as follows:

Percentage of achievement under ACP in Priority Sector till December 2021 is 95% of the Annual Budget. Rs. 66065 Crores is disbursed to primary sector, Rs.29830 Crores to Secondary sector and Rs. 14060 is Crores disbursed to Tertiary sector and Rs. 99090 Crores to Non-Priority Sector. A total of Rs. 209045 Crores disbursed.

The Convenor SLBC Kerala then welcomed the members.

Sri. Brij Mohan Sharma, SLBC Kerala Chairman and Executive Director, Canara Bank in his presidential address extended a hearty welcome to all participants on behalf of SLBC Kerala and mentioned the following:

- SLBC Kerala is one of the most efficient and effective SLBCs in India.
- The CD ratio of the State is low compared to other southern states. Banking is a business of relationship and trust. Over the last few years there is breach of trust by some corporate borrowers that has lead to trust deficiency in the banking industry and dilemma in the mind of bankers. The Chairman urged all bankers to improve the CD ratio by improving the trust level among the people.

- A very strong support system for the working women is to be built to encourage the women participation in public life. For the overall development of the society, wholehearted participation of women is required.
- The Chairman appreciated the Central Government, the State Government and all citizens who have fought with courage to fight the Covid-19 pandemic which has adversely affected the economy and public life. The Chairman also praised all the concerned for the extraordinary efforts and performance for the year 2021- 2022.

Dr. V P Joy IAS, Chief Secretary, Government of Kerala commenced the speech by expressing happiness in attending the 136th State Level Bankers Committee meeting.
The Chief Secretary pointed that we have been doing this meeting in online mode and now we are having the physical meeting after a gap of two years, due to the pandemic.

- Kerala's banking system is considered as one of the best banking system in the nation. Certain issues were identified in this banking system previously, which is being resolved. In view of the changes that are happening in the society, this system need to be made more robust.

- The Government has been focusing more on digital transformation especially during the last year to implement digital banking system in the State and a lot of time and energy has been spent on digitalization process. It is expected that this digital mechanism can be implemented within two to three months to replace the physical systems and speed up the official processes. Digitalization will make HR management easy and systematic. It will also cater to the need of specialized staff in various departments.

- Digital operations are very important not only for processing of files but also for better service to the public and the Government have been focusing on upgrading the ease of business.

- MSMEs are the focus area and the Government is aiming to start one lakh new units this year. In the next three years we hope to set up five lakhs units. A lot of progress has been achieved in this regard and it will create favourable environment for business improvement and job creation.

- One of the objective of the Government is the conversion of State to knowledge based economy by encouraging home based enterprises and by utilizing housing infrastructure for knowledge based activities which is available in the State so that more work and production can take place in micro enterprises sector.

- Since marketing is the key for all enterprises to flourish, the Government is also trying to revamp the existing marketing system. An open network for digital commerce is pioneered by the Government of India which we hope to implement and through which more connectivity between consumers and producers can be established.

- There are 23000 cooperative units in various sectors in the State which are into various economic and productive activities. These societies have ventured into almost all economic activities and there are many successful enterprises.

- The Chief Secretary urged all banks to support the economy since financial sector is the key of all activities. Banks can efficiently contribute toward credit dispensation and digitalization.

- There are large number of other non formal financial entities like money lenders or deposit collecting companies operating in the State which is a matter of concern, as they mislead and defraud unsuspecting people.

- Customer satisfaction is an area of concern in the banking system since there are several complaints from the public about the attitude of employees and experience faced by people from the banks. A quick and efficient delivery of service is very important for which, implementation of digital system is very important. Ultimately progress can happen only based on the credibility of the financial system and acceptance by common people.

- The Chief Secretary raised concern about the very low CD ratio in the State as compared to other states. It is observed that there is a wide variation among the districts and among the banks while analyzing the district wise and bank wise statistics. In districts like Trivandrum, the disbursement is very high and in some districts like Alleppey, Kottayam and Kannur, the disbursement is very low. It is also observed that banks which are having huge number of branches in the State like the Federal Bank and Catholic Syrian Bank in the private sector is having low

CD ratio. Among the public sector the biggest bank in Kerala, SBI is having CD ratio of 61 %, which is a matter of concern.

