127th Meeting of State Level Bankers Committee, Kerala
Agenda & Background Notes

1. ADOPTION OF MINUTES OF 126th SLBC

The minutes of 126th Meeting of State Level Bankers Committee held on 18th December 2018 were circulated vide SLBC letter no SLBC 35 50 2019 MA dated 21st January, 2019

The house may adopt the said minutes

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 SLBC standing sub committee on Primary Sector had made the following strategies for doubling of fasrmers income

The sub group on primary committee recommended the following strategies to reach the target :

- Reducing the cost of production
- Increase the Minimum Support Price of crops with periodical revision
- Insure the farmers against crop loss through crop insurance at an affordable premium
- Adopting latest technology right from sowing to marketing
- Hassle free credit with thrust on investment credit.
- NABARD may formulate area based schemes in tune with PLP.
- Innovative ideas like farm tourism to be encouraged
- Pisciculture to be encouraged under blue revolution.

Progress so far in increasing farmers income was nullified by the devastating flood especially in the agricultural sector. The state is recovering from the loss.SLBC has initiated natural calamity measures to overcome the disaster. Limited credit exposure to the Lease farming sector in Kerala was an issue pointed out by the SLRM . Regarding issues related to lease land farming , SLBC Convenor has made the following recommendations to the State Government.

Ref: Kerala SLBC/95 /78/GN/2018 ***Date: 2018 July 13th***

To

THE PRINCIPAL SECRETARY (FINANCE)
GOVT OF KERALA

Dear Sir,

Sub: Reducing Stamp duty & Registration fees on lease deeds for lease land cultivation

Ref: Meeting held by your office on 2018 June 28th

This with reference to the discussion we had with you in the above meeting. We are submitting a recommendation for reducing the stamp duty and registration fees on deeds executed for lease of farm lands for cultivation

1. Our Specific Recommendation

- *Lease deeds for periods exceeding 11 months are compulsorily registrable in |Kerala . The prevailing charges for registration is 7 %(stamp duty : 5 % stamp duty on average annual rent (AAR) & 2 % registration fees 2 % AAR*
- *This is applicable for leasing farm land for cultivation also*
- *SLBC Kerala recommends that the above tariffs may be brought down to a reasonable rate of 1 % stamp duty & 0.5 % registration fees in the cases of lease deeds executed for leasing farm lands for cultivation*

2. Need for the above recommendation

a) For increasing lease land cultivation

- *1, 27,838 Ha of land is lying fallow (current fallow & other than current fallow) in the state*
- *This in addition to the increasing underutilisation of land under tree crops for intercropping (as is evident from the falling crop intensity over the decade)*
- *Lease farming can be promoted on these lands. As of now many farmers and self help groups are engaged in lease farming. But their scale of operation is small.*
- *Non availability of credit from banks is a limiting factor. Most of these farmers have only unregistered lease, which a banker can treat as oral lease only and can only lend small sums. As a result they either cultivate less, or go to the money lender for larger sums.*
- *Reducing the registration costs, the lease farming sector can be opened up to the formal banking channels.*

b) In Opening up Rubber Slaughter tapping & Replanting activity to formal banking channels

- *Out of the 5,51,050 ha Rubber plantations in the state around 36700 ha go for slaughter tapping and replanting every year. After the economic life period, the rubber plantations are let out for two years' slaughter before felling the trees and replanting*
- *In the first four years after replanting, the plantations are once again leased out for 4 years' intercropping (pine apple or tapioca)*
- *Compared to the previous item, the amount involved in the lease is also large (ranging from 4 laths upwards per acre). Here also the cost of registration discourages the beneficiaries from registering the lease deeds*

- *As a result the lessees are not able to raise loans from Banks. So the activity is funded by parallel economy and money lenders.*
- *Rationalising the registration cost can open up the activity to formal banking channels .*

3. Win – Win Situation for all

- *Farmers will benefit by getting cheaper credit in adequate quantity*
- *Banks will be able to lend more in agriculture*
- *Govt will gain more revenue through more registrations*
- *The society at large will benefit from more agriculture output*

In view of the above, we recommend that the stamp duty and registration fees on lease deeds for farming activities may be brought down as suggested in para no 1 .

We also suggest that Govt may kindly examine in similar lines, the premises leasing practice in MSME sector. The feedback from banks is that many small and micro enterprises are taking premises on 11 months' lease and renewing them every year to circumvent the registration. Due to this the small manufacturing units working on rented premises are unable to avail long term loans from banks

The Steering Committee recommended to pursue the agenda

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

The captioned meeting was convened on 8th May 2018 at Krishi Bhawan, New Delhi under the Chairmanship of Dr. P.K.Mishra, Addl. Principal Secretary to the Hon'ble Prime Minister. The committee observed that there is increase in the coverage of GCA from 22% to 30%, increase in coverage of non-loanee farmers from 5% to 24%, there is quick disposal of claims, increase in notified crop combination from 80 to 200, remote sensing technology has been used selectively for Crop Cutting Experiments and ,National Crop Insurance Portal has become functional during 2017.

However, the committee had expressed its concern over the following areas:

- Banks have not been strictly complying with the compulsory coverage of loanee farmers
- Poor response by banks to cover non-loanee farmers. Extent of coverage of non-loanee farmers is quite low
- Aadhar details of the beneficiaries of the scheme are not being captured mandatorily by the Banks.
- Banks have failed to verify whether the crops that have been declared by the farmers are actually being grown by them.
- Delayed and inaccurate uploading of farmer's data in the National Crop Insurance Portal (NCIP).
- Delayed and incorrect remittance of insurance premium by the Banks to Insurance Companies.
- Slow response by Banks in the reconciliation drive of Kharif 2017.

2. We therefore, request you to incorporate the above issues in the agenda for ensuing SLBC meeting for increasing the coverage of crop insurance under PMFBY in the state of Kerala.

The SLBC &.other concerned departments attended SLTC held on 21st Dec 2018suggested certain action plan on crop insurance coverage of the State. In the latest notification factors like excess rainfall, inundation etc.are covered under PMFBY& RWBCIS.Also awareness camps on Insurance schemes was conducted at district levels with the coordination from AIC & other concerned departments.

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

RBI is considering to introduce a framework to extend credit delivery for tenant farmers. The existing tenancy laws may be reformed so that both land owner as well as the tenant farmers are benefitted. The framework is in streamline with the Model Land Leasing Act released by NITI Aayog. This may be added as a regular agenda to be raised in the State Level Bankers' Committee meetings and the government of Kerala would be apprised the need of such framework.
The Steering committee decided to place it in the SLBC meeting.

In 126 SLBC, Additional Chief Secretary (Revenue)informed Instead of tenancy licensed farming can be suggested. The bill is ready for enactment. Once the bill becomes an act the issue can be resolved.
The steering committee decided to pursue the agenda

2.2. Pending Issues in Secondary Sector

2.2.1. Committees for Stressed Micro, Small and Medium Enterprises (Suggested by R**BI**)

1. In terms of RBI circular no. FIDD.MSME & NFS.BC.No.21/06.02.31/2015-16 dated March 17, 2016 on Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises (MSMEs), every bank shall form Committees for Stressed Micro, Small and Medium Enterprises, to enable faster resolution of stress in an MSME account, as per the following arrangements:
2. All banks having exposure towards MSME sector shall constitute a Committee at each District where they are present or at Division level or Regional Office level, depending upon the number of MSME units financed in the region. These Committees will be Standing Committees and will resolve the reported stress of MSME accounts of the branches falling under their jurisdiction.
3. For MSME borrowers having credit facilities under a consortium of banks or multiple banking arrangement (MBA), the consortium leader, or the bank having the largest exposure to the borrower under MBA, as the case may be, shall refer the case to its Committee, if the account is reported as stressed either by the borrower or any of the lenders under this Framework. This Committee will also coordinate between the different lenders.
4. All eligible stressed MSMEs shall have access to the Committee for resolving the stress in these accounts in accordance with regulations prescribed in this Framework.

The 126th SLBC requested the banks which have not constituted the committees yet to do so and update to SLBC
SLBC has requested for updating with the latest position vide SLBC letter SLBC/127/1/221/MA/2019 dated 07/02/2019
The Steering committee decided to pursue the agenda

2.3. PENDING ISSUES IN TERTIARY SECTOR

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

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

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

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

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

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

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

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

Govt of Kerala had called SLBC convener a discussion in the matter. The questions raised by the Govt and the recommendation given by SLBC convener is given below

"This is with reference to the letters cited above and the Discussion we had with the Govt on 2018 Feb 2nd and 7th on the matter. The subject of the letters cited above cover two aspects

1. ***You have informed us that our request for facilitating the noting of lien in Revenue records, shall not be considered in view of the proposed Registration Act amendment bill pending in Rajya Sabha***

Our recommendations *in this regard is that,*

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

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

3.

Our recommendations *in this regard is that*

- *Currently the certificate generally called "possession certificate" is the principal proof available to financing agencies to find out the ownership and enjoyment of the property as per Revenue Records.*
- *Though the certificate is generally called "Possession Certificate", it certifies ownership and enjoyment.*

- *This certificate is obtained not only by banks, but also by various other financing bodies including the Govt of Kerala for its HBA scheme for State Govt Servants (Under HBA scheme it is the Possession Certificate from Tahsildar and Location Sketch from Village Officer)*
- *Banks also ask Nil revenue recovery certificate from Village Office*
- *If the Govt can place an alternative mechanism to confirm the ownership and enjoyment of land as per revenue records, the possession certificate may be replaced.*
- *Such alternative can be*
  a) Access to the banker /land owner to view and download Thandapper Register details , or
  b) A combined ownership certificate cum Nil RR certification or
  c) Physical TP register Extract which shows with clarity as regards ownership and extent owned
- *In Northern Villages where Revenue Records are still maintained in Adengal registers present certification may continue*
- *As regards location sketch , we concur with Govt views "*

Based on the discussions in SLRM 2018, the Principal Secretary (Finance) held a meeting on 2018 June 28th .
As decided in the meeting , SLBC submitted the following recomendations to the Govt

i) Equitable Mortgages to be shown in registration records. A new mechanism need to be adopted for this and a reasonable charge should be levied for it. Bank has to be declared a public entity for the execution of the process. Action in this regard has to be done by Taxes and Registration **Department.**

ii) Necessary amendments in the Stamp Act may be introduced for the registration of equitable mortgages on bank loans.

iii) The registration fees should be made reasonable.

iv) SLBC is directed to submit a proposal to Taxes Department for exemption of registration fees and stamp duty on equitable mortgages on bank loans.

Recommendation of SLBC

1. Govt may introduce a system similar to GAHAN Registration (Gahan document is a declaration given in lieu of mortgage deed, to the co-operative banks and societies for taking loans.)
2. Based on a similar declaration given by the Manager of a Commercial Bank, the Sub Registrar may make a noting about the Equitable Mortgage in Book 1, "Register of non-testamentary documents relating to immovable property"
3. Govt may notify the Bank Manager as the holder of a public office to exempt his appearance in person or by agent at any registration-office in any proceeding connected with the registration of any instrument executed by him or in his favour, in his official capacity, or to sign as provided in section 58 of Indian Registration Act 1908
4. Govt may charge a reasonable fee for the facility as suggested in table 1 below.
5. Govt may also facilitate a real-time online search option in Book 1 at a reasonable fee

In 126 SLBC forum decided to write a letter to the Govt Department to update the progress on the matter. On discussion with Sri Manoj Joshi IAS (ACS, Finance Dept) informed that subject matter to be taken up with Taxes Department, Govt of Kerala. Hence SLBC has written to Taxes department also.

STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme of RBI)

Convenor: Canara Bank

Ref: Kerala SLBC/EM/199/MA/2019 Date : 11th Jan 2019

To
Sri P Venugopal IAS
Secretary (Taxes)
Government of Kerala

Dear Sir,

Sub : **Recommendations on noting Banks' Equitable Mortgages in Sub Registry Records**

Ref : 1) Meeting held by the Office of Pricipal Secretary(Finance) on 28th June 2018
2) SLBC pending Agenda on noting of Equitable Mortgage in Revenue Records
3) Our letter Ref: Kerala SLBC/SLRM 2016/75/GN 2018 dt.18th July 2018

As instructed by Additional Chief secretary (Finance), We invite your kind attention to our above referred letter on the subject matter. As it is a continuing Agenda in the SLBC (Pending since March 2014),and as decided in the 126th SLBC meeting we are taking up the matter for a favourable decision.

The Steering committee decided to pursue the agenda.

2.3.2. Loan Waiver Scheme of Scheduled Tribes Development Department

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

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

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

From

Director

To

The General Manager
Canara Bank, SLBC cell
Circle Office, Canara Bank Buildings
PBNo. 159, MG Road
Thiruvananthapuram

Sir,

Sub:- STDD- Kerala Government Debt Relief scheme for Scheduled Tribes 2015 Reg:-
Ref:- That Office Letter No. SLBC/124/55/GN/2018 dtd. 6.04.2018.

Kind attention is invited to the reference cited. I may inform that as per G.O.(P)No.71/2015/SCSTDD, dtd. 1/10/2015, the loan waiver scheme for Scheduled Tribes, has been designed to write off the debts of the Scheduled Tribes members availed from Co-operative institutions, Govt. departments, Nationalised Banks, Kudumbasree Units, amounting up to Rs.1 lakh, of which repayment period had expired on 31.03.2014. There is no cut off date for submission of claims. Hence the Government Order is still valid.

A fresh list of beneficiaries who have been left out are being collected through our District level Offices, and the same will be forwarded to SLBC in a sortable electronic format, at the earliest.

Yours faithfully

R.Presannan
Joint director
For director

In 126 SLBC the representative from ST department said that the scheme is open for resubmission and requested all the banks to forward the pending proposal at the earliest and he informed that no fresh applications are recieved. Based on the forum discussions SLBC vide its email dated 8th Jan 2019 requested the banks to forward pending claims if any. No updates recieved on the subject matter.

The Steering Committee recommended that individual banks may take up the matter,if any to the concerned departments and may drop the agenda.

2.3.3 Education Loan Repayment Support Scheme

The update in the scheme as on 27th Feb 2019 is given below

Sl No	Bank Name	Amount processed by branch	Amount by Nodal Officer	Amount forforwardedwarded by SLBC	Amount Approved by Finance
	Total	3161181094	2237356031	1896381085	1567597100
1	ALAPPUZHA DISTRICT CO OPERATIVE BANK LTD	5669038.5	5669038.5	5615368.5	4636187.1
2	ALLAHABAD BANK	621815.6	621815.6	315060	315060
3	ANDHRA BANK	5341941.15	2359457.55	1696377.75	1491081.75
4	BANK OF BARODA	19559997.1	13855726.2	10684676.4	7564247.2
5	BANK OF INDIA	51203978.25	30550441.95	26107836.95	17140257.4
6	CANARA BANK	399086748.4	271229134.8	205626178.9	159398770
7	CATHOLIC SYRIAN BANK LTD	47467869.15	37829562.75	36467274.95	33144031.7
8	CENTRAL BANK OF INDIA	119457573.9	68487187.35	61948660.55	56134752.55
9	CITY UNION BANK LTD	0	0	0	0
10	CORPORATION BANK	71031920.25	52579236.65	46203028.7	39378054.1
11	DENA BANK	2847709.6	2609101.6	1712851	869180
12	DHANLAXMI BANK LTD	10674649.4	7576871.2	5031043.6	4177969.8
13	FEDERAL BANK LTD	277695771.4	220365533.7	182885319.5	146647882.8
14	HDFC BANK LTD	1012091.8	169171.2	0	0
15	ICICI BANK LTD	220702.2	220702.2	220702.2	0
16	IDBI BANK LTD	618628.8	458149.8	0	0
17	IDUKKI DISTRICT CO OPERATIVE BANK	11790193.6	5220818.85	5220818.85	5220818.85
18	INDIAN BANK	60043566.75	42447156.95	38685238.35	33002291.4
19	INDIAN OVERSEAS BANK	104431892	47359435.95	43373181.6	32974594.4
20	KANNUR DISTRICT CO OPERATIVE BANK	239655.8	239655.8	160480.8	160480.8
21	KARNATAKA BANK	334562	334562	232500	0
22	KARUR VYSYA BANK	96188.4	0	0	0
23	KASARGOD DISTRICT CO OPERATIVE BANK LTD	410800	409800	409800	188400
24	KERALA GRAMIN BANK	528791098.8	338836986.5	319381130.4	272223534.2
25	Kerala State Co operative Agricultural and Rural Development Bank Ltd	956088.6	806088.6	346728.6	0
26	Kerala State Co operative Bank	83753045.8	81538570	80645076	77243958

27	KOLLAM DISTRICT CO OPERATIVE BANK	11200788.1	10745988.1	10151031.1	10023041.7
28	KOTTAYAM DISTRICT CO OPERATIVE BANK	0	0	0	0
29	MALAPPURAM DISTRICT CO OPERATIVE BANK	0	0	0	0
30	ORIENTAL BANK OF COMMERCE	8212244.9	4811282.3	4196688.5	4100388.5
31	PATHANAMTHITTA DISTRICT CO OPERATIVE BANK LTD	1334214.4	1195863.4	1069658.2	1009814.2
32	PUNJAB NATIONAL BANK	65239704.35	40439613.15	34057467.15	26099488.8
33	PUNJAB SIND BANK	198000	198000	198000	198000
34	SOUTH INDIAN BANK	52377382.05	29999684.7	27513575.1	23124775
35	STATE BANK OF INDIA	786431092.7	609269763.1	516789120.3	429773467.8
36	SYNDICATE BANK	183016573.7	113408899.9	82735760.95	54099925.15
37	TAMILNADU MERCANTILE BANK	486820.8	366179.4	366179.4	250151.4
38	THE THIRUVANANTHAPURAM DISTRICT CO OPERATIVE BANK	0	0	0	0
39	THRISSUR DISTRICT CO OPERATIVE BANK	280897	280897	280897	280897
40	UCO BANK	16635056.9	12023288.9	10081728.1	7340459.5
41	UNION BANK OF INDIA	197937126.3	158071381	121104848.6	108021666.2
42	UNITED BANK OF INDIA	752106.6	752106.6	646988.4	646988.4
43	VIJAYA BANK	33455842.85	23865427.9	14219808.6	10716484
44	WAYANAD DISTRICT CO OPERATIVE BANK	265716	153450	0	0

The Steering Committee noted the updations as of Nov 30th 2018.
The 126th SLBC forum also recommended a cost sharing formula for the expenses incurred at SLBC for verification and scrutiny of all the applications based on the share of applications accepted by the finance department and funds released.This may be worked out and soon circulated among the member Banks for their share.

