118th MEETING OF STATE LEVEL BANKERS' COMMITTEE, KERALA
AGENDA AND BACKGROUND NOTES

Date	:	14th March, 2016 (Monday)
Time	:	10 a.m.
Venue	:	Hotel Residency Tower Govt. Press Road, Trivandrum

1. ADOPTION OF MINUTES

The minutes of the 117th Meeting of SLBC, Kerala held on 18th December, 2015 has already been forwarded to the members vide Convener's letter SLBC 35 15 2016 GN dated 22nd January, 2016.

The House may adopt the said minutes.

2. PENDING ISSUES

2.1. PRIMARY SECTOR

2.1.1. Introduction of a Credit Guarantee Scheme for Agriculture Term Loans similar to CGTMSE (*Pending since July 2012*)

In the SLRM 2012, it was suggested that in view of the mounting NPA under Agriculture Term Loans after implementation of ADWDRS, banks were facing serious issues. It was decided to recommend to the Govt of India for the introduction of a Guarantee Scheme similar to CGTMSE, particularly for Term Loans under Agriculture.

In response to the decision, recommendation, SLBC Cell has taken up with the GOI. The Steering Committee that met on 03.03.2016 decided to pursue the matter.

2.2. SECONDARY SECTOR

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

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

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

In the 115th Meeting of SLBC, Kerala held on 16.03.2015 at Trivandrum, **Sri. James Varghese, IAS**, Principal Secretary, Local Self Government Department informed the following 3 stage process for issue of license for running an industry.

(i) Building permit
(ii) License to install
(iii) Running permit/licence

He informed that building permit is given once building is ready. License to install is immediately given on production of various NOCs of various statutory agencies and once it is installed running permit is given. Running license can be given only after installing the equipments concerned and this can be given only in the final stage. He informed that once the license to install is given the banks can make the disbursement. Responding to a query, he informed that provisional licensing system is not there and that may not be possible because Department is the final authority to see all the conditions are fulfilled.

*In the 117th Meeting of SLBC, Kerala held on 18.12.2015, **Sri. I. Jawahar**, State Director, KVIC suggested that rather than moving for a total approval, Government has to give a direction to the panchayat to give in principle approval which can be given initially in this regard.*

***Sri. Subrata Biswas, IAS**, Additional Chief Secretary, Agriculture Department, Government of Kerala assured the forum to follow up the matter with the concerned Department.*

The forum decided to pursue the matter with Government with a request to support with a speedy decision.

The Steering Committee that met on 03.03.2016 decided to pursue the matter.

2.2.2. PMRY 2006–07 & 2007–08 - Non receipt of Subsidy
(*Pending since August 2009*)

Subsidy on PMRY loans granted during 2006-07 and 2007-08 are yet to be released to various banks in few accounts.

The RBI has informed that the matter is pending with the Government and RBI is closely following up. The RBI has asked for reporting to it the pending details from the banks.

*In the 117th Meeting of SLBC, Kerala held on 18.12.2015, **Sri. I. Jawahar**, State Director, KVIC suggested that LDMs to collect district wise data in this regard and submit to SLBC Cell for consolidation. Responding to RBI, DGM he clarified that the money is available with Ministry of MSME and that would be provided by routing through DIC.*

The forum decided that banks to submit the consolidated data on subsidy outstanding to SLBC Cell and SLBC in turn take up the matter further.

The Steering Committee that met on 03.03.2016 observed that so far banks are not submitted the data on subsidy outstanding under PMRY 2006–07 & 2007–08 to SLBC Cell.The SLBC cell will be re submitting the data on receipt from the member banks

2.3. TERTIARY SECTOR

2.3.1. Land Allotment for construction of RSETI Buildings

(Pending since July 2012)

Land allotment pertaining to the RSETIs of the following districts are pending

	Present status	**Department where the matter is pending**
Kozhikode	Land not allotted	District Collector Kozhikode has to identify a suitable land
Palakkad	Land identified - Forwarded by District administration to Rural Development Commissioner - forwarded to LSGD Gok - forwarded to Revenue Department - for clearance Pending with Revenue Department.	Revenue (G) Department, Gok.
Kollam	Land identified - Forwarded by District administration to Rural Development Commissioner - forwarded to LSGD Gok - forwarded to Revenue Department - for clearance - Pending with Revenue Department	Revenue (G) Department, Gok
Pathanamthitta	MOU Signed. But writ petition filed by Block Panchayat President in the Kerala High Court against allotment - Govt has to file an affidavit - Draft waiting for Law Department approval	Law Department, Gok

The Planning & Economic Affairs Department is following up the matter with the concerned departments.

*In the 117th Meeting of SLBC, Kerala held on 18.12.2015, **Sri. K. V. Mohan Kumar IAS,** Commissioner for Rural Development informed that in the case of Palakkad, the matter is pending with Local Self Government Department. Since the file is not coming forth, the proposal would be resubmitted.*

In the case of Kollam, the matter is pending with Land Revenue Commissioner and will be sorted out soon.

In the case of Pathanamthitta, a building is already allotted, but a writ petition has been filed by Block Panchayat President in the Kerala High Court against allotment. The Government has filed its affidavit in favour of the allocation. The stay will be vacated soon.

In Kozhikode, two places have been identified (i) Land with Education Department (ii) land in a purambokku not paid tax for the past 15 years.

Sri. Subrata Biswas, IAS*, Additional Chief Secretary, Agriculture Department, Government of Kerala requested the Commissioner for Rural Development to bring the matter pertaining to Local Self Government Department to him.*

LDM, Pathanamthitta *clarified the issue pertaining to RSETI, Pathanakthitta that the bank advocate have filed an urgent petition and the case came up on 16.12.2015. He then read out the Court order saying that, as per the Section (5) of the Panchayat Raj Act, district panchayat was the corporate body and legal entity and Panchayat is the authority of the building. Court was of the view that in the light of the above, Government has no authority to issue orders transferring property to the bank. However the Court has directed the Government to inform as to whether the proposal for Grama Nyayalay, as per GO (Ms)86/2011 has been cancelled or terminated or whether it continues to exist. The case has been posted for hearing after Christmas vacation.*

The forum requested the LDM, Pathanamthitta to provide a copy of the order to the Commissioner of Rural Development for examining the matter.

LDM, Palakkad *informed that funds earmarked for construction of RSETI building will be elapsed, if no decision is taken before February 2016.*

LDM, Kozhikode *informed that the District administration has asked the village office to report the tax paid details of the land identified. Some more pressure has to be put on to District Administration then only things will be moving.*

Sri. U. Dinesh Pai*, Deputy General Manager, Syndicate Bank informed that they have met the District Collector, Kollam and informed that they are waiting for clearance from Land Revenue Commissioner.*

SLBC Cell, vide letter No. SLBC 117 392 GN 2015 dated 24.12.2015 has taken up the matter with Principal Secretary, Revenue Department, Government of Kerala requesting to examine the matter.

The Steering Committee that met on 03.03.2016 decided to pursue the matter.

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

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

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

In the 117th Meeting of SLBC, Kerala held on 18.12.2015, ***Smt. Rachel Varghese,*** *Additional Secretary, Revenue Department, Government of Kerala informed that computerisation process of land records is completed in almost 9 districts (Kollam, Pathanamthitta, Kottayam, Alappuzha, Ernakulam, Thrissur, Palakkad, Wayanad, Kannur). In 573 villages of these districts the Thandaper Register is computerised and Online Pokkuvaravu (Revenue record mutation) is going on.*

The Steering Committee that met on 03.03.2016 decided to pursue the matter.

2.3.3. Denial of E-Tender access facilities to customers of all banks except SBT
(*Pending since March 2014*)

Few bank branches have complained that E-Tender access is deprived to their customers as the access is restricted for SBT only. Presently SBT alone is permitted to handle E-Tender business of Government of Kerala. Because of this other bank customers are forced to open accounts with SBT and is causing lot of inconveniences to them.

E-payment access for all banks is accepted by an apex committee of the Government. The GO is awaited. Planning & Economic Affairs Department may inform the developments.

The 116th Meeting of SLBC, Kerala held on 22.09.2015 at Trivandrum noted that Planning & Economic Affairs Department has taken up the matter with IT Department for getting their opinion. The forum decided to pursue the matter.

In the 117th Meeting of SLBC, Kerala held on 18.12.2015, ***Sri. Subrata Biswas, IAS****, Additional Chief Secretary, Agriculture Department, Government of Kerala requested the Convenor, SLBC to inform details in writing, and assured to take up the matter with the respective Secretary.*

SLBC Cell, vide letter No. SLBC 117 394 GN 2015 dated 24.12.2015 has taken up the matter with Principal Secretary, Information Technology Department, Government of Kerala requesting to examine the matter.

The Steering Committee that met on 03.03.2016 requested SLBC Cell to follow up the matter with the Govt.

2.3.4. Noting of Equitable Mortgage created in favour of the banks in Revenue Records & Noting of lien of the Bank in Thandaper Register of Village Office for the loans granted by the Banks *(Pending since March 2014)*

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

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

Now that the law has been settled by the Hon'ble Supreme Court, it is requested that when the bank accepts mortgage by deposit of title deeds (Equitable Mortgage), provision shall be enabled for the bank to request the Revenue Authorities to note the same in the revenue records.

The Revenue department has to inform the progress.

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

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

In the absence of representatives from Revenue Department, the forum decided to pursue the matter with Revenue Department.

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

In the absence of representatives from Revenue Department, the 116th Meeting of SLBC, Kerala held on 22.09.2015 at Trivandrum decided to pursue the matter with Revenue Department.

The 117th Meeting of SLBC, Kerala that met on 18.12.2015 decided to pursue the matter with Revenue Department.

SLBC Cell, vide letter No. SLBC 117 392 GN 2015 dated 24.12.2015 has taken up the matter with Principal Secretary, Revenue Department, Government of Kerala requesting to examine the matter.

The Steering Committee that met on 03.03.2016 decided to pursue the matter.

2.3.5. Registration of UDS [Un Divided Share]

As per the prevalent practice in the State of Kerala sale deeds of flats will be executed only after completion of construction of the entire apartment complex. Till then the lending banks normally remain virtually unsecured. Now, we propose to insist on transfer of Undivided Share in the land at the initial stage itself so that mortgage can be created with the same. However, if a sale deed is executed for the completed flat at the time of transfer of completed flat, stamp duty will have to be paid for the entire consideration. There is no provision for set off of the stamp duty paid for registration of UDS. Builders and borrowers are reluctant to cooperate when we insist on registration of UDS. Provision for set off may be brought in the Kerala Stamp Act, 1959.

The State Level Review Meeting of SLBC, Kerala held on 15th & 22nd June, 2015 decided to pursue the matter with Registration Department, Government of Kerala.

In the 116th Meeting of SLBC, Kerala held on 22.09.2015 at Trivandrum, Dr. W. R. Reddy, IAS, Principal Secretary, Taxes Department, Government of Kerala informed that Taxes Department had examined the matter and that a remission order issued under stamp act is necessary to resolve the issue. It requires the cabinet approval. He requested SLBC to submit a formal request with full details so as to examine the matter by the Department.

In the absence of representatives from Taxes Department, the 117th Meeting of SLBC, Kerala that met on 18.12.2015 decided to pursue the matter with Taxes Department.

SLBC Cell, vide letter No. SLBC 117 391 GN 2015 dated 24.12.2015 has taken up the matter with Principal Secretary, Taxes Department, Government of Kerala requesting to examine the matter.

The minutes of the meeting chaired by the Principal Secretary, Taxes Department, on 13.01.2016 at 12.45 p.m. to discuss the matter is given in **Annexure-8.41.**

The proviso to Schedule 21 of the Kerala Stamp Act, 1959 is as follows:
"if the conveyance relates to any transfer of undivided share of any land and refers to any agreement relating to the construction on any building or part of building, including flat or apartment or room etc., the value of such building or such part of the building shall also be included in such consideration, and the stamp duty if any paid in respect of such agreement shall be deducted from the stamp duty payable for the conveyance".

In view of the above provision, there is no need of any amendment or remission of stamp duty, as demanded by SLBC. Thus, this issue raised by the SLBC stands solved. Convenor, SLBC may communicate to everybody about this provision.

In the Steering Committee meeting held on 03.03.2016, while observing the above, ***Sri. C. Saravanan****, DGM, RBI suggested that the SLBC may request the IG Registration to circulate the above clarification to all the field level offices of the Registration Department It was also suggested that the clarification received from Govt be circulated to all banks and also published in SLBC web site*

2.3.6. Registration Act, 1908 – State amendment of Section 17 (1) (f)

Government of Kerala has amended certain provisions of the Registration Act, 1908, vide the Registration (Kerala Amendment) Act, 2012, which came into effect from 13.09.2013. Pursuant to the amendment, Sub clauses (g), has been inserted in Section 17 of the Registration Act, 1908, making compulsorily registrable, the "Power of attorney creating any power or right of management, administration, development, transfer or any other transaction relating to immovable property of the value of one hundred rupees and upwards other than those executed in favour of father, mother , wife, husband, son, adopted son, daughter, adopted daughter, brother, sister, son-in-law or daughter-in-law of the executant". This requirement has adversely affected lots of NRI customers. They are necessitated to come to India for registering the power of attorney if it is executed in the name of the any person other than the relatives mentioned above. We are of the view that we may seek exclusion of NRIs from the purview of registration of Power of Attorneys as above. Moreover, in-laws, ie father-in-law, mother-in-law, brother-in-law and sister-in-laws can also be suggested to be included in the list of the relatives mentioned above.

In the Steering Committee Meeting of SLBC Kerala held on 03.06.2015, representative from Registration Department informed that registration act is central act and state amendment can be made by State Government but the process would need Presidential sanction. Department is ready to submit a proposal to Central Government.

The State Level Review Meeting of SLBC, Kerala held on 15th & 22nd June, 2015 concurred with the above and decided to pursue the matter with Registration Department, Government of Kerala.

In the 116th Meeting of SLBC, Kerala held on 22.09.2015 at Trivandrum, Dr. W. R. Reddy, IAS, Principal Secretary, Taxes Department, Government of Kerala informed that Taxes Department had noticed the matter and requested SLBC to submit a formal request with full details as to what exactly the requirement was, so that the Department can take a decision. If it is feasible, then there is no problem for including the in-laws also in the list of relatives mentioned in the clause.

In the absence of representatives from Taxes Department, the 117th Meeting of SLBC, Kerala that met on 18.12.2015 decided to pursue the matter with Taxes Department.

SLBC Cell, vide letter No. SLBC 117 391 GN 2015 dated 24.12.2015 has taken up the matter with Principal Secretary, Taxes Department, Government of Kerala requesting to examine the matter.

The minutes of the meeting chaired by the Principal Secretary, Taxes Department, on 13.01.2016 at 12.45 p.m. to discuss the matter is given in **Annexure-8.41.**

The IGR will furnish a concrete proposal on this item, within a week, and Government shall examine the same and take a decision shortly.

The Steering Committee that met on 03.03.2016 decided to pursue the matter.

2.3.7. Issues relating to Stamp duty on Branch & ATM lease deeds

The Kerala Finance Act of 2014 amended certain provisions in the Kerala Stamp Act of 1959. One such is insertion of a new clause (e) in the Schedule Sl no 5 Agreement or Memorandum of Agreement

As per this clause stamp duty payable on an agreement or memorandum of agreement if relating to installation of an ATM between a bank and the land owner or renewal thereof shall be Rs.2500/- per year.

Grievance of the Banks is that, where a bank takes a building on lease as premises for the Branch office and if we are placing an ATM Machine within this premises, the Sub-Registrars are asking to pay the stamp duty @ Rs.2500 p.a for the ATM space separately.

It is requested that in such cases this additional stamp duty should not be charged.

Representative of the Registration Department informed that the Department shall propose necessary amendment to the article 5 (E) schedule to Kerala Stamp Act 1959.

In the Steering Committee Meeting of SLBC Kerala held on 03.06.2015, representative of the Registration Department informed that the Department shall propose necessary amendment to the article 5 (E) schedule to Kerala Stamp Act 1959. He requested support from banks for making a draft proposal for submitting to Government.

In the 116th Meeting of SLBC, Kerala held on 22.09.2015 at Trivandrum, Dr. W. R. Reddy, IAS, Principal Secretary, Taxes Department, Government of Kerala informed that Taxes Department had examined the issue and the system based on AGs observations while they are doing the audit of local bodies accounts. The issue would be examined and sorted out.
In the absence of representatives from Taxes Department, the 117th Meeting of SLBC, Kerala that met on 18.12.2015 decided to pursue the matter with Taxes Department.

SLBC Cell, vide letter No. SLBC 117 391 GN 2015 dated 24.12.2015 has taken up the matter with Principal Secretary, Taxes Department, Government of Kerala requesting to examine the matter.

The minutes of the meeting chaired by the Principal Secretary, Taxes Department, on 13.01.2016 at 12.45 p.m. to discuss the matter is given in **Annexure-8.41.**

The secretary noted that apparently the intention of the provision is not to charge twice, once for the lease deed and another for ATM. The IGR may examine this issue and submit within a week for a decision by the Government.

The Steering Committee that met on 03.03.2016 decided to pursue the matter.

2.3.8. Waiving of stamp duty on loan sanctioned against pension to Senior Citizens

Banks are now providing finance as term loans with higher limits to suit to the urgent needs of various pensioners. For availing such loans, pensioners have to bear the cost of stamps for executing the loan agreements.

Nowadays pensioners or senior citizens are extended many benefits from the Government as Social Security measures. Hence, in this spirit, to avoid penalizing of such expenses from the pensioners' hand, it is proposed the agenda that *Stamp duty can be waived on Loan agreements when the loan is sanctioned against pensions to senior citizens*.

In the absence of representatives from Taxes Department, the 117th Meeting of SLBC, Kerala that met on 18.12.2015 decided to pursue the matter with Taxes Department.

Sri. Subrata Biswas, IAS*, Additional Chief Secretary, Agriculture Department, Government of Kerala assured the forum to take up the matter with the concerned Department.*

SLBC Cell, vide letter No. SLBC 117 391 GN 2015 dated 24.12.2015 has taken up the matter with Principal Secretary, Taxes Department, Government of Kerala requesting to examine the matter.

The minutes of the meeting chaired by the Principal Secretary, Taxes Department, on 13.01.2016 at 12.45 p.m. to discuss the matter is given in **Annexure-8.41.**

The IGR will furnish a proposal in this regard within a week and Government shall take a suitable decision on the matter in consultation with the Finance Department.

The Steering Committee that met on 03.03.2016 decided to pursue the matter.

2.3.9. Non availability of Government of India Interest Subsidy on Education loans granted by KSCARD Bank & Non availability of Central & State Governments Interest Subsidy to Education Loans availed from District Co-operative Banks & PACS *(Pending since July 2012)*

(i) Education Loans granted by KSCARD Bank also to be provided with interest subsidy extended

The 116th Meeting of SLBC, Kerala held on 22.09.2015 at Trivandrum noted that the Steering Committee of SLBC Kerala that met on 10.09.2015 noted that the Government of Kerala has written to the Ministry of Human Resources and the reply is awaited. The bank/Co-operative Department may follow up further. In the Steering Committee Meeting, the representative from Planning & Economic Affairs Department informed that the Government of India has requested IIM Bangalore to conduct a study and give report.

The forum decided to pursue the matter.

(ii) In the District Development Council (DDC) Meeting of Kasaragod District held on 30.09.2013, Sri. N. A. Nellikunnu M.L.A. Kasaragod raised the issue of non availability of Central Govt / State Govt Interest Subsidy to Education Loans granted by Co-op. Banks in the District.

It was informed in the DDC that, this issue of Cooperative Banks not coming under the purview of the Interest Subsidy Scheme on Education Loans of the Central Government & State Government has been deliberated time and again in the Block Level Banker's Committee and the District Level Consultative Committee. This matter, as per the decision in the DLRC/BLBC, was also referred to the SLBC, for taking up with Central Government & State Government. It was also informed that SLBC had already taken up the matter with the Government, but there is no favourable response so far.

In the above circumstances, it is requested to take up the matter again with Central/State Government for including District Cooperative Banks & PACS also under the purview of interest subsidy in addition to State Co-operative bank and other scheduled Commercial banks. This will support DCBs and PACS which are extending credit to this sector in a big way and also prevent discrimination of Education Loan borrowers in the matter of interest subsidy.

The 115th Meeting of SLBC, Kerala held on 16.03.2015 at Trivandrum decided that SLBC Cell to collect data from other cooperative banks and make a representation to the Government with Ministry of Finance, Government of India and Planning Department, Government of Kerala.

Vide letter No.6042/F(RO)/2015/Plg dated 01.06.2015 of Planning & Economic Affairs (F) Department, Government of Kerala informed that *"the matter regarding Inclusion of District Cooperative Banks and Primary Agriculture Credit Societies under the Education Loan Interest Subsidy Scheme of State Government has been examined by the State Government thoroughly. In the current financial situation, the State Government is not in a position to take on such huge financial liability. Hence it is not possible for the State Government to include District Cooperative Banks and Primary Agriculture Credit Societies under the Education Loan Interest Subsidy Scheme of the State Government".*

The 116th Meeting of SLBC, Kerala held on 22.09.2015 at Trivandrum noted that vide letter No.6042/F(RO)/2015/Plg dated 01.06.2015 of Planning & Economic Affairs (F) Department, Govt. of Kerala informed that "the matter regarding Inclusion of District Cooperative Banks and Primary Agriculture Credit Societies under the Education Loan Interest Subsidy Scheme of State Government has been examined by the State Government thoroughly. In the current financial situation, the State Government is not in a position to take on such huge financial liability. Hence it is not possible for the State Government to include District Cooperative Banks and Primary Agriculture Credit Societies under the Education Loan Interest Subsidy Scheme of the State Government".

The forum decided to pursue the matter.

In the 117th Meeting of SLBC, Kerala held on 18.12.2015, ***Sri. Ashok Kumar Singh IAS,*** *Additional Mission Director, PMJDY, Ministry of Finance, informed that Government of India has to take policy decision in this regard.*

Sri. V. Prabhakaran Nair, *General Manager, Kerala State Cooperative Bank clarified that Government of India had included Kerala State Cooperative Bank under scheduled banks, as such subsidy arrears for 3 years have been cleared. Since Government of India is able to give subsidy to scheduled cooperative banks only, District Cooperative Banks are not getting the subsidy.*

Smt. Aparna Prathap, *General Manager, KSCARD Bank informed that they are having 20% of the business of the State and they are not getting the Government of India Interest subsidy on Education loans due to the reason that KSCARD Bank is a non-scheduled bank. Government of India has to take favourable decision as early as possible.*

The forum requested the KSCARD Bank to take up the matter with Ministry of Finance, Government of India.

SLBC Cell, vide letter No. SLBC 117 393 GN 2015 dated 25.12.2015 has taken up the matter with Additional Chief Secretary, Planning & Economic Affairs Department, Government of Kerala requesting to following up with the Human Resources Ministry of the Government of India to get a favorable decision in the matter.

The Steering Committee that met on 03.03.2016 decided to pursue the matter.

2.3.10. Loan Waiver Scheme of Scheduled Tribes Development Department

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

It is very urgent to implement the project within this financial year and hence it is requested to include “Loan Waiver Scheme of Scheduled Tribes Development Department” as an agenda for the next SLBC meeting in November 2015. It is requested to discuss the procedure to be adopted for the following particulars, for this purpose, in the meeting.

(i) Consolidation and handing over of loan details of Scheduled Tribes (loans as per the conditions applicable) from nationalized banks to SC/ST Development Corporation.

(ii) Mode of transfer of money by SC/ST Development Corporation to banks.

The 117th Meeting of SLBC, Kerala that met on 18.12.2015 noted the following Government Orders provided in the annexure of agenda & background notes.

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

The forum noted that the Steering Committee that met on 01.12.2015 deliberated the matter and placed the following suggestions to Scheduled Tribes Development Department.

(i) NPA loan account holders also may be considered
(ii) In case of liability exceeding Rs 1 lakh , if the bank/ financing institution is willing to give a one time settlement/ waiver for the surplus amount , such case should be accepted in the waiver scheme. A letter from the Bank/Financial Institution to that effect may be accepted. The waiver amount shall be transferred to the account subject to the liability being brought down to Rs 1 lakh per the terms of the One time settlement /bank waiver
(iii) The definition of family may be given clarity
(iv) Income Tax payees need not be considered for benefits under the scheme
(v) All Scheduled Commercial Banks may be included

In connection with the operational part of the scheme the Steering Committee has made the following recommendations.

- To adopt the strategy applied in Fishermen debt relief scheme
- The Corporation may invite applications from the concerned borrower
- The loan details may be got certified by the financing institution (Banks- branch Manager, Co-operative societies - The secretary, Government department - the head of the office, Kudumbasree - District Mission Co-ordinator)
- The department may convert the data into an electronically sortable form such as MS excel/spread sheet
- The multiple applications from same family /same applicant may be weeded out
- The claims may be scrutinized and relief amount arrived as on the applicable date
- The finalized list may be circulated to the banks to confirm the correctness of the bank particulars loan account ,
- Banks shall confirm to the Corporation within a reasonable period
- The bank/ financing institution shall also take a suitable decision on the interest and other charges arising in the account after the applicable date
- Each bank/Institution shall also designate a nodal branch to receive the claim from the Corporation and inform the details
- The corporation shall transfer the amount to the designated branch/office , which in turn shall credit it to the individual accounts within a time frame

The forum noted that **Sri. Subrata Biswas, IAS**, Additional Chief Secretary, Agriculture Department, Government of Kerala already detailed the matter in his opening remarks. The prime objective of the Government is to clear all the loan liabilities of the tribal people. The matter has been discussed with the officials from SLBC and Department. A format for collecting the data has been worked out and will be sent banks by Department.

The forum requested all banks to submit the details on receipt of the format.

The Steering Committee that met on 03.03.2016 noted that the format for data collection was circulated to all institutions. The Department informs that claims have been received from the following Banks/Institutions.

1. *Canara Bank*
2. *State Bank of Travancore*
3. *State Bank of India*
4. *Central Bank of India*
5. *Indian Overseas Bank*
6. *Kerala Gramin Bank*
7. *Federal Bank*
8. *Vellamunda Farmers Service Cooperative Bank*
9. *SC/ST Corporation*
10. *Kudumbashree Mission*

Total of number of accounts covered by these claims is 1878, of which 80% pertains to Wayanad District.