- The Chief Secretary suggested to formulate some ranking and provide encouragement to the performing banks based on some objective indicators from the angle of the State like sanctioning more loans under Government sponsored schemes , priority sector advances etc. Wide publicity will be given to such people friendly Banks so that their business will increase.

- MSME is an important sector but it is concerning to find that MSME advances are only 14% of the total advances. Advances to MSME in co-operative banks are only 4% of their total advances. All banks need to focus more on MSME and group based loans.

- With regard to operational aspect, the Government is revamping the process of collecting application forms by reducing the application forms and certificates. The method of collecting too many documents and certificates has to be avoided and banks need to relook at the way of assessing the creditworthiness of people. It is evident that the method of collecting too many documents has not succeeded since the NPA is not impacted by these processes. Moving to an electronic system that could speed up the operations from checking creditworthiness to loan disbursement by reducing the documents could improve the efficiency, repayment and reduce NPA. The formal real financial system will be a service to the public and people need not run after informal systems data that are currently running in the society. Banks need to seriously relook at the existing method of operations and need to improve the existing systems.

- Technological reforms can be taken up, implemented and made successful in Kerala. With good digital environment, connectivity and willingness to go digital, every bank choose Kerala as the preferred place for implementing their reforms operations.

- Currently, the Government is implementing several projects like digital survey project where entire State is going to be surveyed and all the projects are showing excellent progress. The Government will definitely assist the banking sector in any such electronic operations like e-stamping.

- The Chief Secretary concluded the speech by requesting bankers to lend their helping hand for timely supply of credit and to improve the economic situation of the State.

The Convenor pointed out that most of the banks in the State have implemented 85% of their transactions digitally and urged all bankers to lend to MSME entrepreneurs to increase the exposure by 25% this year.

Sri. Thomas Mathew, Regional Director, Reserve Bank welcomed all the members and stated the following:

- With the return to normalcy the nation is hopeful in economic recovery and to flourish in full swing the near future.

- The war in Ukraine is posing a new challenge by bringing unprecedented inflation pressure in all the giant economies around the globe. Globally all the central banks are tightening their monetary policy and RBI also made modifications on the monetary policy to compensate the price hikes without affecting the growth.

- The RBI has taken a balanced approach in the monetary policy so that there won't be undue pressure due to inflation and price rise. A new tool called standing deposit facility is introduced to absorb excess liquidity in the system.

- As decided in 2019 to enable 100 percentage digitization of one district in each state and union territory each year, the SLBC Kerala identified and digitized Thrissur district last year successfully as part of the pilot project. Subsequently Kottayam district was identified by SLBC Kerala for 100% digitalization and this task was achieved by February 2022. Now banks are working towards 100% digitalization of the whole State and is hopeful to achieve this target by August 2022. The Regional Director requested the support and participation of all the banks to work to achieve this task so that we will be the first State in the country to be 100% digitalized.

- Regarding MSME sector, the Regional Director expressed concern on receiving customer complaints. The Regional Director requested the banking sector to look into these issues and support the MSME sector and added that the government, RBI and banks are giving lot of importance for this sector. RBI has issued a lot of guidelines and instructions for supporting MSME customers in this regard like opening exclusive branches for MSME and to place experienced people in such branches. He pointed that lending to MSME borrowers is a win-win situation for the banks and the economy.

- In 2017, RBI introduced the electronic platform called TREDS i.e trade receivable and discounting system for facilitating the financing / discounting of trade receivables of MSMEs through multiple financiers. The cash flow of the MSME vendors which face delay in receiving payments from the PSUs/Corporates is affected and they can make use of this platform. The seller can get their bill discounted by a third party and get the money instantly.

- The Regional Director pointed that Central Government and some states have made mandatory for all PSUs to participate in the TREDS platform. He urged the State Government to make it mandatory for all PSUs to participate in this TREDs platform.

- The poor CD ratio of the State has been an issue which was flagged by RBI in the last few SLBC meetings. Though the CD ratio of the state has improved from 62% to 64%, it is a matter of concern that banks which have a wider reach in the state continue to be poor performers. Further the CD ratio in districts like Pathanamthitta, Alappuzha and Kottayam continue to remain stagnant.