2.3.4 Revamp of Lead Bank Scheme (Agenda by RBI)

SLBC Convener banks/ Lead Banks should ensure strict compliance of all the action points mentioned in the Revamp of Lead Bank Scheme as per our letter No.FIDD.CO.LBS.BC.No. 19/02.01.001/2017-18 dated April 06, 2018.

These include:-

1. Constitution of a steering sub-committee having representatives as mentioned in the aforesaid circular in order to finalize a compact agenda in the SLBC meetings
2. Convergence of Annual Credit Plan under Lead Bank Scheme with business strategy of banks
3. Standardization of SLBC website to download the relevant data directly from CBS, keeping manual intervention to a minimal level to maintain data accuracy
4. Active and necessary participation of all branch managers in the BLBC meetings and the controlling heads of banks may selectively attend such meetings

5. Active Participation of RSETIs in the DCC to design training programmes for each district/block for necessary skill training and skill upgradation of rural youth
6. Apart from the above, it should also be confirmed that whether all the Lead District Managers (LDMs) will be provided with the necessary infrastructure as per our letter No.FIDD.CO.LBS.BC.No.20/02.01.001/2017- 18 dated April 06, 2018.

These agenda items may be treated as a regular agenda, until all the action points are complied.

The 126 SLBC forum dedided to place the agenda in SLBC meeting until all the action points are complied . It was also noted that SLBC Kerala forum is already having a steering committee.

Regarding point No 4 (participation in BLBC) some members informed that nowadays, there are three or four branches of the same bank in many rural blocks and many are are manned by single officers.,. It is very difficult to arrange deputation to all these branches at the same time

The 126 SLBC forum advised that in such cases instead of the branch personnel, a responsible senior officer from the controlling office, has to attend the BLBC meeting and take prompt follow up action on the decisions taken in the meeting.

In 126 SLBC RBI informed that uploading data by the controlling offices of banks and allowing LDMs to download the data district wise and blockwise is to be done by aligning with CBS. SLBC have enabled hassle free portal for data uploading and have imparted trainings for all the concerned officials.

Almost 95% of the data have been updated through the portal by the Banks for this quarter.

The Steering committee decided to pursue the matter

2.3.5. <u>Rural Self Employment Training Institutes (RSETIs) – Reimbursement of Training Expenses of BPL Candidates to "AA" Rated RSETIs</u>

The matter came up for discussion in the 122nd meeting of SLBC, Kerala held on 05.10.2017 as suggested by SBI.
For providing training to BPL candidates, State Rural Livelihood Mission (SRLM) is providing reimbursement of training expenses through Kudumbashree Mission of Kerala State Government, which acts as State Rural Livelihood Mission Office.The claim submitted for the financial year 2015-16 and 2016-17, is yet to be received. The details of pending claims are given below.
The 122nd meeting of SLBC observed that similar claims are pending with all RSETIs The forum requested the following:

1) *Kudumbashree to expedite the matter*
2) *If such cases are there with other RSETIs, their Controlling Banks to collect the information and forward to SLBC for onward transmission to the LSGD and Kudumbashree.*

Representative from Kudumbashree informed that they have already taken up the matter with Ministry of Rural Development, Government of India. The aggregate pendency was collected by SLBC Convenor and submitted to the Executive Director Kudumbasree vide letter No.Kerala SLBC/35 /145 /GN/2017dated2017 November 24th.

RSETI	No. of Applications	Pending Since
Alappuzha	6.33	2015-16
	9.56	2016-17
Calicut	341	2015-16
	545	2016-17
Kannur	336	01.04.2015 to 31.03.2017
Wayanad	7.02	2015-16
	8.42	2016-17
Pathanamthitta	6.23	2015-16
	7.74	2016-17
Trivandrum	962	2015-16
Kasaragod	177	2015 - 2016
	267	2016 - 2017
Idukki	4,26,600/- (NRLM claim)	2015-16
	72075/- (PMEGP – EDP)	2016-17
	37763/- (PMEGP – EDP)	2017-18
Kollam	630	14.10.2016 to 29.07.2017
Palakkad	847	2015 to 2017
Thrissur	1458	2014 to 2017
Ernakulam	4	2015- 2017
Kottayam	7.28	2015-16
	7.47	2016-17
Malappuram	875	2011 to 2017

In 125th SLBC ED of Kudumbashree informed that 3Cr is pending and the matter is under discussion with MoRD and an early settlement is expected.

In 126 SLBC Kudumbashree informed the forum that the matter was taken up with MoRD and is expecting to sort out the matter before this financial year.

Based on the discussions the forumSLBC has again written to ED Kudumbashree in reply to the matter.

Ref: Kerala SLBC/127/55/MA/2019 **Date: 16 Feb 2019**

To

THE EXECUTIVE DIRECTOR
KUDUMBASHREE STATE MISSION
THIRUVANANTHAPURAM

Dear Sir,

Sub: Pending Reimbursement of Training Expenses of BPL candidates to RSETIs

Ref: Our letter no Kerala SLBC/35/145/GN/2017 dt Nov 24th 2017
Our letter No. Kerala SLBC/35/55/GN/2018 dt 4th Jun 2018

Kindly refer to the cited letters from our office regarding the pending reimbursement of training expenses of BPL candidates payable to the RSETIs of the state

These reimbursements are channelled by the MoRD, through your office. Since it is pending for long, it was placed by the concerned banks as an agenda in the SLBC meetings

In the 125th SLBC meeting, ED Kudumbashree informed that 3 Cr is pending and the matter is under discussion with MoRD and an early settlement is expected.

This being the case, we request that we may be given an update on the current status of the pending payable claims in order to place in the ensuing SLBC meeting and also to take up with MoRD if necessary

Thanking you,
Yours faithfully,

Convenor, SLBC Kerala
& General Manager, Canara Bank

The Steering committee decided to pursue the matter

2.3.6 Progress made in Digitization of Land Records

Government of India has launched the National Crop Insurance Portal (www.agri-insurance.gov.in) to enable integration among stakeholders for smooth flow of information and services, with the ultimate aim of direct benefit transfer of claims settlement in the Aadhaar seeded accounts of the affected farmers.

In this regard, banks have been advised to enter the coverage details of farmers on a daily basis through online/ offline utility for proper coverage, for release of premium subsidy, better implementation and proper monitoring as laid down by the Government in the Scheme. Since the requisite data involves inter-alia compilation of land details, review on the progress made in digitization of land records in the State *(as per the format prescribed in letter FIDD.FSD.No.1386/05.10.007/2017-18 dated October 30, 2017 in Annex B)* may be undertaken by SLBC, in coordination with other stakeholders.

The 123rd SLBC meeting observed that:

- *Some States have completed digitization of land records & integrated with Agri Insurance portal. In these states , When bank enter survey number in the Agri insurance portal , land details populate automatically*
- *In Kerala it is underway. Our basic record of land ownership is Thandapper Register of Village Office . (Equivalent to Jamabandi register in other states). Some northern districts have adengal register in place of TP register. The TP register is partially computerized and online pokkuvaravu (mutation) is enabled.*
- *The forum noted that SLBC has requested the Revenue Secretary to provide the latest position on digitization of revenue records*

It was informed in the 126 SLBC that Digitisation is progressing in the State. SLBC has requested revenue department to update the progress vide SLBCKERALA/127/239/MA/2019.
The steering committee recommended to pursue the matter.

<u>2.3.7 Delay in Appointment of Financial Literacy Counsellors</u>

Financial Literacy Centres are the building blocks that initiate the financial literacy activities at the ground level and Financial Literacy Counsellor heading the Financial Literacy Centre is the key stakeholder in driving the financial literacy initiatives at the ground level.
There are some blocks in Kerala which do not have FLCs for a long period.The banks who have been assigned these blocks haven't shown any progress in appointment of FLCs.

Based on the discussions in 126 SLBC forum SLBC has conducted an LDM meet on 15/02/2019ad various issues relating the matter was discussed and has requested to update the matter vide SLBCKERALA/127/5/MA/2019.

The steering committee recommended to pursue the matter.

<u>2.3.8 Second phase Roadmap for opening CBS Enabled banking outlets in villages with population more than 5000 without a bank branch of scheduled commercial bank</u>
(Suggested by SLBC Convenor)

The Road map drawn by SLBC on the basis of 2011 Census was achieved in November 2017. As a second phase to the same, we propose to go ahead with a fresh survey as proposed in 122nd SLBC to identify any left out villages in light of the reorganization of Revenue Villages done by the Govt of Kerala. The LDMs may complete the task and report to SLBC by 2018 January. Based on this the SLBC shall draw a second phase road map.
In total, SLBC has recieved suggestions on 51 probable locations . It is in the process of examination.The list is being examined . 12 locations have been found insde Municipal limits . The remaining are being subjected to initial scrutiny through Jan Darshak portal of DFS at a buffer distance of 5 km
Based on the discussions in 126 SLBC forum and reported locations SLBC has conducted an LDM meet on 15/02/2019 and various issues relating the matter was discussed and has requested to update the matter vide SLBCKERALA/127/5/MA/2019.

The steering committee recommended to pursue the matter
<u>2.3.9 Infrastructure facilities to the Financial Literacy Counsellors</u>
(Agenda suggested by Reserve Bank of India)
In terms of FIDD.FLC.BC.No.18/12.01.018/2015-16 dated January 14, 2016, Scheduled Commercial banks (including RRBs) are required to provide physical infrastructure and basic amenities to the FLCs sponsored by them, to strengthen the FLC Eco-system. Also, as per RBI

circular issued vide FIDD.FLC.BC.No.11/12.01.018/2017-18 dated July 13, 2017, FLCs and rural branches are eligible for funding support from the Financial Inclusion Fund for the financial literacy camps to the extent of 60% of the expenditure of the camp subject to a maximum of 5,000/- per camp.

To improve the effectiveness of the financial literacy camps, it was decided to encourage FLCs and rural branches of banks to use hand held projectors to show Audio-visuals and posters on financial awareness messages. Funding for handheld projectors and speakers are provided from FIF to the extent of 50% of the cost incurred on purchase of hand held projector and portable speaker (both put together) subject to a maximum of Rs. 5000 per rural branch / FLC on a reimbursement basis.

But it has come to our notice that some FLCs are not being provided funding support for the camps conducted by them and the hand held projectors, which has considerably reduced the effectiveness of the financial literacy camps.

The 124th SLBC meeting requested the banks to inform the update on the following

Sl.No.	Provisions	Banks which have not complied with the required Infrastructure
1	Separate room/ space with minimum seating capacity of 10 members	KGB, SIB, CSB
2	FLCs to be provided with the following:	
a	Computers/ Laptops	Indian bank, CSB
b	Printer	SIB, Indian Bank, CSB, UBI
c	Vehicular Support	PNB, Indian bank, IOB, CSB, UBI
e	Dedicated Helpline	Indian bank, PNB
3	Identity Cards/ Letter of Identification/ Authorisation	PNB, CBI, IOB, CSB
4	Provision of Handheld projectors and portable speakers to FLCs	All Banks

Based on the discussions in 126 SLBC forum SLBC has conducted an LDM meet on 15/02/2019 and various issues relating the matter was discussed and has requested to update the matter vide SLBCKERALA/127/5/MA/2019.

The steering committee recommended to pursue the matter

2.3.10 SLBC Website – Standardization of Information/ Data

(Agenda suggested by Reserve Bank of India)

SLBC Convenor informed that the data portal is active and training were imparted to all the concerned and is open to banks for data input. Due to the unprecedented flood in the state of Kerala standardisation of Data inputs were not properly done. Now instructions have sent to all the concerned offices to update in the data portal

In 126 SLBC, Smt G K Maya, Convenor SLBC & GM Canara Bank reported that 50% of the data punching has been achieved through the portal and are expecting to complete portal updations in the upcoming quarters.

Now Almost 95% of the data have been updated through the portal by the Banks for this quarter.
The steering committee recommended to pursue the matter

2.3.11. <u>Functioning of Business Correspondents</u> (Suggested by Reserve Bank of India)

RBI CO circular DBOD. No. BAPD.BC. 7/22.01.001/2014-15 dated July 01, 2014, mentions the scope to activities to be undertaken by Business Correspondents, which includes:
(i) Identification of borrowers;
(ii) Collection and preliminary processing of loan applications including verification of primary information/data;
(iii) Creating awareness about savings and other products and education and advice on managing money and debt counselling;
(iv) Processing and submission of applications to banks;
(v) Promoting, nurturing and monitoring of Self Help Groups/ Joint Liability Groups/ Credit Groups/others;
(vi) Post sanction monitoring;
(vii) Follow-up for recovery;
(viii) Disbursal of small value credit;
(ix) Recovery of principal/collection of interest;
(x) Collection of small value deposits, etc.

During RBI Lead District Officers (LDOs) visit to BC outlet, it is observed that the Business Correspondents are restricted in their banking operations. For instance, many BCs are permitted to open only Small Accounts, and not a basic BSBD account.

The126 SLBC requested the banks to inform the list of inactive BCs to the SLBC
Based on the discussions in 126 SLBC forum SLBC has conducted an LDM meet on 15/02/2019 and various issues relating the matter was discussed and has requested to update the matter vide SLBCKERALA/127/5/MA/2019.

The steering committee recommended to pursue the matter

<u>2.3.12 Issues in network connectivity in remote areas</u> (Suggested by Reserve Bank of India)

SLBC in coordination with LDMs and banks may identify the remote areas that lack network connectivity hindering the banking operations. The same may be brought to the notice of the Telecom Regulatory Authority of India (TRAI)/ Telecom authorities, to figure out a solution.
In the SLRM 2018 , it was decided that any instances of lack of connectivity may be conveyed to the SLBC for onward reference to the TERM cell of DoT. No references were recieved in the quarter

The steering committee was informed by SLBC that so far no cases were reported after 125 SLBC and the Committee decided to pursue the agenda.
Based on the discussions in 126 SLBC forum SLBC has conducted an LDM meet on 15/02/2019 and various issues relating the matter was discussed and has requested to update the matter vide SLBCKERALA/127/5/MA/2019.

The steering committee recommended to pursue the matter

<u>2.3.13 Agenda by LDM Malappuram</u>
In DLRC held on 28/11/2018,KSSIA and DIC pointed out that Pollution Control Board is insisting 5 years rent agreement for issuing NOC to the entrepreneurs who are running their business in rented buildings.But in practical,11 months agreements are executed with a condition to renew further. Stop memo is also issuing in some cases who fails to produce

5 years agreement.This is causing difficulties to the entrepreneurs.Matter may be discussed in SLBC to find out a solution.

The 126 SLBC forum decided to write to Industries Department on the same.
SLBC written the matter to Industries Dept vide SLBCKERALA/127/338/MA/2019.

3. <u>FRESH ISSUES</u>

3.1 <u>Primary Sector</u>

<u>3.1.1 Report of the Cashew Revival Committee dated 31.01.2019 (Information Note by SLBC Convenor)</u>

Report of the Committee for assessing the viability of cashew processing units facing crisis

In the meeting convened by the Chief Secretary of Government of Kerala with the representatives of the banks to discuss the crisis being faced by the cashew processing units in the state on 15.10.2018 following decision was taken.
"Decision No.2: A committee consisting of a representative of SLBC, RBI and Government of Kerala will be constituted for the purpose of individual assessment of liabilities and ways and means to find solutions for their revival. The representative of the concerned bank will be the fourth member in the committee. The committee will hold discussions with the unit management and assess the possibility of turning around. In the case of a possibility of turning around, the unit should be assisted with a new loan."
Accordingly Government as per Government orders GO(Rt)1279/18/ID dated 19.11.2018 and GO(Rt)1319/2018/ID dated,29/11/2018 constituted a committee with the following composition to assess the financial viability of the cashew processing units that are facing crisis so as to revive them.

1	Convener SLBC or his nominee	Member
2	Deputy Secretary, Industries(K) Department	Member & convener
3	Representative of the Bank concerned	Member

Objectives of the committee as laid down by the Government are as given under:

1. Committee is to assess the financial viability of the unit so as to examine the feasibility of the revival package if any submitted by the borrower and make recommendations to the respective Banks.
2. To recommend an honorable exit package if the revival package is not found feasible.

Operational guidelines of the Committee were detailed in the Government orders referred above.
The committee through the concerned banks had intimated the account holders to submit their proposal to the concerned banks and to the Government or SLBC. Altogether 175 applications were received list of which is given in Annexure 1. On receipt of the applications the committee had given opportunity for the applicant for a personal hearing

along with the representative of the banks(member of the committee).Hearing was conducted on 3rd,4th,8th,9th,10th,11th ,23rd & 25th January 2019 at Canara Bank, Circle Office building, Trivandrum. The hearings of the committee was chaired by Sri. Sunil Kumar, Joint Secretary, Department of Industries, Government of Kerala. Other dignitaries present were Sri. N.K Krishnankutty, Deputy General Manager, SLBC & Officials from State Bank of India (SBI), Catholic Syrian Bank (CSB), Corporation Bank, Federal Bank, HDFC, IDBI Bank, Indian Overseas Bank (IOB), ICICI Bank, Bank of Baroda, Karnataka Bank, Punjab National Bank (PNB), South Indian Bank (SIB), City Uniton Bank (CUB), Tamilnadu Mercantile Bank (TMB), UCO Bank, Union Bank of India (UBI), Vijaya Bank, Syndicate Bank, Bank Of India, Bank Of Boroda, Axis Bank and Canara Bank.

Cases were taken up by the committee on individual basis and disposed with the recommendations given in the Annexure2.

Consolidated number of cases recommended for Additional finance/Restructuring of Accounts / OTS are given in Annexure 3.

The committee after having their interactions with the account holders and the concerned banks, also gave certain recommendations. These recommendations are given as follows.

Findings of the committee

Instances of diversion are observed in many cases.