In the meeting, ***Dr. P. Pugazhendi IFS****, Director of ST Development Department informed that an amount of Rs. 2.71 crore was disbursed to 806 beneficiaries belonging to 81 branches of 8 banks. Department has received so far Rs. 9 crores worth claims for 2605 beneficiaries belonging to 97 branches of different banking institution. Rs. 39.52 crores has been allotted by the Government for this particular scheme. He requested to expedite this process and requested all institutions to verify their records and ensure that all eligible accounts are including in the claims submitted. He requested that as per population wise, areas of Wayanad, Idukki, Palakkad districts can be focused little more. He informed that format for collecting the claim amount has been already circulated to all banks. He assured to circulate the panchayat level map to the concerned for taking necessary action.*

The steering committee recommended the following

(i) Banks may provide list of NPA accounts (including accounts under collection and or such of those accounts removed from balance sheet owing to technical reasons .ie. off balance sheet accounts) which belongs to the targeted group in their perception to the Directorate with copy to Tribal Extension Officers of respective Panchayat latest by March 20, 2016.

(ii) The department may circulate the list of the Tribal Extension Officers with contact details for better co ordination at field level

2.3.11. Kiosk banking – Inactive banks – Allotted SSAs transferring to Active Banks

Kiosk banks have been started to serve the purpose of financial inclusion and Akshaya Kiosks have played a vital role in this. However, this Kiosks allocated to Akshaya of certain banks remain inactive because of software problem or lack of interest from the part of these banks. Though many attempts have been made, the Kiosks of these banks are unable to do any business. Hence, it is suggested that the Kiosks of the following banks may be permitted to transfer to other willing banks who give sufficient support to Kiosk banking.

Sl. No.	Name of Bank	No. of Allotted Locations	No. of Akshaya centres Mapped	Kiosks made operational
1	Union Bank of India	112	87	43
2	Catholic Syrian Bank	43	43	13
3	Federal Bank	182	140	140
4	Central Bank of India	30	20	15

The 117th Meeting of SLBC, Kerala that met on 18.12.2015 noted that as per the decision of the Steering Committee Meeting of 117th SLBC an exclusive meeting with Akshaya and concerned banks was convened on 8th December, 2015 and the following decisions were taken.

(a) The Officers of the concerned banks, LDM and officers of Akshaya jointly shall visit the affected kiosks and study the issues including the technology issues and resolve them. Wherever issues still persist, the same will be escalated to SLBC for resolution.

(b) The banks will also arrange a meeting of Akshaya Kiosk Operators, Link branches, technical officers of the bank and officers of Akshaya and discuss face to face and resolve the ground level issues.

(c) These two exercises will be completed by 15th of January 2016.

(d) Sub KO facility would be provided by the banks wherever required and feasible.

(e) The job utilization of KO/Sub KO would be measured in percentage and reviewed by periodically by the concerned banks.

(f) Each bank may consider providing an exclusive technical person at Central Office level to attend Akshaya issues.

(g) Software issues would be suitably addressed to remove the technical glitches.

The forum adopted the above decisions and requested other banks as well, to improve their Kiosk functioning. The performance can be reviewed and if it is not improving by March 2016, suitable decision may be taken to transfer these Akshaya centres to other banks.

Sri. Murugan G., Nodal Officer (Kiosk Banking), Akshaya informed that the following are *the actual issues (i) no inter operability (ii) software issues.*

The Steering Committee that met on 03.03.2016 expressed concern at low volume of business/ transaction by the Akshaya centres and many of the Akshaya centers are dormant. Hence, the committee decided to request Akshaya State office to outline time bound plan for reenergizing their activity after obtaining approval of SLBC.

3. FRESH ISSUES

3.1. PRIMARY SECTOR

3.1.1. Hi-tech Agriculture Scheme & Vegetable Development Programme (Suggested by Directorate of Agriculture)

Agriculture Department is implementing a number of schemes with components which need credit linkage for effective implementation. Under the Hi-tech Agriculture Scheme implemented through SHM, 50% of the cost of establishment of green house subject to a maximum of Rs. 325/m2 for hi-tech green house is provided. Banks may provide credit for establishment of green houses.

Similarly, under Vegetable Development Programme, 75% subsidy is provided for establishment of rain shelter limited to Rs. 50,000/- per shelter. In general location specific schemes for credit coverage with recommendations of the local agricultural officer may be considered by banks for extending priority agricultural credit.

*In the Steering Committee meeting held on 03.03.2016, **Sri. Sunil Kumar,** Additional Director of Agriculture informed that Directorate has already implemented the schemes and continue for the next financial year 2016-17. He requested wholehearted support from banks for successful implementation of the schemes.*

The committee also requested the Agriculture Department to ensure presence of their officers in District and Block level meetings.

3.2. TERTIARY SECTOR

3.2.1. Revised Guidelines - Financial Literacy Centres (Suggested by RBI)

FIDD, Central Office has issued revised guidelines regarding FLC Architecture, training modules/process and reporting mechanism vide circular FIDD.FLC.BC. No.18/12.01.018/2015-16 dated January 14, 2016. The guidelines are shown in **Annexure-.8.40**. SLBC may please include these guidelines as an agenda item to inform banks about the same.

The list of FLCs with codes is given in **Annexure-8.39**.

The Steering Committee that met on 03.03.2016 noted the revised guidelines on Financial Literacy Centres and the list of FLCs with codes provided in annexure.

***Sri. C. Saravanan**, DGM, RBI pointed out that Financial Inclusion Fund is set up essentially for meeting the cost of setting up of FLCs and meeting the operation cost of FLCs. During the LDM conference at Palakkad, many of the LDMs expressed difficulty in setting up FLCs and running various programmes due to non availability of funds.*

***Sri. Venu S. Menon**, DGM, NABARD informed that Controlling Offices of all banks to submit any proposals in this regard to NABARD for getting assistance under Financial Inclusion Fund.*

The steering committee recommended that:

The annual funding requirement for meeting expenses of FLCs may be furnished by LDMs to SLBC convener who would furnish the Budget to NABARD for the approval and release of funds at the beginning of year. The said funds may be reimbursed to LDMs as per their local requirement. This plan shall include all the FLCs of all, the banks in the District. The said budget/ may include special FLC campaigns that may be launched by SLBC and or programmes/campaign to be launched by SLBC based on evolving needs.

3.2.2. Progress of NURM/NRLM (Suggested by RBI)

Progress of NRLM and NULM initiatives in the state and data flow regarding the concerned activities may be considered for discussion by SLBC as an Agenda Item.

NRLM

Particulars	Total Achievement – January 2016
FINANCIAL INCLUSION	
No. of SHGs having opened Savings Bank account	2464
No. of SHGs provided RF	551
Amount of RF disbursed (in Rs. lakh)	80.1
No. of SHGs provided CIF	487
Amount of CIF disbursed (Rs. lakh)	237.35
No. of village organization (VO) opened bank account	0
No. of village organization (VO) received Vulnerability Reduction Fund	0
No. of Cluster Level Federations (CLF) having bank A/c	977
No. of Bank Branch managers immersed with Resource Organization/ sensitized	0
No. of SHGs accessing bank credit	24650
Amount of bank credit accessed (Rs. in lakh)	69543.69
No. of SHGs accessing interest subvention	51082
Amount of Interest Subvention disbursed (Rs. Lakh)	811

NULM

Self Employment Programme

ULB Name	Present status	Remarks
Thiruvananthapuram	27 applications received	Will submit in the next task force
Kollam	87 applications received.	Will submit in the next task force
Pathanamthitta	Nil	
Alappuzha	10 applications received.	Will submit in the next task force meeting
Kottayam	Nil	
Thrikkakara	Nil	
Kochi	Nil	
Thrissur	One group and three individual applications to TDCB and Canara bank respectively	
Palakkad	16 applications approved in task force and submitted to bank	
Wayanad	15 applications received.	Will submit in the next task force
Kozhikkode	Nil	
Malappuram	4 applications submitted to bank- PNB :2, IDBI:2	
Kannur	3 applications submitted to bank	
Kasargod	4 applications received	
Total	27 applications submitted to bank	

The Steering Committee that met on 03.03.2016 observed that certain mismatch in the figures submitted. The representative from Kudumbashree Mission assured to get back with details.

***Sri. Binu Francis**, Director, UHM, Kudumbashree explained the implementation of NULM and informed that implementation of the programme is stabilized now. Almost all the applications have been cleared and first phase of programme is progress of implementation. He added that for the follow up of NULM there is a web based MIS available in the web site of MoHUPA , Govt of India.*

The committee decided to place the matter in SLBC.

3.2.3. Non compliance of guidelines by banks in issuance of bank loans to JLGs [Joint Liability Groups] promoted by Kudumbasree (Suggested by Kudumbashree)

As per the Kudumbashree guidelines the JLGs promoted by the Mission has to get approval from the respective CDS before availing loan from any bank (not only the first time, but on every renewal of the limit. However it is observed that some banks are providing loans to Kudumbasree JLG which are directly approaching them without the consent of the CDS. In this scenario it has become hard for the CDS and the mission to monitor the credit uptake of the groups and would lead to serious crisis in the future. The Mission will not be able to ascertain the end use in such cases and to monitor the prompt repayment of credit.

Hence proper communication must be given to all banks to provide JLG loans only on the receipt of application forms certified by the CDS.

The documents required to be submitted for the approval of the JLG loan as per Guideline are:

a) Application form certified by the CDS
b) Grading score in the grading sheet
c) Certificate from CDS regarding the leasing of land

Format is shown in **Annexure-8.42.**

The Steering Committee that met on 03.03.2016 observed that such checks should be in place for credit linking JLGs, MCGs and NHGs sponsored by Kudumbasree Mission. The Mission was requested to modify the format in Annexure 8.42 accordingly.

The committee decided to place the matter in SLBC.

3.2.4. Recommendations on formulating uniform guidelines for granting Education Loans [Management Quota Admissions]

The recommendations made vide agenda item No 3.2.3.2 of the 116th meeting of SLBC was forwarded to the Indian Banks Association.

The association vide its letter No.RB/EL-SLBC/213 dated 2016 February 23rd has conveyed its decisions on the same. The letter is given in **Annexure-8.46.**

In the Steering Committee meeting held on 03.03.2016, it was decided that subject to legal and regulatory compliance process, the boards of individual banks may take a decision on management quota admissions. The Committee decided to place the matter in SLBC for information.

3.2.5. Special Housing Loan Scheme for Housing for All Programme of Government of Kerala (Suggested by Housing Commissioner, Govt. of Kerala)

- This is a Kerala Government Sponsored Housing Loan Scheme for construction of new houses to beneficiaries in the economically weaker sections.
- This special scheme is formulated to support "Housing For all Programme' announced by the Government of Kerala in its Budget Proposals for 2015 -16
- The repayment will be guaranteed by the Government of Kerala

For this purpose, the Government had introduced an additional tax on Petrol and Diesel.

At the request of the Government, a meeting of the bankers was called on 2016 February 5th to discuss on a scheme for financing the project. The minutes of the meeting is given as **Annexure-8.43.**

The draft MOU is also placed as **Annexure-8.44.** It has to be approved by the Government. The Draft tripartite agreement (where the borrower entrusts construction to Government Nodal agency) is given in **Annexure-8.45**)

The Steering Committee that met on 03.03.2016, noted the minutes of bankers meeting held on 05.02.2016, draft MoU and draft tripartite agreement provided in annexures.

In the Steering Committee meeting held on 03.03.2016, ***Dr. S. Karthikeyan IAS****, Housing Commissioner explained the details of the scheme and informed that 100 % repayment is guaranteed through the proceeds of the cess that Govt has in place on Petrol and Diesel and no risk is involved. He extended thanks to SLBC and all banks for their positive response towards this scheme. The selection of beneficiaries is complete and the list would be published in a day or two. He requested the banks to give approval for the scheme as soon as possible so that credit linkage can start by mid of March itself, We expect participation of all the service area banks. Soon the Government will be publishing Government guidelines on funding pattern.*

The committee decided that subject to legal and regulatory compliance process, the scheme may be placed before the Boards of participating Banks and the Government may be updated of the developments by the respective banks.

3.2.6. Swatch Bharat Mission (Suggested by SLBC Cell)

The Hon'ble Governor of Kerala has requested the Banks to support the Government's initiatives in the Swatch Bharat Mission

The letter from the Kerala Raj Bhavan is given as **Annexure-8.47.**

The Steering Committee that met on 03.03.2016 decided to place the matter in SLBC for information of banks.

3.2.7. Unbanked villages with population above 5000 (Suggested by SLBC Cell)

As per the directive of the DFS, we are required to open brick and mortar branches in all villages with population above 5000.

Kerala is a state having brick & mortar branches of commercial banks in all the grama panchayats in the state except one (Edamalikudi , where as of now opening a branch is not feasible).

We have identified the following six Revenue villages where there are no brick and mortar branches of commercial banks.

If any of the member banks is willing to open brick & mortar branch in these villages, we may allot the village to that bank.

If there are no takers, we shall entrust the responsibility to the service area bank of the village.

The task is to be completed within the next fiscal.

District	Sub-Dist Name	Village Name	Population	Bank branch	On site ATM	off site ATM
Wayanad	Mananthavady	Thirunelly	12,878	No	No	No
Wayanad	Vythiri	Thrikkaipatta (Part)	8,551	No	No	No
Wayanad	Vythiri	Vellarimala	7,548	No	No	No
Kozhikode	Kozhikode	Neeleswaram	17,286	No	No	Yes
Thrissur	Talappilly	Vadakkethara	10,261	No	No	No
Pathanamthitta	Kozhenchery	Iravan	9,999	No	No	No

The Steering Committee that met on 03.03.2016 decided to circulate the above details to all banks with a request to inform their opinion in consultation with respective LDMs.

In the meeting, the representative from KGB informed that they are going to open a branch in Iravan (Pathanamthitt Dist) shortly. So the number of villages to be banked stand at 5.

The Committee decided to place the matter in SLBC for appropriate decision.

3.2.8. Pradhan Mantri Awas Yojana - Credit Linked Subsidy Scheme (Suggested by National Housing Bank [NHB]

Pradhan Mantri Awas Yojana (PMAY) Housing for All (Urban) Scheme Guidelines 2015 was released by the Hon'ble Prime Minister on 17th June 2015. PMAY has four verticals, viz. (i) "In Situ" Slum Redevelopment; (ii) Affordable Housing through Credit Linked Subsidy; (iii) Affordable Housing in Partnership; (iv) Subsidy for beneficiary led individual house construction.

2. The second vertical i.e. Credit Linked Subsidy is the Central Sector Scheme, wherein National Housing Bank (NHB) has been identified as a Central Nodal Agency (CNA) for the implementation of the Scheme through Primary Lending Institutions (PLIs). The salient features of the Credit Linked Subsidy Scheme (CLSS) are as follows:

i. Beneficiary Family –*Economically Weaker Section (EWS – Household income of upto Rs. 3.00 lakh) and Low Income Group (LIG - Household income of above Rs. 3.00 lakh and upto Rs. 6.00 lakh) family not owning a*pucca *house in the name of the any of the family members in any part of India.*

ii. Geographical Coverage – *All 4041 statutory towns as per Census 2011. Further, vide circular dated 9th November 2015, Ministry of Housing and Urban Poverty Alleviation, Government of India has notified that States/UTs will have the flexibility to include in the Mission, the Planning Area as notified with respect to the Statutory town and which surrounds the concerned municipal area.*

iii. *House should be in the name of female head of the household, including joint name with male head.*

iv. *Interest subsidy eligibility at the rate of 6.50% for a maximum tenure of 15 years for loan amount upto Rs. 6 lakh. The maximum subsidy amount is about Rs 2.20 lakh.*

v. *Carpet area of the house/flat is up to 30 sq. m. for EW Sand 60 sq. m. for LIG.*

3. National Housing Bank is associated with the Scheme since inception.

4. In collaboration with Indian Banks' Association (IBA), NHB simplified Loan Application Form and other documents for the use of PLIs. They were adopted by many Banks.

5. NHB has signed with 137 PLIs and their list is published in NHB's website.

6. NHB is organizing Regional Workshops to sensitize the PLIs and six workshops were held till date at Guwahati, Chennai, Mumbai, Raipur, Bangalore and Bhopal.

7. NHB is in the process of implementing the scheme through claims received from PLIs through on-line portal and system validation. NHB developed on-line portal for claims lodging by PLIs.

8. The Guidelines of the Scheme, MoU format, List of PLIs signed MoUs with NHB along with their PLI codes and website addresses, List of 4041 statutory towns (as per Census 2011), FAQs, Subsidy Calculator, and Single Contact Point (email id: clssim@nhb.org.in) have been uploaded on the Bank's website (http://www.nhb.org.in/Urban_Housing/Pradhan-Mantri-Awas-Yojana.php) for PLI's reference.

The Steering Committee that met on 03.03.2016 decided to place the matter in SLBC and National Housing Bank may explain the linkage details.

4. Review of Performance under Priority Sector Advances

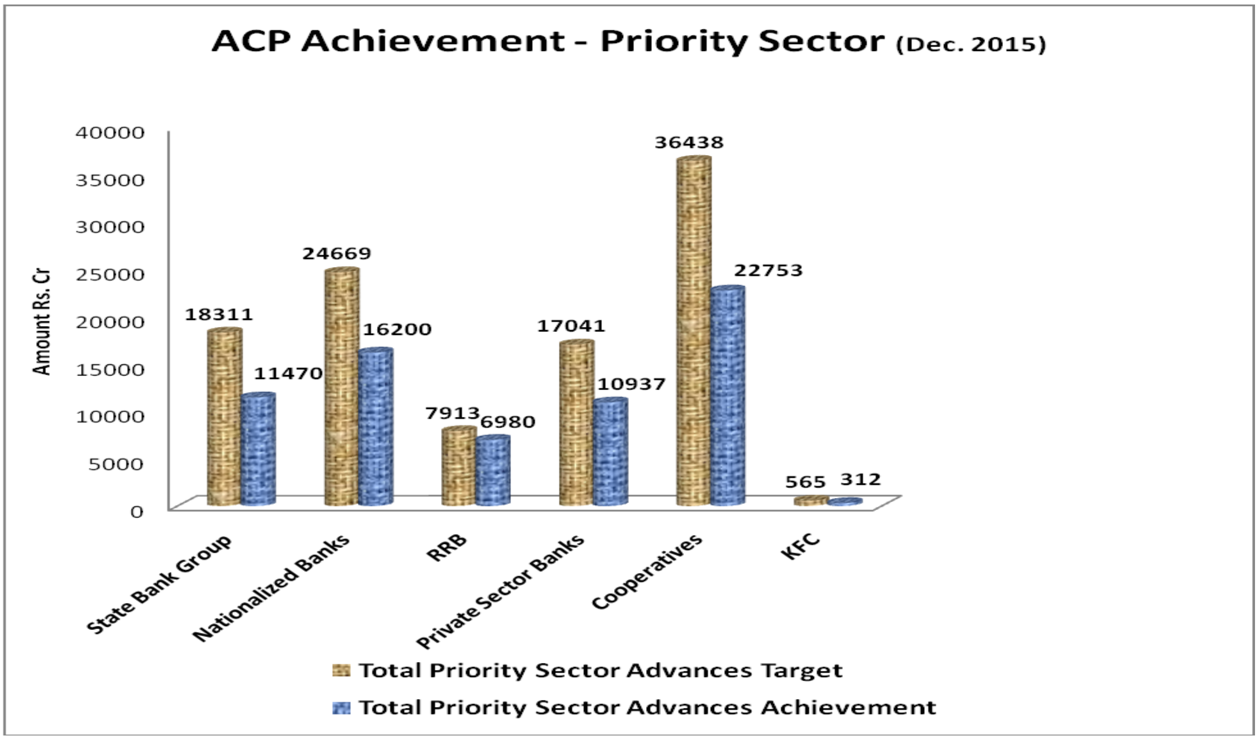
4.1. Review of Priority Sector Advances (Disbursement) as at December 2015 - ACP 2015-16 achievements (Refer Annexures 8.11 & 8.12)

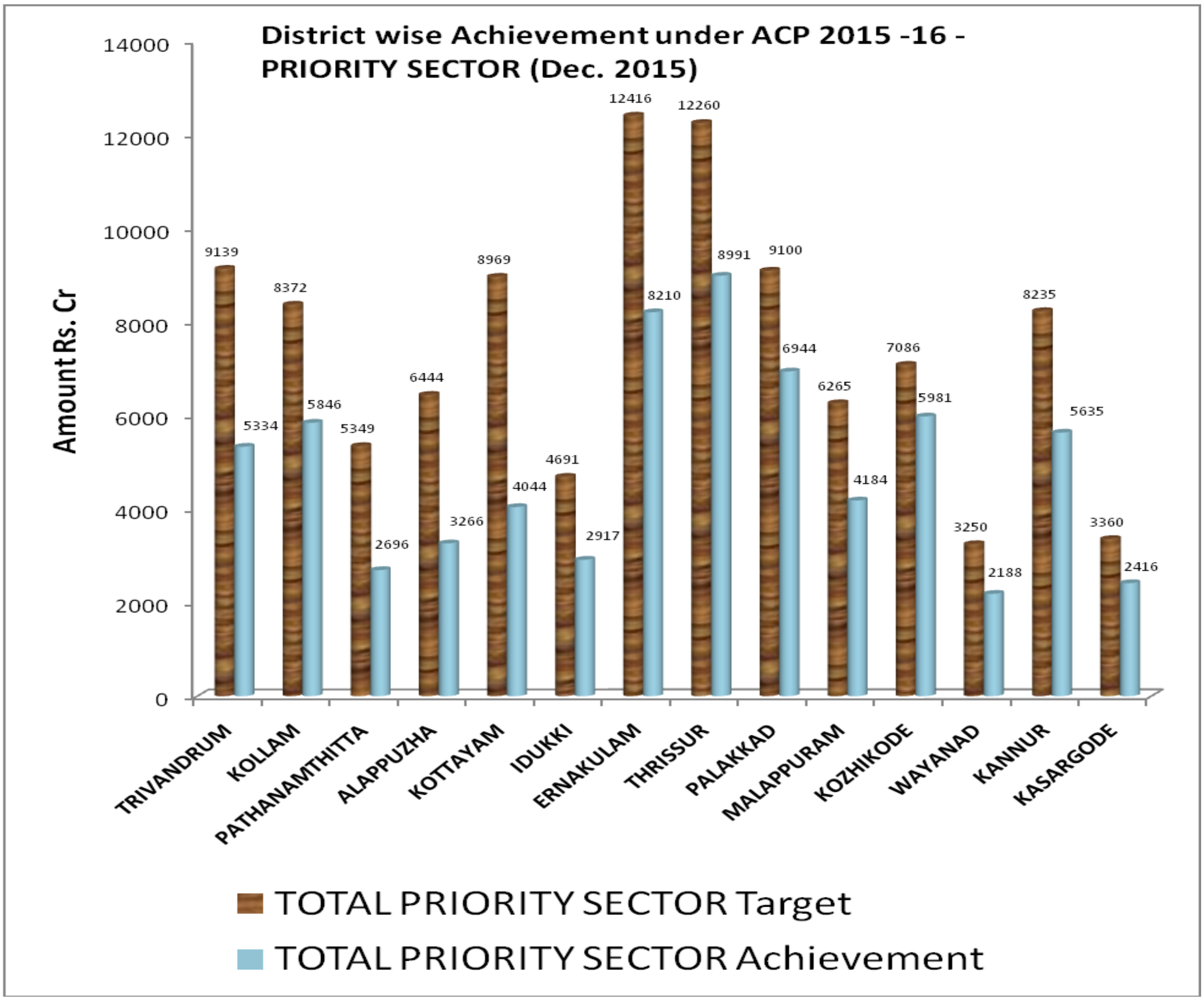
The performance of banks with reference to the Annual Credit Plan 2015-16 as at December 2015 with Bank wise and District wise break up is furnished in the annexure. The abstract of the performance as at December 2015 under ACP 2015-16 is as follows.