- The new policy initiatives, to encourage card-less cash withdrawal facility across all banks and all ATM networks / operators, will enable customer authorization in ATM through the use of Unified Payments Interface (UPI) while settlement of such transactions would happen through the ATM networks. The absence of need for a card to initiate cash withdrawal transactions is expected to help contain frauds like skimming, card cloning, device tampering, etc.

- Digital banking units that will be opened all over the country will be providing complete services in a convenient, cost effective method and will speed up the digitalization process.

- The Regional Director concluded the address by thanking all and urged the stakeholders to have an active participation.

Smt. Annie Alexander, General Manager, NABARD addressed the officials and briefly highlighted upon the various achievements last year:

- Nabard was able to disperse or refinance more than Rs.18,000 Crores during the financial year despite the Covid-19 situation which includes short term credit, long term credit, special liquidity fund and additional special liquidity fund to various banks.
- More than 600 projects were sanctioned which includes RIDF projects, connectivity to agricultural sector.
- Around Rs.187 Crores is disbursed to Agricultural sector which is the maximum number of sanctions till date which includes modernization of farms, cargo complex, smart krishi bhavans etc.
- A Few developmental projects are also initiated which includes two TDF projects.
- NABARD has put forth the State Focus Paper 2022-23 in which programmes for the next year are mentioned.
- The total credit outlay is Rs.1,76,468 Crores, an increase of Rs. 13,541 Crores which shows an increase of 8% over 2021-22.
- 90% of projections are for 3 sectors (Agriculture-48%, MSME- 28% & Housing-14%).
- Agriculture- 48% (WC – 67%, Term Loan 33%). Need for more capital formation in agriculture sector is of prime importance. The FPOs and agricultural infrastructure fund which is put forth by the Government of India are important platforms which is to be optimally used.
- Majority of the operational holdings in the state is around 0.18 ha or less making agriculture unsustainable. Integrated farming one way out for making agriculture sustainable & climate friendly. Projections for integrated farming are included in the SFP for the first time (Rs. 115 cr).
- FPO is one of the aggregations which can take care of small scale productions because of small land holdings. Bankers have understood the FPOs are opportunity to support small scale farmers during the FPO conclave that was recently conducted.
- Banks are insisting on electronic negotiable warehousing receipts for extending loan against hypothecation of crops. In Kerala warehousing receipts are issued in printed form. This issue needed to be resolved.

- The LDMs, bankers are advised to actively participate in the KCC saturation drive conducted from 08th November 2021 and also in the sprint campaign that is launched from 18th April to 31st July 2022 and enroll maximum number of people in these schemes and social security schemes.
- Even though Kerala has an allocation of 2500 Crores under the AIF scheme, as of 31st march 2022, only 161 Crores has been sanctioned. The reasons for large number of rejections in the number of applications have to be looked into.
- We have put PMU to take care of these requirements, handholding the beneficiaries including farmers, FPOs, entrepreneurs and popularizing the AIF scheme.

The General Manager, NABARD concluded his speech by soliciting the banks for better agriculture credit disbursement.

The forum then proceeded with the agenda.

1. ADOPTION OF MINUTES OF 136th SLBC 2022

The forum unanimously adopted the minutes of the 135th Meeting of SLBC, Kerala held on 20th January, 2022 which was forwarded to the members, vide Convenor's letter SLBC/ 135 SLBC/2022/Minutes/219/SP dated 25th March, 2022.

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)

The forum noted that there is an increase in number of KCC accounts, it has reported a growth of 174279 numbers during the financial year. Convenor SLBC opined that large numbers of applications are rejected under Agri Infrastructure Fund scheme and it was mainly due to the lack of awareness among the public and hence SLBC and Department has to arrange awareness sessions on AIF Scheme.