In some cases party utilized the working capital finance for purchase of factory,its renovation and for mechanization.

There are cases where the fund was utlised for purposes other than business like purchase of land construction of houses and buying car.

However there are genuine borrowers also who were affected due to the following industrial issues.

1. Increase in price of Raw Cashew Nuts without a corresponding increase in kernel.
2. Stiff competition from markets like Vietnam made export unattractive .Domestic demand was not adequate to compensate/support the industry.
3. As the export was less comparing the import the depreciation in the value of rupee also affected the industry
4. Increase in cost of labour and deficiency in mechanization also attributed to the crisis.
5. Cheated by brokers/middlemen as in some cases they have not supplied the quantity against money received/not ensured the quality of the RCN supplied
6. Instances are there advance payment sent and RCN received. Similarly debtors aged for a long period are outstanding which is to be written off.

The committee also observed lack of awareness among the borrowers engaged in the industry. Firms having huge exposures were not professionally managed and entrepreneurs were not well educated. Guidance of financial consultants/CAs were not proper as could be seen in many cases. Factories which are practising financial discipline are found to be surviving even in crisis.

Banks Role

While the industry was flourishing there was no hesitation from the part of banks in extending finance to the cashew companies. Banks failed to check diversion of funds. Stock statements and balance sheets submitted by the firms were not correct. Till last year majority of the firms were showing profit with sufficient stocks in their balance sheets. Banks were mainly relying on these financial statements rather than physical verification of stocks.

Suggestions of the committee

Committee was constituted to examine proposals and segregate which are viable and non viable. Out of 175 cases considered restructuring/additional finance is recommended in 111 cases. Other cases are referred for an honourable exit through OTS. Majority of cases referred for OTS include suit filed and SARFAESI initiated,which became NPA long back . Existing liability in some of the accounts are more so that the revival will not be possible with out infusing huge amount of money in the form of capital and loan. Wherever the committee has found diversion of funds such cases are also not considered for revival. However OTS is recommended in such cases also. Wherever loan liability is less the committee is of the opinion to consider such cases favourably for revival/restructuring. Also this committee recommends for making available One Time Restructure announced by RBI vide Circular DBR.No.BP.BC.18/21.04.048/2018-19 dated 01.01.2019 to all the eligible parties.

Banks should create awareness among the cashew borrowers about the financial discipline to be maintained.

To avoid middlemen, cashew board can take initiative to ensure supply of quality RCN worth for the money they receive.

This report is submitted before the honourable Chief Minister for information .

K Sunilkumar **N K Krishnankutty**

Joint Secretary to Govt of Kerala **For SLBC Convenor**

Dated: 31st January 2019

Trivandrum

Annexure 1

Date of Meeting	Name of the Bank	No: of Clients Attended
3rd & 4rth January 2019	Canara Bank	57
8th January 2019	Punjab National Bank	10
	City Union Bank	2
	Tamilnadu Mercantile Bank	3
	Union Bank of India	3
	Vijaya Bank	1
	Syndicate Bank	1
	Bank Of India	3
9th January 2019	State Bank of India	8
	UCO	7
	Karnataka	5
10th January 2019	Catholic Syrian Bank	19
	Corporation Bank	5
11th January 2019	Federal Bank	18
	HDFC Bank	1
	IDBI	5
	Indian Overseas Bank	3
	ICICI	1
	Bank Of Baroda	1
	South Indian Bank	14
23rd January 2019	State Bank of India	2
	Bank Of Baroda	1
	HDFC Bank	1
	Catholic Syrian Bank	3
25th January 2019	Axis Bank	1
	TOTAL	**175**

Annexure 2

Committee Recommendation	Number of Clients
Additional Finance	**76**
Restructuring	**35**
One Time Settlement	**58**
Contact ARC	**6**
Total	**175**

3.1.2. Minutes of the meeting held on 12.02.2019 to discuss the proposal from Govt of Kerala on Cashew Revival Units (Information Note by SLBC Convenor)

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

Convenor: केनरा बैंक Canara Bank Together We Can

Ref: Kerala SLBC/ CAS/02/MA/2019 **Date: 13 Feb 2019**

Minutes of the Meeting held on 12.02.2019 at Board Room, Canara Bank, Circle Office, Thiruvananthapuram, to discuss the proposal from Govt of Kerala on Revival of Cashew units

Sri N K Krishnankutty, DGM, Canara Bank welcomed the gathering and informed the purpose of meeting.

Smt. G.K. Maya, Convenor, SLBC & General Manager, Canara Bank explained about the latest developments in the matter of cashew crisis including the outcome of discussion the bank's representatives had with the Hon Chief minister on 06th February 2019.

Thereafter, Sri Sunilkumar S, Divisional Manager, Canara Bank made a power point presentation briefing the cashew committee findings and recommendations of the Govt, viz:

Kerala's cashew processing hub,Kollam is in crisis for the last 2 years.

80% of the units have already been closed

More than 3 lakhs employees, majority of them women became jobless or depending on odd jobs like construction for survival.

Increase in price of Raw Cashew Nuts in the international market and competition from countries like Vietnam were the major reasons for the crisis.

A series of discussions were held to sort out the issues in the industry and finally Govt took the initiative and constituted a Cashew Revival Committee to identify stressed units which can be revived

Accordingly Government as per Government orders GO(Rt)1279/18/ID dated 19.11.2018 and GO(Rt)1319/2018/ID dated,29/11/2018 constituted a committee with the following composition to assess the financial viability of the cashew processing units that are facing crisis so as to revive them.

1 Convener SLBC or nominee, Member

2 Deputy Secretary, Industries(K) Department, Member & convener

3 Representative of the Bank concerned, Member

Objectives of the committee as laid down by the Government are as given under:

1. Committee to assess the financial viability of the unit so as to examine the feasibility of the revival package if any submitted by the borrower and make recommendations to the respective Banks.
2. To recommend an honorable exit package if the revival package is not found feasible.
3. Role of the committee will be of advisory in nature.

Findings of the committee

- Instances of diversion are observed in some cases.
- Party utilized the working capital finance for purchase of factory,its renovation and for mechanization.
- There are cases where the fund was utilised for purposes other than business like purchase of land, construction of houses and buying vehicles.

However there are genuine borrowers also who are affected due to the following industrial issues.

1, Increase in price of Raw Cashew Nuts without a corresponding increase in kernel prices.

2, Stiff competition from markets like Vietnam made export unattractive .Domestic demand was not adequate to compensate/support the industry.

3, As the export was less compared to the import, the depreciation in the value of rupee also affected the industry

4, Increase in cost of labour and deficiency in mechanization also attributed to the crisis.

5, Cheating by brokers/middlemen viz in some cases they have not supplied the quantity against money received/not ensured the quality of the RCN supplied

6, Instances are there where advance payment was sent and RCN not received. Similarly debtors aged for a long period are outstanding which is to be written off.

The committee also observed lack of awareness among the borrowers engaged in the industry. Firms having huge exposures were not professionally managed and entrepreneurs were not well educated. Guidance of financial consultants/CAs was not proper as could be seen in many cases. Factories which are practising financial discipline are found to be surviving even in crisis.
Total 175 applications were received by the committee. Committee recommended additional finance in 76 cases and restructuring in 35 cases subject to viability. Advised for an honourable exit in 58 cases. 6 cases were already referred to ARCs by the respective banks.

Subsequently on the basis of the committee report a meeting was convened by hon.Chief minister on 06th February 2019 wherein the following measures were recommended.

1, OTS cases may be reexamined for revival

2, Borrowers who could not submit revival application may be given more time..

3, Penal interest to be waived fully

4, Additional finance may be given to the stressed units for their revival

5, A uniform Rate of interest not exceeding 9% may be charged on the fresh finance

6, Interest on fresh finance extended will be borne by the Govt

7, Loan granted may be given one year moratorium for repayment.

8, State level statutory dues will be given 1 year moratorium by Govt

9, State Govt will take up with the central ministry for moratorium on PF and ESI dues.

10, Concerned banks to reconsider the ARC transferred accounts.

11, Banks may extend additional finance to revive minimum 50 units before 28th Feb 2019

12.Remaining cases may be considered before 15th March 2019.

In this backdrop SLBC has convened a meeting on 12/02/2019 involving RBI & other Major Banks to discuss the modalities for framing a special revival package for stressed cashew units in Kerala

Revival scheme proposed by SLBC

- Borrowers should submit application with viable financial projections.
- Existing Working capital limit may be converted into WCTL and FITL
- WCTL and FITL may be given repayment periods of 5 - 7 years and 3 years respective with minimum 6 months moratorium
- WCTL may be charged @ MCLR and FITL with zero interest rate
- Interest on WCTL should be repaid during the moratorium period.
- Additional working capital /TL may be granted depending on the viability.
- Nominal margin may be charged for the additional finance.
- State Govt may be requested to provide margin in the form of grant/subsidy.
- Rate of Interest on additional finance may be fixed at 9% or MCLR whichever is higher fo the first year,which will be provided by the Government of Kerala .Normal ROI will b reinstated after completion of 1 year from the first disbursement.
- Banks to rework the ROI charged and take necessary steps for reversal of penal intere charged during the current FY
- Cashew board to supply the RCN at affordable prices and an ESCROW account should b there to route the payment of RCN and sale proceeds of cashew kernel .This will enable th banks to ensure end use and check diversion
- In the absence of sufficient collateral security CGTMSE coverage should be taken as per th extant guidelines.
- Already NPA turned accounts may also be considered subject to viability.
- A lenient view may be taken on CIR, if the low score in the report is due to the default of th particular loan which is to be restructured
- In cases where additional collateral or CGTMSE cover is not possible,1% equivalent of th fresh finance extended may be explore to deposit with the bank as recurring deposit ever month for one year.
- Govt may take necessary steps for ease of doing business like single window clearence fo issuing /renewing licenses, fire and pollution certificate, factories and boilers certificate etc.
- Govt may extend one year moratorium for the dues to the state Govt and may take up wit the centre for moratorium for payment of PF/ESI dues.
- All Banks to ensure disbursement of additional finance on or before 28/02/2019 in 50% o the identified units eligible for revival and remaining cases should be completed before 31st March
- Interest subvention support from Govt should be extended to all units on the additional finance recieved from 01.04.2018
- Individual Banks to provide the data of viable units identified by 15.02.2019

- Units which are not involved in processing should be excluded from the purview of relief package.
- Stressed units who could not submit the revival application can be allowed to submit the proposal before 28th Feb 2019.

Meeting concluded at 4.30 p.m.

Convenor, SLBC Kerala
& General Manager, Canara Bank

3.1.3. <u>Data of Natural Calamity Relief measures by Banks (Information Note by SLBC Convenor)</u>

Sl. No.	BANK	Applications Received								Amount restructured/ rescheduled								Fresh finance / relending provided					
		Agri excluding GL		MSME		HL		EL		Agri excluding GL		MSME		HL		EL		Agri excluding GL		MSME		HL	
		No of A/cs	Amount in Rs. Lakhs	No of A/cs	Amount in Rs. Lakhs	No of A/cs	Amount in Rs. Lakhs	No of A/cs	Amount in Rs. Lakhs	No of A/cs	Amount in Rs. Lakhs	No of A/cs	Amount in Rs. Lakhs	No of A/cs	Amount in Rs. Lakhs	No of A/cs	Amount in Rs. Lakhs	No of A/cs	Amount in Rs. Lakhs	No of A/cs	Amount in Rs. Lakhs	No of A/cs	Amount in Rs. Lakhs
1	CORPORATION B	984	2946	902	2476	1455	11324	719	2350	984	2946	902	2476	1455	11324	719	2350	0	0	0	0	0	0
2	CSB	3	18	5	500	16	235	41	136	3	18	5	500	16	235	41	136	0	0	0	0	0	0
3	DENABANK	0	0	26	35	37	606	21	99	0	0	11	16	20	382	9	46	0	0	0	0	0	0
4	ESAF-SFB	18262	1506	7826	645	919	83	0	0	0	0	0	0	0	0	0	0	18262	1506	7826	645	919	83
5	Federal Bank Limited	330	789	440	8796	804	1857	125	84	330	789	440	8796	804	1857	125	84	2	4	218	1597	70	324
6	HDFC	1043	27372	0	0	0	0	3	5	182	892	0	0	0	0	3	4	226	,457,10	0	0	0	0
7	IDBI Bank Limited	124	733	87	2221	73	2154	29	159	124	733	87	2221	73	2154	29	159	1	3	1	18	0	0
8	INDIAN BANK	26	56	745	2795	220	2350	189	591	26	56	745	2795	220	2350	189	591	1817	6262	6317	48696	1068	16169
9	KARNATAKA BAN	28	2578	124	14682	133	2310	13	8	28	2578	124	14682	133	2310	13	8	0	0	0	0	0	0
10	KGB	2960	6997	1868	4091	8042	45294	3044	10254	2960	6997	1868	4091	8042	45294	3044	10254	110	187	1226	6128	39	156
11	RBL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	SouthIndian Bank	519	4556	425	11825	762	1377	243	1	519	4556	425	11825	762	1377	243	1	4	7	0	0	7	60
13	SyndicateBank	59	92	445	912	216	1462	50	177	59	92	445	912	216	1462	50	177	50	60	200	320	60	180
14	Ujjivan Small Finar	0	0	0	0	0	0	0	0	4523	1264	0	0	0	0	0	0	3437	1143	0	0	0	0
15	Vijaya Bank	175	1135	417	3796	86	300	75	175	65	275	187	1253	174	1090	10	80	0	0	0	0	0	0
16	Indian Overseas B	0	0	0	0	0	0	0	0	189	602	514	2791	220	2708	637	2255	402	354	15	27	18	88
17	State Bank of India	138	627	279	4266	513	5616	0	0	546	3399	1189	23128	4921	53639	1803	7253	138	627	279	4266	513	5616
18	Kotak Mahindra Ba	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	Andhra Bank	6	5	131	472	18	205	31	121	1	1	0	0	0	0	188	144	0	0	0	0	0	0
20	YES Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	ICICI Bank	1	1	15	250	6	106	0	0	1	1	15	250	6	106	0	0	0	0	0	0	0	0
22	IDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	CITY UNION BANI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Lakshmi Vilas Ban	0	0	1	38	0	0	0	0	0	0	1	38	0	0	0	0	0	0	0	0	0	0
25	BANK OF INDIA	859	2555	1018	5481	1265	7559	1000	3627	859	2555	1018	5481	1265	7559	1000	3627	10	45	6	48	0	0
26	PUNJAB & SIND BANK	0	0	3	3	0	0	0	0	0	0	3	3	0	0	0	0	0	0	0	0	0	0
27	Bank of Baroda	26	87	287	1524	437	5271	162	592	26	87	287	1524	437	5271	162	592	0	0	0	0	0	0
28	Dhanlaxmi Bank	11	158	11	245	12	208	112	320	11	158	11	245	12	208	112	320	15	25	12	81	0	0
29	Punjab Natinal Bar	293	397	271	17583	837	84156	832	3919	269	340	256	17232	826	84114	823	3849	58	141	0	0	0	0
30	Allahabad Bank	0	0	0	0	0	0	0	0	11	36	1776	1457	749	7499	207	903	4	4	0	0	7	103
31	UCO Bank	0	0	9	29	19	242	10	37	0	0	9	29	19	242	10	37	3	11	6	19	0	0
32	Axis Bank	11	103	1	51	38	812	0	0	11	103	1	51	38	812	0	0	0	0	0	0	0	0
33	Canara Bank	17412	25414	19480	29523	6798	58741	5112	16268	17412	25414	19480	29523	6798	58741	5112	16268	12498	25009	8882	55097	3287	14518
34	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Bank of Maharash	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	Indus Ind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	No. of Accounts: 5, Amount 20 In Lakhs					
37	J & K BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Karur Vysya Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	ORIENTAL BANK OF COMMERCE	0	0	0	0	0	0	0	0	No. of Accounts: 103, Amount: 659.71 In Lakhs								0	0	0	0	0	0
40	TAMILNAD MERCANTILE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	UNION BANK OF	0	0	0	0	0	0	0	0	No. of Accounts: 15609, Amount: 40020 In Lakhs								0	0	0	0	0	0
42	UNITED BANK OF	0	0	0	0	0	0	0	0	No. of Accounts: 33, Amount: 339 In Lakhs								0	0	0	0	0	0
43	CENTRAL BANK (	2401	1879	2147	3876	4727	37031	2438	7427	2401	1879	2147	3876	4727	37031	2438	7427	113	143	248	810	0	0

3.1.4. <u>Agenda suggested by State Bank of India</u>

Minimum loan limit per SHG member needs to be increased to Rs 1 Lakh from the RBI stipulation of Rs 50,000 for SHGs under priority sector. Since the SHGs functioning in Kerala under Kudumbashree Mission are well nurtured and matured groups having sufficient corpus, the stipulation of Rs 50,000 per existing member may be increased to Rs 1 Lakh for SHGs functioning in Kerala for last 5 years and above.

Steering Committee decided that RBI may write to their central office for an increase in the stipulation of amount under priority sector for SHGs.

3.1.5. Agenda by VFPCK

1. **Adjustment of Interest subvention on Agricultural Loans**

   Currently banks follow two different practices in adjusting the interest subvention support on renewal of agricultural loans to farmers .Certain banks insist that the full amount of interest(7%)be paid first and then the banks reimburse the eligible interest subvention (3%) to the beneficiary account. However, there are certain banks which follow a more farmer friendly approach and they insist the farmers to repay only 4% of the interest, if they are eligible for interest subvention(3%) support. Though banks do not gain or lose much in following either of these two practices, permitting farmers to pay only the balance amount of interest(4%)after bank adjustment by banks on the interest subvention (3%) will be a great relief to farmers.

   Hence it is proposed that banks may consider and follow a uniform farmer friendly approach on this matter .

2. **Providing separate Product Code for KCC loans to VFPCK farmers**

   Bank and VFPCK staff are often finding it difficult to identify VFPCK farmers from the whole lot of KCC loans sanctioned from branches since no unique product/ institution code is tagged. However, in case of Agriculture loans to Kudumbasree, SHGs, separate product code is being given .If similar practice is followed in case of VFPCK farmers, also, it will be easy to identify our farmers and monitor and follow up their loan and repayment.