(Rs. in Crores)

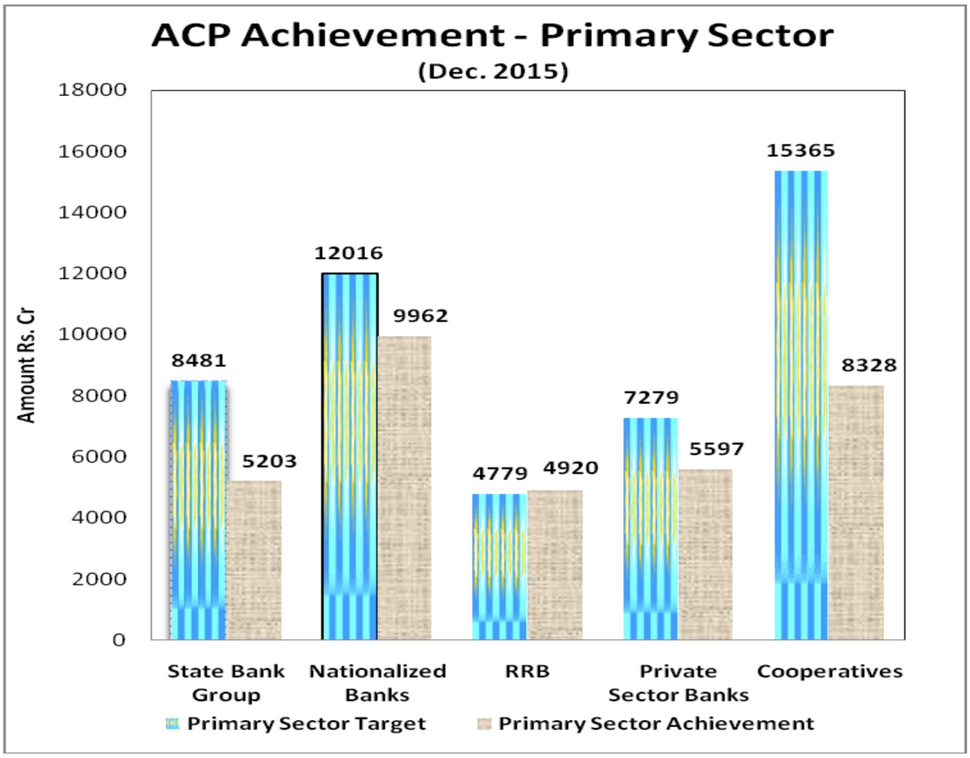
Bank / Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.	Target	Ach.	% Ach.
State Bank Group	8481	5203	61	3625	2804	77	6204	3463	56	18311	11470	63
Nationalized Banks	12016	9962	83	5318	2726	51	7336	3511	48	24669	16200	66
RRB	4779	4920	103	1309	801	61	1825	1259	69	7913	6980	88
Private Sector Banks	7279	5597	77	4139	2740	66	5623	2599	46	17041	10937	64
Cooperatives	15365	8328	54	4399	2740	62	16673	11685	70	36438	22753	62
KFC	0	1		390	179	46	175	133	76	565	312	55
Total	**47919**	**34011**	**71**	**19180**	**11989**	**63**	**37837**	**22651**	**60**	**104937**	**68652**	**65**
% to Total Disbursement		**49.54**			**17.46**			**33**			**100**	

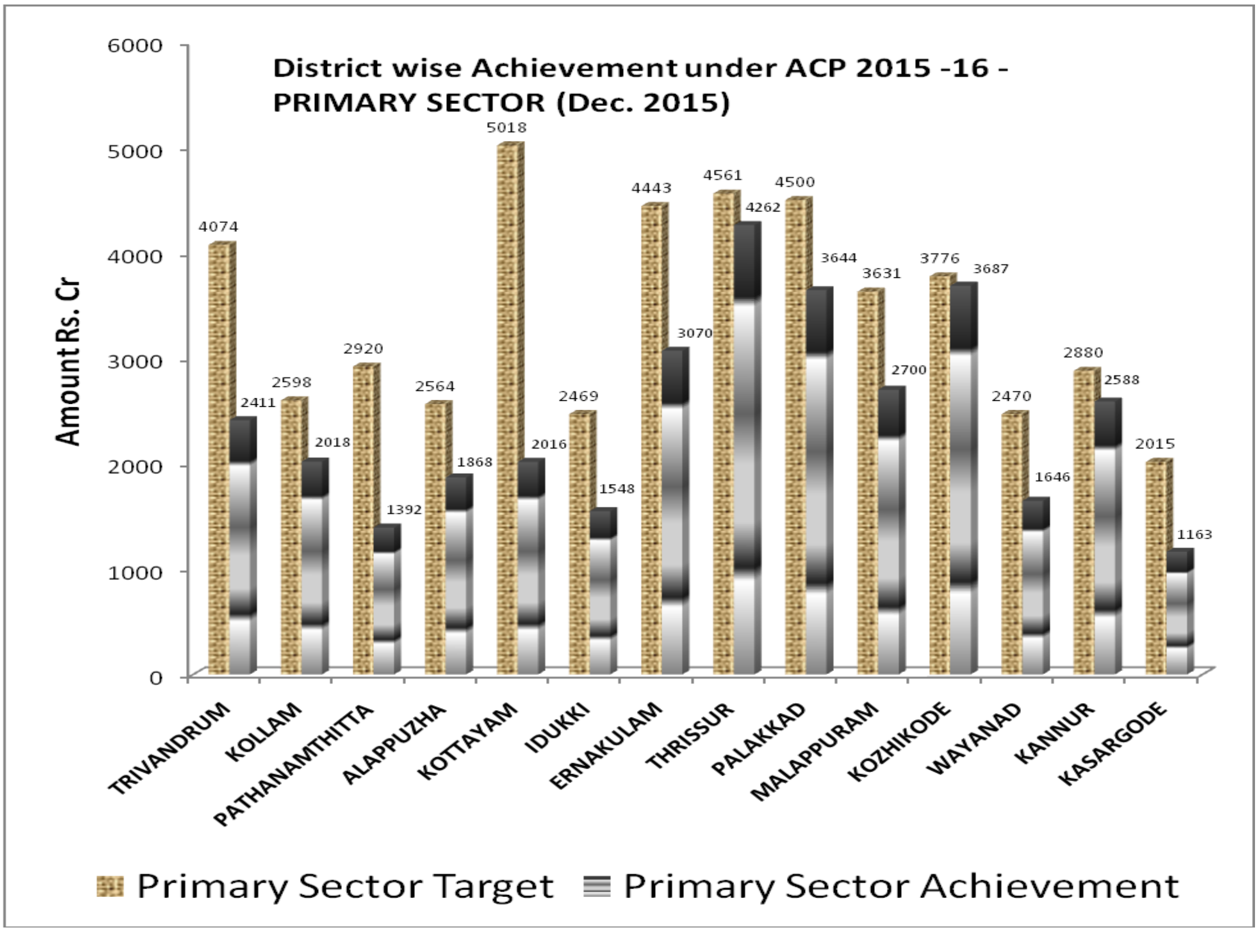
4.1.1. Overall Performance under Annual Credit Plan



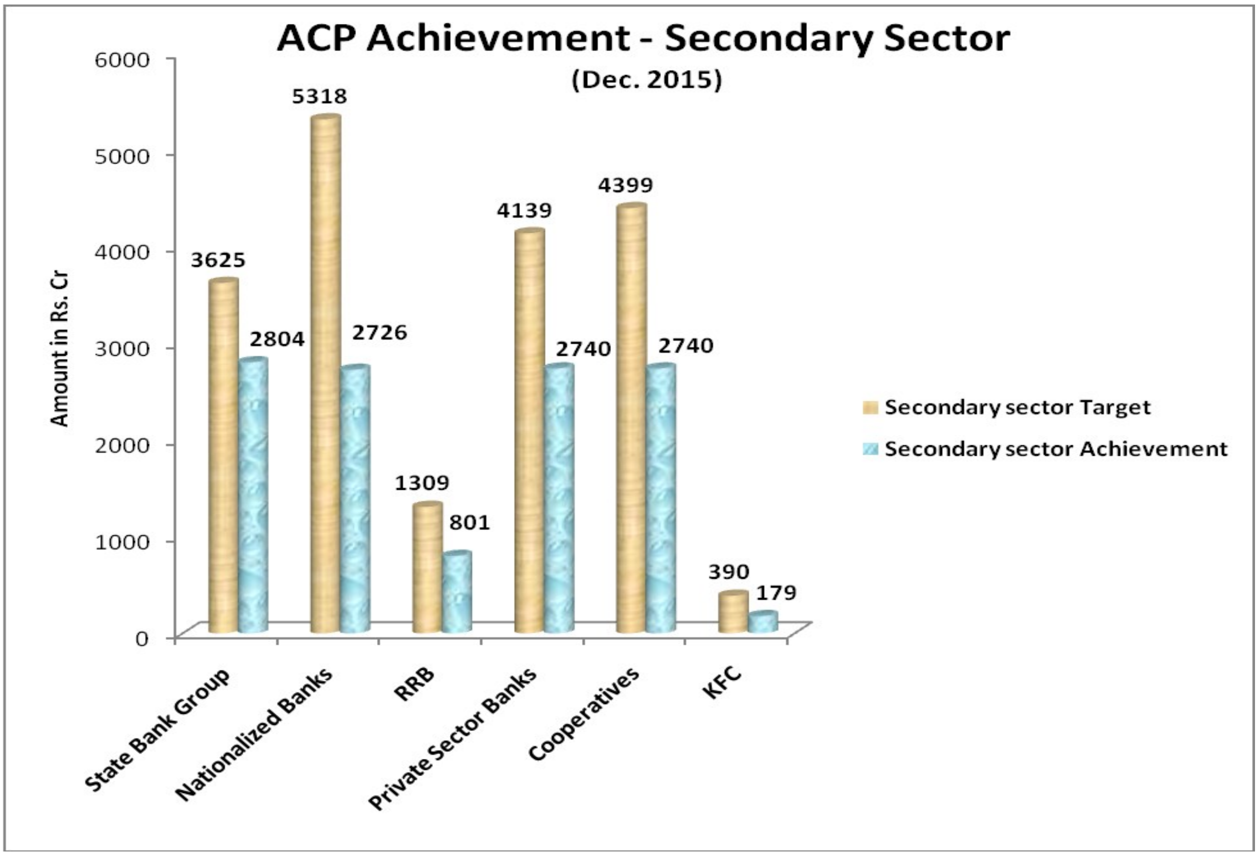


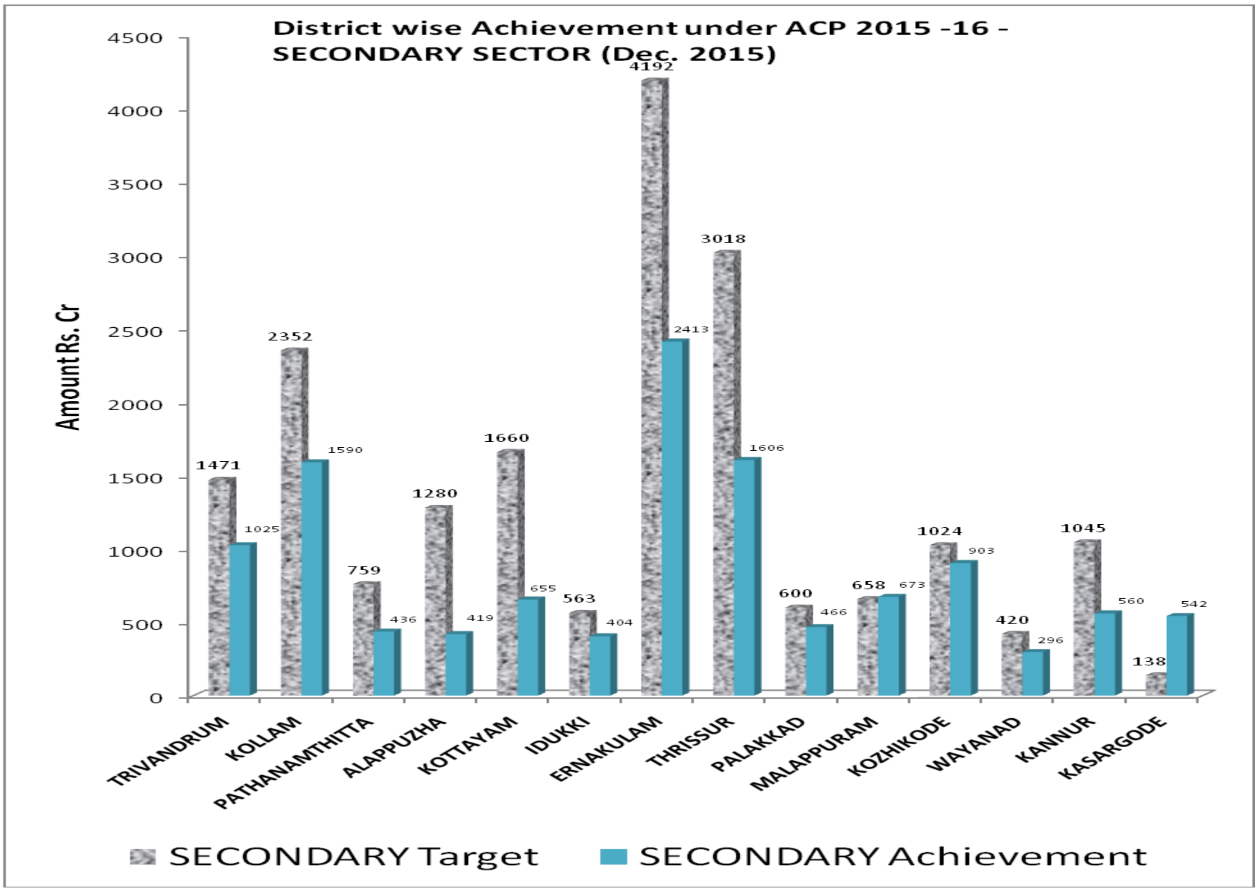
4.1.2. Performance under Primary Sector



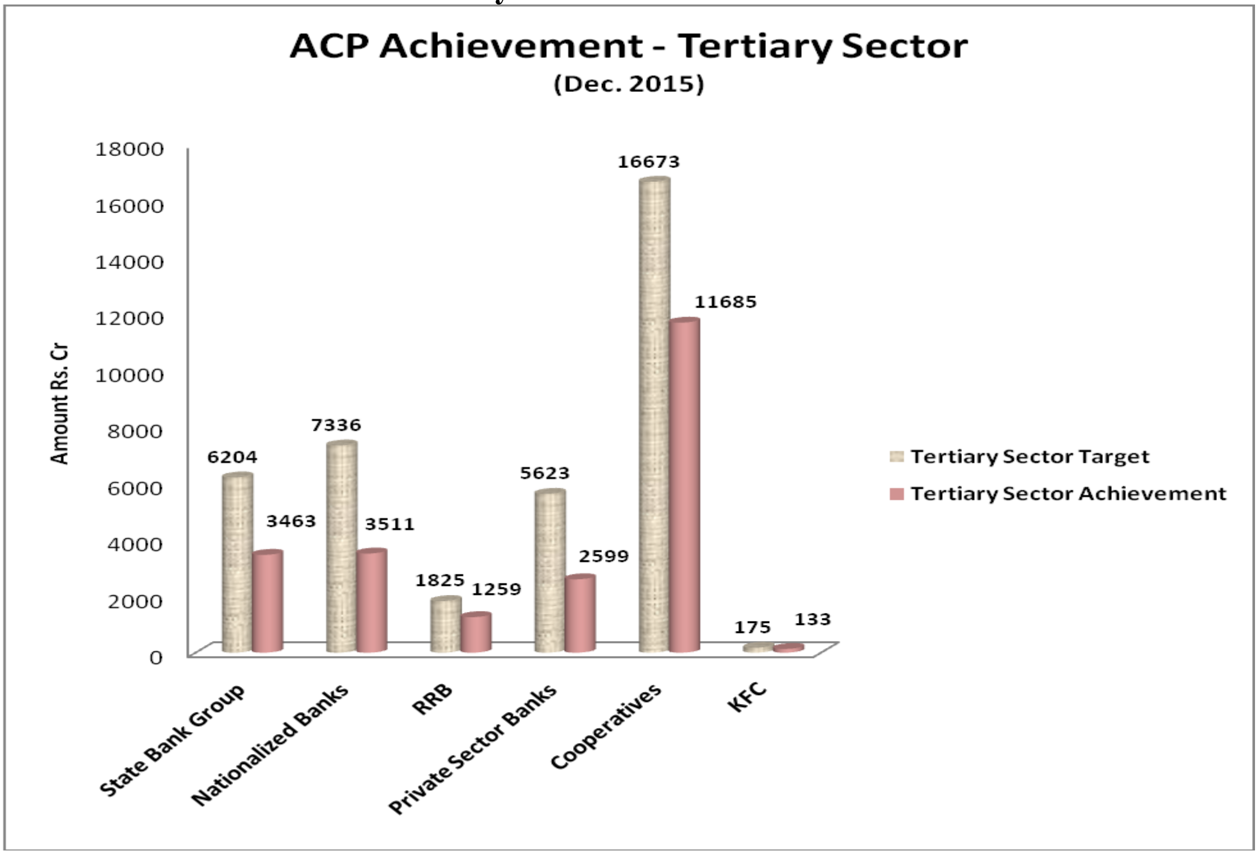


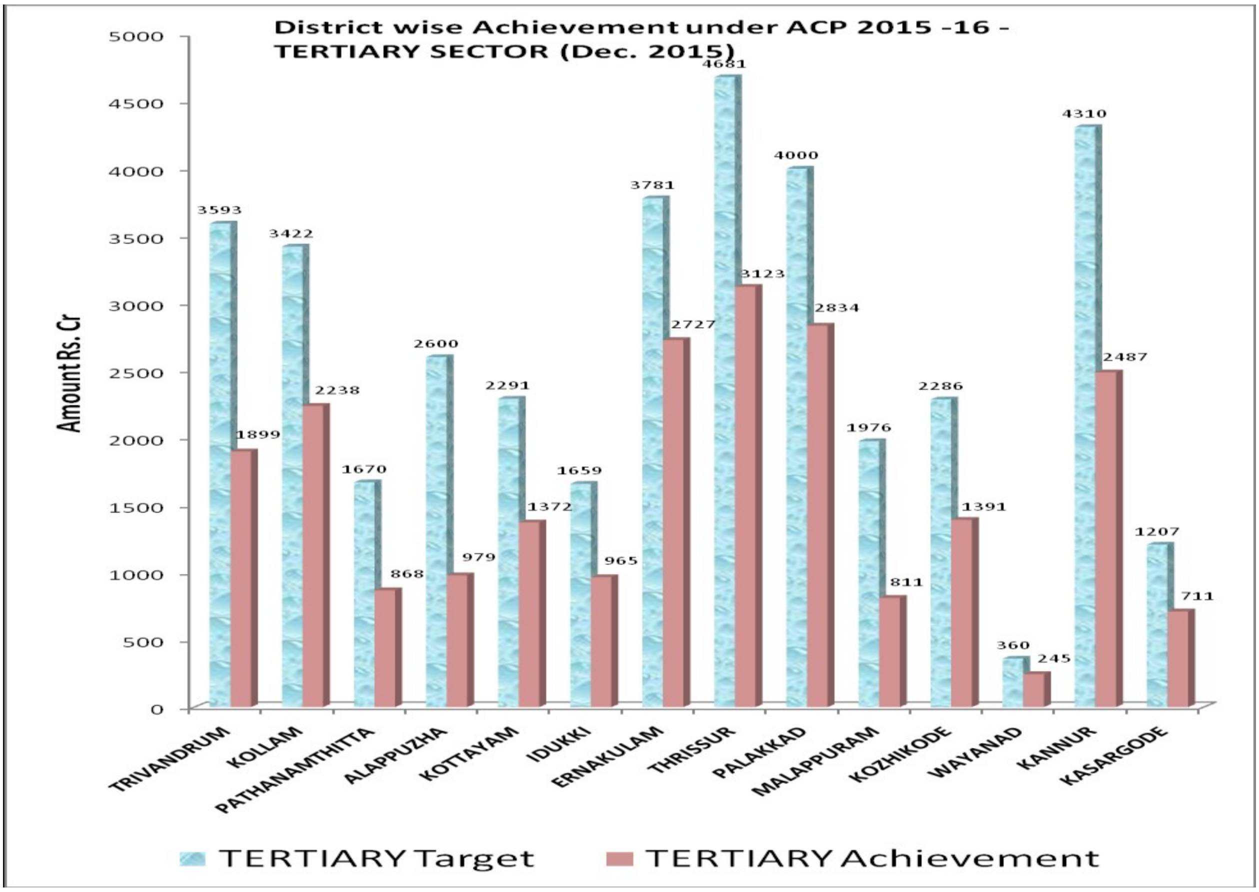
4.1.3. Performance under Secondary Sector





4.1.4. Performance under Tertiary Sector





4.2. Review of Priority Sector Advances (Outstanding) as at December 2015
(Refer Annexure 8.4)

4.2.1. Performance versus National goals

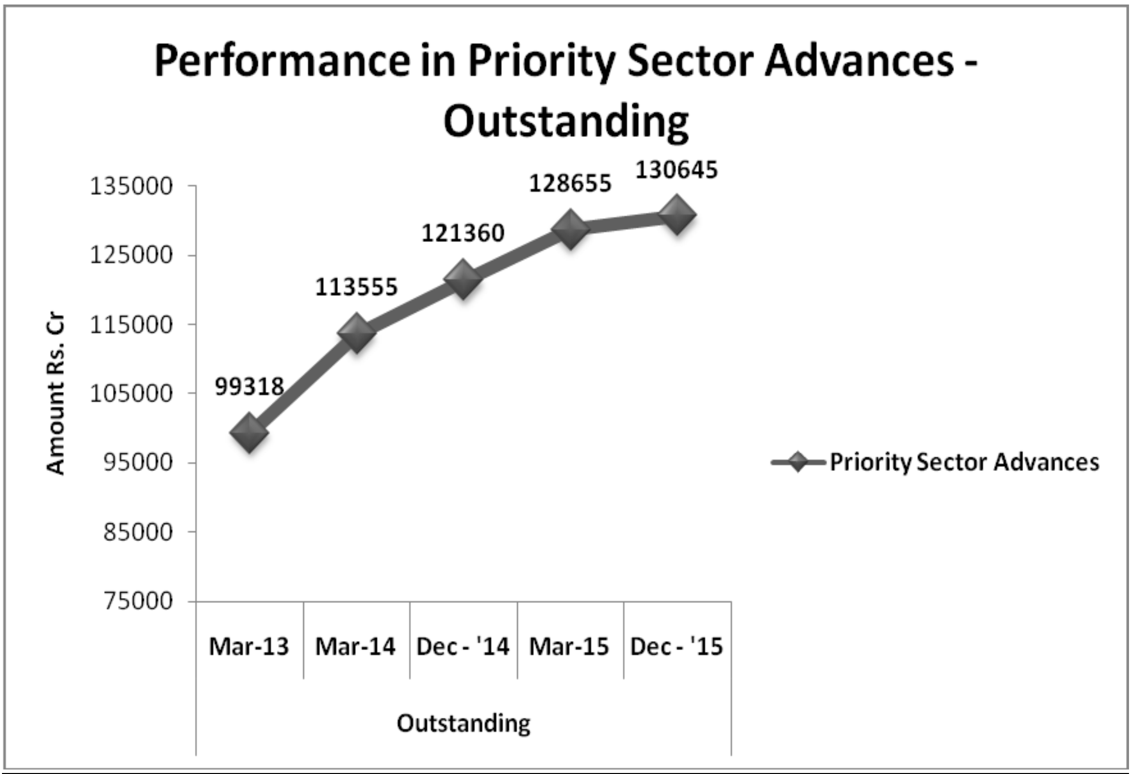
(Figures in percentage)

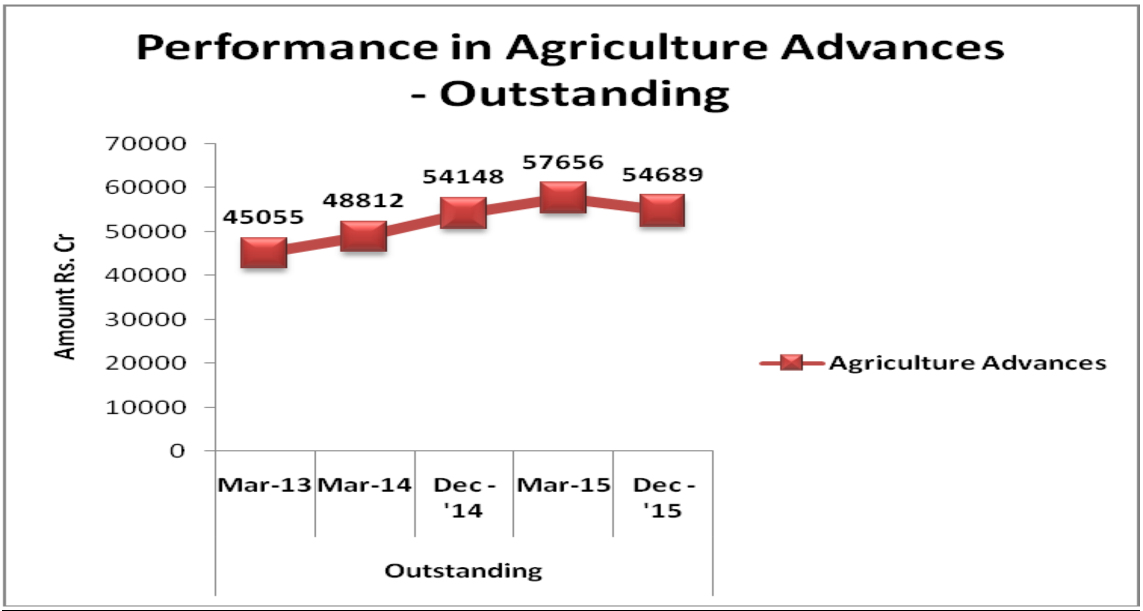
Sl. No.	Parameter	Goal %	March 2012	March 2013	March 2014	Dec. 2014	March 2015	Dec. 2015	Variation	
									Mar.'15 To Dec.'15	Dec.'14 To Dec.'15
1	Priority Sector Advances to Total Credit	40	57.34	56.72	59.14	58.35	58.83	57.96	-0.87	-0.39
2	Agriculture Advances to Total Credit	18	24.25	25.73	25.42	26.04	26.36	24.26	-2.1	-1.78
3	Weaker Section Advances to Total Credit	10	19.33	19.94	21.72	21.7	21.53	22.11	0.58	0.41
4	DRI Advances to Total Credit	1	0.02	0.03	0.03	0.03	0.02	0.02	0	-0.01
5	Credit Deposit Ratio	60	75.57	76.41	68.66	68.62	68.37	64.58	-3.79	-4.04

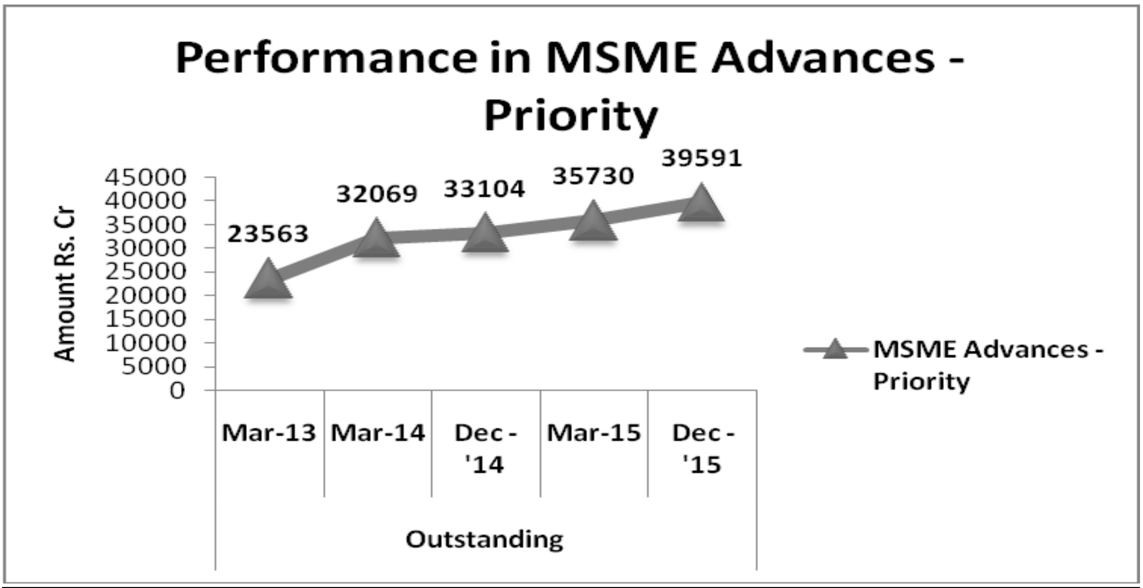
The growth in outstanding advances under the sub sectors of priority sector as on December 2015 is summarized as follows.