Agriculture Production Commissioner, Smt. Ishita Roy IAS has requested the Bankers not to insist for collateral for Agriculture Loans less than Rs.25000/-. It is confirmed by the Convenor SLBC that as per the direction of RBI, Scheduled Commercial Banks are not insisting for collateral for a Loan limit upto Rs.1.60 Lakhs and Department of Agriculture may bring such instances to the knowledge of SLBC or to the regulators so that appropriate actions shall be taken. APC Stated that Department has the list of cases where Banks have insisted for collateral and General Manager, Reserve Bank of India requested for the list of such accounts

The forum observed that there is a dip in agriculture term loan disbursement in the State and advised the Banks to take initiatives to increase the term lending.

(Action : Department of Agriculture, Bank and SLBC)

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

A tripartite agreement is finalized by Department of Agriculture in consultation with SLBC for promoting lease/tenant/licensed farming in the State of Kerala. The Convener SLBC informed that Government guideline is awaited in this regard.

ACS, planning has informed that inter departmental consultation is over and the Government Order will be issued.

(Action: Revenue Department, SLBC and Department of Agriculture)

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

Convenor SLBC has informed the forum that under KCC to fisheries banks is getting applications mainly from fish vendors rather than fish farmers/fishermen's and the fish vendors are outside the purview of KCC. Banks are ready to finance them under Mudra loan.

Joint Director Fisheries informed that 363 applications are sourced by Department but sanctioned only 16 nos and 272 applications are pending. Convenor requested the department of fisheries to Share the Bank wise branch wise details of pending applications so as to clear the pendency.

The State performance under Kisan Credit Card to animal Husbandry is satisfactory.

(Action: SLBC, Banks, Department of fisheries)

2.1.4 Agenda Suggested by Reserve Bank of India

2.1.4.1 Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem

The SLBC Convenor stated that number of godowns registered with WDRA (Warehousing Development Regulatory Authority of India) to implement the electronic negotiable warehouse receipt system is very less in Kerala which hinders the credit growth under this category.

The Chief Secretary has suggested the government department to encourage godowns to get registered under WDRA so that the farm produce can be stored and distress sale can be avoided.

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

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

APC has informed that under BPKP scheme of Government of India around 81500 hecters of land has been brought under Organic farming. Data regarding organic farming may be furnished by Department of Agriculture for placing in the next meeting.

(Action: Dept. of Agriculture)

2.1.5 Agenda Suggested by Director Agriculture

1. Credit under Agriculture Infrastructure Fund (AIF)

The forum reviewed the Bank wise performance under Agri Infrastructure Fund scheme.

(Action: Dept. of Agriculture, Banks)

2.2 Pending Issues in Secondary Sector

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

Review of ECLGS/CGSSD

Total Banking sector has sanctioned 156277 number of ECLGS loan amounting to Rs.8592 Crore. The scheme is extended up to 31.03.2023.

Convenor SLBC has requested Member Banks to extend the maximum benefit to entrepreneurs engaged in tourism and hospitality sector under ECLGS 3.0 scheme.

Chief Secretary has informed the Bankers to publish the timeline required for completing MSME applications by Banks in public portal. Loan application pendency is to be reviewed in a fixed frequency.

Review of performance under PMSVANidhi

Out of total 12955 number of applications received 11517 number of applications are sanctioned by the Banks and 1438 applications are pending for sanction. The forum decided to clear the pendency before the next SLBC meeting.

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

2.2.2 <u>Agenda Suggested by Director of Industries and Commerce</u>

The forum noted that now Banks are started accepting acknowledgement certificate issued under KSWIFT as a valid license for setting up of MSME units and any issues related to Acknowledgement Certificate may bring to the knowledge of Government of Kerala through SLBC.

(Action: SLBC, Banks,LDMs)

<u>2.2.3 Agenda Suggested by KVIC-Review of PMEGP</u>

PMEGP State Director has appraised the forum that Margin Money achievement by the Banks in Kerala under PMEGP was at 103% for the financial year 2021-22. Achievement under Self Employment Units was 126%, 2718 number of units where formed as against a target of 2199.

The State Director is hopeful of achieving the target during 2022-23 financial year also with the support of the member banks.

(Action: SLBC, Banks, KVIC)

<u>2.2.4 Agenda Suggested by NORKA-NDPREM</u>

Convenor SLBC stated two major issues regarding NDPREM Scheme, the first issue is the pendency of applications at branch level and second issuer is that banks are not claiming interest subsidy for their beneficiaries. Convenor SLBC requested member banks to complete all pending applications before 30.06.2022 and claim interest subsidy for the existing loans within the time frame.