   Hence we propose that banks may provide a unique product code to all VFPCK farmers availing KCC loans.

The Steering committee requested RBI to take up the matter to their central Office and to provide a uniform support to the farmers in this matter.

The steering committee requested that the Banks may give a flagging to identify VFPCK loans instead of technically intensive product codes.

3.1.6 Agenda by LDM Trivandrum

1) In various BLBC meetings Bankers and people's representatives are demanding for insurance coverage of equipments used in Fisheries sector. As of now boat, net etc used by fishermen are not insured which in turn affects smooth lending.

The steering committee recommended that Individual meetings with Insurance companies may be conducted for sorting out the issue.

3.1.7 Agenda suggested by Kudumbhasree

1. Loan to Kudumbashree Broiler Farm Units

Kudumbashree is the implementing agency for the Kerala Chicken Project, launched by the Government of Kerala in 2018. The main objective of the project is to start 5000 broiler farms within a period of 5 years. Kudumbashree has started to establish 1000 new broiler farms in each year.One of the major problems to implement the project is to get collateral free credit to individual beneficiaries from the Banks. Banks are ready to provide rs.50000 as collateral free credit to individual beneficiaries. This amount is not adequate to start broiler units. The beneficiaries need Rs.350000 as bank loan. All the Kerala chicken units are individual beneficiary units and are established as per the norms of NABARD. Total project cost for one beneficiary will be Rs.440000/- out of this Rs.40000/- will be own share, Rs.50000/- as subsidy and Rs.350000/- will be raised as bank loan.

The recurring expense of one cycle period is Rs.160000/- for rearing 1000 birds and the income from the venture in each cycle is Rs.201875/- and it is considered as one of the potential enterprises. The approximate profit in each cycle is Rs. 41875/-. The financial assistance from the bank is inevitable to implement the project.

Banks are requested to sanction adequate loan to the Kudumbashree broiler farm units in the collateral free credit schemes like CGTMSE or Mudra schemes**.**

The steering committee recommended Kudumbashree to provide unit cost and project details of the proposal. Also the banks may not insist for additional collateral security if the primary security is satisfactory.

2 : Start-up Village Entrepreneurship Programme (SVEP) [Information Note by Kudumbashree]

Introduction:- Start-up Village Entrepreneurship Programme (SVEP), is the flagship Nonfarm livelihood project of National Rural Livelihood Mission. Through this programme it is envisaged to support multiple non-farm livelihoods in the rural areas in order to reduce the poverty.In Kerala, SVEP project is presently implemented in 14 blocks spread across the 14 district of the state. The name of the blocks has been provided in the table below

Name of the District	Name of the Bank
TRIVANDRUM	Venjarmoodu
KOLLAM	Patanapuram
PATHANAMTHITTA	Parakode
ALAPPUZHA	Thycautssery
KOTTAYAM	Vaikom
IDUKKI	IDUKKI
ERNAKULAM	Vadavcode
THRISHUR	Kodakara
PALAKKAD	Nenmara
MALAPPURAM	Nilambur
KOZHIKODE	Perambra
WAYANAD	Panamara
KANNUR	Koothparambu
KASARGODE	Nileswaram

Important aspects of the programme

a) **Pilot approach**: SVEP is presently implemented in selected block of the state (14). This approach helps in developing a focussed approach in achieving the targets. The human resources and support system has been developed specifically for the project. The intensive approach for promotion of nonfarm livelihoods provides a new thrust in implementing the programme. The SVEP project has been developed as an evolution of the present micro enterprises programme. The shortcoming of the micro enterprises programmes has been analysed deeply and separate support systems has been developed for making SVEP sustainable

b) Detailed Project Report (block wise): A detailed project report for each of the block has been developed. The DPR has been developed through baseline surveys and field level interaction and provides a comprehensive picture of the livelihood activities and opportunities available in each of the selected block. The demand for the microenterprises is developed based on the information collected in the DPR. The availability of the DPR helps in taking informed decisions regarding the different sector to be supported

c) **Targeted beneficiary identification:** SVEP is non subsidy project and hence trust has been kept on identifying and supporting genuine entrepreneurs only. The beneficiary identification is under taken through field level mobilisation undertaken through Kudumbashree Neighbourhood Groups (NHG). Detailed survey and interactive sessions are undertaken to arrive at the end entrepreneur. The selected entrepreneurs are then provided detailed training and support to enhance the capacity and make them aware of the challenges of starting enterprises.

Unlike most of the Kudumbashree schemes, SVEP end beneficiary are not women alone, but male beneficiaries also, who are related to the NHG by one of their close family members (wife/ mother/ sister). This approach helps in finding interested entrepreneurs irrespective of gender.

Also, SVEP project promotes both group and individual enterprises. Here the criteria for support are based in the viability of the business.

- SVEP supports male/ mixed group promoted enterprises

- SVEP supports individual/ group promoted enterprises

- SVEP does not provide any subsidy for the enterprises

d) **Dedicated Micro enterprises Consultant (MEC) pool**: in order to develop business a dedicated pool of micro enterprises consultants has been placed in each of the blocks. Each of the blocks has been provided with 30 MEC to support the programme. These MEC has been selected from the community and provided a 6 months long training on business development.

e) **Viability checks and business plans:** Each of the enterprise promoted under SVEP has been vetted by the selected MEC. A viability check is undertaken in order access the suitability of the enterprise in the blocks and later a detailed business plan is developed based on the data and projection to arrive by the MEC. Each of the business plans are developed based on a standard template which provides adequate information regarding the sustainability of the business promoted

f) **Block level society for monitoring and support**: Under SVEP, block level federation of the Kudumbashree CDS (Community Development Society) for livelihood promotion has been formed. The block nodal society for enterprise formation (BNSEP) is the primary implementing agency of the programme. BNSEP monitors the programmes and engages the services of the MEC to develop good business. Development of the dedicated tier for supporting business development ensures better accountability of the micro enterprises supported by the BNSEP.

g) **Day book and Performance Tracking System:** An intensive data based approach has been developed for the SVEP enterprises, under which each of the enterprises are required to maintain a day book on the transaction undertaken for the business. The data from the day book are periodically (monthly) checked by the MEC to arrive at monthly profit and loss (P&L), cash flow statement. These data are further uploaded to software for arriving at detailed business consultancy slips to be provided for the micro enterprises. These services are provided for 6 months through the project

h) **Community Enterprise Fund (CEF):** In order to support the early stage funding of the project, a community enterprise fund is provided for selected enterprises. The repayments of the enterprises are tracked monthly and prompt repayment is ensured. This system ensures development of credit worthy enterprises viable for bank linkage. More than Rs 2.5 Cr / block has been earmarked for each of the block under SVEP

i) Human Resource and Financial support: SVEP has a dedicated HR support for each of the block. A professional (Block Programme Manger) and a Mentor has been placed on each of the block to support the programme. The timely monitoring and other support are channelized through these human resources. Also in order to built adequate support systems, a block resource centre is developed, which acts as one stop centre for all nonfarm enterprise promotion activity. The provision of infrastructure development of block resource centre helps in creating a support structure at the block level.

As detailed earlier SVEP, forms one of the innovative programmes undertaken by Kudumbashree and the support of banking systems are critical for ensuring adequate credit flow into the enterprises promoted through SVEP project.

Details of the document which the SVEP enterprises will be submitting for getting bank loan, apart from what is necessitated from the bank

1) Business plan
2) Viability check
3) Recommendation letter from BNSEP (Block Nodal Society for Enterprise Formation)
4) Credit appraisal from NHG, ADS and CDS
5) Copy of Day book for existing enterprises

Agenda 3: Present status of Resurgent Kerala Loan Scheme and the extension of scheme up to June 2019.

Till date 1.24 lakhs beneficiaries from 16,899 NHGs received loan of Rs. 1016 Cr. However it is observed that about 1000 newly formed NHGs will not be completing 6 months mandatory time period during 31st March. **In order to get the benefit of the scheme to those NHGs it is requested to extend the scheme period up to 30th June**

Present status of RKLS is updated herewith

Districts	***No of NHGs submitted Loan application to Bank***	***No. of Beneficiaries Included***	***Loan Amount demanded(Rs in Cr)***	***Loan Application Sanctioned***	***No. of Beneficiaries Included***	***Loan Amount Sanctioned (Rs in Crore)***
Trivandrum	233	722	6.97	62	200	1.76
Kollam	100	430	3.43	92	414	3.39
Pathanamthitta	1274	7837	65.38	783	5521	47.24
Alappuzha	4162	30310	244.39	2325	26955	234.82
Kottayam	2620	19436	135.9	1714	17964	124.72
Idukki	762	1241	10.02	377	616	6.11
Ernakulam	5892	41900	352.86	4987	38057	319.36
Thrissur	5264	28429	226	3856	25807	200.57
Palakkad	494	1510	13.11	460	1411	12.37
Malappuram	973	3650	31.14	893	3348	29.37
Kozhikode	945	2987	22.05	663	2026	14.49
Wayanad	820	2506	22.64	668	2322	21.7
Kannur	19	22	0.19	19	22	0.19
Total	**23558**	**140980**	**1134**	**16899**	**124663**	**1016**

3.1.8. Information note on Ujjeevana Scheme

STATE LEVEL BANKERS' COMMITTEE, KERALA

(Under Lead Bank Scheme of RBI)

Convenor: Canara Bank

Ref: Kerala SLBC/ 61/03 /MA/2019 **Date:28 Jan 2019**

A Meeting held on 02.01.2019 at Board Room, Canara Bank, Circle Offi Thiruvananthapuram, to discuss the proposal from Govt of Kerala regarding Ujjeeva Scheme and based on the clarifications recieved from Sri PH Kurien IAS (ACS,Revenue, GoI on 28th Jan 2019 it is resolved that each bank may formulate a Loan subsidy Scher (Ujjeevana) with the following broad guidelines:

SCHEME	The scheme is designed to reconstruct the life of Flood affected people through Bank loans. The scheme is announced for the Flood affected Dairy, Poultry, Ornamental Birds & Bee farmers, MSME units,Shops & estabilishments,Crop cultivators, KCCS holders of flood affected villages notified by Govt of Kerala.
PURPOSE	To provide financial support to the flood affected farmers, MSME enteterpreuners to rejuvenate their livelihood activities with the support of interest subvention & margin subsidies from Govt of Kerala.
ELIGIBILITY	Flood affected Dairy, Poultry & KCCS holders who have been identified for extending flood relief from disaster management fund Ornamental Birds farmers Farmers identified by the District Animal Husbandary Officer or the officer authorised from the State AH Dept Bee farmers identified by the District Agricultural Officer or the officer authorised from the State Agricultural Department MSME units,Shops & estabilishments Those who are identified as Flood affected by the Industries Dept.
QUANTUM OF SUBSIDY	• Term Loans – Rs 2 Lakhs or 25% of TL whichever is less as Margin Money will be provided by the Govt to the Banks • Working Capital – 25% or Rs 1 Lakh whichever is less as

	Margin money for the beneficiaries availing only WC will be provided by the Govt to the Banks. a) Beneficiaries under WC loans can also opt for Interest Subvention of 9% for one year upto a loan amount of Rs 10 lakhs. Those who have already availed Revival loans after 31.07.2018 affected in floods will also be supported under the scheme • KCC Holders – Beneficiaries who are prompt repayers will be provided with Interest subvention of 4%. Those who have already availed Reconstruction loans after 31.07.2018 affected in floods will also be supported under the same.
MARGIN Subsidy	Subsidy can be claimed from the govt after sanctioning of the loan and may be directly credited to loan account.
MARGIN	As per existing Bank guidelines, Margin can be waived wherever possible (As per SLBC approved flood relief measures)
SECURITY	As per existing Bank guidelines, however additional collateral need not be insisted. (As per SLBC approved flood relief measures)
DISBURSEMENT	As per existing guidelines of the Bank
REPAYMENT PERIOD	As per existing guidelines of the individual Bank
RATE OF INTEREST	Rates applicable to the respective schemes of individual banks
PROCESSING CHARGES	As per existing guidelines of the individual Bank
SPECIAL CONDITIONS	1. District wise name & Address of the ,Dairy & Poultry farmers listed eliglible for recieving support from the Disaster Relief Fund along with the Account No. through which they recieved DBT from DRF to be submitted in Word or Excel format by the Dist AH officer or by the Principal Agriculture officer to the respective LDMs. 2. District wise name & Address of the crop farmers/ KCC holders listed eliglible for recieving support from the Disaster Relief Fund along with the Account No. through which they recieved DBT from DRF to be submitted in Word or Excel format by the Principal Agriculture officer to the respective

		LDMs
	3.	District wise data of the enterpreuners identified by DIC based on GO (MS)No. 23/2018/DMD dated 19.09.2018 to be submitted by GM of DIC to respective LDMs.
	4.	Flood affected ornamental Bird farmers and Bee keepers to submit application in Form I of the GO in duplicate to the respective department. After examining the application the concerned department officer has to forward the application to the bank with his recommendations.
	5.	Flood affected crop farmers, Dairy & poultry farmers & MSME borrowers can submit the application directly to the banks Banks have to verify whether the applicants name is appearing in the list provided by the respective departments while accepting the application under this scheme.
	6.	While claiming Margin money subsidy/ Interest subvention participating Banks to inform a nodal account to which margin money can be credited to avoid individual withdrawals from their operative accounts.
	7.	After sanctioning of the loans banks may forward Margin money claim in form 2 to the Revenue Secretary, DRF, Govt of Kerala.
	8.	For Interest subventions, banks may claim from the Govt after 1 year by submitting the application in form 2 to the Revenue Secretary, DRF, Govt of Kerala
	9.	Last Date of Reciept of application by Banks will be 31st March 2019
OTHER INFORMATIONS	❖ ❖ ❖ ❖	Nodal Bank offices may claim to the Government for subsidies 31st July 2018 may be considered as the date of Calamity for considering under the scheme Consolidated final beneficiary list under each sector to be provided to LDMs Beneficiaries having existing Loan accounts may approach the same Banks. If no loan account exists beneficiary may approach service area bank
	❖ ❖ ❖	A monitoring committee to be constituted at District level under District administration for effective implementation of the scheme Banks may consider need based finance depending on the viability. Beneficiaries who have availed other financial support from the Govt as part of flood relief measure including RKLS also will consider under the fold of this scheme.

G.K.MAYA
Convenor, SLBC Kerala
& General Manager, Canara Bank

Based on the Bankers discussions held SLBC has sort certain clarifications to Government. A modified GO was released by Govt

കേരള സർക്കാർ

<u>സംഗ്രഹം</u>

ദുരന്ത നിവാരണ വകുപ്പ്- പ്രളയം 2018-ഉപജീവനമാർഗ്ഗങ്ങൾ ബാങ്ക് വായ്പ ഉപയോഗപ്പെടുത്തി പുനരാരംഭിക്കുന്നതിനുള്ള ഉജ്ജീവന വായ്പ സഹായ പദ്ധതി- പരിഷ്കരിച്ച ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

ദുരന്ത നിവാരണ(എ)വകുപ്പ്

സ.ഉ.(കൈ) നം.4/2019/DMD തീയതി,തിരുവനന്തപുരം, 22/02/2019

പരാമർശം:- 1 17-12-2018 ലെ സ.ഉ(കൈ)27/2018/ഡി.എം.ഡി നമ്പർ ഉത്തരവ്.

2 ദുരന്തനിവാരണ വകുപ്പ് അഡിഷണൽ ചീഫ് സെക്രട്ടറി SLBC കൺവീനറുമായി 28-01-2019 ൽ നടത്തിയ ചർച്ച.

<u>ഉത്തരവ്</u>

ഉപജീവനമാർഗ്ഗങ്ങൾ ബാങ്ക് വായ്പ ഉപയോഗപ്പെടുത്തി പുനരാരംഭിക്കു ന്നതിനുള്ള ഉജ്ജീവന വായ്പ സഹായ പദ്ധതിക്ക് മാർഗ്ഗ നിർദ്ദേശം നൽകി കൊണ്ടുള്ള പരാമർശം (1)ഉത്തരവ് താഴെപ്പറയും പ്രകാരം പരിഷ്കരിച്ചുകൊണ്ട് ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

I)പരാമർശിത ഉത്തരവിലെ അനുബന്ധം ഫോറം 2-ൽ 'വിതരണം ചെയ്ത വായ്പ തുക' എന്നതിനു പകരം 'അനുവദിച്ച വായ്പ തുക' എന്ന് തിരുത്തി വായിക്കേണ്ടതാണ്.

II) 2018 ലെ പ്രളയത്തീയതി ആഗസ്റ്റ് മാസം 1 ആയി കണക്കാക്കേണ്ടതാണ്.

III)ഉജ്ജീവന വായ്പ സഹായ പദ്ധതിയിൽ പറഞ്ഞിരിക്കുന്ന പദ്ധതികൾക്ക് സർക്കാർ സഹായം ലഭിക്കുന്നതിന് Resurgent Kerala Loan Scheme (RKLS) ഉൾപ്പെടെ മറ്റ് സാമ്പത്തിക സഹായം ലഭിച്ചത് തടസ്സമാവില്ല.

IV) പദ്ധതിക്കനുബന്ധമായുള്ള വായ്പ നടപടിക്രമങ്ങൾ State Level Bankers Committee(SLBC) നിശ്ചയിച്ച് നിർദ്ദേശിക്കേണ്ടതാണ്.

V) പരാമർശിത ഉത്തരവിലെ ഖണ്ഡിക III, IV എന്നിവ താഴെപ്പറയും പ്രകാരം ഭേദഗതി വരുത്തി ഉത്തരവാകുന്നു.

മേൽ നിഷ്കർഷിച്ച ദുരന്ത ബാധിതർക്ക് അവർ ജീവനോപാധി പുനരാരംഭത്തിനായി എടുക്കുന്ന term loan-ന്റെയോ പ്രവർത്തന മൂലധനത്തിന്റെയോ (Working capital) മാർജിൻ മണി പരമാവധി 2 ലക്ഷം രൂപയായി നിജപ്പെടുത്തിയിട്ടുളളതും ആയത് നേരിട്ട് ലോൺ അക്കൗണ്ടിലേക്ക് കൊടുക്കുന്നതാണ്.