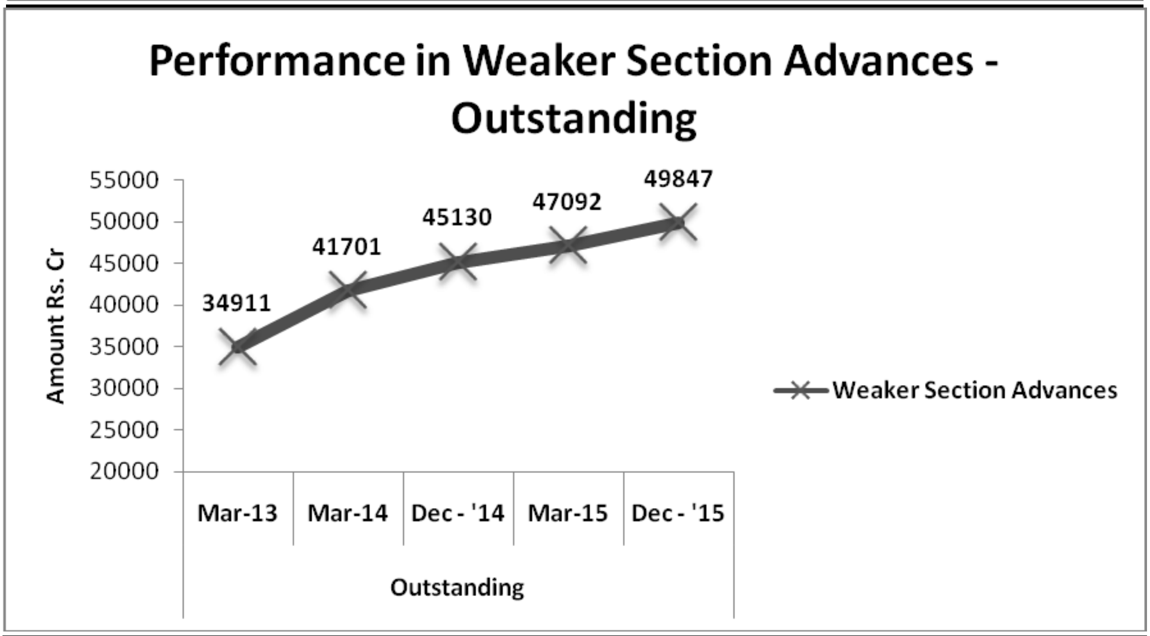
(Rs. in Crores)

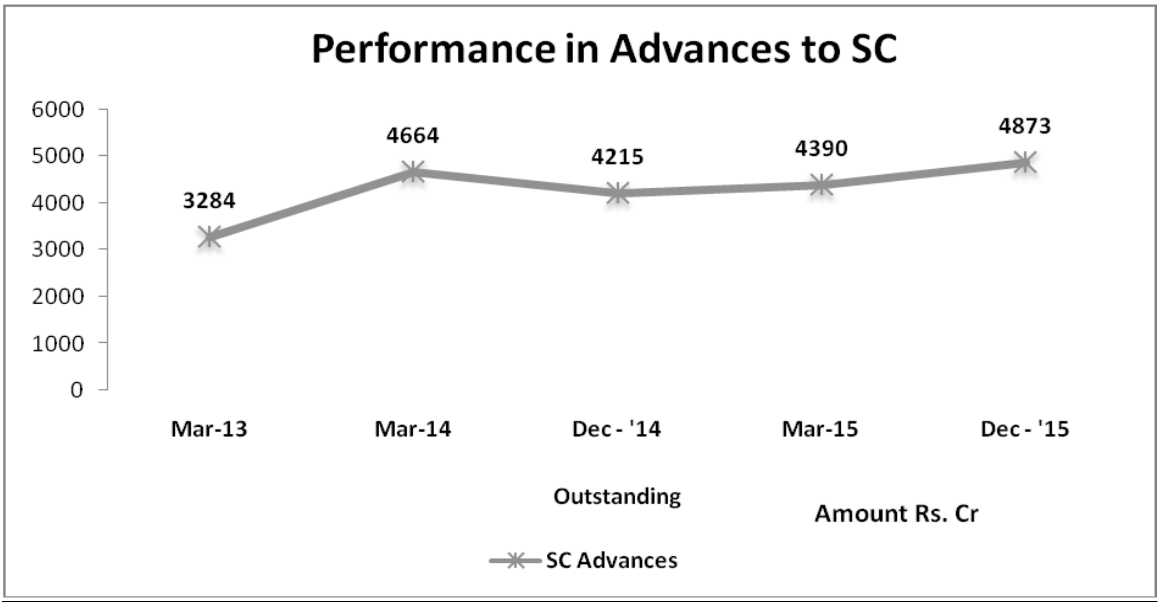
Parameter	Outstanding					Variation				
	March 2013	March 2014	Dec. 2014	March 2015	Dec. 2015	Mar '13-Mar '14	Mar '14-Dec '14	Mar '14-Mar '15	Mar '15-Dec '15	Dec '14-Dec '15
Priority Sector Advances	99318	113555	121360	128655	130645	14237	7805	15100	1990	9285
Agriculture Advances	45055	48812	54148	57656	54689	3757	5336	8844	-2967	541
SME Advances Priority	23563	32069	33104	35730	39591	8506	1035	3661	3861	6487
Weaker Section Advances	34911	41701	45130	47092	49847	6790	3429	5391	2755	4717
SC Advances	3284	4664	4215	4390	4873	1380	-449	-274	483	658
ST Advances	729	1008	1017	1164	994	279	9	156	-170	-23
DRI Advances	43.93	66.54	57.24	49.43	45	22.61	-9.3	-17.11	-4.43	-12.24

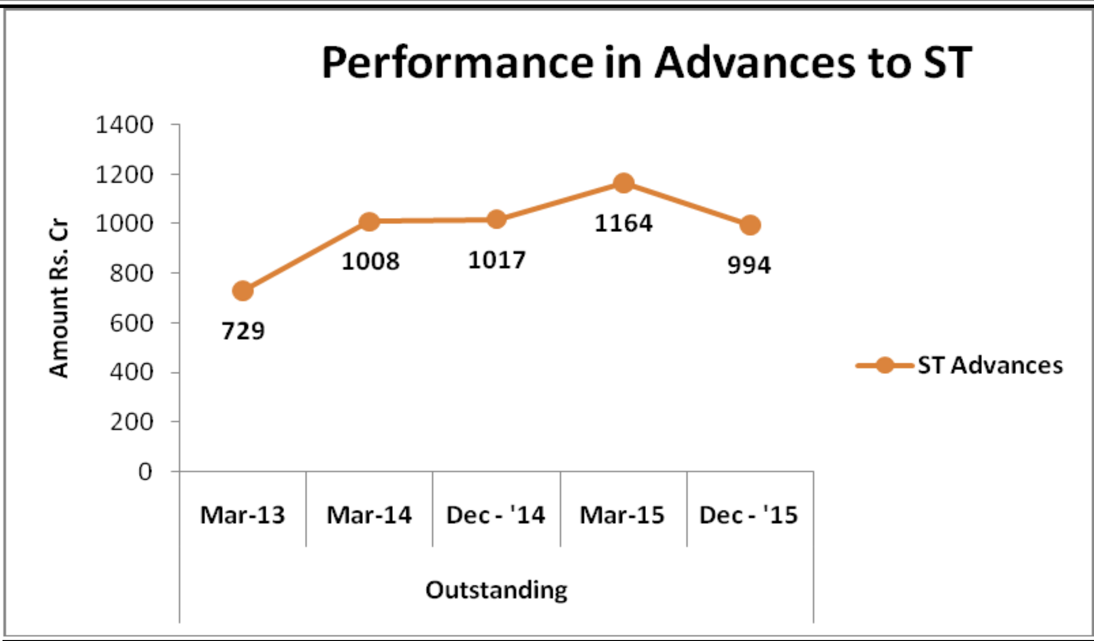


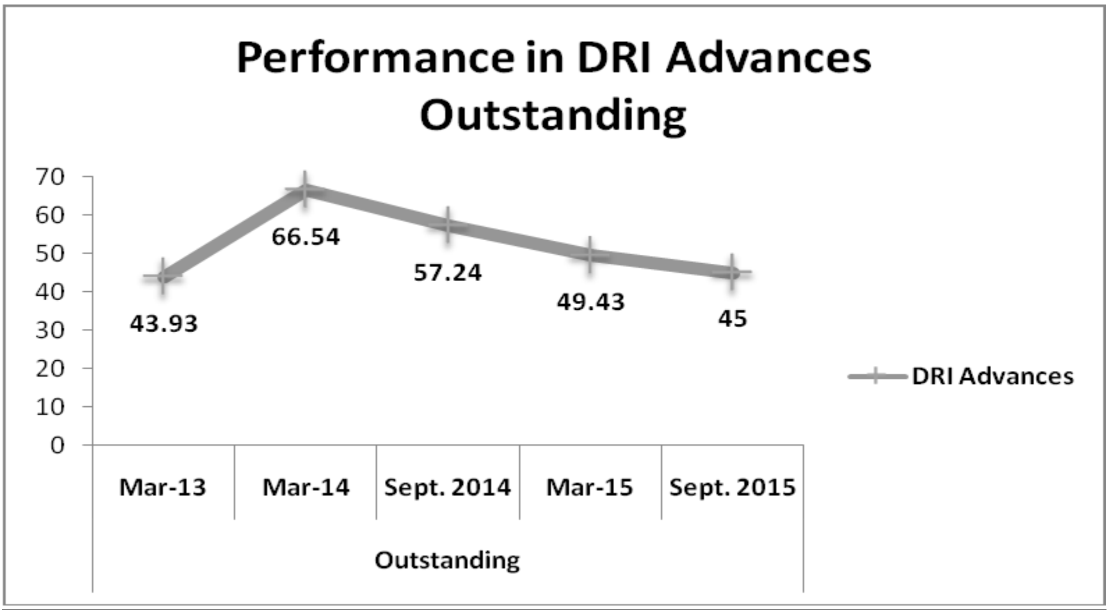

Performance in Agriculture Advances - Outstanding
Amount Rs. Cr
70000
60000
50000
40000
30000
20000
10000
0
45055
48812
54148
57656
54689
Mar-13
Mar-14
Dec - '14
Mar-15
Dec - '15
Outstanding
Agriculture Advances


Performance in MSME Advances - Priority
Amount Rs. Cr
45000
40000
35000
30000
25000
20000
15000
10000
5000
0
23563
32069
33104
35730
39591
Mar-13
Mar-14
Dec - '14
Mar-15
Dec - '15
Outstanding
MSME Advances - Priority


Performance in Weaker Section Advances - Outstanding
Amount Rs. Cr
55000
50000
45000
40000
35000
30000
25000
20000
34911
41701
45130
47092
49847
Mar-13
Mar-14
Dec - '14
Mar-15
Dec - '15
Outstanding
Weaker Section Advances


Performance in Advances to SC
6000
5000
4000
3000
2000
1000
0
3284
4664
4215
4390
4873
Mar-13
Mar-14
Dec - '14
Mar-15
Dec - '15
Outstanding
Amount Rs. Cr
SC Advances


Performance in Advances to ST
Amount Rs. Cr
1400
1200
1000
800
600
400
200
0
729
1008
1017
1164
994
Mar-13
Mar-14
Dec - '14
Mar-15
Dec - '15
Outstanding
ST Advances


Performance in DRI Advances Outstanding
70
60
50
40
30
20
10
0
43.93
66.54
57.24
49.43
45
Mar-13
Mar-14
Sept. 2014
Mar-15
Sept. 2015
Outstanding
DRI Advances

4.2.1.1. Performance of the Banking sector inclusive of Co-operatives (excluding PACs) as at December 2015

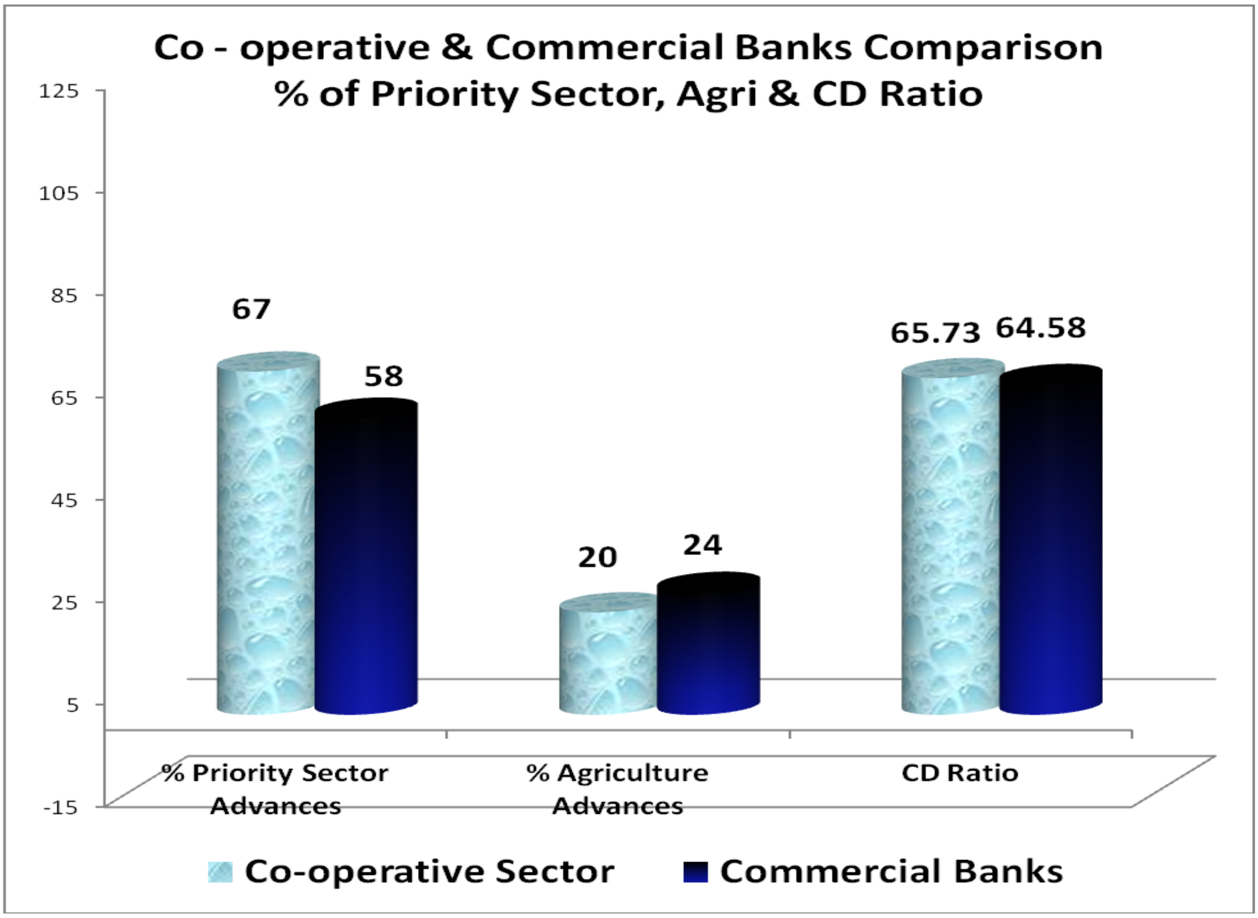
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

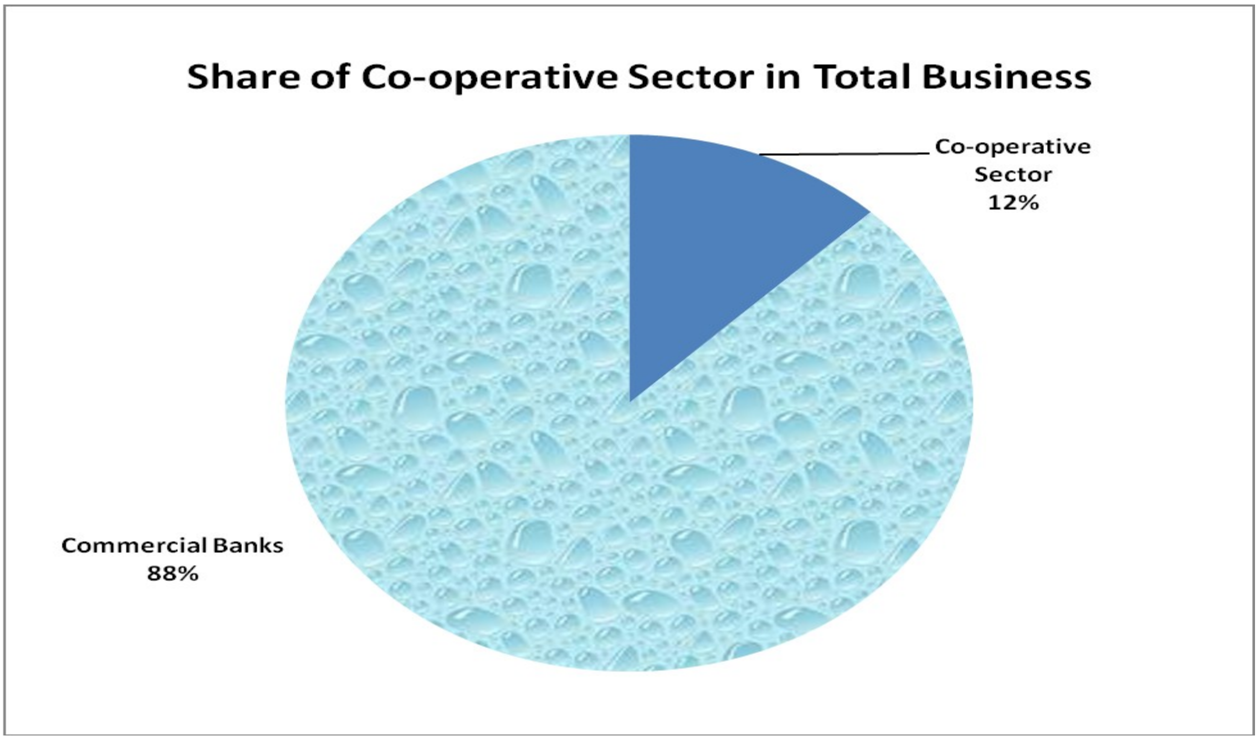
Performance of Co-operative Sector under Vital Banking Statistics

(Amount Outstanding)

(Rs in. Crores)

Parameter	December 2015			Share of Co-operatives to Total
	Co-operative Sector	Commercial Banks	Commercial Banks + Co-operatives	
Branches	961	6096	7057	14
Total Deposits	54050	349043	403093	13
Total Advances	35529	225405	260934	14
Total Business	89579	574448	664027	13
Priority Sector Advances	23782	130645	154427	15
% Priority Sector Advances	67	58	59	xx
Agriculture Advances	6986	54688	61674	11
% Agriculture Advances	20	24	24	xx
SME Advances	1008	39591	40599	2
CD Ratio	65.73	64.58	64.73	xx





4.2.2. Priority Sector Advances in Total Advances – Bank Group wise

(Refer Annexure 8.4)

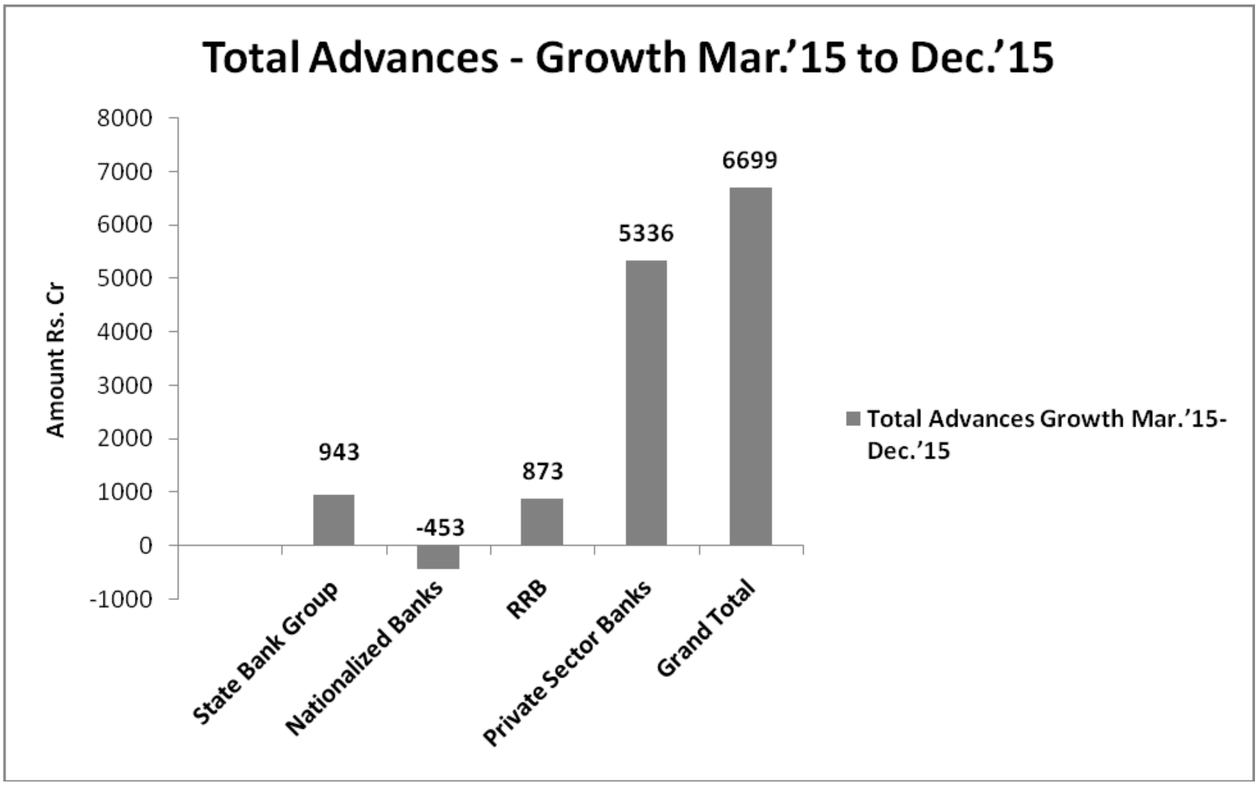
(Rs. in Crores)

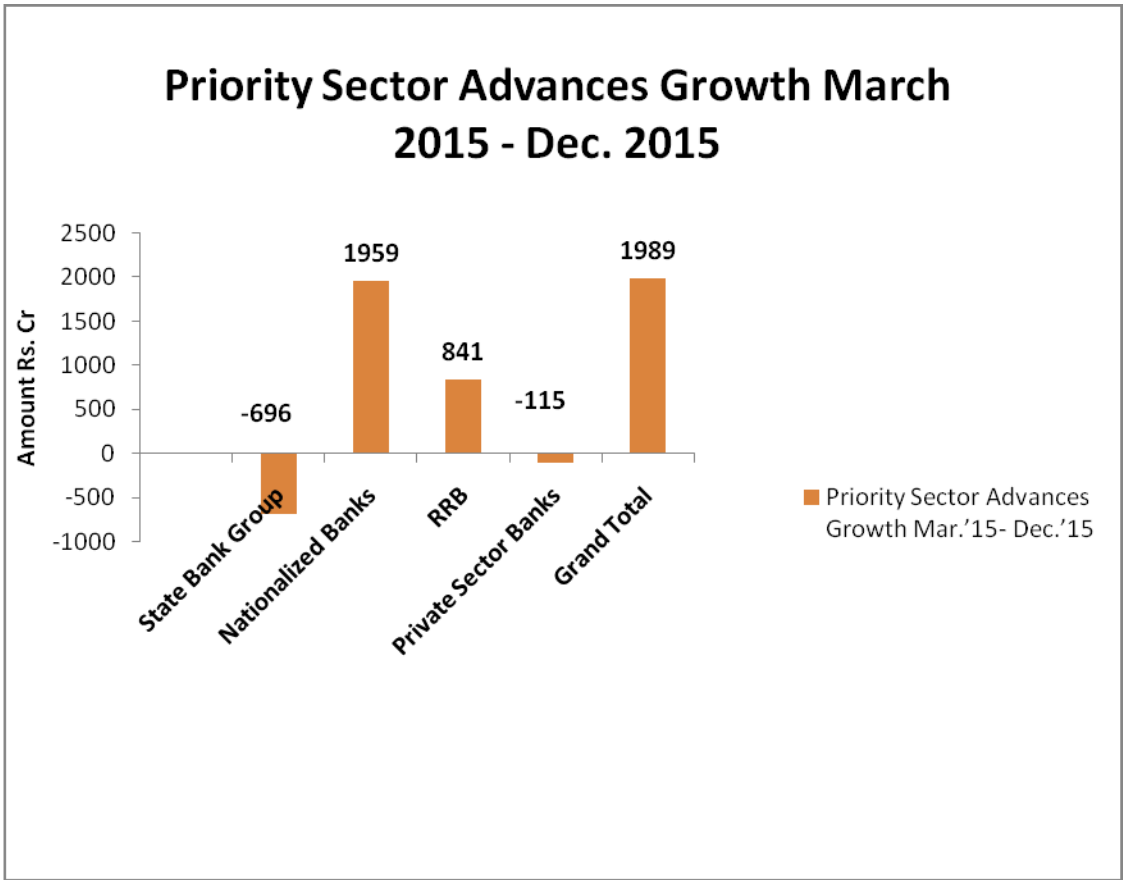
Parameter	Outstanding				Variation			
	March 2014	Dec. 2014	March 2015	Dec. 2015	Mar. '14-Dec. '14	Mar. '14-Mar. '15	Mar. '15-Dec. '15	Dec.'14-Dec.'15
Priority Sector Advances	113555	121360	128655	130645	7805	15100	1990	9285