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

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

2.2.5 Agenda suggested by Reserve Bank of India – Credit flow to SC entrepreneurs under CEGSSE nationally

General Manager, Reserve Bank of India explained the benefits of the scheme in the forum and it was placed as an information note.

The chief secretary advised SC ST Development Department to sponsor applications under the scheme.

(Action: SC ST Development Department, Banks)

2.3 Pending Issues in Tertiary Sector

Assistant Development Commissioner Land and Revenue department has informed that they have started the development in Relics software and expecting feedback from another department.

(Action: Dept. of Land and Revenue)

2.3.2 Agenda Suggested by Reserve Bank of India

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

The forum decided to extend the scheme to all the remaining 12 districts of Kerala after the successful implementation in Thrissur and Kottayam.

(Action : LDMs, Banks and other Stakeholders in digitalization campaign)

2.3.2.2 Revamp of Lead Bank scheme standardized system for data flow

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

Kerala State Co operative Bank may update the status their readiness in implementing the standardized system for data flow.

(Action : Kerala Bank)

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

The forum noted the ongoing saturation campaigns on Social Security Schemes especially to Mudra beneficiaries and PMJDY.

(Action : Banks)

2.3.2.4. Review of CD Ratio –Suggested by RBI

Convenor SLBC has appraised the forum that the CD ratio has increased from 62 to 64% and requested the member banks to work for reaching a level of 70% within a year time.

2.3.3 Education Loan Repayment Support Scheme

The SLBC Convenor requested Banks to ensure timely updation of applications in ELRS portal and to ensure clearing the bank branch level pendency.

(Action : Banks)

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

Executive Director Kudumbasree has informed the forum that they are in touch with Ministry of Rural Development for the reimbursement of expenses; ministry has assured that the pending amount will be released immediately.

(Action : Banks, Kudumbasree, RSETI Director, SLBC Cell)

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

SLBC Convenor informed forum that SLBC had arranged a meeting with NeSL for e stamping of bank guarantee. Now the Kerala State has made necessary arrangements.

The forum decided to drop the agenda

2.3.6.Status of Land allotment for RSETIs building

ED, Kudumbasree has flagged the issues regarding allocation of Land for construction of RSETI building and also the pending RSETI construction by the Banks. It is informed in the forum that the financial assistance for the construction of RSETI building has increased from Rs.1 Crore to Rs.2 Crore.

Chief Secretary has noted the importance of RSETI buildings to be constructed and suggested ED kudumbasree to have a meeting of respective banks, revenue department, CRD to ensure the construction/functioning of RSETIs in own building.

(Action : Banks, Kudumbasree, RSETI Director, SLBC Cell)

2.3.7 Agenda suggested by Kudumbashree - Start-up Village Entrepreneurship Programme (SVEP) & RKI EDP

ED Kudumbasree has informed that the SVEP & RKI are flagship programmes of Government of India and kudumbasree has formed more than 26000 enterprises and in Kerala 25 blocks are approved by GoI but only 400 plus units are credit linked.

Chief Secretary has suggested to share the Bank wise pendency of loan sanction in the SLBC forum and the performance will be reviewed from next meeting onwards.

(Action : Kudumbasree, Banks and SLBC)

2.3.8 Agenda suggested by ANERT

CEO ANERT has informed the forum that regarding roof top solar project, the State had a target of 3000 Mega Watt and credit is required for beneficiaries at affordable rate at least equal to housing loan rate of interest. Under PM KUSUM scheme grid connected solar pump set loan can availed by the farmers and requested the loan support from Banks. Loan sanctioned for the purchase of solar pump set will comes under PSL guidelines.

Representative from Energy Management Solution requested for loans to electric two wheeler, and to decrease the margin for the loan from 20% to 10%. SLBC Convenor added that banks are giving loan for four wheeler and since three wheeler loans are for self employment banks are giving the loans.