VI) മേൽ നിഷ്കർഷിച്ച ഉജ്ജീവന വായ്പാ സഹായ പദ്ധതിയിൽ പറഞ്ഞിരിക്കുന്ന പദ്ധതികളുടെ പുരോഗതി രണ്ട് ആഴ്ചയിലൊരിക്കൽ District Level Bankers Committee (DLBC) അവലോകനം ചെയ്യേണ്ടതാണ്.

2) പരാമർശം (1) ഉത്തരവ് മേൽ ഭേദഗതിയോടെ നിലനിൽക്കുന്നതാണ്.

(ഗവർണറുടെ ഉത്തരവിൻ പ്രകാരം)

രമേശന്.എം.കെ

അഡീഷണല് സെക്രട്ടറി

3.2. Secondary Sector

3.2.1 Agenda suggested by Planning & Economic Affairs Department

A]

അർദ്ധ ഔദ്യോഗിക കത്ത് നം.PLGEA-F1/58/2018-PLGEA തീയതി.19/12/2018

മാഡം,

10.05.2018, 14.09.2018, 27.10.2018 തീയതികളിലെ ഇതേ നമ്പർ സർക്കാർ കത്തുകളിലേക്ക് ശ്രദ്ധ ക്ഷണിക്കുന്നു. വിദേശത്ത് നിന്നും സ്ഥിരമായി നാട്ടിൽ തിരിച്ചെത്തുന്നവർക്ക് വേണ്ടി പ്രവാസി കാര്യ വകുപ്പ് നോർക്ക റൂട്ട്സ് മുഖേന നടപ്പിലാക്കി വരുന്ന പ്രമുഖ പദ്ധതിയായ നോർക്ക ഡിപ്പാർട്ട്മെന്റ് പ്രോജക്ട് ഫോർ റിട്ടേൺ എമിഗ്രന്റ്സ് (NDPREM) പദ്ധതിയുടെ ഗുണഭോക്താക്കളായി നിലവിൽ വിദേശത്ത് ജോലിചെയ്തുവരുന്ന പ്രവാസികളെ കൂടി ഉൾപ്പെടുത്തിക്കൊണ്ട് പദ്ധതിയിൽ മാറ്റം വരുത്തണമെന്ന് നോർക്ക റൂട്ട്സ് സി.ഇ.ഒ ശുപാർശ ചെയ്തിരുന്നു.

നിലവിൽ വിദേശത്തു ജോലി ചെയ്തുവരുന്ന പ്രവാസികൾ തങ്ങളെക്കൂടി ഈ പദ്ധതിയിലുൾപ്പെടുത്തി തങ്ങളുടെ തിരിച്ചുവരവിനു ശേഷമുള്ള ഉപജീവനമാർഗ്ഗം സുരക്ഷിതമാക്കണമെന്ന് നിരന്തരമായി അഭ്യർത്ഥിച്ചുവരികയാണെന്ന് സി ഇ ഒ അറിയിച്ചിരുന്നു. പ്രവാസി വിദേശത്തായിരിക്കുന്ന സമയത്ത് നാട്ടിലുള്ള ബന്ധു മുഖേനയോ അല്ലെങ്കിൽ നിയമപരമായി നിയോഗിക്കപ്പെട്ട മറ്റൊരു വ്യക്തി മുഖേനയോ ബിസിനസ് നടത്തുമ്പോൾ ആദ്യ ഘട്ടത്തിൽ ഏതെങ്കിലും വിധത്തിലുള്ള ബുദ്ധിമുട്ട് നേരിടുകയാണെങ്കിലും അത് പരിഹരിച്ച് തിരിച്ചടവിൽ മുടക്കം വരാതെ കൊണ്ടുപോകുന്നതിനുള്ള ശേഷി സംരംഭകന് ഉണ്ടായിരിക്കുന്നതാണെന്നും , പുതിയ സംരംഭങ്ങളുടെ പ്രാരംഭദശയിൽ ബുദ്ധിമുട്ടുകൾ നേരിടേണ്ടി വരുന്നത് സർവ്വസാധാരണമാണെന്നും ഇത്തരത്തിൽ മറ്റു വരുമാന സ്രോതസ്സ് ഉള്ള ഗുണഭോക്താവിന് സംരംഭത്തിന്റെ ആദ്യഘട്ടത്തിൽ ഉണ്ടാകുന്ന പ്രയാസങ്ങൾ അതിജീവിക്കുവാൻ സാധിക്കുന്നതാണെന്നും സി ഇ ഒ അഭിപ്രായപ്പെട്ടിരുന്നു. ഇത്തരം സാഹചര്യങ്ങളിൽ ഗുണഭോക്താവിന് സംരംഭത്തിന്റെ പ്രവർത്തനം വിദേശത്തു നിന്നുകൊണ്ടുതന്നെ നിയന്ത്രിക്കാവുന്നതും നാട്ടിൽ സ്ഥിരമായി തിരികെയെത്തിയതിനു ശേഷമുള്ള പുനരധിവാസത്തിനുതകുന്ന വിധത്തിൽ സംരംഭം സമ്പൂർണ്ണ ഫലപ്രാപ്തിയിലെത്തിക്കാവുന്നതുമാണെന്നും ഈ വിഷയത്തിൽ ബാങ്കുകൾക്കും പൂർണ്ണ സ്വീകാര്യത ഉണ്ടെന്നും സി ഇ ഒ അറിയിച്ചിട്ടുണ്ട്. മേൽ വിവരിച്ച കാരണങ്ങളാൽ, NDPREM പദ്ധതിയുടെ ഗുണഭോക്താക്കളായി തിരികെയെത്തിയ പ്രവാസികൾക്കു പുറമെ നിലവിൽ വിദേശത്തു ജോലി ചെയ്തുവരുന്ന പ്രവാസികളെ കൂടി ഉൾപ്പെടുത്തിക്കൊണ്ട് പദ്ധതിയിൽ മാറ്റം വരുത്തണമെന്ന് നോർക്ക റൂട്ട്സ് സി ഇ ഒ ശുപാർശ ചെയ്തിരുന്നു.

ഈ വിഷയത്തിൽ നോർക്ക റൂട്ട്സ് സി. ഇ. ഒ. ലഭ്യമാക്കിയ ശുപാർശയിന്മേൽ താങ്കളുടെ റിപ്പോർട്ട് ആവശ്യപ്പെട്ടിരുന്നുവെങ്കിലും ആയത് നാളിതുവരെ ലഭ്യമായിട്ടില്ലാത്തതാണ്. പ്രസ്തുത സാഹചര്യത്തിൽ ഈ വിഷയത്തിൽ താങ്കൾ വ്യക്തിപരമായ ശ്രദ്ധ ചെലുത്തി സമയബന്ധിതമായി തന്നെ റിപ്പോർട്ട് സർക്കാരിൽ ലഭ്യമാക്കണമെന്ന് അഭ്യർത്ഥിക്കുന്നു.

ആത്മാർത്ഥതയോടെ

(ഷീല.ജി)

The steering committee recommended that the Banks may consider the request favourably within their existing schemes

B]

GOVERNMENT OF KERALA

No: K1/314/18/H.Edn.

Higher Education (K) Department,
Thiruvananthapuram,
Dated: 04-02-2019

From

The Principal Secretary to Government

To

The Convenor,
SLBC Kerala & General Manager,
Cananra Bank
SLBC Cell, Circle Office,
Canara Bank Building,
P.B.No.159, M.G.Road,
Thiruvananthapuram-1

Sir,

Sub:- Higher Education Department – Central Sector Interest Subsidy Scheme (CSIS)-Implemented by the Department of Higher Education, Ministry of Human Resource Development-reg.

Ref:- D.O letter NO. 17-10/2018-CSIS dated, 10.01.2019 from the Joint Secretary (Scholarship & BP), Ministry of Human Resource Development, Government of India.

I am to invite your attention to the reference cited and to inform you that the Central Sector Interest Subsidy Scheme (CSIS) being implemented by the Department of Higher Education, Ministry of Human Resource Development, Government of India.

From the MIS Report of Vidya Lakshmi Portal, it is learnt that a large number of education loan applications are pending at the branches and frequent grievances are being received about delay or non sanctioning of loan and also regarding the Interest subsidy not being claimed under the scheme by the Bank.

In this context to Implement the scheme I am to request you to review the same by including it in the agenda items of the SLBC meetings.

I am also to request you to initiative necessary action for wide publicizing the scheme through DLCC's for the information of Branch Managers of Banks would, therefore, be crucial in effective implementation of the scheme so that no desiring and eligible students is denied the opportuity to pursue professional/technical education because he or she is poor.

A copy of the scheme guidelines is enclosed for your ready reference.

Yours faithfully,
Tharunlal.S
Deputy Secretary
for Principal Secretary to Government

Steering committee recommended the banks to consider the proposals favourably

3.2.2. Information Note By Coir Board

5276

GOVERNMENT OF KERALA

Abstract

Industries Department -Coir Development -Rules for grant of financial assistance for setting up of new Defibering Mills and for revival/ repair/ modernization/ expansion of existing Defibering Mills and for setting up of new units for the manufacture of product using coir pith as the main raw material- Para 4 of Rules Amended - Orders issued.

INDUSTRIES(E)DEPARTMENT

G.O.(Ms)No.50/2018/ID Dated,Thiruvananthapuram, 05/07/2018

Read 1.G.O(Ms)No.157/2009/ID dated 08/12/2009
2.G.O(Ms)No.59/2010/ID dated 16/03/2010.
3.G.O(Rt)No.232/2013/ID dated 19/02/2013.
4.GO(MS)No.44/2018/ID dated 11/6/2018
5.Letter No.CP2/4086/17 dated 09/05/2018 from the Director of Coir Development.

ORDER

As per the Government order read as 1st paper above, Government had issued rules for setting up of new defibering mills,its repair and revival. Later to put the private entrepreneurs under the ambit of the Rules, subsequent modifications have been made to the Rules vide Government order read as 2nd paper above. Government have modified the "model of agreement" vide Government order read as 3rd paper above.

As per the Government order read as 4th paper above,Amendment on Rules for grant of financial assistance for setting up of new Defibering Mills and for revival/ repair/ modernization/ expansion of existing Defibering Mills and for setting up of new units for the manufacture of product using coir pith as the main raw material has been issued.

As per letter read as 5th paper above the Director of Coir Development reported that in order to speed up the fiber production capacity within the State, private entrepreneur participation on a large scale needs to be encouraged. To

Amended Rules for grant of financial assistance for setting up of new Defibering Mills and for revival/repair/modernization/expansion of existing Defibering Mills and for setting up of new units for the manufacture of product using coir pith as the main raw material.

Para No.	Existing Rule	Para No.	Amendment
4	The quantum of grant assistance for setting up of a new DF mill will be 90% of the total project cost (excluding working capital) for Coir co-operative Societies, Kudumbasree CDS, Local Self Governments and Coconut Producer Companies and similar agencies, subject to a ceiling of Rs.25 lakhs for DF Mills and Rs.15 lakhs for units manufacturing products in which coir pith is the main raw material. The balance share 10% shall be the the beneficiary share. For all other agencies and private entrepreneurs the quantum of grant assistance will be 50% of the project cost (excluding working capital) subject to a ceiling of Rs.15 lakhs and Rs.10 lakhs for units manufacturing products in which coir pith us the main raw material. This will be over and above any other subsidy/grants received from Coir board, but subject to the ceilings	4	The quantum of grant assistance for setting up of a new DF mill will be 90% of the total project cost (excluding working capital) for Coir co-operative Societies, Kudumbasree CDS, Local Self Governments and Coconut Producer Companies and similar agencies, subject to a ceiling of Rs.25 lakhs for DF Mills and Rs.15 lakhs for units manufacturing products in which coir pith is the main raw material. The balance share 10% shall be the the beneficiary share. For all other agencies and private entrepreneurs the quantum of grant assistance will be 50% of the project cost (excluding working capital) **subject to a ceiling of Rs.25 lakhs for DF Mills and Rs.15 lakhs** for units manufacturing products in which coir pith us the main raw material. **This will be over and above any other subsidy/grants received from any other agency**. The balance shall be treated as the

facilitate this the scheme has to be made more attractive and restrictive clause in the amended rules have to be eased. Hence in order to implement the scheme as announced by Hon'ble Minister (Fin & Coir), the amended rules have to be further modified and submitted amendment proposal to para no. 4 of the rules issued as per reference 4th cited.

Government have examined the matter in detail and are pleased to approve the proposal for amending the para no.4 of existing rules for grant of financial assistance for setting up of new Defibering Mills and for revival/repair/modernization/expansion of existing Defibering Mills and for setting up of new units for the manufacture of product using coir pith as the main raw material as appended to this order.

(By order of the Governor)
MINI ANTONY IAS
SECRETARY

	prescribed above. The balance shall be treated as the beneficiary share. The above grant assistance, in all categories, is further subject to the condition that the equipments are procured from Kerala State Coir Machinery Manufacturing Company Ltd.(KSCMMC Ltd). Where the equipments are procured wholly or partly from other sources, the assistance will be restricted to 20% of the value of such equipments and associated works subject to a ceiling of Rs.10 lakhs. The investment already made by the coir co-operative Societies, Kudumbasree CDS, LSGD and coconut producer companies and similar agencies as well as private enterpreneurs for implementing the project including the investment on the land and building will be treated as their contribution. The investment on land admissible for the purpose is the cost given in the document/valuation obtained from revenue authorities whichever is less. If the land is one that acquired 10 years before the date of application for grant assistance, the valuation of	beneficiary share. The investment already made by the coir co-operative Societies, Kudumbasree CDS, LSGD and coconut producer companies and similar agencies as well as private enterpreneurs for implementing the project including the investment on the land and building will be treated as their contribution. **However the cost of land and building together shall not exceed the value of plant, machinery and euipments. In case the value of land and building exceeds the value of plant,machinery and equipments for calculating the quantum of assistance applicable such value of land and building together shall be restricted to the value of plant, machinery and equipments.** The investment on land admissible for the purpose is the cost given in the document/valuation obtained from revenue authorities whichever is less. If the land is one that was acquired 10 years before the date of application for grant assistance, the valuation of the revenue authorities will be considered as the investment. **For the purpose of this**
	the revenue authorities will be considered as the investment.	**scheme,total project cost would include the Fixed Capital Investments as defined under Entrepreneurship Support Scheme of Industries Department in GO(MS)No.156/2012/ID dated 28/12/2012.**

(2) Implementation of Prime Minister's Employment Generation Programme (PMEGP) in Coir Sector

Coir Board has been designated as an agency for identifying coir projects under the Prime Minister's Employment Generation Programme (PMEGP). Out of the target of 1000 coir units fixed for the year 2018-19, 200 coir units has been allocated for the State of Kerala. So far the Board has received 188 applications through the PMEGP e-portal from various districts in Kerala for setting up of new coir units under the Scheme. Out of which 127 applications, recommended by the DLTFC, were forwarded to the Banks for considering loan sanction under the Scheme. Out of the 127 applications forwarded to the Banks, only one applicant has sanctioned loan so far.

The Committee may give necessary directions to the Banks to extend their support and cooperation to the Board in implementing the PMEGP in Coir Sector and consider the applications received under Scheme for sanctioning loan and release of first installment so as to achieve the target fixed for Kerala for the current year.

(2) Reconciliation statement of the funds released in Kerala under pre-revised Scheme of CUY:

Central Sector Scheme named Coir Udyami Yojana (earlier known as REMOT Scheme) has been under implementation in Coir Sector during the period from 2007-08. The Scheme has been modified during the fag end of 2014 and from 1st April, 2015 onwards the Scheme is implementing as per the modified operational guidelines. Under the pre-revised Scheme, the Board had released subsidy to the tune of Rs.3214.67 lakhs to various Nodal Banks designated for implementation of the Scheme in Kerala. In the wake of the implementation of modified Scheme, the Ministry has directed the Board to settle the accounts of the funds released under the pre-revised Scheme. As per the Scheme, in no case, pro-rata grant or part of it should be kept in the Bank without releasing to the beneficiary. If so, the unutilized portion of the grant should immediately be returned to the Coir Board. The Board had made several requests to the Banks to furnish the reconciliation statement of the funds released to them and return the unutilized funds, if any, to the Board. Some Banks have responded to the Board's request and refunded the unutilized grant to the Board. It is observed that still there are unutilized funds are lying with the Banks. Since the Banks have not furnished reconciliation statement of the entire funds released to them, the Board could not yet been reconciled the funds released during the period from 2007-08 to 2014-15. Year-wise breakup of subsidy released by the Board to different Banks in Kerala is enclosed as Annexure-I.

The Committee may kindly give necessary directions to the Banks concerned to furnish the reconciliation statements of the entire funds released under pre-revised Scheme of CUY as well as to return the unutilized funds, if any, with them to the Board, without further delay.

3.3. Tertiary Sector

3.3.1. Agenda Suggested by Reserve Bank of India

1. **Basic Savings Bank Deposit Small Account**

   A survey was conducted by our Kochi office to ascertain the ground level implementation of BSBD Small Account facility by banks to its customers. The result of the survey showed poor implementation of BSBD Small Account among banks even after 7 years of GoI notification No.14/2010/F.No.6/2/2007-E.S dated December 16, 2010. Two issues that hindered its implementation are:-

   - ✓ The CBS in banks are ill-equipped to process application of small accounts
   - ✓ Un-awareness of the scheme among the bankers

   This may be added as an agenda item in the meeting to review the action taken by the banks in this regard.

2. **Natural Calamities Portal: Monthly Reporting**

   The Reserve Bank of India has developed a dedicated portal (https://dbie.rbi.org.in/DCP/) for collection and compilation of data on natural calamities on a real time basis and to upload data files on account of relief measures extended by banks in areas affected by natural calamities. In terms of Chapter VIII of Master Direction – Reserve Bank of India (Relief Measures by Banks in Areas affected by Natural Calamities) Directions 2018 – SCBs dated October 17, 2018, banks shall upload the actual data on relief measures every month by the 10th of the following month. In case there is no natural calamity and/or relief measures extended, a 'NIL' statement shall be uploaded. The matter was added as an agenda item in the 126th SLBC meeting, but the data uploading by HO of major commercial banks is not completed yet.