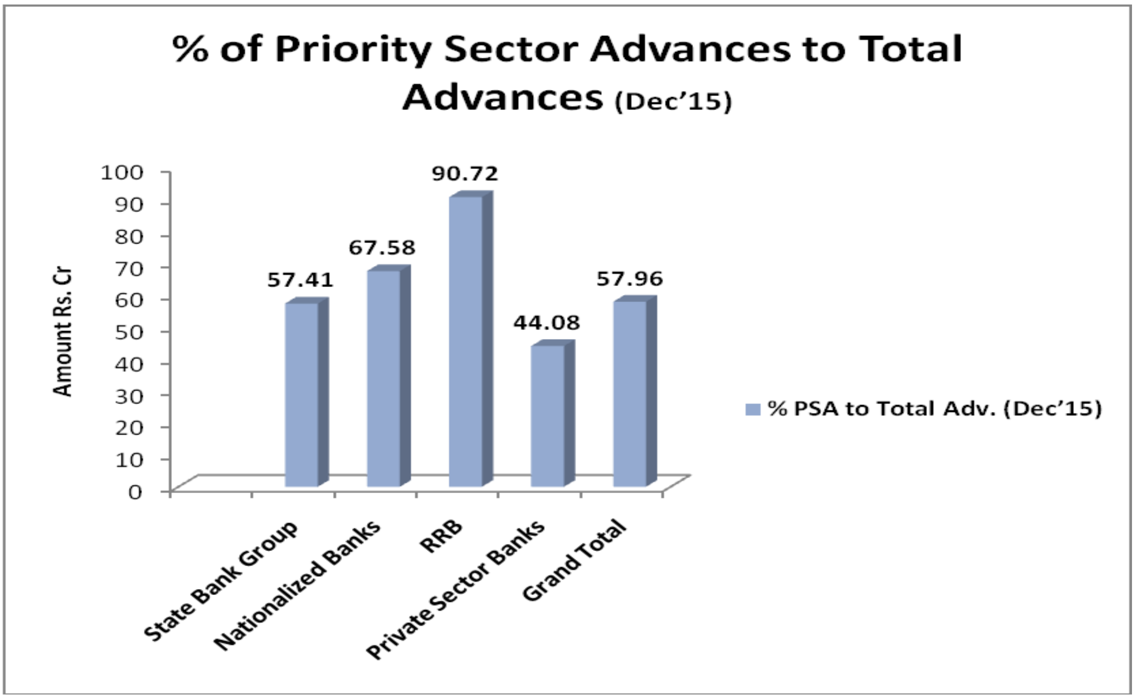
Banking Group wise Performance under
Priority Sector Advances as at December 2015

(Rs. in Crores)

BANK	Total Advances			Priority Sector Advances			% PSA to Total Adv. (Dec.'15)
	March 2015	December 2015	Growth Mar.'15-Dec.'15	March 2015	December 2015	Growth Mar.'15-Dec.'15	
State Bank Group	63175	64118	943	37506	36810	-696	57.41
Nationalized Banks	74734	74281	-453	48237	50196	1959	67.58
RRB	10467	11340	873	9447	10288	841	90.72
Private Sector Banks	70330	75666	5336	33466	33351	-115	44.08
Grand Total	218706	225405	6699	128656	130645	1989	57.96


Total Advances - Growth Mar.'15 to Dec.'15
Amount Rs. Cr
8000
7000
6000
5000
4000
3000
2000
1000
0
-1000
943
-453
873
5336
6699
State Bank Group
Nationalized Banks
RRB
Private Sector Banks
Grand Total
Total Advances Growth Mar.'15-Dec.'15


Priority Sector Advances Growth March 2015 - Dec. 2015
Amount Rs. Cr
2500
2000
1500
1000
500
0
-500
-1000
-696
1959
841
-115
1989
State Bank Group
Nationalized Banks
RRB
Private Sector Banks
Grand Total
Priority Sector Advances Growth Mar.'15- Dec.'15



4.2.3. Agriculture Advances (Refer Annexure 8.5)

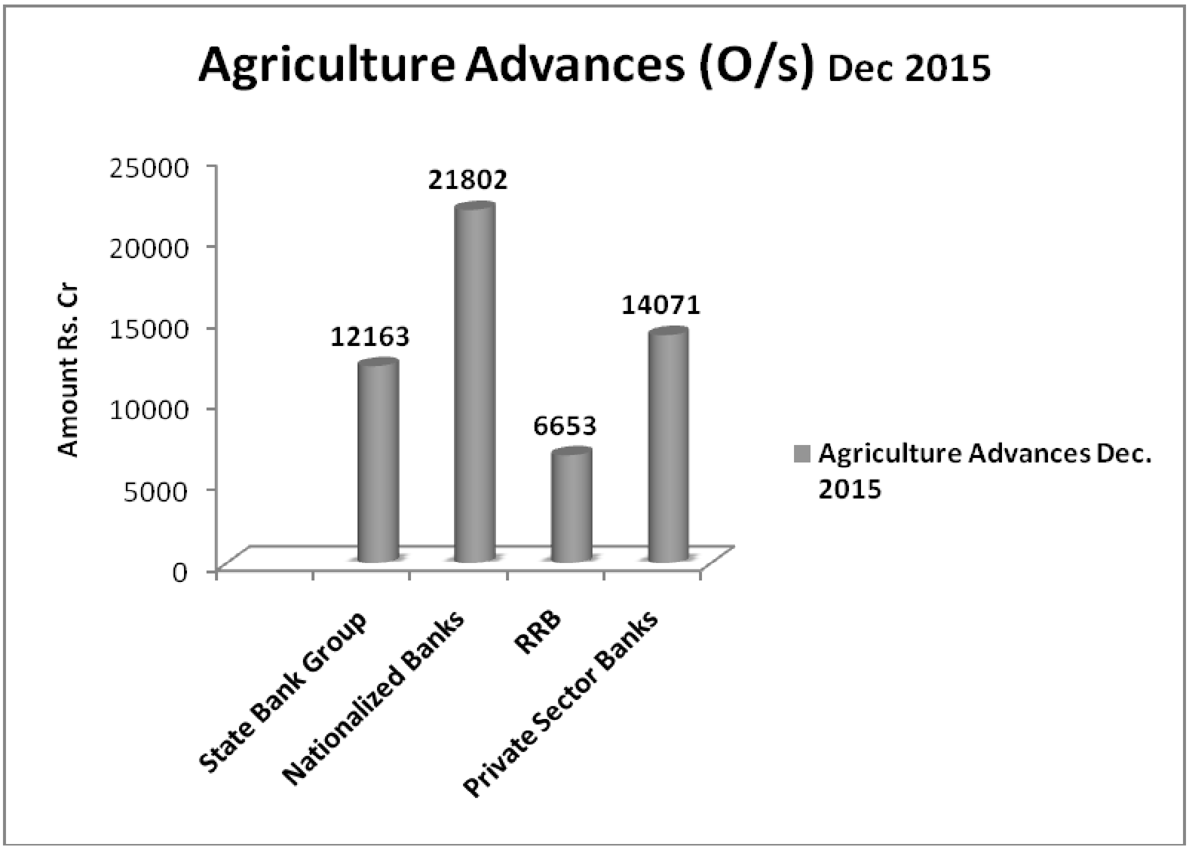
(Rs. in Crores)

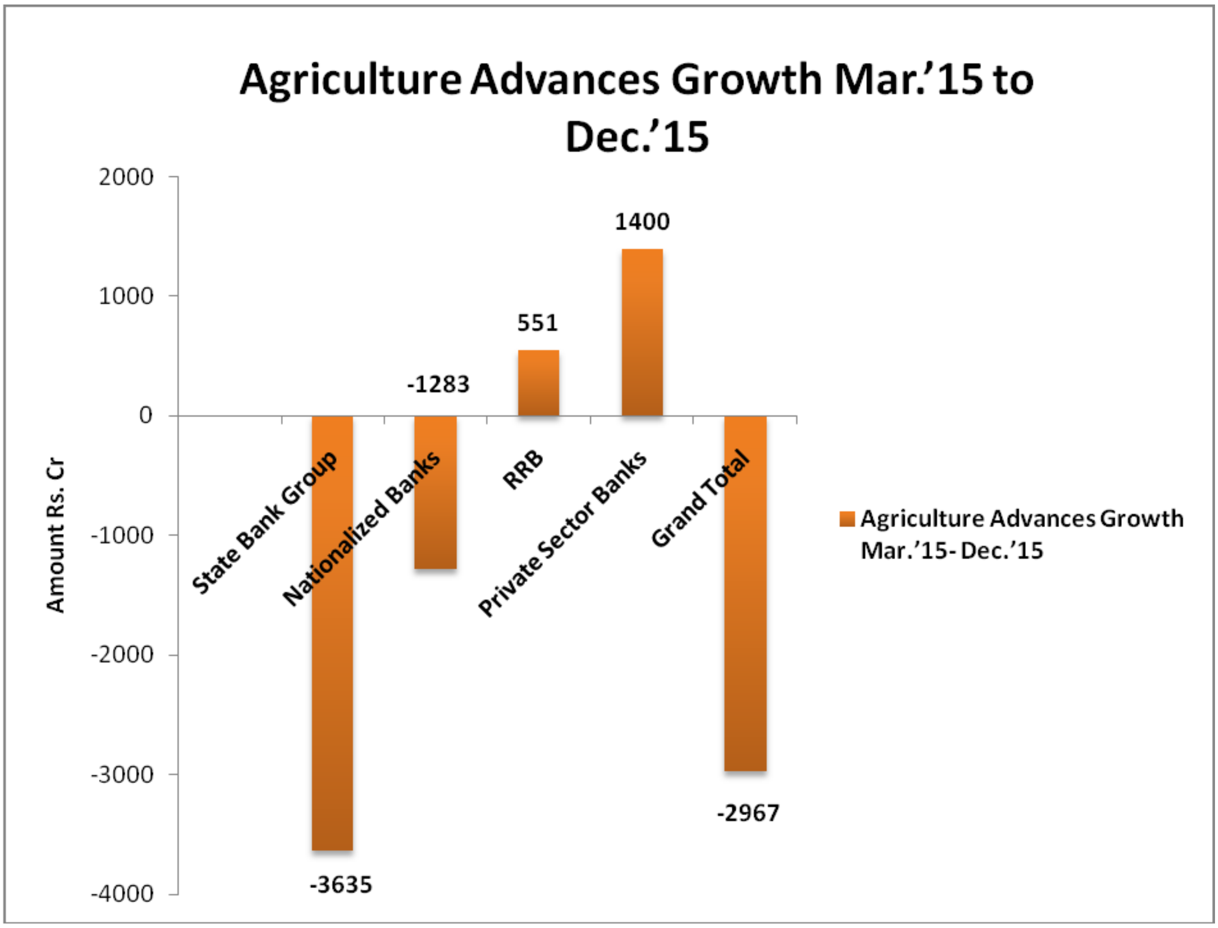
Parameter	Outstanding				Variation			
	Mar. 2014	Dec. 2014	March 2015	Dec. 2015	Mar. '14-Dec. '14	Mar. '14-Mar. '15	Mar. '15-Dec. '15	Dec.'14-Dec.'15
Agriculture Advances	48812	54148	57656	54689	5336	8844	-2967	2359

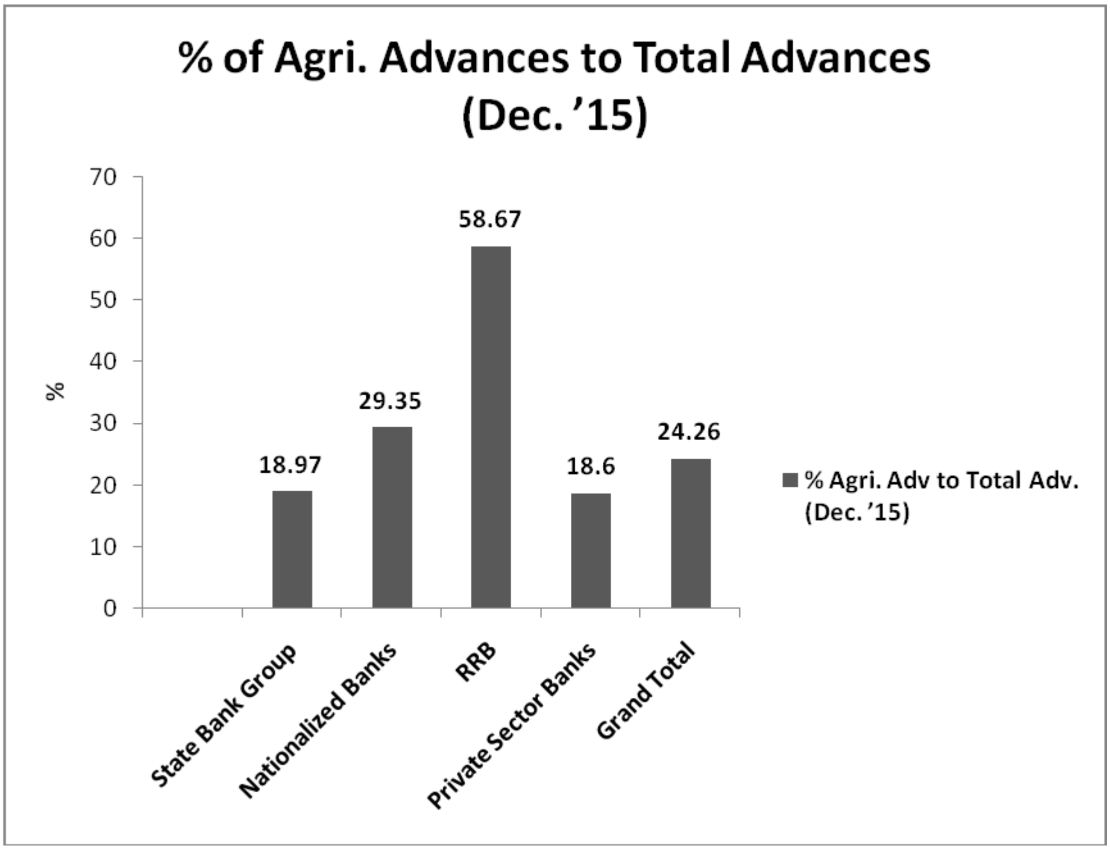
Banking Group Wise Performance Under Agriculture Advances as at December 2015

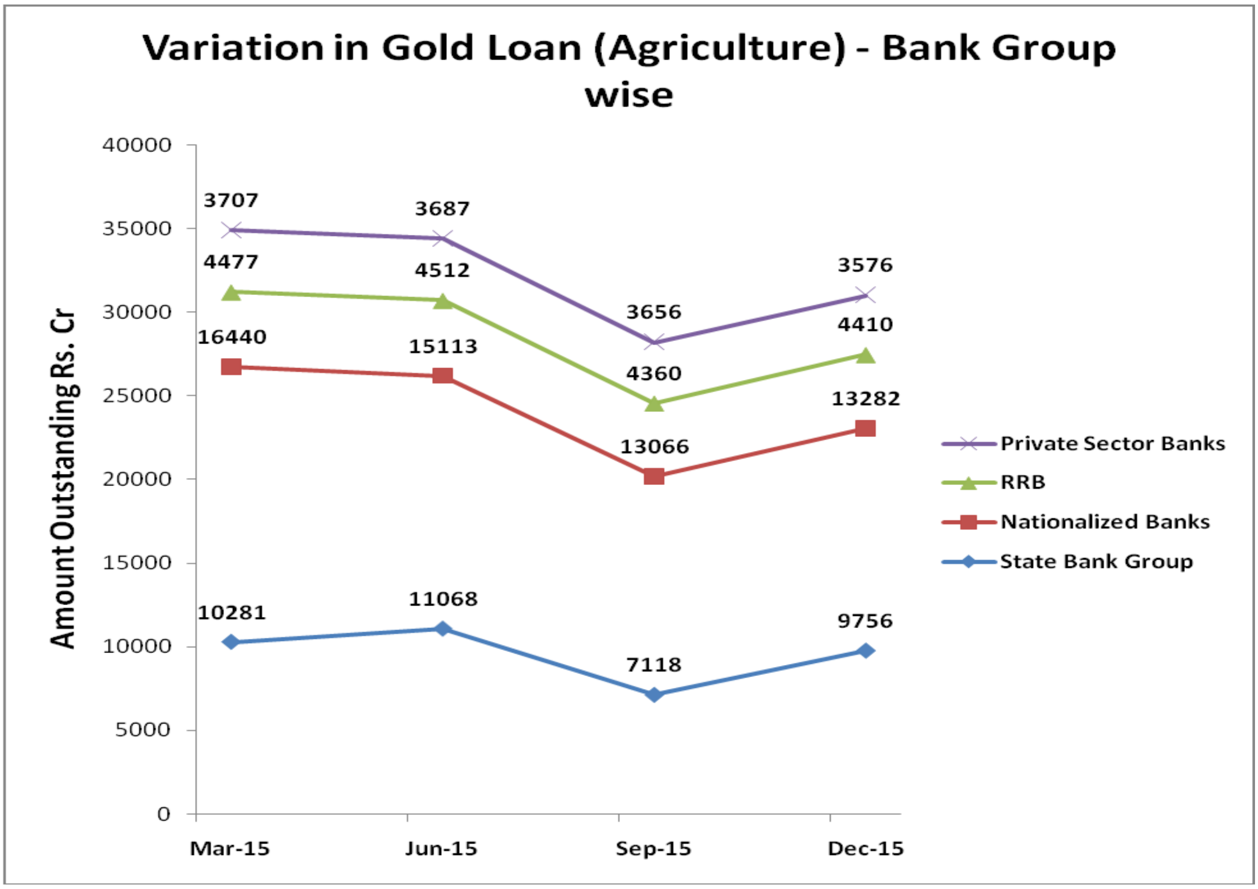
(Rs. in Crores)

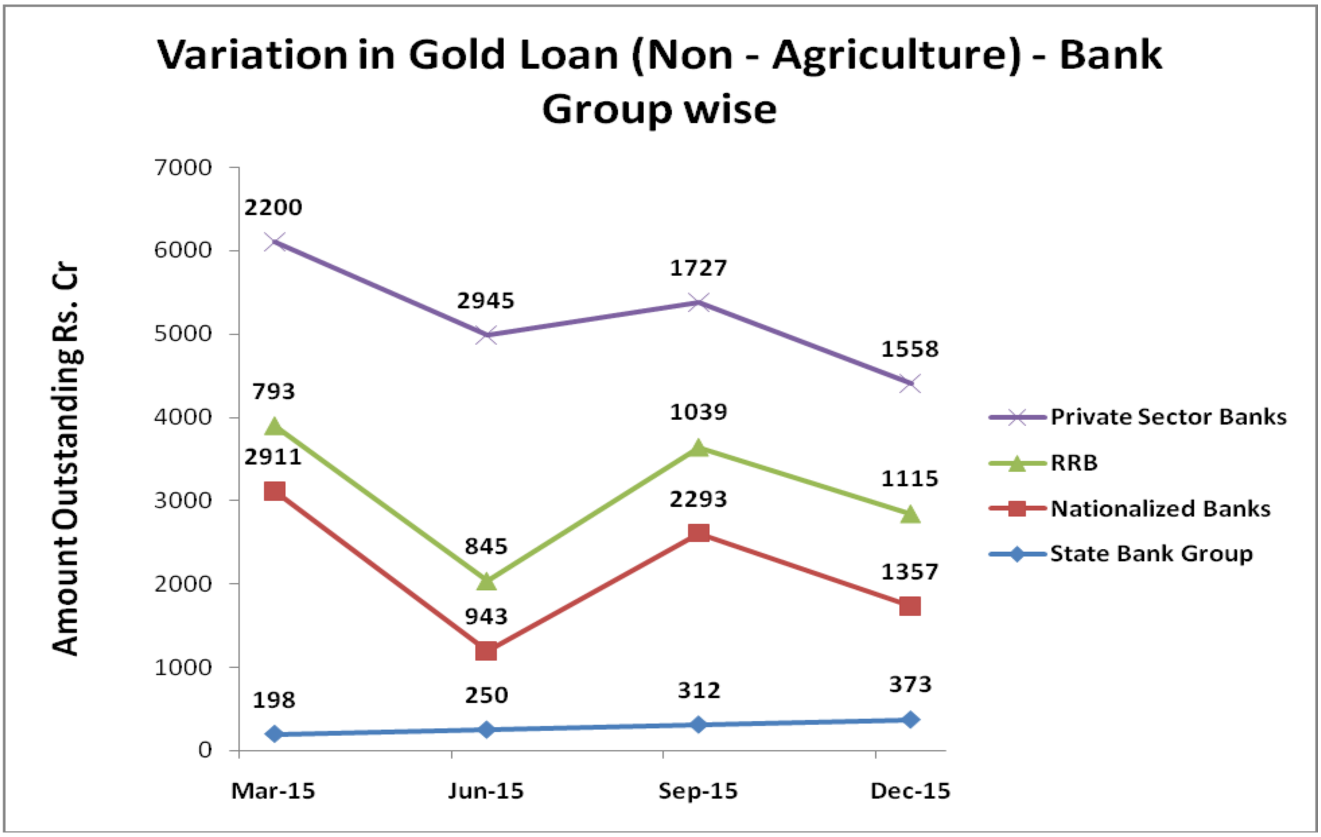
BANK	Total Advances			Agriculture Advances			% Agri. Adv to Total Adv. (Dec.'15)
	March 2015	December 2015	Growth Mar.'15-Dec.'15	March 2015	December 2015	Growth Mar.'15-Dec.'15	
State Bank Group	63175	64118	943	15798	12163	-3635	18.97
Nationalized Banks	74734	74281	-453	23085	21802	-1283	29.35
RRB	10467	11340	873	6102	6652	550	58.66
Private Sector Banks	76927	75666	-1261	12671	14071	1400	18.6
Grand Total	**225303**	**225405**	**102**	**57656**	**54688**	**-2968**	**24.26**

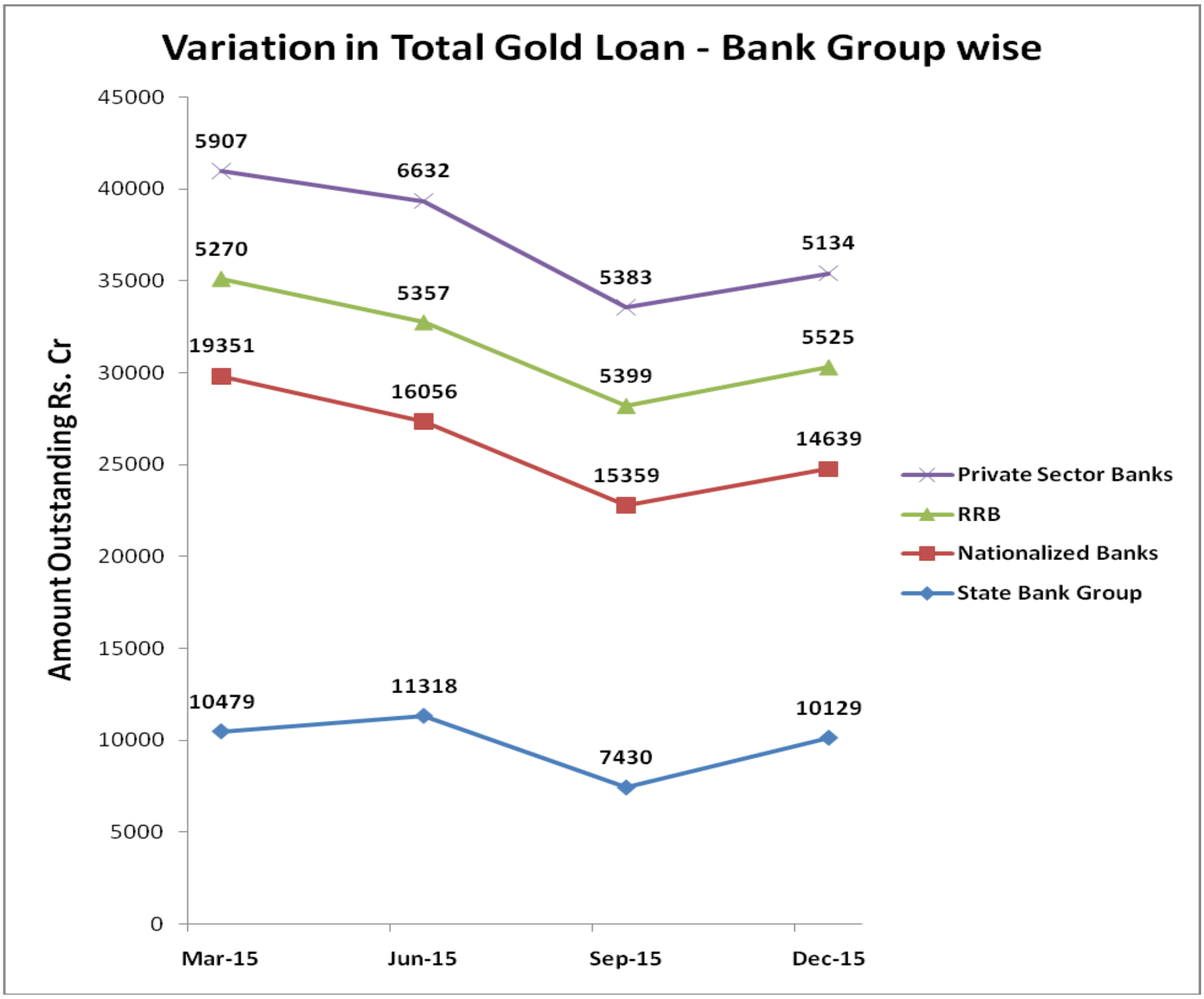

Agriculture Advances (O/s) Dec 2015
Amount Rs. Cr
25000
20000
15000
10000
5000
0
12163
21802
6653
14071
State Bank Group
Nationalized Banks
RRB
Private Sector Banks
Agriculture Advances Dec. 2015


Agriculture Advances Growth Mar.'15 to Dec.'15
Amount Rs. Cr
2000
1000
0
-1000
-2000
-3000
-4000
-3635
-1283
551
1400
-2967
State Bank Group
Nationalized Banks
RRB
Private Sector Banks
Grand Total
Agriculture Advances Growth Mar.'15- Dec.'15


% of Agri. Advances to Total Advances (Dec. '15)
70
60
50
40
30
20
10
0
%
58.67
29.35
18.97
18.6
24.26
State Bank Group
Nationalized Banks
RRB
Private Sector Banks
Grand Total
% Agri. Adv to Total Adv. (Dec. '15)