(Action : Banks)

3. FRESH ISSUES

3.1 Primary Sector

3.1.1. Minutes of the special SLBC meeting to discuss about relief measures to be extended to the borrowers affected with natural calamity during the year 2021.

The forum unanimously adopted the minutes.

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

The forum advices SLBC Cell to collect the SOP for the recovery of benefit from ineligible beneficiaries under PM-KISAN Scheme.

(Action : SLBC Cell)

3.2 Secondary Sector

3.2.1 Agenda suggested by Reserve Bank of India – Bringing Kerala State Government PSUs into TrEDS – Platform

Chief Secretary has noted the agenda item and opined that the matter will be considered favourably.

(Action : Department of Industries)

3.2.2 Agenda suggested by Principal Secretary LSGD

ED Kudumbasree has informed about the pendency of loan application under group component of DAY NULM, even though Kerala is the leader in implementation of DAY NULM scheme the loans under group components are not picking up.

Chief Secretary has informed Bankers to take credit decisions without any delay and data of pendency to be made public.

(Action : Bankers)

3.2.3 Agenda suggested by Kudumbasree – Implementation of Overdraft facility of Rs.5000/- to verified woman NHG members under DAY- NRLM/NULM reg:-

ED Kudumbasree informed forum about the campaign launched by the mission for implementation of overdraft facility of Rs.5000/- to verified woman SHG members and sought the support of Bankers in this regard. The Member Banks agreed to support the campaign.

(Action : Kudumbasree, Banks)

3.3 Tertiary Sector

3.3.1 Agenda suggested by Reserve Bank of India

3.3.1.1 FX Retail Platform for purchase/Sale of Foreign Exchange

General Manager, RBI explained the advantages of FX Retail platform which permit retailers/small entrepreneurs who are in need of foreign exchange and also requested to Industries department and Bankers to familiarize the scheme.

(Action : Department of Industries, Banks)

3.3.1.2 Finding of Root cause Analysis of complaints Received during FY 2020-21

General Manager, RBI informed the forum that the analysis are based on complaints received in the Central Grievance Redressal System of RBI. The forum noted the remarks.

(Action : Banks, LDMs)

3.3.1.3 Education Loan to Skill Development Loan

The Convenor SLBC has stated that the ASAP Kerala is providing skill education to unemployed youth, even though most of the banks are having skill development loans the schemes need to be pushed.

The forum discussed the information notes placed by Agriculture Skill Council of India (ASCI) and Association of Gunman Security Guards Kerala.

Sri. Krishna Sai,Deputy General Manager, Canara Bank proposed the vote of thanks and the meeting concluded at 2.15 pm.

List of participants is annexed.

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

GOVERNMENT OF KERALA/GOVERNMENT OF INDIA / DEVELOPMENTAL AGENCIES			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	Department of Agriculture Development & Farmers' Welfare	Smt. ISHITHA ROY IAS	Principal Secretary & APC
2	Kudambasree Mission	Smt. P I SREEVIDYA IAS	Executive Director
3	ANERT	Sri NARENDRA NATH VELURI IFS	CEO
4	Government of Kerala	Sri Umesh NSK IAS	Staff Officer to Chief Secretary
5	AGRICULTURE DEPT	Sri GEORGE ALEXANDER	ADDITIONAL DIRECTOR OF AGRI(Plng)
6	AGRICULTURE INSURANCE COMPANY OF INDIA	Sri ANEESH SAM ROSS	DEPUTY MANAGER
7	COIR BOARD	Sri B SUNILKUMAR	EXTENSION SERVICE OFFICER
8	DAIRY DEVELOPMENT	Sri RAMGOPAL R	DY DIRECTOR (Extension)
9	DEPT OF FISHERIES	Smt SMITHA R NAIR	JOINT DIRECTOR OF FISHERIES
10	DIRECTORATE OF ANIMAL HUSBANDRY	DR GEETHA KUMAR PHILIPS	DEPUTY DIRECTOR (PLG)