3. **Discrepancies in Quarterly Reporting by SLBC on FLC Database & the number of rural branches (district-wise)**

   The 126th SLBC forum recommended banks to report the latest bank wise data of FLCs & district wise data of rural bank branches. But the discrepancies were found in the quarterly reporting by SLBC (Quarter ended December 2018) on the number of rural branches in the district as well as in the FLC Database list. SLBC may advise all controlling banks to adhere to the DBIE data while reporting district wise number of rural branches and submit FLC database with the updated list.

4. **Contact Number and email id of reporting and reviewing officers of banks and district wise particulars of BC outlets in SLBC Website**

   As per FIDD.CO.LBS.BC.No.2/02.01.001/2018-19 - Master Circular on Lead Bank Scheme dated July 2, 2018, SLBC Website should be updated with the Indicative List of contents as mentioned in Annex II. The latest contact numbers as well as email id of the reporting and reviewing officers of banks and district wise position of BC outlets may be updated in the SLBC Website as it is a ready reckoner data for Lead Bank Scheme correspondences.

1. Steering Committee held on 22.02.2019 requested to the Banks to adhere to the instructions stipulated by RBI.

2. The committee requested the Banks may start punching in the Natural Calamity portal of RBI.

3&4. Banks may update the latest FLC Database and the number of rural Branches and also the contact numbers and email ids of the reporting and reviewing officers and district wise particulars of BCs.

The steering committee recommended to pursue the matter

3.3.2. Agenda suggested by MNREGA

1. **Advance payment of unskilled wages to Scheduled Tribe families.**

Even after giving special focus to provide work for Scheduled Tribe families, delay in effecting timely payment leads to absence from Mahatma Gandhi NREGS work and lack of interest towards the scheme. To avoid this stalemate, the State Government had initiated a system to disburse weekly payment of wages to Mahatma Gandhi NREGS beneficiaries belonging to Scheduled Tribes. The State Government devised a plan to pay the unskilled wages (Central Share) every week to the beneficiaries' bank accounts using a corpus fund set apart by the ST department through the Kudumbashree organizational set up and to recoup the advance amount paid from the beneficiaries' bank accounts, with their consent, as soon as the Central Share of wage is credited to the respective bank accounts. The system is operational in all the Gramapanchayaths in Attappady Block in Palakkad District and Muttil, Panamaram and PulpallyGramapanchayaths in Wayanad District. Now, the State Government is intending to scale up the scheme in all ST majority Panchayaths all over the State. In the State Level

Bankers' Committee held on 28.09.2018, representatives from all banks agreed to establish the system through their existing staff strength. However, the matter may once again be brought up for discussion in the 126th SLBC and direction maybe given to all banks at field level to extent their full co-operation in this noble venture.

2. **Payment pending in Delay Compensation due to SBT-SBI merger**

According to Section 3(3) of Mahatma Gandhi NREGA, workers are entitled for payment of wages within a fortnight of the date of closure of the muster roll. In case the payment of wages is not made within fifteen days from the date of closure of muster roll, the wage seeker is entitled to payment of compensation for delay in payment. Pay orders for delay compensation created prior to SBT-SBI merger is still pending for payment. Pay orders created before merger were prepared using the account details and IFS codes of SBT. Fund Transfer Orders (FTOs) generated using such details are still pending for payment. SLBC is requested to follow up this matter and resolve the issue.

Yours faithfully,
(Sd/-)
Mission Director.

The steering committee informed that 126^{th} SLBC already discussed the matter and based on the pilot implementation at Attappady and Muttil Panchayats it may be extended further. Regarding payment pending in Delay compensation due to SBT –SBI merger pending issues may be reported to SBI for further actions.

3.3.3. Agenda by LDM Trivandrum

In a workshop held for transgender, the main issue raised by participants was regarding opening of accounts in Banks. In KYC form still there is no specific gender column for transgender. Only Male / Female options are available. They are not supposed to tick the others option also as their gender is now legally recognized. Hence "transgender" or "third gender" option may be incorporated in KYC and account opening forms.

The steering committee requested to RBI to take up the subject matter with their Central Office.

3.3.4. Agenda by LDM Calicut

1. Some Banks are insisting for Personal Aadhar No of the RR officials when they approach for remittances of Collection amount to Govt A/c. For obvious reasons, the RR officials are reluctant to divulge their Aadhar details for official transactions
2. When the collection amount is more than Rs 50000/- the bankers insist that the transactions are to be routed through account which also creates problems as they do not have account at village level.

The issue is related to IT guidelines on the matter. Though this point was discussed earlier also there was no fruitful outcome so far.

The steering committee recommended SLBC to to write to RBI to get a favourable decision in this matter.

3.3.5. Agenda by LDM Idukki (Table agenda)

MINUTES OF SPECIAL
DISTRICT LEVEL REVIEW COMMITTEE (DLRC) MEETING, IDUKKI DIST

HELD ON 25.02.2019
AT PANCHAYAT HALL,PAINAVU, IDUKKI

Recommendations

In view of the unfortunate incidents happening in the District and on the basis of detailed deliberations **following decisions were taken and decided to present in next immediate SLBC as agenda item for discussion.**

1. DLRC may recommend Restructuring / Relief Measures as per RBI restructuring policy to be extended to District Cooperative Banks and Urban Banks also and permission to restructure all loans with principal and interest up to 31.03.2019 and treated as standard assets under IRAC norms with waiver of higher provisioning norms.

2. Banks including cooperative Banks, RRBs, NBFCs to refrain from sending revenue recovery notices to farmers on all loans availed by them as per government Order up to 12.10.2019.
3. Banks to implement Ujjeevana loan scheme to the eligible borrowers who lost their livelihood during natural calamities as per the SLBC guidelines with reference to the list submitted by Agriculture, Animal Husbandry and Industry departments.
4. Banks may adhere to Govt of Kerala and SLBC guidelines and may refrain from other recovery measures for the time being considering the present situation prevailing in the District.
5. Kudumbasree to urgently implement EShakti project in the district to enable banks to take informed decision on providing finance to SHGs and their members and also to avoid multiple financing.

4. Review of Performance of the Banking Sector

4.1. Banking Statistics as at December 2018 (Refer Annexures 8.1 to 8.3)

The detailed banking statistics for Commercial banks in the State as at December 2018 is furnished in the Annexure. A comparative analysis of the data over the previous fiscals is presented below.

(Rs. in Crores)

Parameter	Outstanding			Variation	
	Dec-16	Dec -17	Dec -18	Dec ’17-Dec ’16	Dec ’18-Dec ’17
No. of Branches	6269	6225	6395	-1%	3%
Total Deposits	402393	428573	478855	7%	12%
Domestic Deposits	254319	267074	292479	5%	10%
NR Deposits	148074	161500	186376	9%	15%
Total Advances	251207	276922	314413	10%	14%
Advances + Investment	265013	291808	329513	10%	13%
Credit Deposit Ratio	62%	65%	66%	4%	2%
C+ I : D Ratio	66	68	69	3%	1%

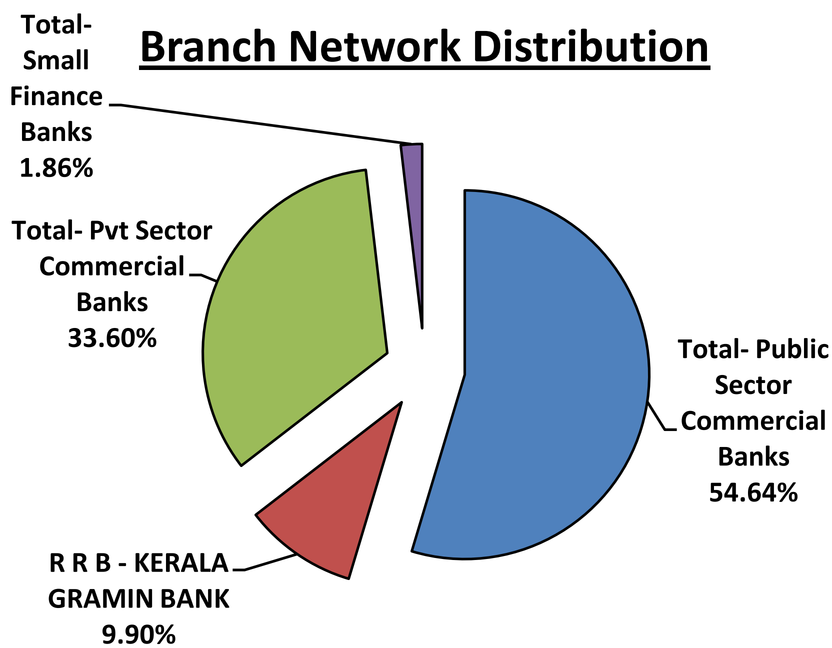
4.2. Branch Network

As at the end of December 2018, the total number of branches of Commercial Banks in the State was 6393.

A. Branch network – Population group wise breakup

Banking Group	Number of Branches				Percentage distribution		
	Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban
Total- Public Sector Commercial Banks	143	2452	899	3494	4.09%	70.18%	25.73%
R R B - KERALA GRAMIN BANK	52	542	39	633	8.21%	85.62%	6.16%
Total- Pvt Sector Commercial Banks	141	1512	496	2149	6.56%	70.36%	23.08%
Total- Small Finance Banks	28	65	26	119	23.53%	54.62%	21.85%
Total - Comm.Banks + RRB + SFB	364	4571	1460	6395	5.69%	71.48%	22.83%

B. Banking Group wise Growth in Branch Network

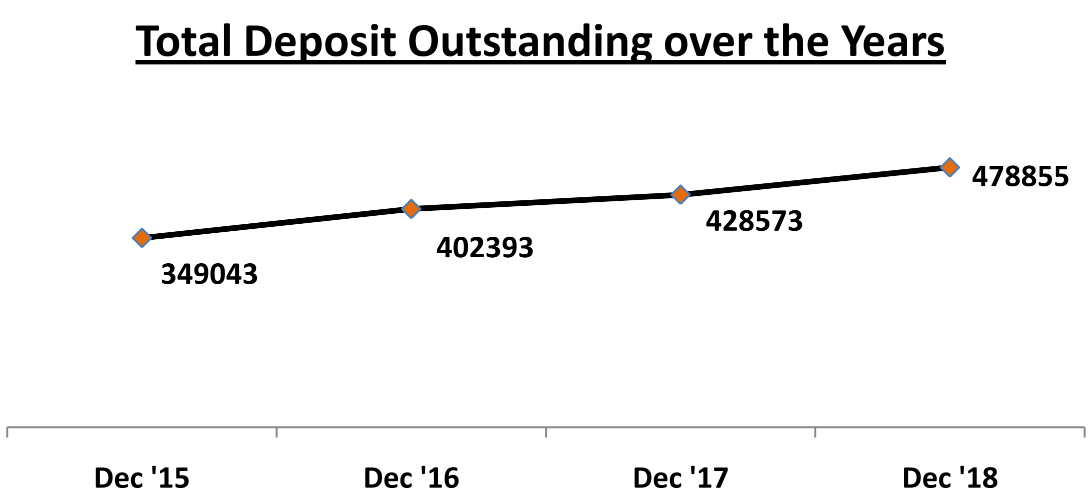


4.3. Deposit growth

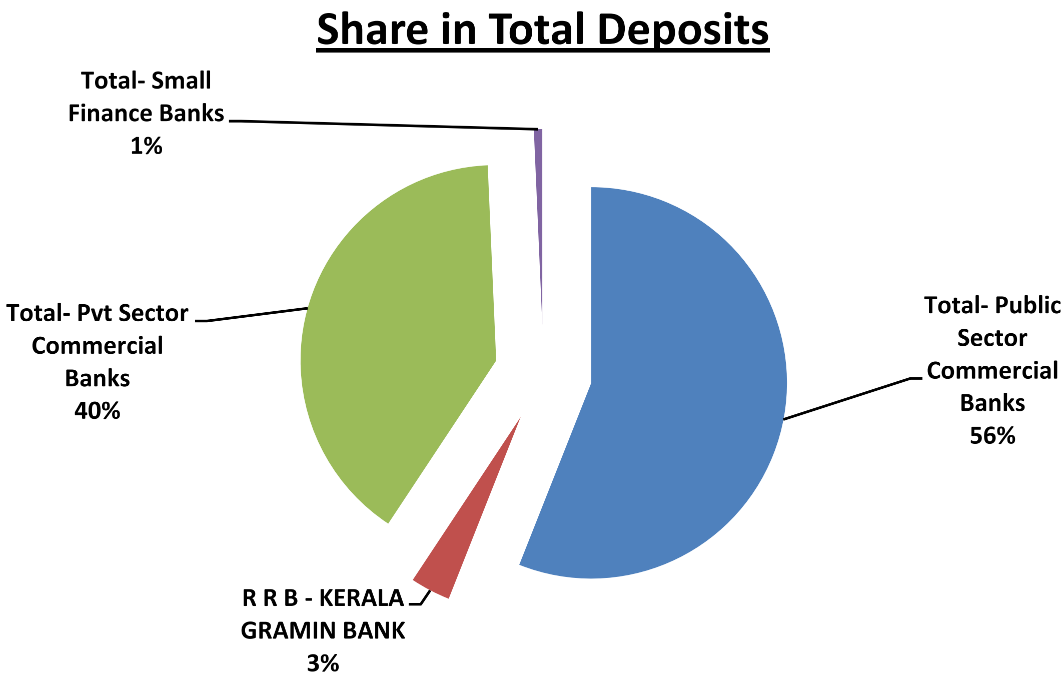
A. Growth in Total Deposits of Commercial Banks

(Rs. in crores)

Total Deposit Outstanding over the Years			
Dec'15	Dec'16	Dec'17	Dec'18
349043	402393	428573	478855



B. Banking Group wise Growth in Total Deposits



C. Total Deposits - Population Group wise breakup

(Rs. in Crores)

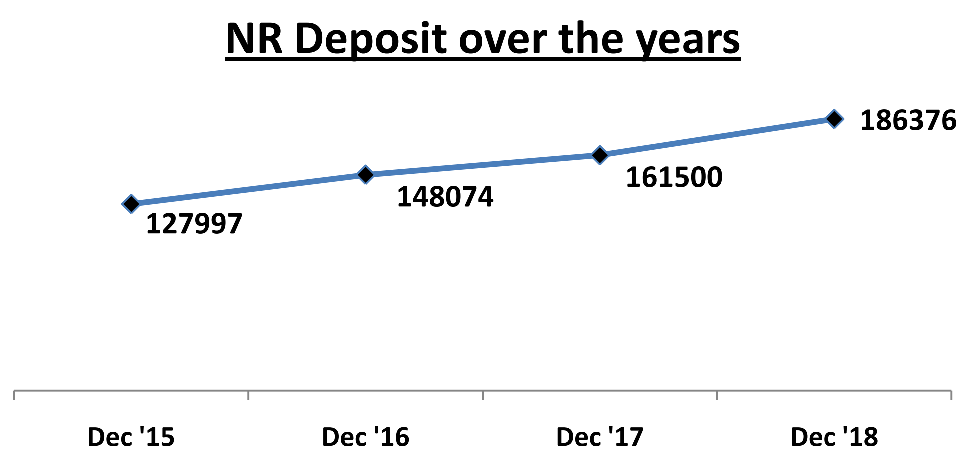
Banking Group	Total Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	5663	163814	98692	268169	2.11%	61.09%	36.80%
R R B - KERALA GRAMIN BANK	724	11977	3151	15851	4.57%	75.56%	19.88%
Total- Pvt Sector Commercial Banks	5301	118316	67912	191529	2.77%	61.77%	35.46%
Total- Small Finance Banks	178	1438	1691	3306	5.37%	43.49%	51.14%
Total - Comm.Banks + RRB + SFB	11865	295544	171446	478855	2.48%	61.72%	35.80%

4.4. **NR Deposits** (Refer Annexure 8.2)

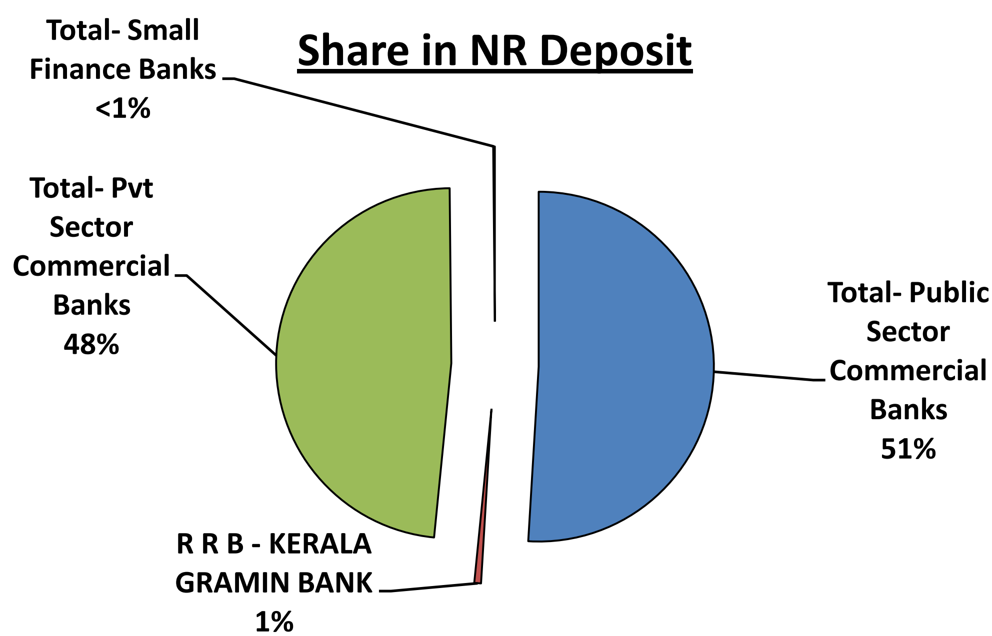
A. Growth in NR Deposits

(Rs. in Crores)

NR Deposit over the Years			
Dec'15	Dec'16	Dec'17	Dec'18
127997	148074	161500	186376