Variation in Gold Loan (Agriculture) - Bank Group wise
Amount Outstanding Rs. Cr
40000
35000
30000
25000
20000
15000
10000
5000
0
3707
3687
3656
3576
4477
4512
4360
4410
16440
15113
13066
13282
10281
11068
7118
9756
Mar-15
Jun-15
Sep-15
Dec-15
Private Sector Banks
RRB
Nationalized Banks
State Bank Group


Variation in Gold Loan (Non - Agriculture) - Bank Group wise
Amount Outstanding Rs. Cr
7000
6000
5000
4000
3000
2000
1000
0
2200
2945
1727
1558
793
845
1039
1115
2911
943
2293
1357
198
250
312
373
Mar-15
Jun-15
Sep-15
Dec-15
Private Sector Banks
RRB
Nationalized Banks
State Bank Group


Variation in Total Gold Loan - Bank Group wise
Amount Outstanding Rs. Cr
45000
40000
35000
30000
25000
20000
15000
10000
5000
0
5907
6632
5383
5134
5270
5357
5399
5525
19351
16056
15359
14639
10479
11318
7430
10129
Mar-15
Jun-15
Sep-15
Dec-15
Private Sector Banks
RRB
Nationalized Banks
State Bank Group

4.2.4. MSME Advances (Priority) (Refer Annexures 8.6)

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

(Rs. in Crores)

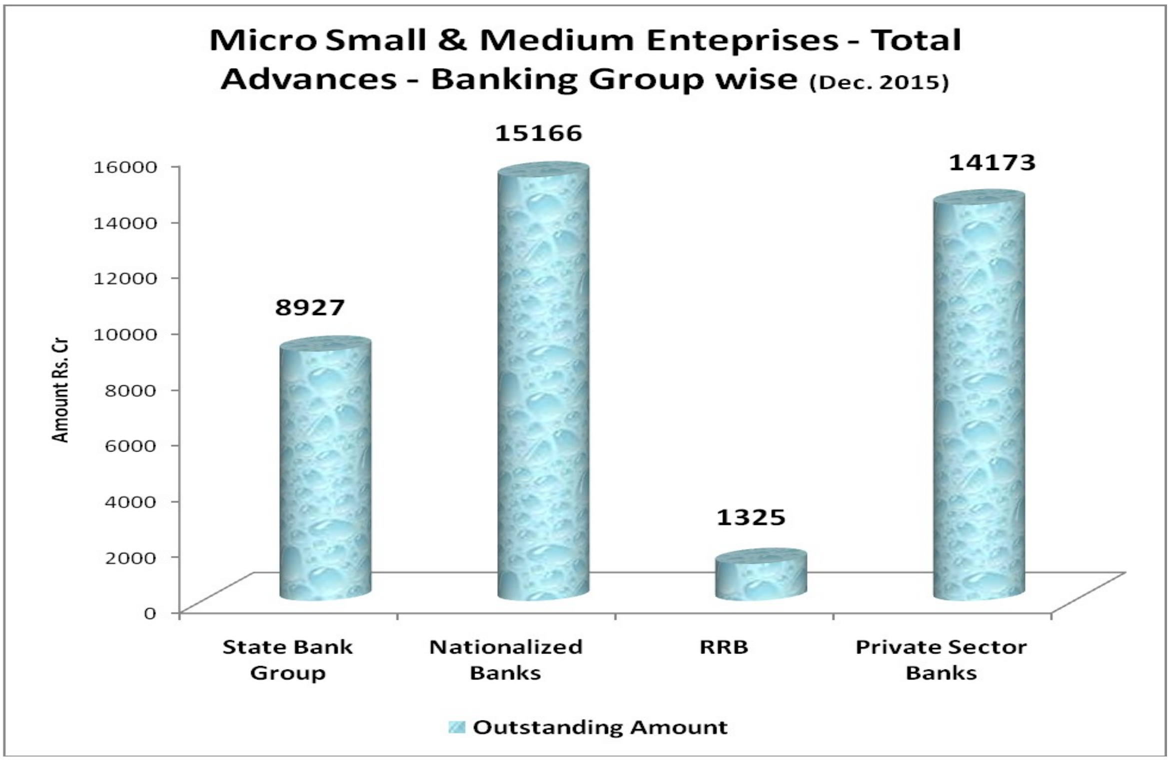
Parameter	Outstanding				Variation			
	Mar. 2014	Dec. 2014	March 2015	Dec. 2015	Mar. '14-Dec. '14	Mar. '14-Mar. '15	Mar. '15-Dec. '15	Dec.'14-Dec.'15
MSME Advances	32069	33104	35730	39591	1035	3661	3861	6487

4.2.4.1. Banking Group wise MSME Advances as on September 2015

(Micro, Small and Medium Enterprises)

(Rs. in Crores)

Banking Group	Dec-15							
	Micro Enterprises		Small Enterprise		Medium Enterprise		Total MSME	
Banking Group	No.	Amt	No.	Amt	No.	Amt	No.	Outstanding Amount
State Bank Group	66213	4105	35416	4499	1741	323	103370	8927
Nationalized Banks	346832	6437	35716	6880	23493	1849	406041	15166
RRB	139527	1188	1390	130	111	7	141028	1325
Private Sector Banks	145329	4881	33115	8096	1215	1196	179659	14173
Grand total	**697901**	**16611**	**105637**	**19605**	**26560**	**3375**	**830098**	**39591**



4.2.5. Advances to Weaker Section (Refer Annexure 8.9)

(Rs. in Crores)

Parameter	Outstanding				Variation			
	Mar. 2014	Dec. 2014	March 2015	Dec. 2015	Mar. '14-Dec. '14	Mar. '14-Mar. '15	Mar. '15-Dec. '15	Dec.'14-Dec.'15
Weaker Section Advances	41701	45130	47092	49847	3429	5391	2755	4717

4.2.6. Advances to SC/STs (Refer Annexure 8.9)

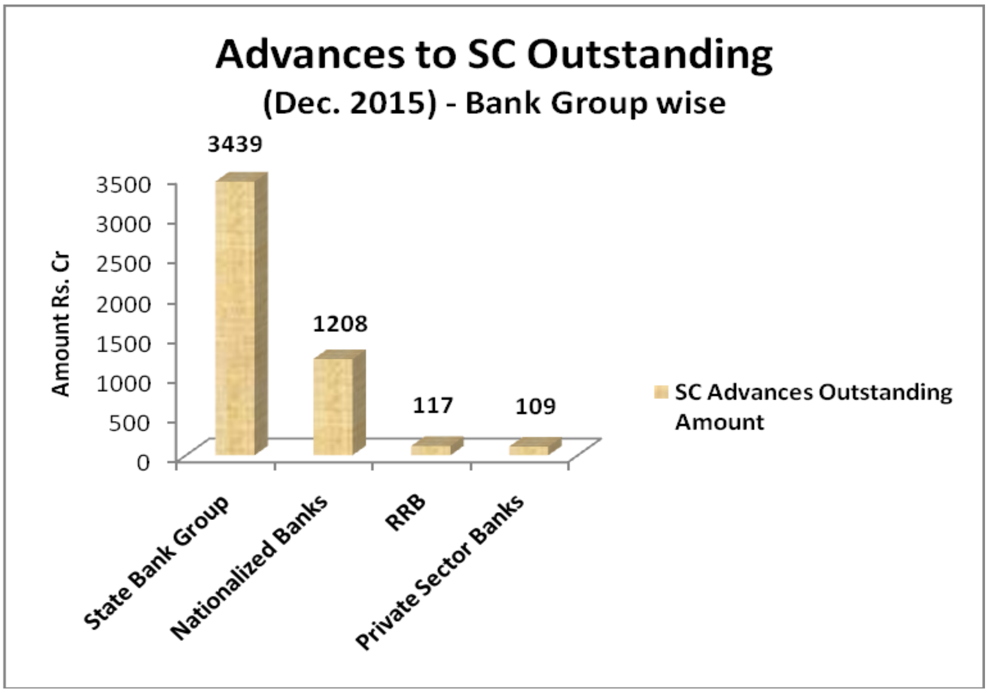
(Rs. in Crores)

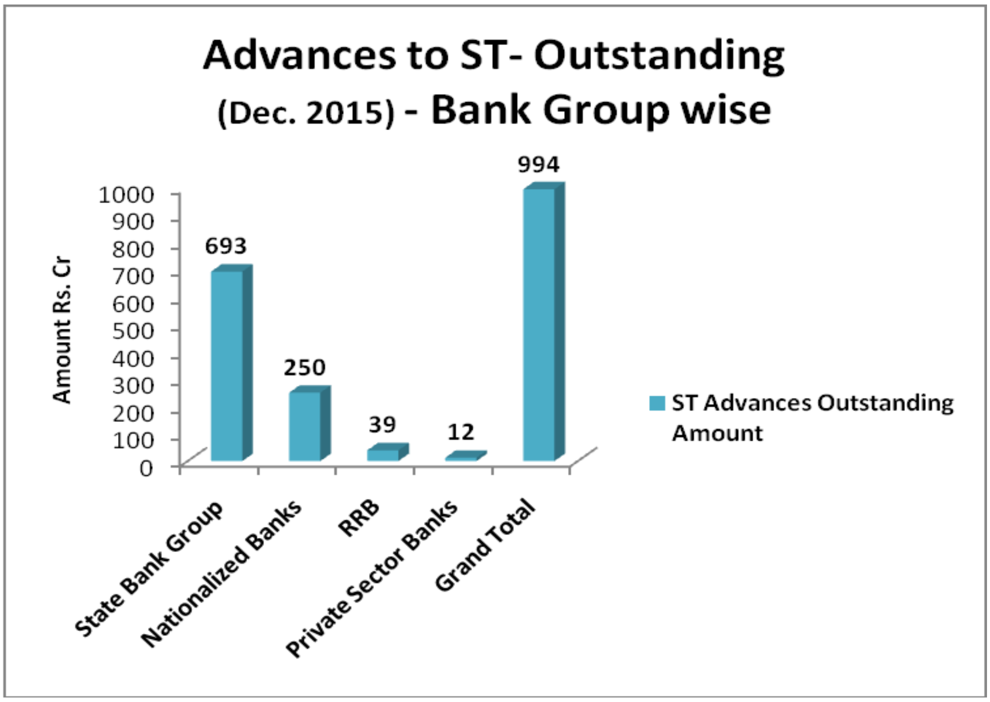
Parameter	Outstanding				Variation			
	Mar. 2014	Dec. 2014	March 2015	Dec. 2015	Mar. '14-Dec. '14	Mar. '14-Mar. '15	Mar. '15-Dec. '15	Dec.'14-Dec.'15
SC Advances	4664	4215	4390	4873	-449	-274	483	658
ST Advances	1008	1017	1164	994	9	156	-170	-23
Total SC/ST Advances	**5672**	**5232**	**5554**	**5867**	**-440**	**-118**	**313**	**635**

Banking Group wise Performance under SC/ST advances as at December 2015

(Rs. in Crores)

BANK	SC Advances			ST Advances		
	Outstanding		% O/S to total	Outstanding		% O/S to total
	No.	Amount		No.	Amount	
State Bank Group	215591	3439	70.57	63858	693	69.72
Nationalized Banks	100620	1208	24.79	19502	250	25.15
RRB	21489	117	2.4	11571	39	3.92
Private Sector Banks	9318	109	2.24	1201	12	1.21
Grand Total	**347018**	**4873**	**100**	**96132**	**994**	**100**





4.2.7. DRI Advances (Refer Annexure 8.10)

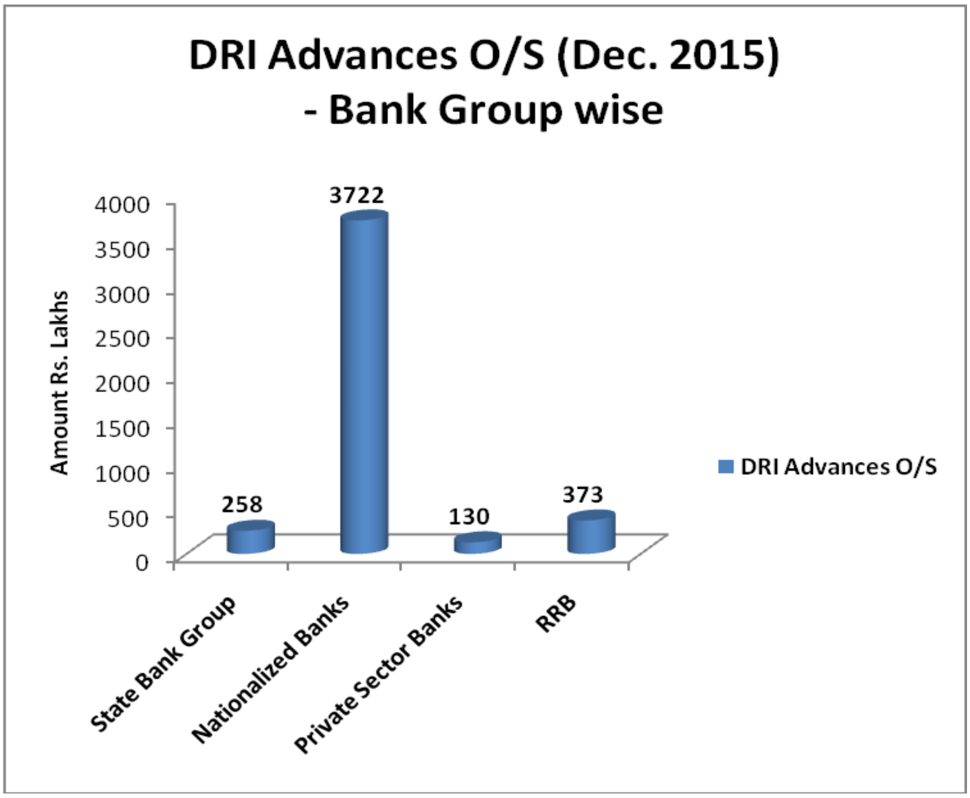
(Rs. in Crores)

Parameter	Outstanding				Variation			
	Mar. 2014	Dec. 2014	Mar. 2015	Dec. 2015	Mar. '14-Dec. '14	Mar. '14-Mar. '15	Mar. '15-Dec. '15	Dec.'14-Dec.'15
DRI Advances	66.54	57.24	49.43	45	-9.3	-17.11	-4.43	-12.24

Banking Group wise Performance under DRI advances as at December 2015

(Rs in lakhs)

BANK	DRI Advances	
	O/S	% to total
State Bank Group	258	5.76
Nationalized Banks	3722	83.02
RRB	130	2.90
Private Sector Banks	373	8.32
Grand Total	**4483**	**100**



5. REVIEW OF PERFORMANCE UNDER SPECIAL FOCUS PROGRAMMES

5.1. Performance under Kisan Credit Card Scheme (Refer Annexure 8.18)

The data submitted by Controlling Offices of banks reveals that **126204** Kisan Credit Cards with an amount of **Rs. 1647 crores** have been issued during the third quarter of the current fiscal by the Banking sector in the State. Cumulative disbursement during the financial year 2015-16 as on December 2015, is **Rs.5659 Crores** in **399007** As at December 2015, the outstanding number of loan accounts under KCC is **2019728** with **Rs. 13186 crores. 692885** farmers were covered under Personal Accident Insurance Scheme (PAIS) linked to KCC. Bank wise data is given in the annexure.

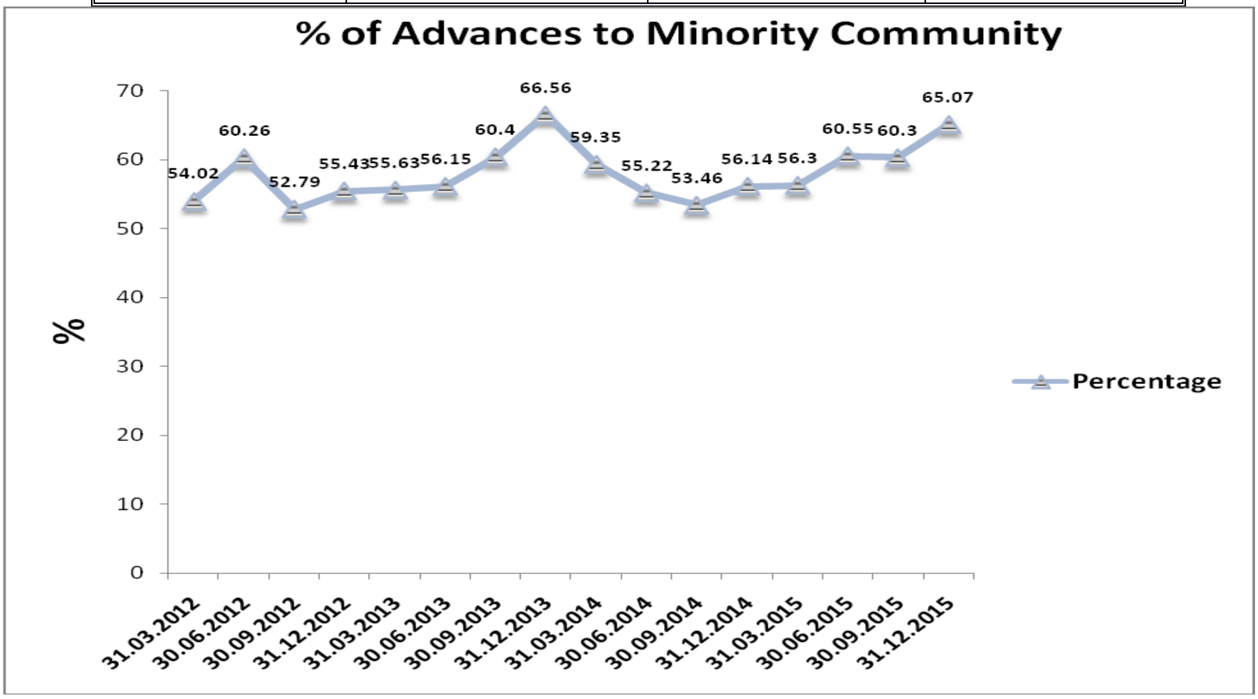
5.2. Credit Flow to Minority Communities (Refer Annexures 8.15)

As per RBI directions, credit flow to minorities in specified districts should be reviewed in all SLBC meetings. At present all the districts in the State of Kerala are notified for reporting under this head. In Kerala State without giving due share to minorities, credit expansion is not at all possible. The comparative position with regard to the previous year is given below. The data reveal that there is an increase in amount of loans granted to minorities in all these districts. It can be seen from the table given below that **65.07%** of the total Priority sector advances has gone to the minority communities as at December 2015.

Data on Minority Sector Advances in the State of Kerala

(Rs. in Crores)

Year	Total Priority Sector Advances	Minority Sector Advances	Percentage
31.03.2012	85606	46247	54.02
30.06.2012	87751	52877	60.26
30.09.2012	91253	48177	52.79
31.12.2012	92844	51466	55.43
31.03.2013	99318	55248	55.63
30.06.2013	99515	55874	56.15
30.09.2013	101468	61290	60.40
31.12.2013	105160	69998	66.56
31.03.2014	113555	67406	59.35
30.06.2014	115246	63647	55.22
30.09.2014	119436	63858	53.46
31.12.2014	121360	68135	56.14
31.03.2015	128655	72431	56.30
30.06.2015	132733	80372	60.55
30.09.2015	133659	80600	60.30
31.12.2015	130645	85014	65.07

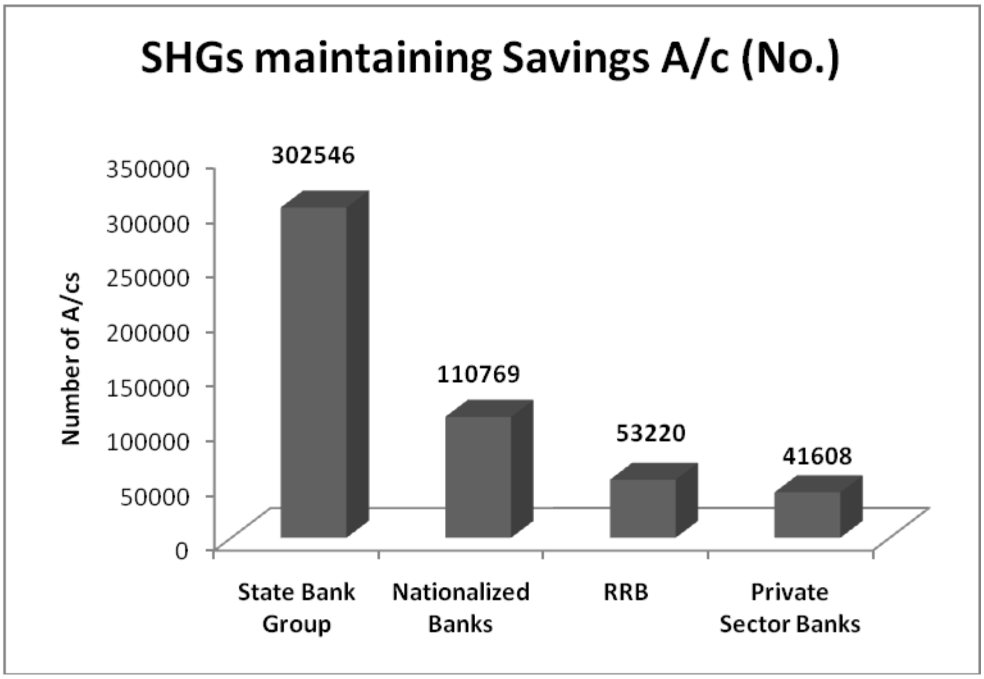


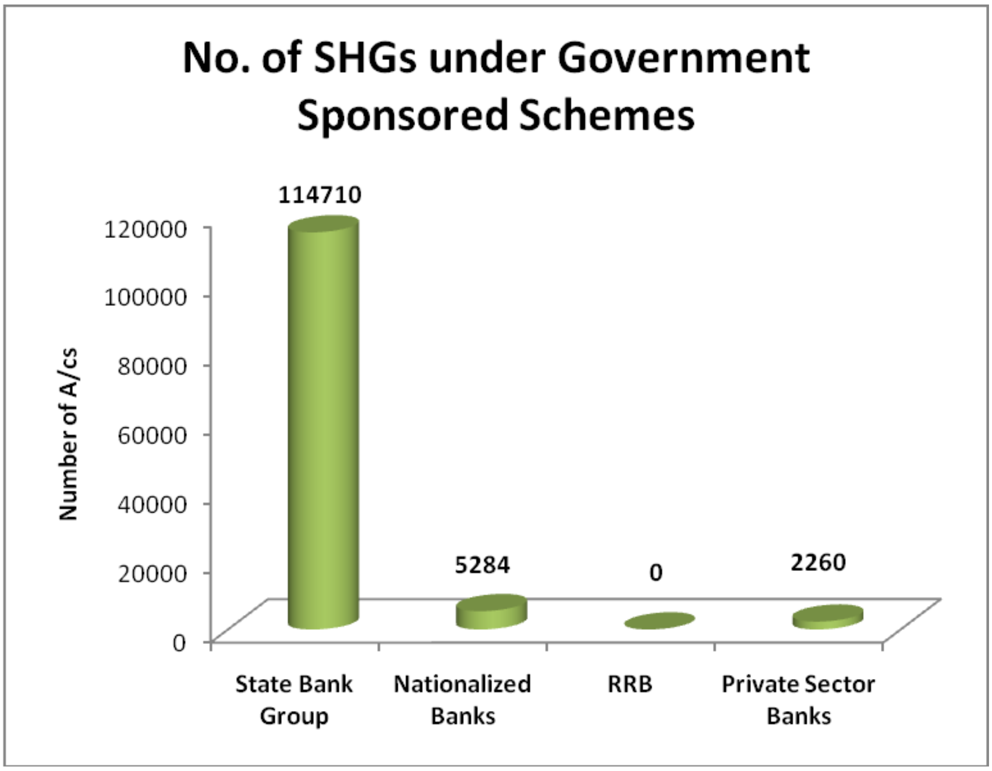
5.3. Performance under Micro credit (Annexures 8.20 to 8.23)

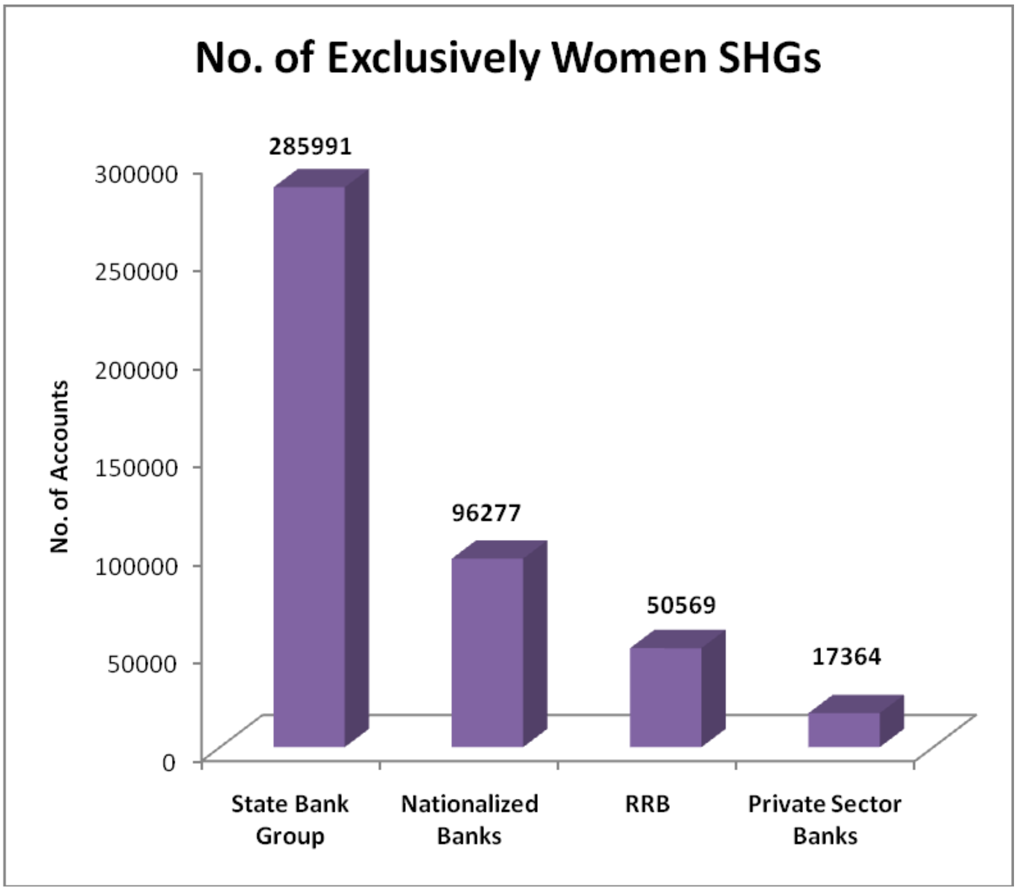
The banking group-wise data is as follows.