11	DIRECTORATE OF TECHNICAL EDUCATION	DR CIZA THOMAS	SENIOR JOINT DIRECTOR
12	DOT GOI	Sri AJITHKUMAR	DDG DOT
13	ENERGY MANAGEMENT CENTRE KERALA	Sri SUBASH BABU B V	REGISTRAR
14	HOME DEPT GOVT SECRETARIAT	Sri AJIKUMAR G	UNDER SECRETARY
15	KHADI AND VI COMMISSION	Sri RADHAKRISHNAN V	STATE DIRECTOR
16	KUDUMBASHREE	Sri JAHAMGEER S	PROGRAM OFFICER
17	KUDUMBASREE MISSION HO	DR SHAMEENA PN	PROGRAMME MANAGER MI
18	KVIC	Sri SANJEEV	ASST. DIRECTOR
19	LAND REVENUE	Smt BEENA P ANANTH	ASST COMMISSIONER(LR)
20	MATSYAFED	Smt SOBHA J	MANAGER
21	MSME DEVELOPMENT INSTITUTE, THRISSUR	Sri VISHESH AGGARWAL	ASSISTANT DIRECTOR
22	NORKA ROOTS	Smt SARSAN LOPEZ	H A
23	PLANNING AND ECONOMIC AFFAIRS DEPT.	Sri UDAYAKUMAR A R	UNDER SECRETARY
24	PLANNING AND ECONOMIC AFFAIRS DEPT.	Sri JEYAS KHAN	SECTION OFFICER, PLANNING
25	PLANNING AND ECONOMIC AFFAIRS DEPT.	Smt RESMI A R	RESEARCH OFFICER
26	SCHEDULED TRIBES DEVELOPMENT DEPT	Sri P VARIDAS	JOINT DIRECTOR
27	SCHEDULED CASTE DEVELOPMENT DIRECTORATE	Smt SANGEETHA K R	CHIEF PLANNING OFFICER
28	STATE HORTICULTURE MISSION	Smt SINDHU N PANICKER	JOINT DIRECTOR OF AGRI

29	**STATE MGNREGA MISSION**	**Sri ANEESH B**	**MGNREGA ADC**
30	**THE REGISTRAR OF COOPERTIVE SOCIETIES TRIVANDRUM**	**Sri JAYAKUMAR K**	**DEPUTY REGISTRAR**
31	**VACER**	**Sri JAYAPRAKASH K R**	**SDR**
32	**VFPCK**	**Sri V SIVARAMAKRISHNAN**	**CHIEF EXECUTIVE OFFICER**

RESERVE BANK OF INDIA		
SL NO	**NAME**	**DESIGNATION**
1	**Sri. Thomas Mathew**	**Regional Director**
2	**Sri Cedric Lawrence**	**General Manager**
2	**Sri. Murlee Krishna M**	**Assistant General Manager**
3	**Smt. Mini Balakrishnan**	**Manager**

NABARD		
SL NO	**NAME**	**DESIGNATION**
1	**Smt Annie Alexander**	**General Manager**
2	**Sri James P George**	**DGM**

PUBLIC SECTOR BANKS			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	**BANK OF BARODA**	**Sri Padmakumar J**	**AGM**

2	**BANK OF INDIA**	**Sri R Ganesh**	**Chief Manager**
3	**BANK OF MAHARASHTRA**	**Sri. Saju G**	**General Manager**
4	**CENTRAL BANK OF INDIA**	**Smt. Rosita Fernando**	**Regional Head**
5	**INDIAN BANK**	**Sri. S Senthil Kumar**	**ZM/Deputy General Manager**
		Sri. Swaroopa Kumar	**Sr Manager**
6	**INDIAN OVERSEAS BANK**	**Sri. Wagesh Kumar Singa**	**AGM**
7	**PUNJAB & SIND BANK**	**Sri. Subodh R Sabapathy**	**Chief Manager**
8	**PUNJAB NATIONAL BANK**	**Sri. Ram Mohan R**	**Regional Head**
9	**STATE BANK OF INDIA**	**Sri. Seetharaman V**	**General Manager**
		Sri. Santhosh S Nair	**Deputy General Manager**
10	**UCO BANK**	**Sri. Vijay Avinash P**	**Chief Manager**
11	**UNION BANK OF INDIA**	**Sri. Ravindra Babu**	**General Manager**
		Sri. M Ramesh Chandra Pradan	**Deputy General Manager**