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

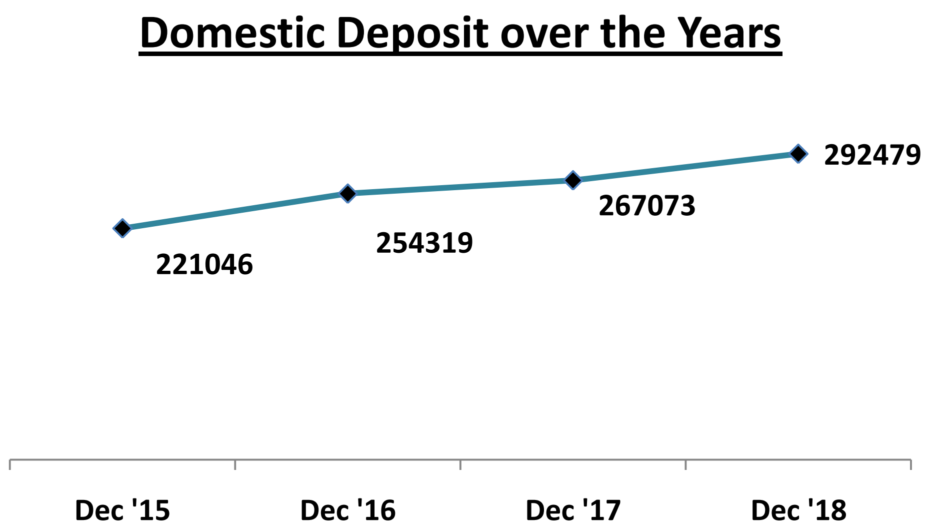
Banking Group	NR Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	1866	66345	26750	94960	1.96%	69.87%	28.17%
R R B - KERALA GRAMIN BANK	68	991	92	1152	5.92%	86.06%	8.02%
Total- Pvt Sector Commercial Banks	2594	62586	24803	89982	2.88%	69.55%	27.56%
Total- Small Finance Banks	21	154	108	282	7.38%	54.51%	38.11%
Total - Comm.Banks + RRB + SFB	4549	130076	51752	186376	2.44%	69.79%	27.77%

4.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
Dec '15	Dec '16	Dec '17	Dec '18
221046	254319	267073	292479

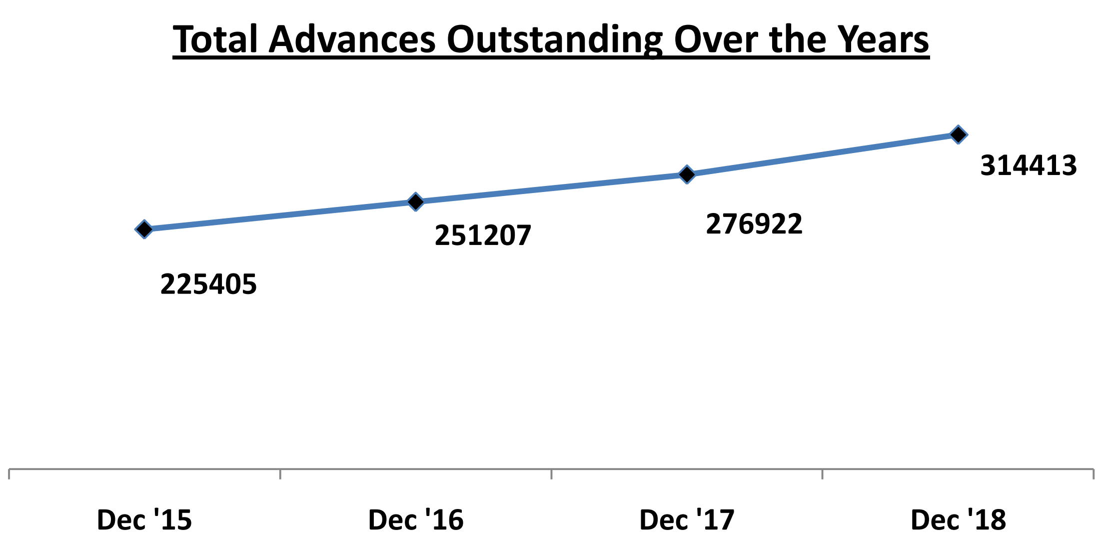


4.6. Credit Expansion of commercial banks (Refer Annexure 8.2)

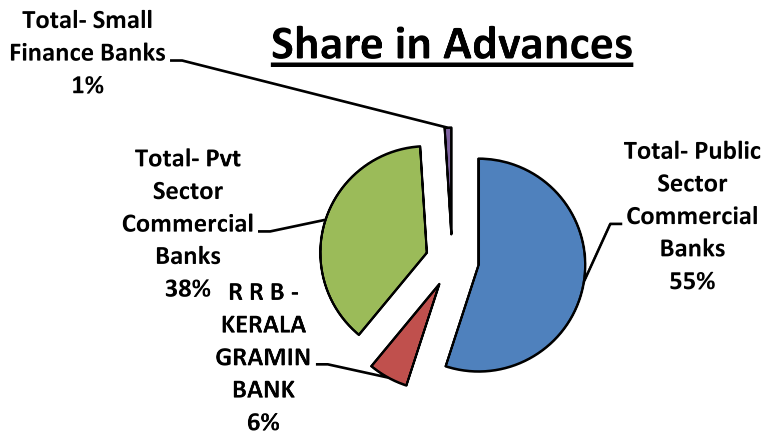
A. Growth in Advances

(Rs. in crores)

Total Advances Outstanding over the Years			
Dec '15	Dec '16	Dec '17	Dec '18
225405	251207	276922	314413



B. Banking Group wise Growth in Total Advances

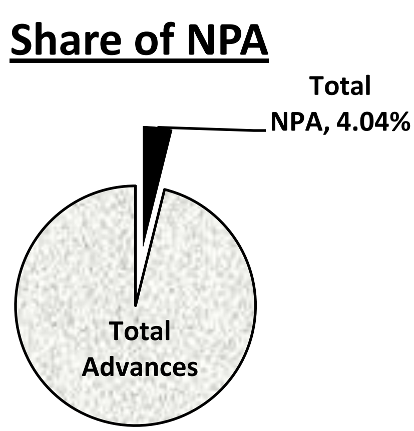


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	4066	91880	77833	173779	2%	53%	45%
R R B - KERALA GRAMIN BANK	1024	15005	1434	17463	6%	86%	8%
Total- Pvt Sector Commercial Banks	2302	58454	59845	120601	2%	48%	50%
Total- Small Finance Banks	166	1459	945	2570	6%	57%	37%
Total - Comm.Banks + RRB + SFB	7558	166797	140057	314413	2%	53%	45%

D. % Share of NPA in Total Advances



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

Reporting Quarter	Deposits (Rs. in crores)	Advances (Rs. in crores)	CD Ratio
Sep-15	338902	222791	65.74
Dec-15	349043	225405	64.58
Mar-16	361593	232418	64.28
Jun-16	370412	237551	64.13
Sep-16	379675	248802	65.53
Dec-16	402393	251207	62.43
Mar-17	410492	256075	62.38
Jun-17	415033	261134	62.91
Sep-17	421964	271048	64.23
Dec-17	428573	276922	64.61
Mar-18	445401	286735	64.38
Jun-18	462741	291520	62.99
Sep-18	471150	305247	64.79
Dec-18	**478855**	**314413**	**65.66**

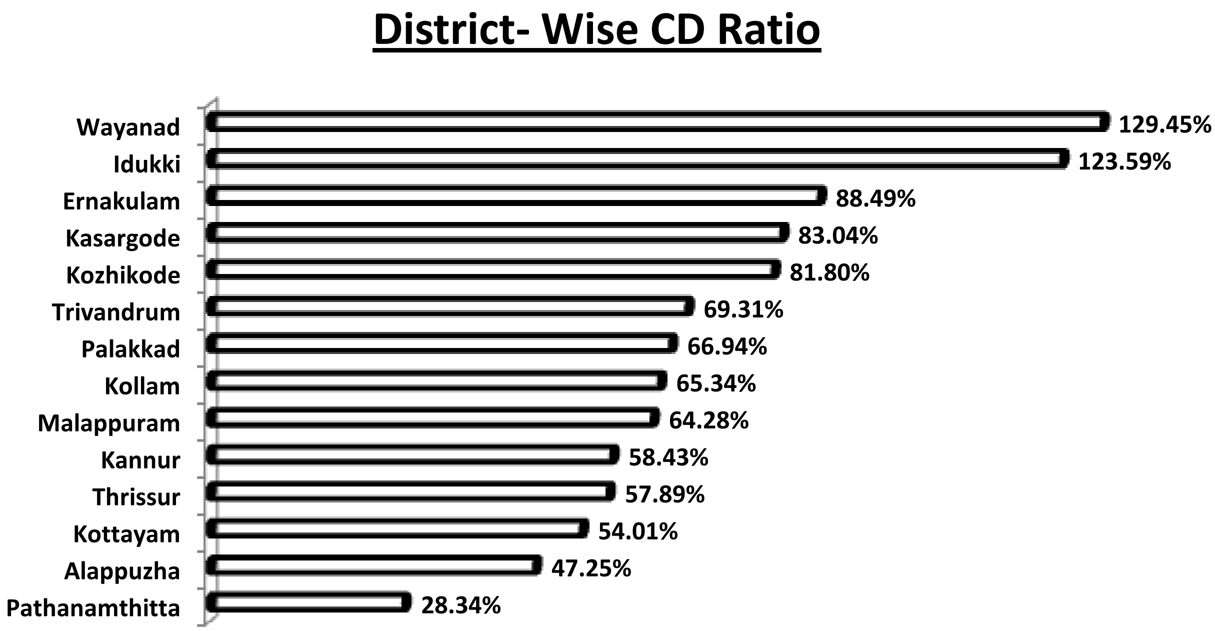
4.8. District-wise Credit Deposit Ratio in the State

As per the recommendations of the Expert Group, headed by Sri. Y.S.P. Thorat, which studied the nature and magnitude of the problem of low CD Ratio across States/Regions and suggested steps to overcome the problem, the Government of India examined and accepted their recommendations with certain modifications. Accordingly it has been decided that districts having CD Ratio less than **40 %** should be monitored by a special sub-committee of District Level Co-ordination Committee (DLCC).

District-wise C D Ratio in the State as on 31.12.2018

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	81897	56761	69.31
2	Kollam	35823	23406	65.34
3	Pathanamthitta	41765	11837	28.34
4	Alappuzha	34474	16288	47.25
5	Kottayam	41918	22638	54.01
6	Ernakulam	101079	89447	88.49
7	Idukki	7836	9685	123.59
8	Thrissur	63941	37013	57.89
9	Palakkad	27397	18340	66.94
10	Malappuram	28370	18237	64.28
11	Kozhikode	31921	26111	81.80
12	Kannur	34121	19937	58.43
13	Kasaragod	10111	8397	83.04
14	Wayanad	4395	5690	129.45
Total for State (including Co-operative Banks)		545051	363786	66.74



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

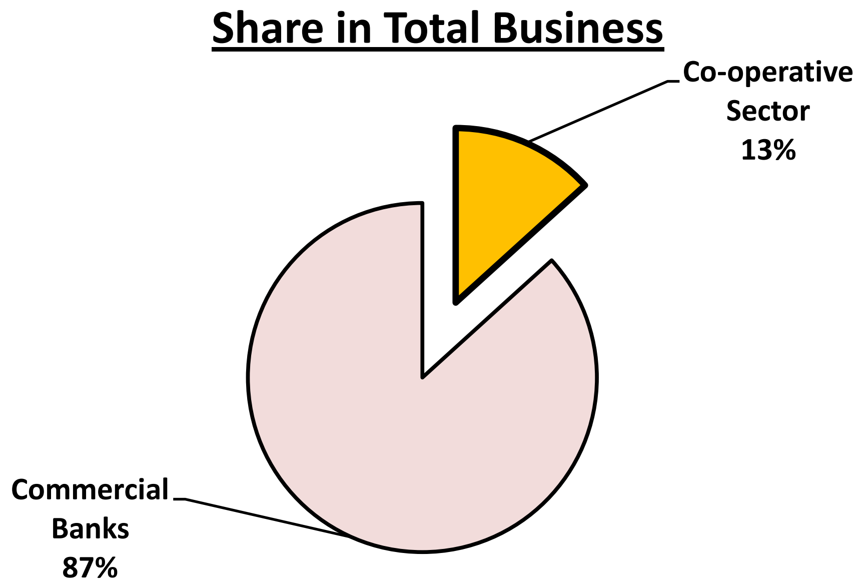
The performance of the banking sector inclusive of Co-operatives is summarized as follows:

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

(Rs in. Crores)

Parameter	December- 18			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	995	6395	7390	13%
Total Deposits	66195	478855	545050	12%
Total Advances	49374	314413	363787	14%
Total Business	115569	793268	908837	13%
Priority Sector Advances	31390	166098	197488	16%
% Priority Sector Advances	64%	53%	54%	XX
Agriculture Advances	8168	77367	85535	10%
% Agriculture Advances	17%	25%	24%	XX
MSME Advances	1428	51316	52744	3%
% MSME Advances	3%	16%	14%	XX
CD Ratio	74.59%	65.66%	66.74%	XX

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



5. Review of Performance under Priority Sector Outstanding

5.1. Review of Priority Sector Advances (Outstanding) as at December 2018
(Refer Annexure 8.4)

The growth in outstanding advances of commercial banks under sub sectors of priority sector as at December 2018 is summarized as follows.

(Rs. in. Crores)

Parameter	Outstanding				Variation	
	September 2017	December 2017	September 2018	December 2018	Dec'17-Dec'18	Sept'18-Dec'18
Priority Sector Advances	153903	158296	160942	166098	5%	3%
Agriculture Advances	63867	66061	75133	77367	17%	3%
MSME Advances	41462	43034	50304	51316	19%	2%
Weaker Section Advances	64914	68189	71784	73684	8%	3%
SC Advances	4297	5098	5411	5687	12%	5%
ST Advances	1186	1231	1284	1310	6%	2%
DRI Advances	29	34	18	23	-34%	24%

5.1.1. Performance versus National goals

(Figures in percentage)

Sl. No.	Parameter	Goal %	Sept. 2016	Dec. 2016	Sept. 2017	Dec. 2017	Sept. 2018	Dec. 2018	Variation
1	Priority Sector Advances to Total Credit	40	57	55	57	57	53	53	13
2	Agriculture Advances to Total Credit	18	24	23	24	24	25	25	7
3	Weaker Section Advances to Total Credit	10	24	24	24	25	24	23	13
4	DRI Advances to Total Credit	1	0.01	0.01	0.01	0.01	0.01	0.01	-1
5	Credit Deposit Ratio	60	66	62	64	65	65	66	6

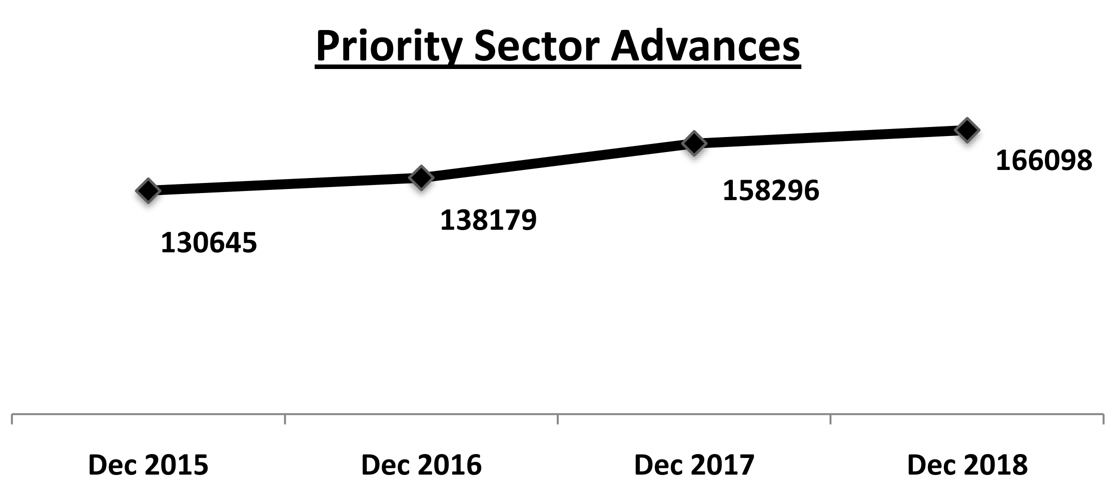
5.1.2. Priority Sector Advances in Total Advances – Bank Group wise

(Refer Annexure 8.4)

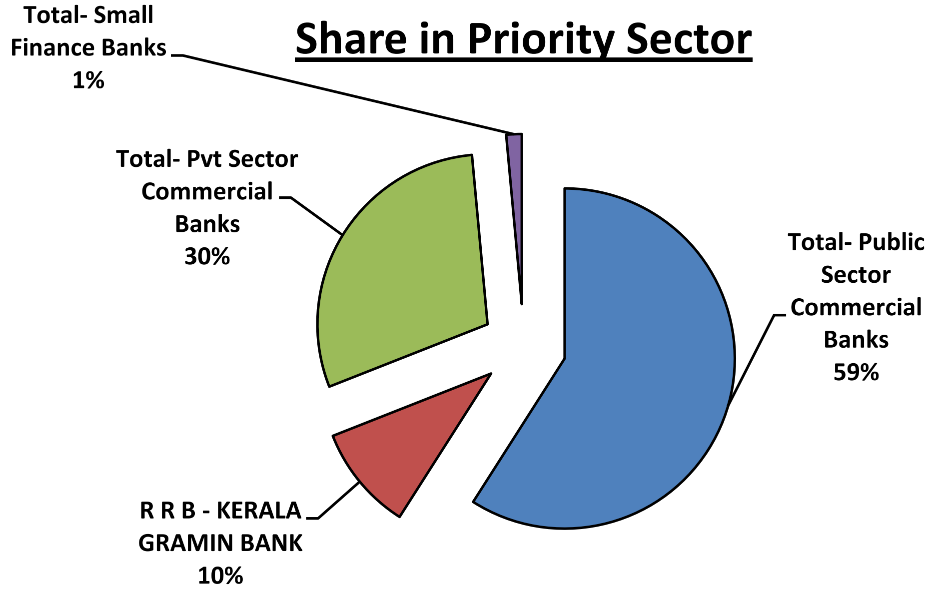
A. Growth in Priority Sector Advances

(Rs. in Crores)