(Rs in. Crores)

Banking Group	SHGs maintaining Savings a/c		Of which No. of SHGs under	
	No.	Amt.	Government Sponsored	Exclusive Women
State Bank Group	302546	311	114710	285991
Nationalized Banks	110769	1039	5284	96277
RRB	53220	57	0	50569
Private Sector Banks	41608	58	2260	17364
Total - Kerala State	**508143**	**1465**	**122254**	**450201**







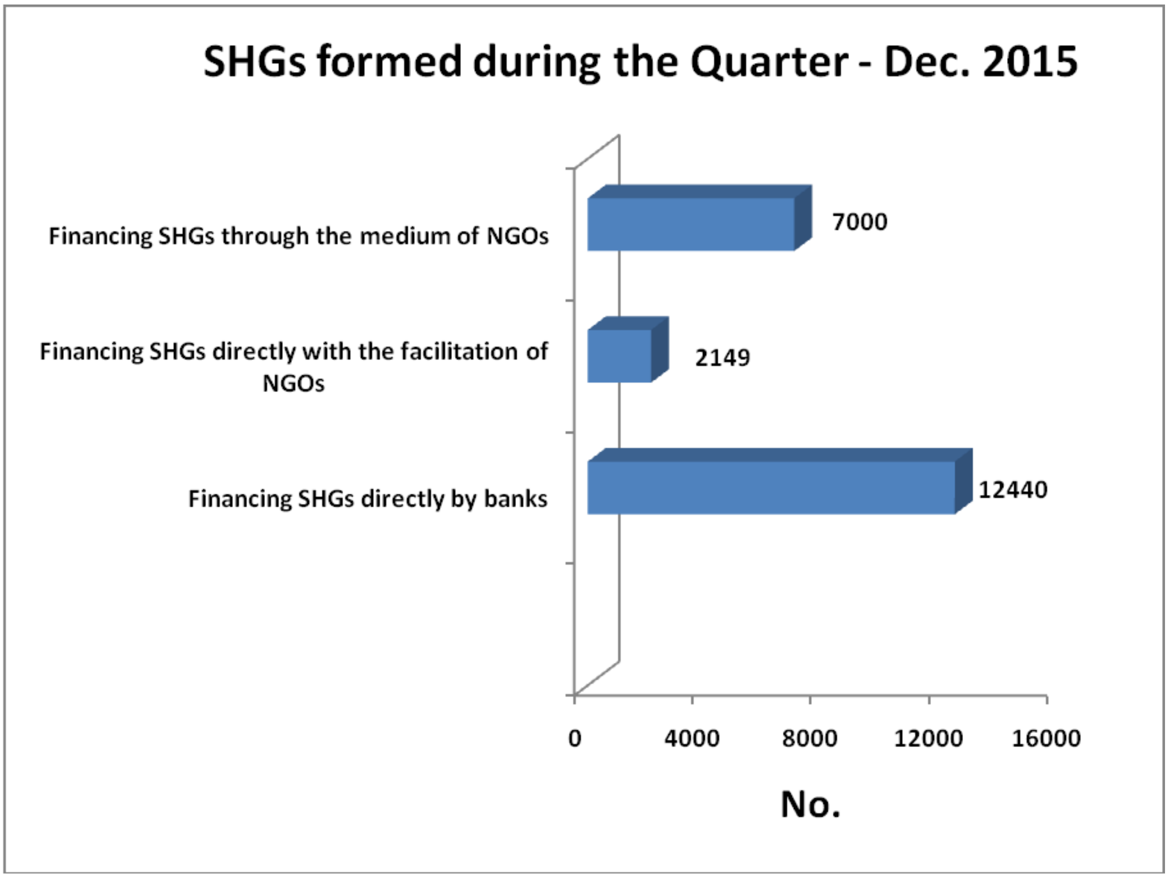
There are 3 modes for credit linkage of SHGs under the SHG-Bank linkage programme. Credit linkage through

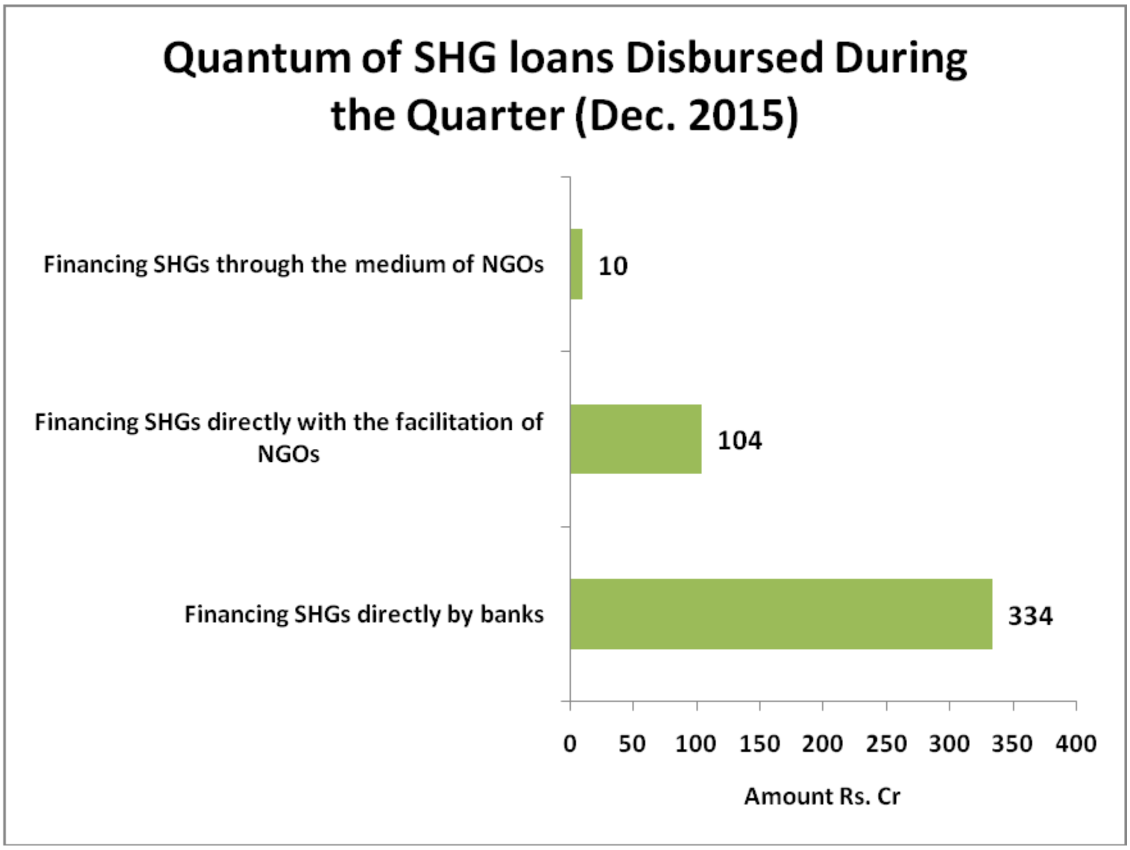
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

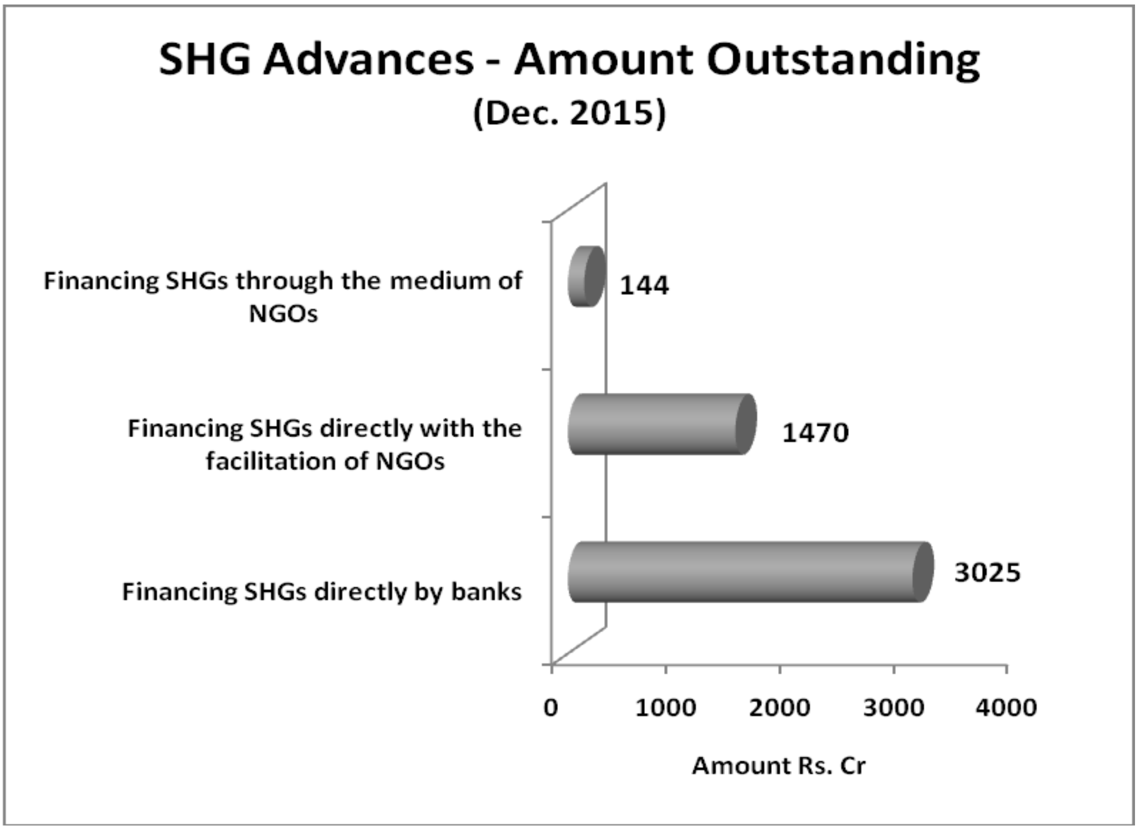
The performance of the banking sector in the State under the above 3 modes of linkage is as follows.

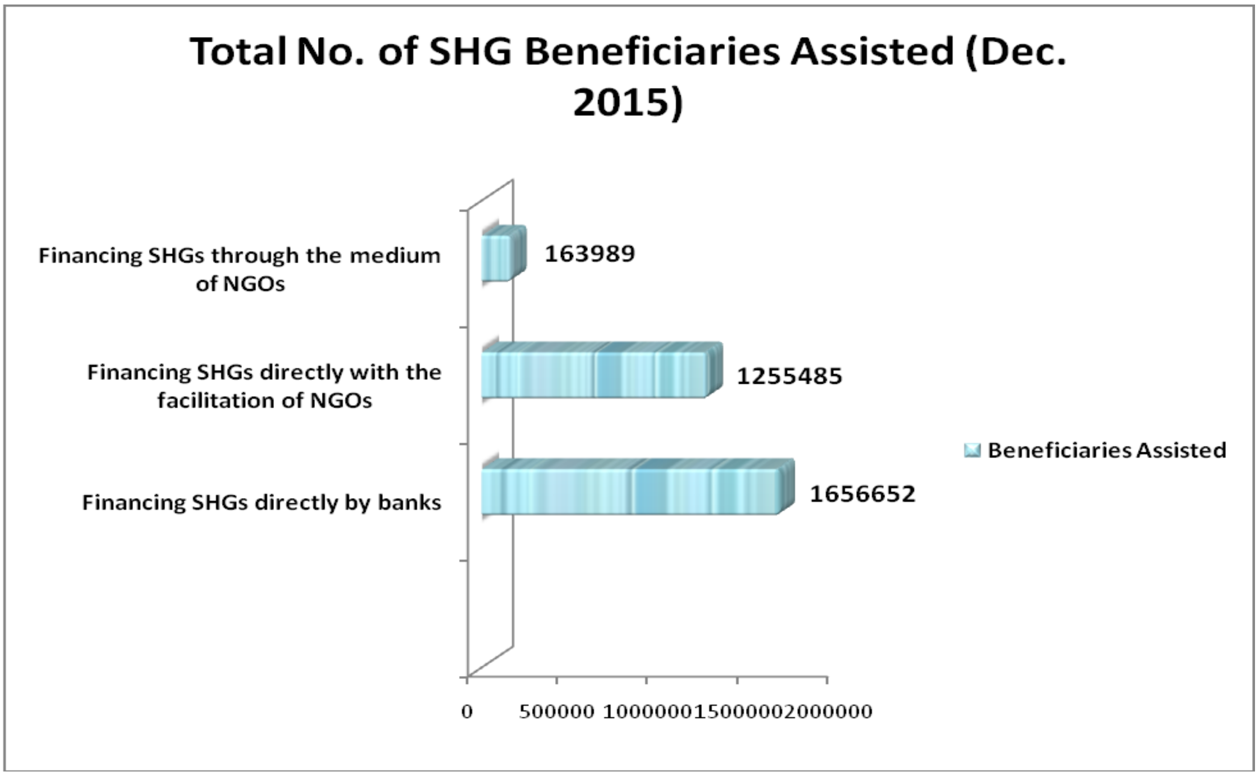
(Rs. in Crores)

Mode of Linkage	SHGs formed during the Quarter	No of SHG loans Disbursed During the Quarter		Outstanding Amount under SHG Finance		Beneficiaries Assisted
		A/c	Amt	A/c	Amt	
Financing SHGs directly by banks	12440	15233	334	174322	3025	1656652
Financing SHGs directly with the facilitation of NGOs	2149	3015	104	91491	1470	1255485
Financing SHGs through the medium of NGOs	7000	15	10	2344	144	163989
Total No. of SHGs linked	**21589**	**18263**	**448**	**268157**	**4639**	**3076126**




Quantum of SHG loans Disbursed During the Quarter (Dec. 2015)
Financing SHGs through the medium of NGOs
10
Financing SHGs directly with the facilitation of NGOs
104
Financing SHGs directly by banks
334
0
50
100
150
200
250
300
350
400
Amount Rs. Cr


SHG Advances - Amount Outstanding
(Dec. 2015)
Financing SHGs through the medium of NGOs
144
Financing SHGs directly with the facilitation of NGOs
1470
Financing SHGs directly by banks
3025
0
1000
2000
3000
4000
Amount Rs. Cr



5.4. Compliance on recommendations of the Prime Minister's Task Force on MSE advances

The major recommendations of the task force are given below:

- Achieve a 20% year-on-year growth in credit to micro and small enterprises to ensure enhanced credit flow.
- The allocation of 60% of the MSE advances to the micro enterprises to be achieved in stages; viz. 50% in the year 2010-11; 55% in the year 2011-12 & 60% in the year 2013-14; and
- Achieve a 10% annual growth in number of micro enterprise accounts.

Performance of the State under above parameters is as follows:

Sl. No.	Parameter	Dec-14	Dec-15	Increase	% Increase	Target
1	**No of Loan accounts under Micro Enterprise**	617987	697901	79914	12.93	**10%**
2	**Credit under Micro and Small Enterprise** (Rs.in Crores)	32117	36217	4100	12.77	**20%**
3	**Credit under Micro Enterprise (Rs.in Crores)**	14212	16612	2400	16.89	**xxxx**
4	**Share of Micro Enterprise to total MSE Credit (%)**	**44.25%**	**46%**	**1.75%**	**xxxx**	**60%**

6. Review of Performance of the Banking Sector

6.1. Banking Statistics as at December 2015 (Refer Annexure 8.1 to 8.3)

The detailed banking statistics for the State as at December 2015 is furnished in the Annexure. A comparative analysis of the data over the previous fiscals is presented below.

(Rs. in Crores)

Parameter	Outstanding					Variation				
	March 2014	Dec. 2014	March 2015	Sept. 2015	Dec. 2015	Mar.'14-Dec.'14	Mar.'14-Mar.'15	Mar.'15-Sept.'15	Mar.'15-Dec.'15	Dec.'14-Dec.'15
No. of Branches	5688	5876	5984	6040	6096	188	296	56	112	220
Total Deposits	279655	303065	319890	338902	349043	23410	40235	19012	29153	45978
Domestic Deposits	185772	198492	210287	217283	221046	12720	24515	6996	10759	22554
NR Deposits	93883	104573	109603	121619	127997	10690	15720	12016	18394	23424
Total Advances	192010	207974	218706	222791	225405	15964	26696	4085	6699	17431
Investments	10983	7407	15586	15763	11357	-3576	4603	177	-4229	3950
Adv.+Investment	202993	215381	234292	238554	236762	12388	31299	4262	2470	21381
C: D Ratio	68.66	68.62	68.37	65.74	64.58	-0.04	-0.29	-2.63	-3.79	-4.04
C+I: D Ratio	72.59	71.07	71.18	70.39	67.83	-1.52	-1.41	-0.79	-3.35	-3.24

6.2. Branch Network

As at the end of December 2015, the total number of branches of Commercial Banks in the State was **6096.**

The population group wise breakup of the branch network is presented below.

Banking Group	Number of Branches				Percentage distribution			
	Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total
Public Sector Banks	285	2863	939	4087	5	47	15	67
Private Sector Banks	176	1376	457	2009	3	23	7	33
Total	461	4239	1396	6096	8	70	22	100

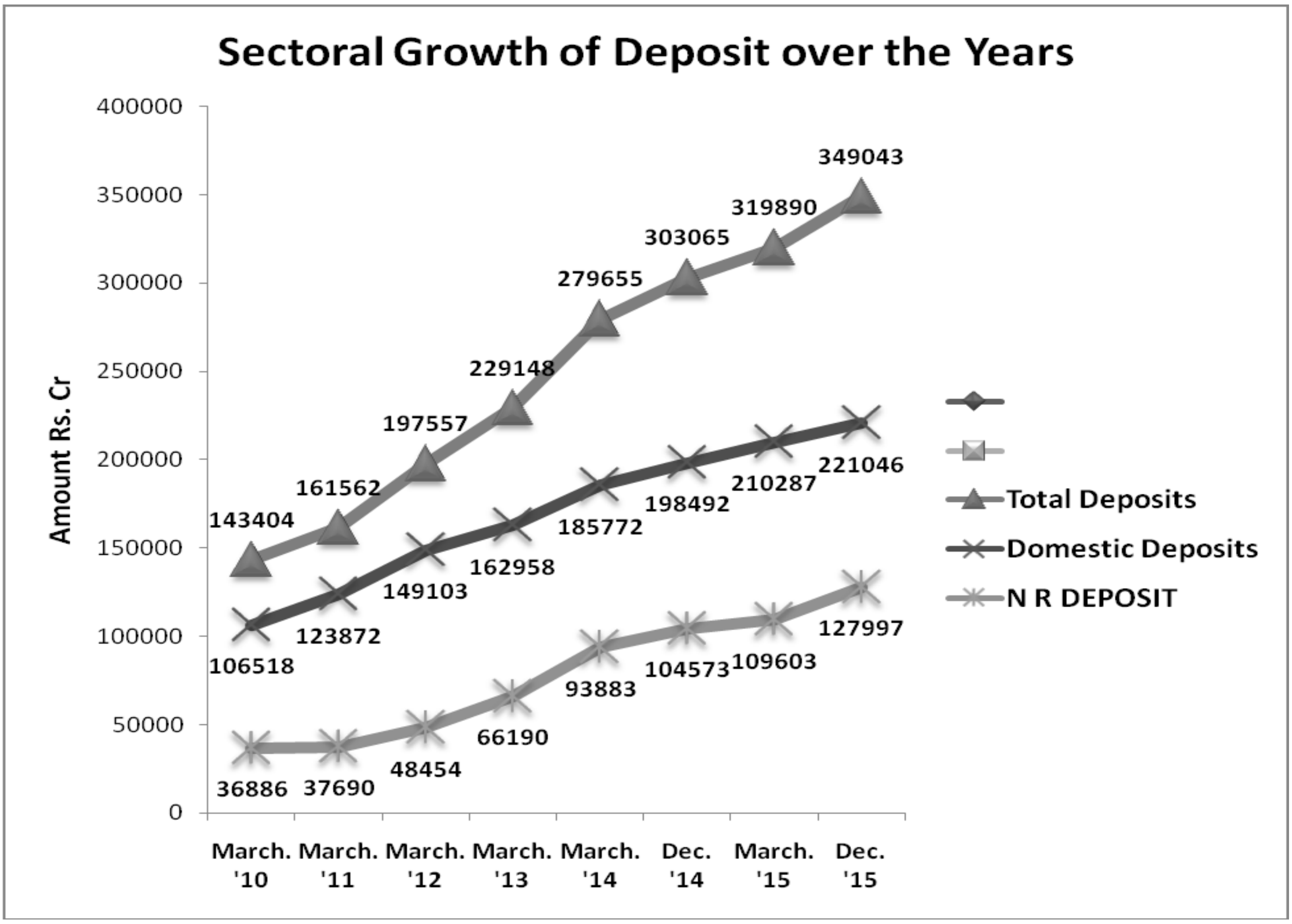
Of the total Commercial banks in the State, Public sector Banks account for **67 %** of the branch network in the State. Of the total branch network of Commercial banks in the State, only **8 %** is in rural areas whereas Semi-urban areas have **70 %** of the bank branches in the State. Urban branches constitute **22 %** of branch network.

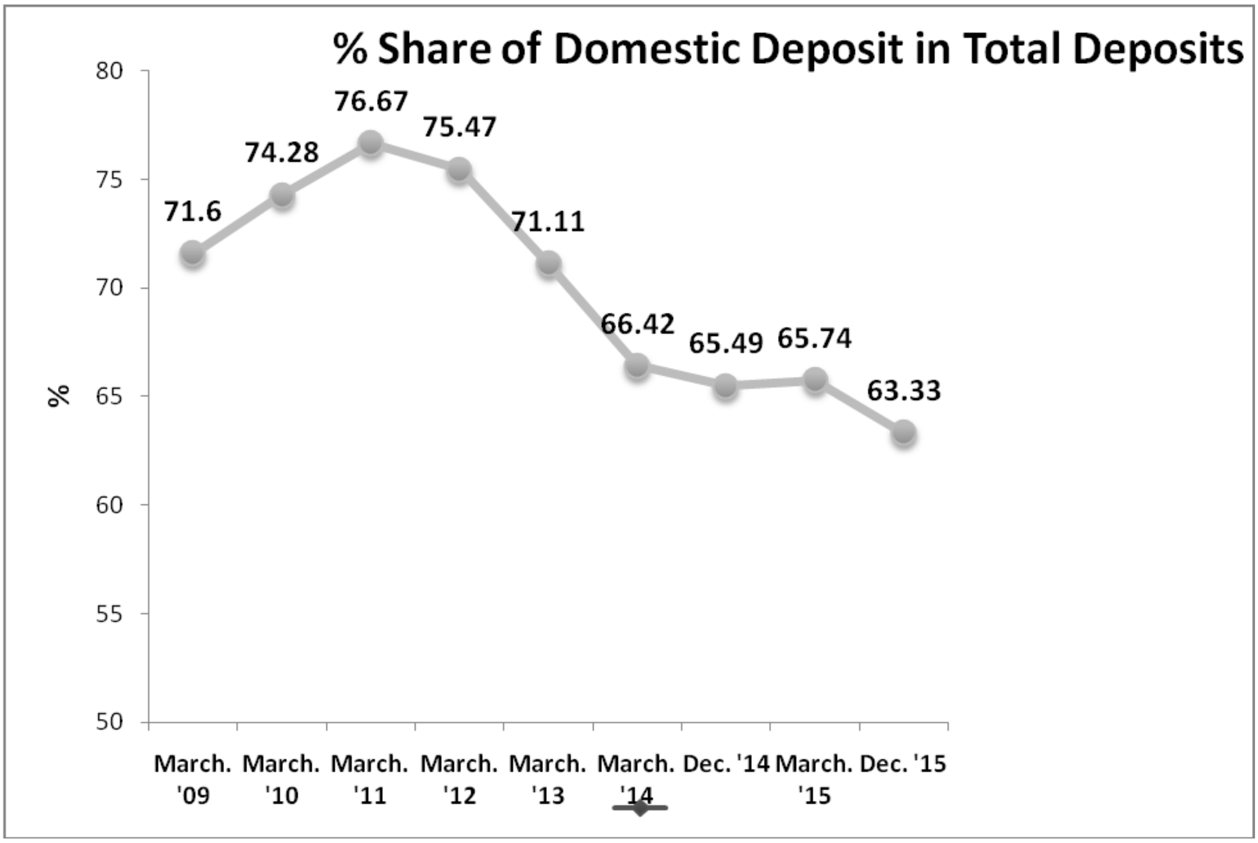
6.3. Deposit growth

Sectoral Growth of Deposit over the Years

(Rs. in Crores)

Type of deposit	March 2009	March 2010	March 2011	March 2012	March 2013	March 2014	Dec. 2014	March 2015	Dec. 2015	Variation	
										Mar.'15 Dec.'15	Dec.'14 Dec.'15
Total Deposit	130350	143404	161562	197557	229148	279655	303065	319890	349043	29153	45978
Domestic Deposit	93331	106518	123872	149103	162958	185772	198492	210287	221046	10759	22554
N R Deposit	37019	36886	37690	48454	66190	93883	104573	109603	127997	18394	23424
% Share of Domestic deposits	**71.6**	**74.28**	**76.67**	**75.47**	**71.11**	**66.42**	**65.49**	**65.74**	**63.33**	-2.41	-2.16