CONVENOR BANK (CANARA BANK)		
1	**Sri. S Premkumar**	**SLBC Convener & General Manager**
2	**Sri. S N Krishnasai**	**Deputy General Manager**
3	**Mr. Sanjumon V**	**Divisional Manager**
4	**Mr. Ajas A**	**Senior Manager**
5	**Smt. Saranya S P**	**Manager**

7	Mr. Arun G S	Officer
8	Mr. Sreejith R	Officer
9	Mr. Unnikuttan R	Officer

REGIONAL RURAL BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Kerala Gramin Bank	Smt. C S Vijayalakshmi	General Manager

PRIVATE SECTOR BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	AXIS BANK	Smt. J Anitha	Senior Manager
2	BANDHAN BANK	Sri PPS Prakash	Cluster Head
		Sri Lilgith Mohanan	Branch Head
3	CATHOLIC SYRIAN BANK	Sri. Shoby Michael	DVP
4	CITY UNION BANK	Sri. M S Rajasekaran	Branch Head
5	DHANLAXMI BANK LTD	Smt. Rajasree U K	Chief Manager
6	FEDERAL BANK	Smt. Geetha Gopinath	DVP
		Sri Shobin George A	AVP
7	HDFC BANK	Smt. Meena Kumari B	Nodal Officer (Kerala)
8	ICICI BANK	Sri. Tony Thomas	Chief Manager
9	IDBI BANK LTD	Smt. Sudha S	Asst General Manager
10	IDFC FIRST BANK	Sri. Aravind T N	Manager

11	**INDUS IND BANK**	**Sri. Arun Raj L**	**DVP**
12	**JAMMU & KASHMIR BANK**	**Sri. Mahadevan .G**	**Branch Head**
13	**KARNATAKA BANK**	**Sri. Unnikuttan P M**	**Officer**
14	**KARUR VYSYA BANK**	**Sri. S T Shibi**	**Senior Manager**
15	**KOTAK MAHINDRA BANK**	**Sri. Biju Narayanan**	**AVP**
16	**LAXMIVILAS BANK (DBS BANK INDIA LTD)**	**Sri. Prenith P C**	**Branch Head**
17	**RBL BANK LTD**	**Sri Hariharan S**	**AVP**
16	**SOUTH INDIAN BANK**	**Sri. Peter A**	**Deputy General Manager**
17	**T.N.MERCANTILE BANK**	**Sri. Prabhath C**	**Assistant Manager**
18	**YES BANK**	**Sri. Jagadees V Pillai**	**Branch Manager**

CO-OPERATIVE BANKS			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	**KERALA BANK**	**Sri. Raveendran V**	**DY GM**
2	**KSCARD**	**Smt. L Visakha**	**RM I/C**

LEAD BANK OFFICES			
SL NO	**INSTITUTION**	**NAME**	**DESIGNATION**
1	**Indian Overseas Bank**	**Mr. Sreenivasa Pai G**	**LDM Tvm**
2	**Indian Bank**	**Sri. Biju Kumar D S**	**LDM Kollam**

3	State Bank of India	Mr. Cyriac Thomas	LDM Pathanamthitta
4	State Bank of India	Mr. A A John	LDM Alappuzha
5	State Bank of India	Mr. Alex E M	LDM Kottayam
6	Union Bank of India	Mr. Rajagopalan G	LDM Idukki
7	Union Bank	Mr. C Satish	LDM Ernakulam
8	Canara Bank	Mr. Anilkumar K K	LDM Thrissur
9	Canara Bank	Mr. Sreenath R P	LDM Palakkad
10	Canara Bank	Mr. Jithendran P P	LDM Malappuram
11	Canara Bank	Mr. Muraleedharan T M	LDM Kozhikode
12	Canara Bank	Mr. Sunil P L	LDM Wayanad
13	Canara Bank	Mr. Frony John P	LDM Kannur
14	Canara Bank	Mr. N Kannan	LDM Kasargod

SMALL FINANCE BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	ESAF	Sri Wilson Thomas	Asst.Vice President
2	Ujjivan Small Finance Bank	Sri. Abhilash Thomas	State Head

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