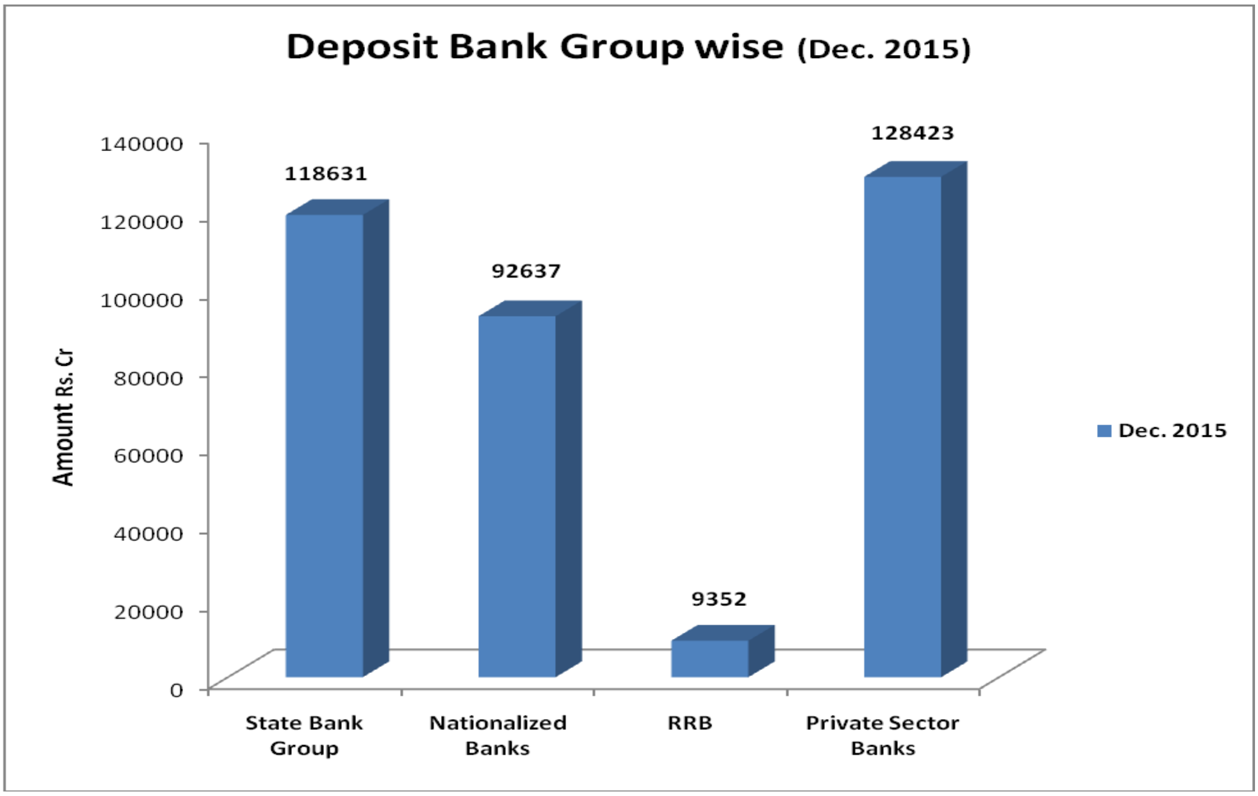


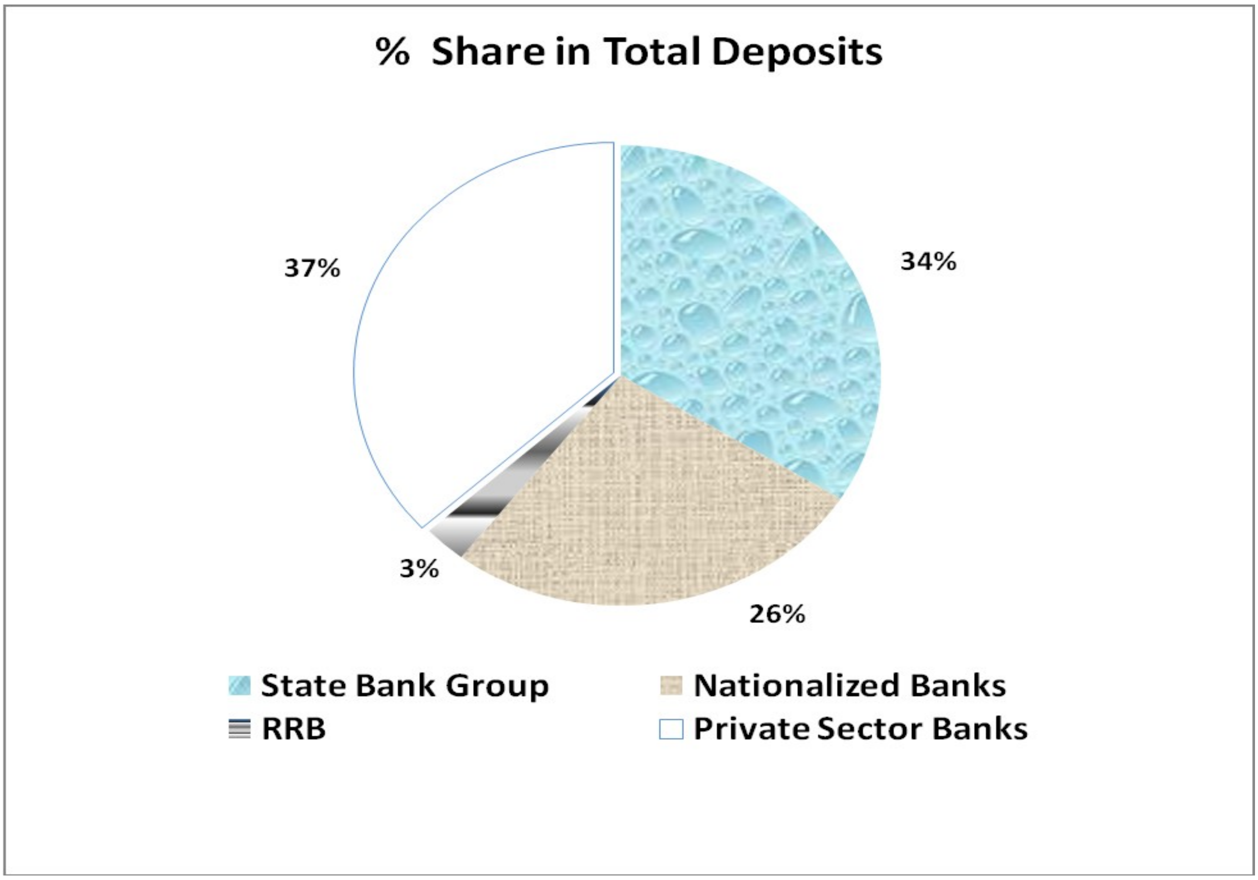


A. Banking Group wise Growth in Deposits

(Rs. in Crores)

Sl. No.	Banking group	Total Deposits			% Share in Total Deposits (Dec.15)	Variation		% Share in Growth	
		Dec. 2014	Mar. 2015	Dec. 2015		Mar.'15 to Dec.'15	Dec.'14 to Dec.'15	Mar.'15 to Dec.'15	Dec.'14 to Dec.'15
1	State Bank Group	103507	106004	118631	33.99	12627	15124	43.31	32.89
2	Nationalized Banks	83041	89761	92637	26.54	2876	9596	9.87	20.87
3	RRB	8110	8582	9352	2.68	770	1242	2.64	2.7
4	Private Sector Banks	108407	115543	128423	36.79	12880	20016	44.18	43.53
	Total	**303065**	**319890**	**349043**	**100**	**29153**	**45978**	**100**	**100**


Deposit Bank Group wise (Dec. 2015)
140000
120000
100000
80000
60000
40000
20000
0
Amount Rs. Cr
118631
92637
9352
128423
State Bank Group
Nationalized Banks
RRB
Private Sector Banks
Dec. 2015


% Share in Total Deposits
34%
26%
3%
37%
State Bank Group
Nationalized Banks
RRB
Private Sector Banks

B. Population GroupWise/Banking Group Wise Distribution of Deposits

Population Group wise Distribution of deposits

(Rs. in Crores)

Banking Group	Total deposits				Percentage Distribution				Share of Banking Group in Total Deposits
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
State Bank Group	3926	69264	45441	118631	3.31	58.39	38.3	100	33.99
Nationalized Banks	2903	50210	39524	92637	3.13	54.2	42.67	100	26.54
RRB s	1156	6492	1704	9352	12.36	69.42	18.22	100	2.68
Private Sector Banks	5372	72831	50220	128423	4.18	56.71	39.11	100	36.79
Total	**13357**	**198797**	**136889**	**349043**	**3.83**	**56.95**	**39.22**	**100**	100

6.4. NR Deposits (Refer Annexure 8.2)

Population GroupWise/Banking Group Wise Distribution of NR Deposits

(Rs. in Crores)

Banking Group	N R Deposits				Percentage Distribution				Share of Banking Group in Total NR Deposits
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
State Bank Group	1382	29947	15940	47269	2.92	63.35	33.72	100	36.93
Nationalized Banks	949	17129	8584	26662	3.56	64.24	32.2	100	20.83
RRB	62	338	28	428	14.49	78.97	6.54	100	0.33
Private Sector Banks	2210	35093	16335	53638	4.12	65.43	30.45	100	41.91
Total	**4603**	**82507**	**40887**	**127997**	**3.6**	**64.46**	**31.94**	**100**	**100**

6.5. Domestic Deposits

Share of Domestic Deposits in Total Deposits (%)

March 2014	December 2014	March 2015	December 2015
66.42	74.33	65.73	63.33

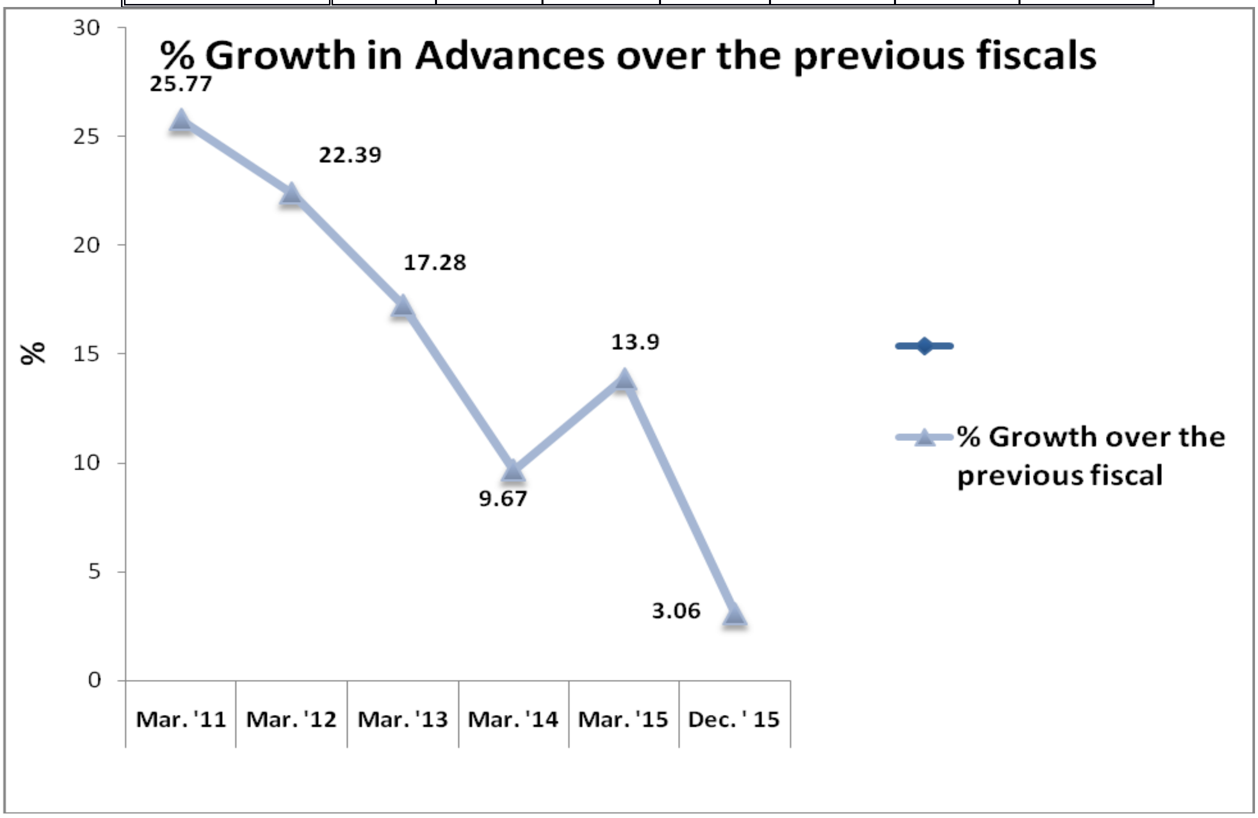
As at December 2015, domestic deposits accounted for **63.33%** of the total deposits.

6.6. Credit Expansion (Refer Annexure 8.2)

Growth in Advances of the Banking sector in the State

(Rs. in Crores)

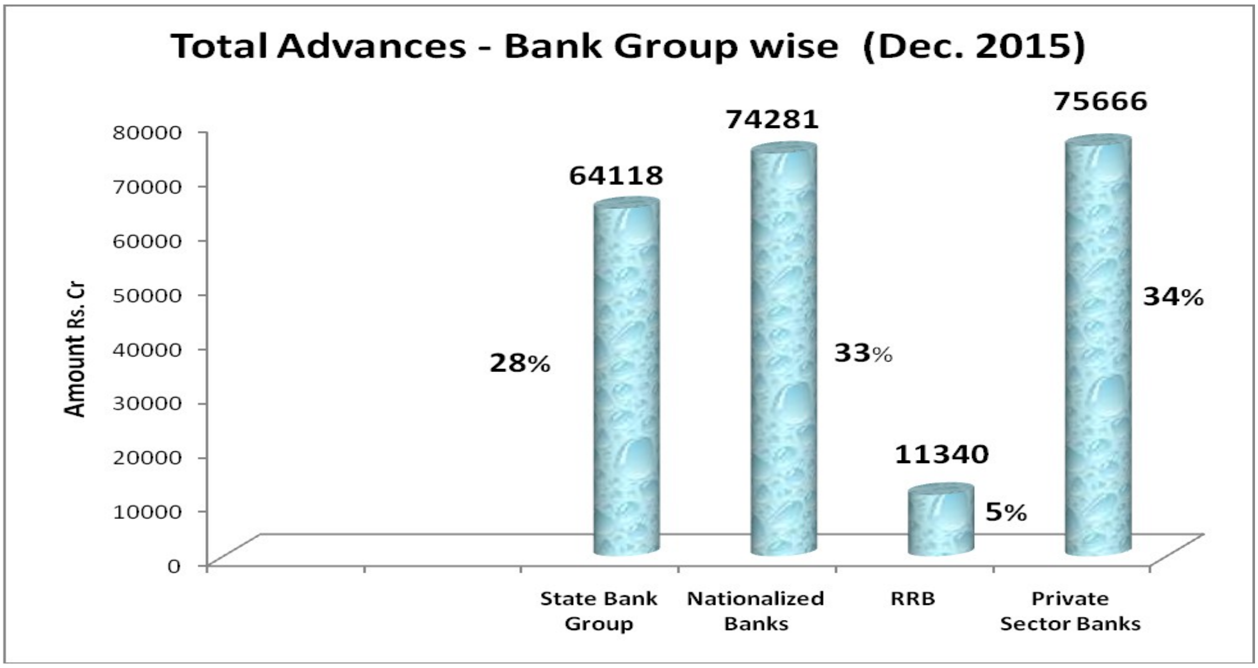
Parameter	Total Advances Outstanding over the Years						
	Mar. 2011	Mar. 2012	Mar. 2013	Mar. 2014	Dec. 2014	Mar. 2015	Dec. 2015
Total Advances	121980	149293	175087	192010	201757	218706	225405
% Growth over the previous fiscal	25.77	22.39	17.28	9.67	9.89	13.90	3.06



Share of Banking Groups in Total Advances of the State

(Rs. in Crores)

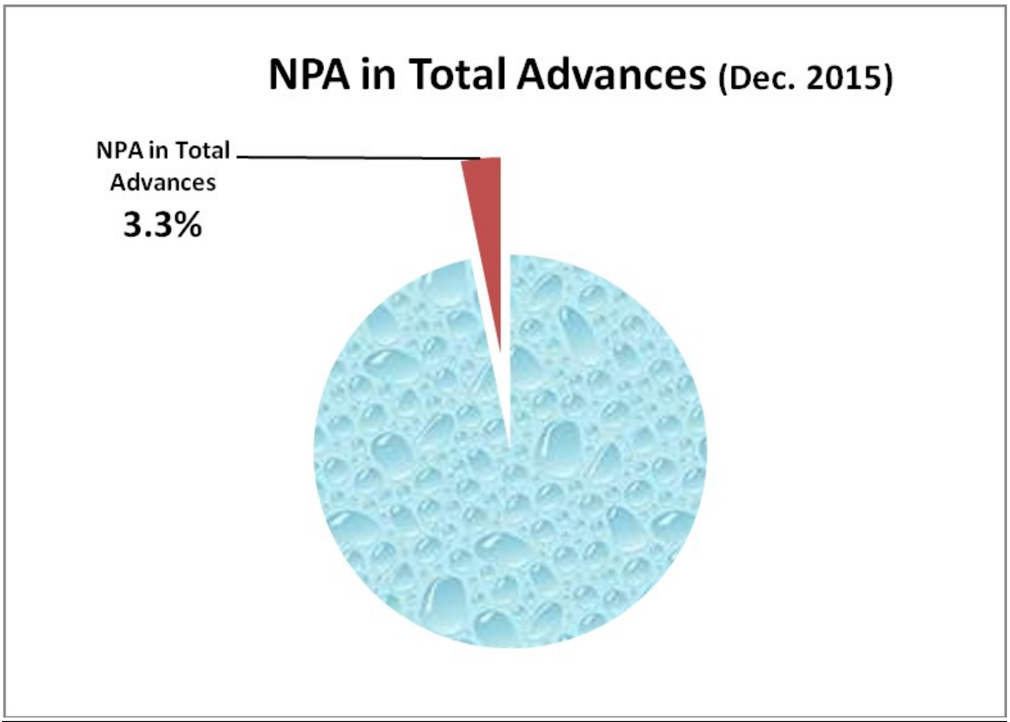
Banking Group	Total Advances				Percentage Distribution				Share (%) in Total Advances
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
State Bank Group	3912	31352	28854	64118	6.1	48.9	45	100	28.45
Nationalized Banks	2453	36522	35306	74281	3.3	49.17	47.53	100	32.95
RRB	1583	8918	839	11340	13.96	78.64	7.4	100	5.03
Private Sector Banks	2207	32864	40595	75666	2.92	43.43	53.65	100	33.57
Total	**10155**	**109656**	**105594**	**225405**	4.51	48.65	46.85	100	100

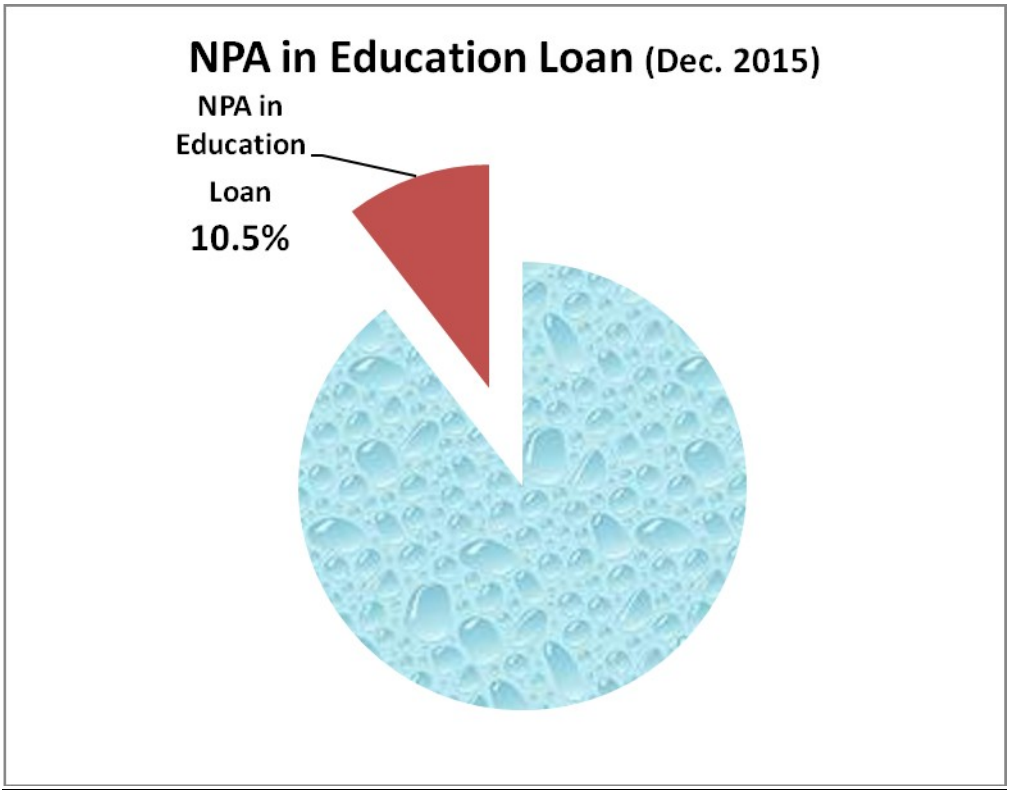


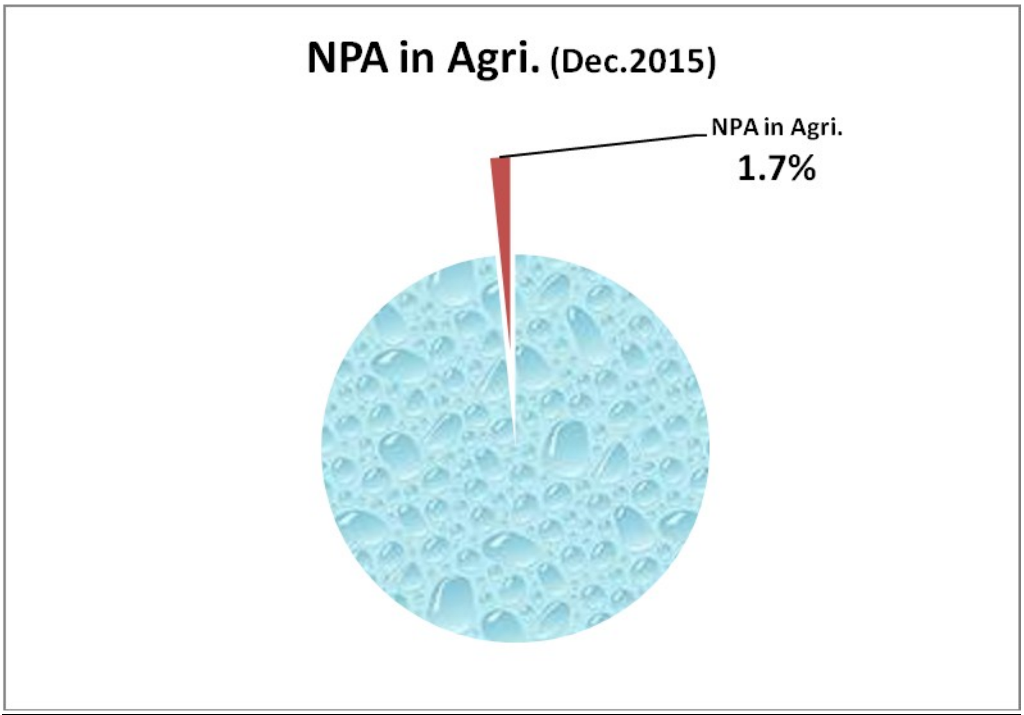
6.7. Credit-Deposit Ratio (C D Ratio) (Refer Annexure 8.3)

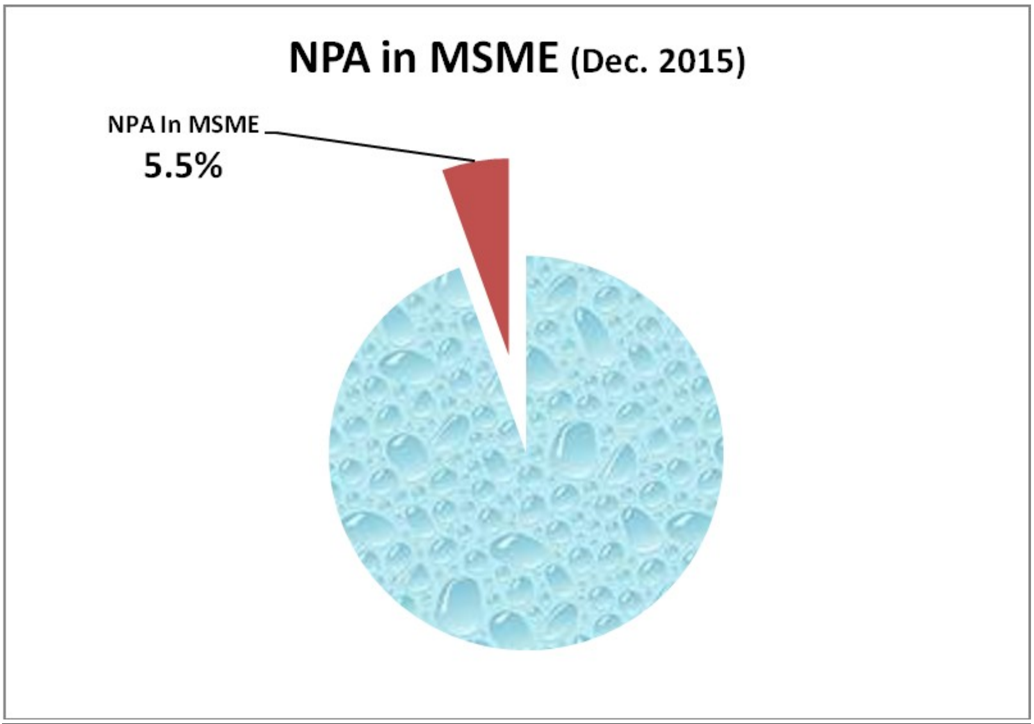
Banking Group wise C D ratio as at December 2015

Banking Group	C D Ratio Percentage Distribution as at December 2015			
	Rural	Semi-Urban	Urban	Total
State Bank Group	99.64	45.26	63.5	54.05
Nationalized Banks	84.5	72.74	89.33	80.19
RRB	136.94	137.37	49.24	121.26
Private Sector Banks	41.08	45.12	80.83	58.92
Total	76.03	55.16	77.14	64.58


NPA in Total Advances (Dec. 2015)
NPA in Total Advances
3.3%


NPA in Education Loan (Dec. 2015)
NPA in Education Loan
10.5%





7. Any Other matter with the Permission of Chair