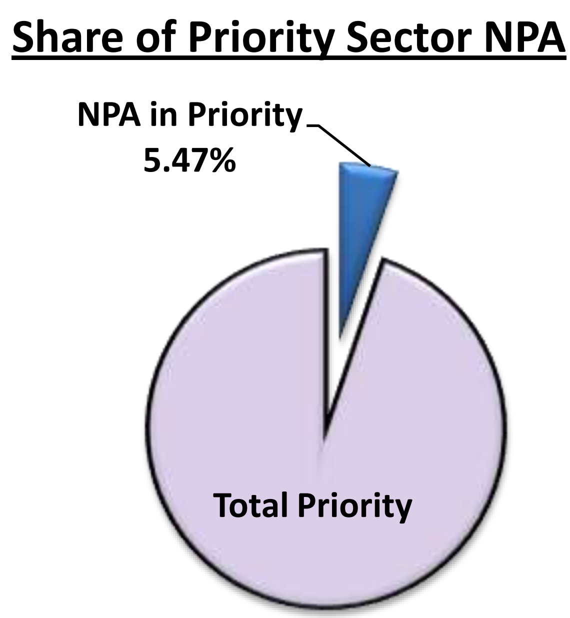
Priority Sector Advances over the years			
Dec 2015	Dec 2016	Dec 2017	Dec 2018
130645	138179	158296	166098



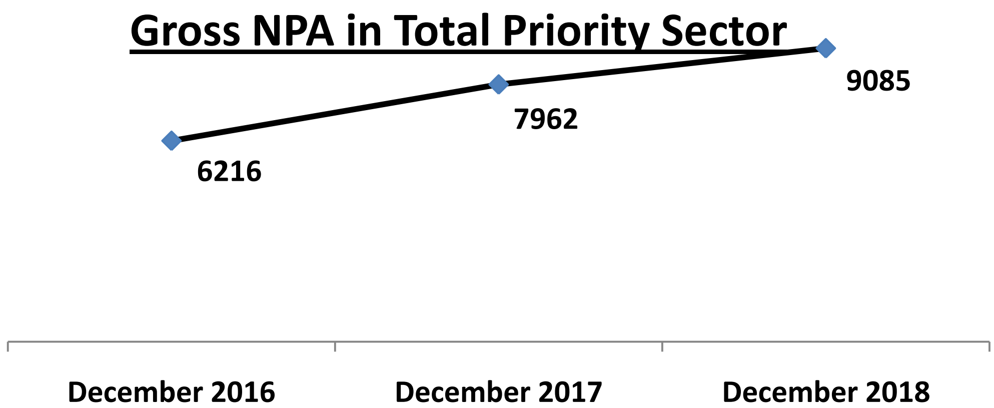
B. Banking Group wise Growth in Priority Sector Advances



% Share of NPA in Priority Sector Advances



(Rs. in Crores)

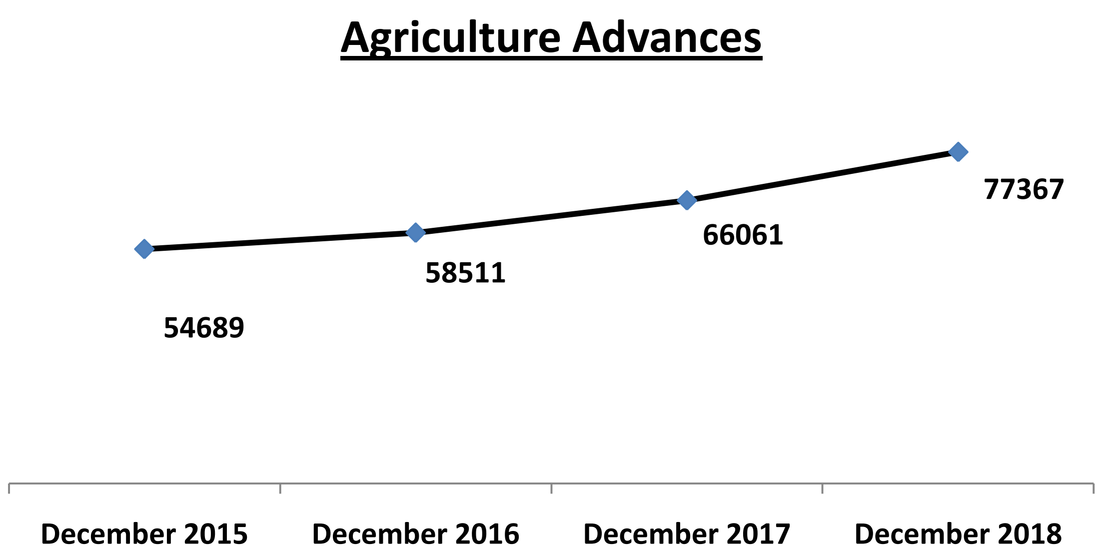


5.1.3. Agriculture Advances (Refer Annexure 8.5)

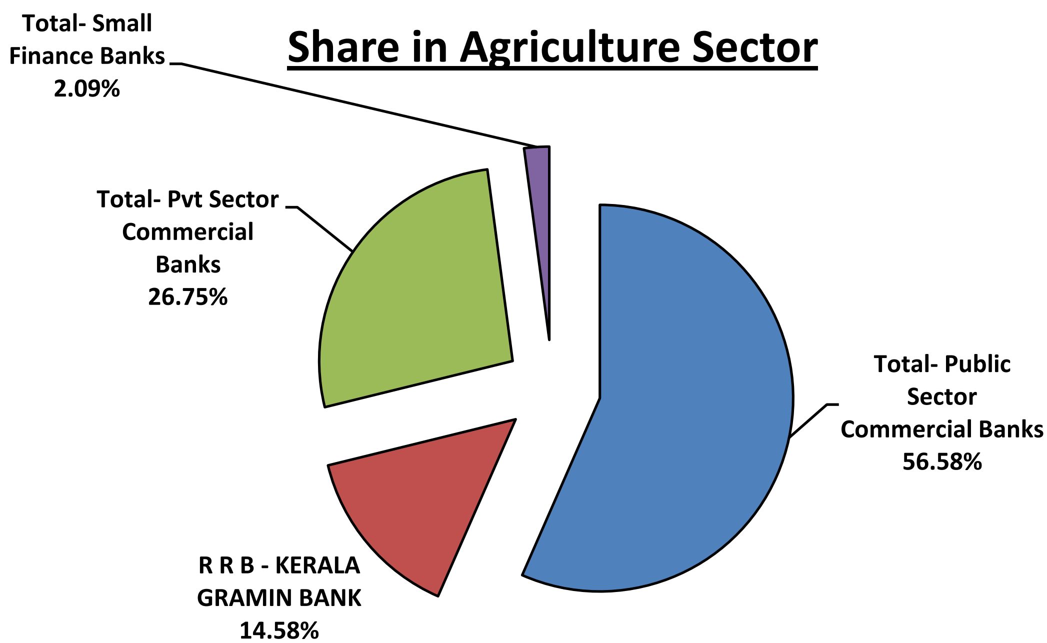
A. Growth in Agriculture Advances

(Rs. in Crores)

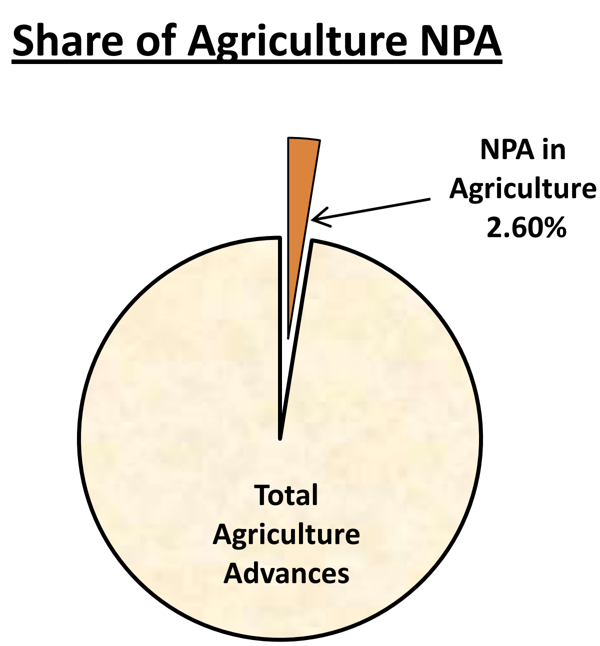
Agriculture Advances over the years			
December 2015	December 2016	December 2017	December 2018
54689	58511	66061	77367



B. Banking Group wise Growth in Agriculture Advances



C. % Share of NPA in Agriculture Advances



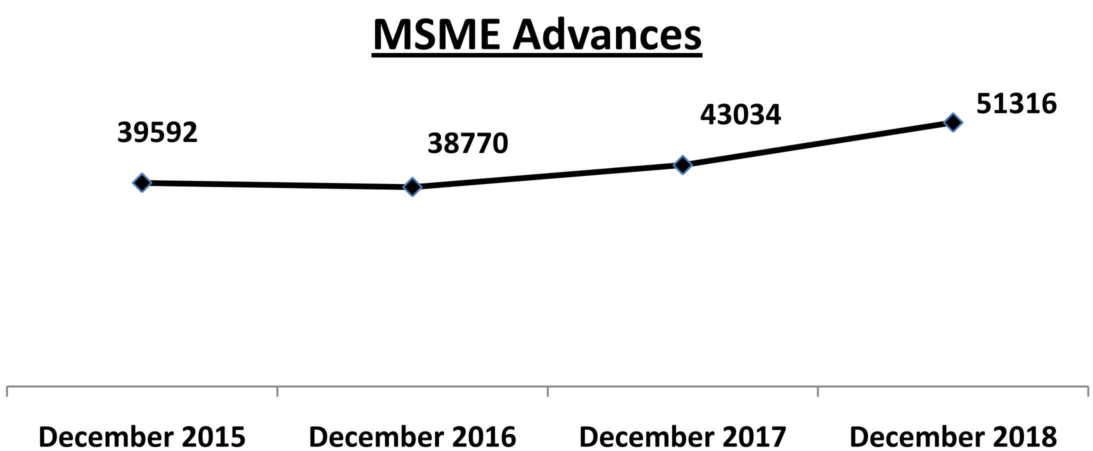
5.1.4. MSME Advances (Priority) (Refer Annexure 8.6)

A. Growth in MSME Advances

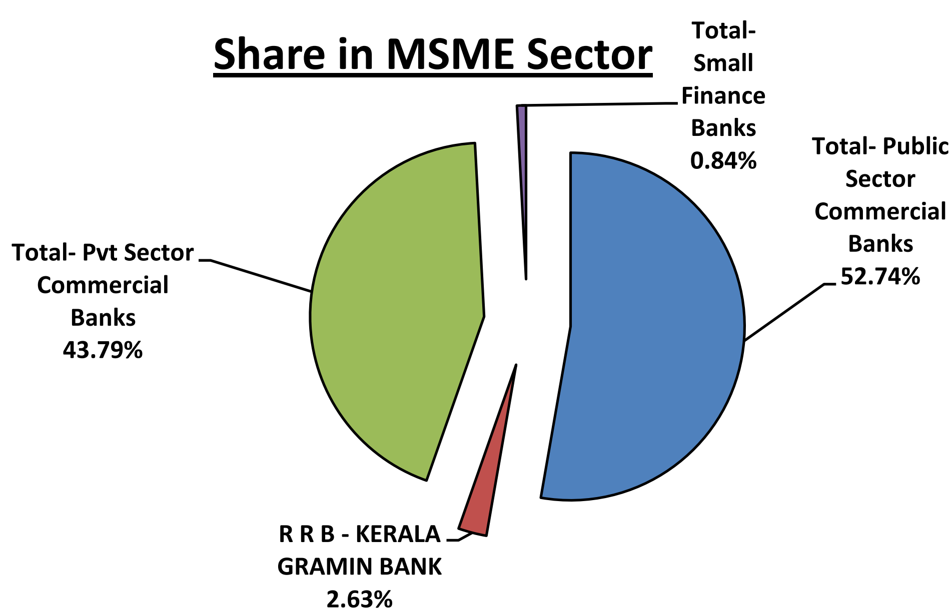
Micro, Small and Medium Enterprises are now part of the Priority Sector (MSME).

(Rs. in Crores)

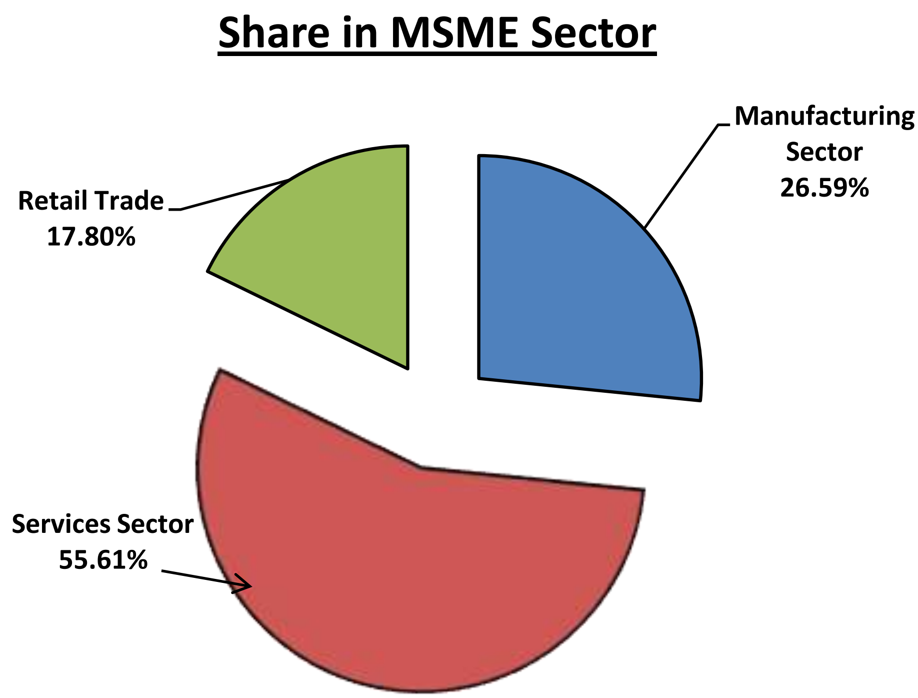
MSME Advances over the years			
December 2015	December 2016	December 2017	December 2018
39592	38770	43034	51316



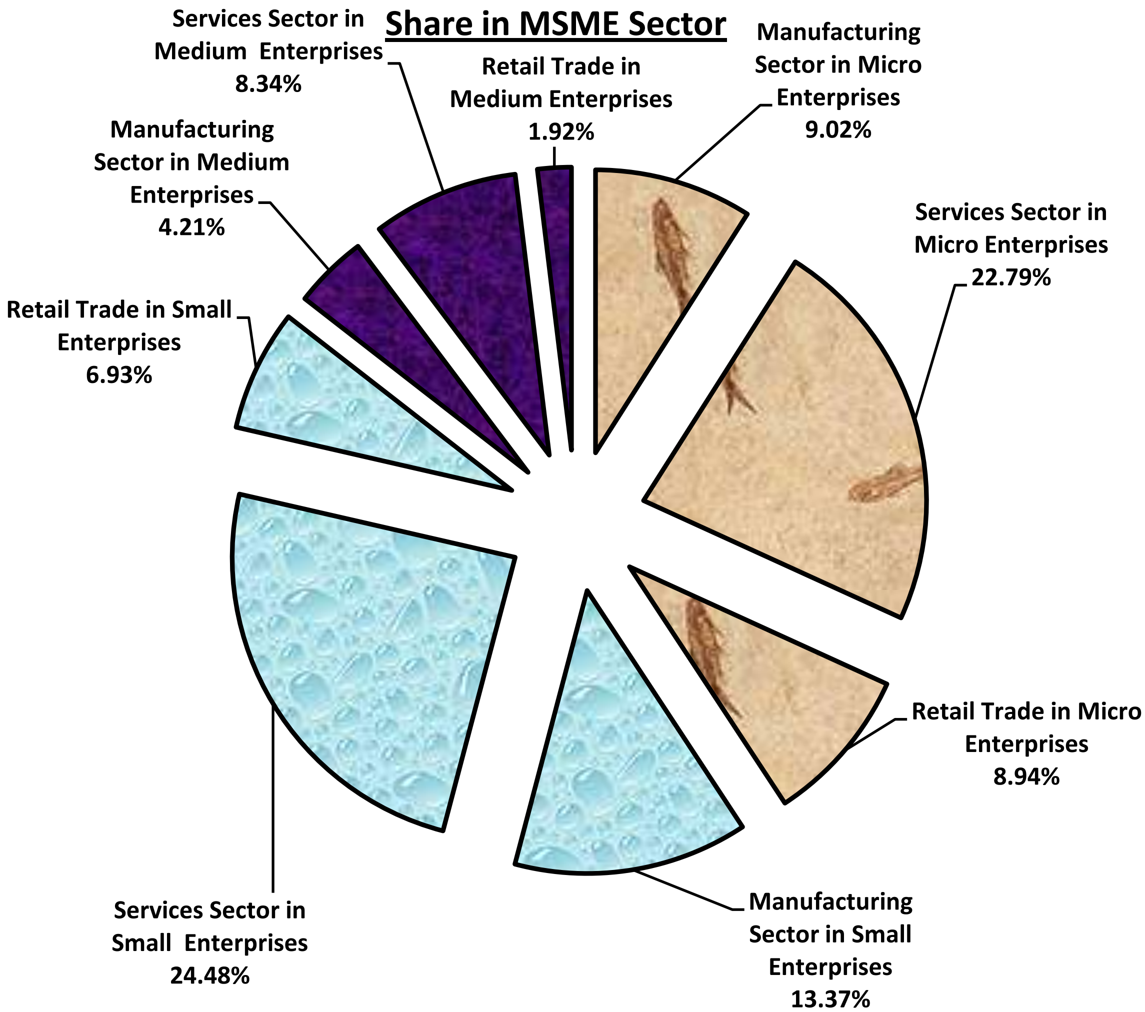
B. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises



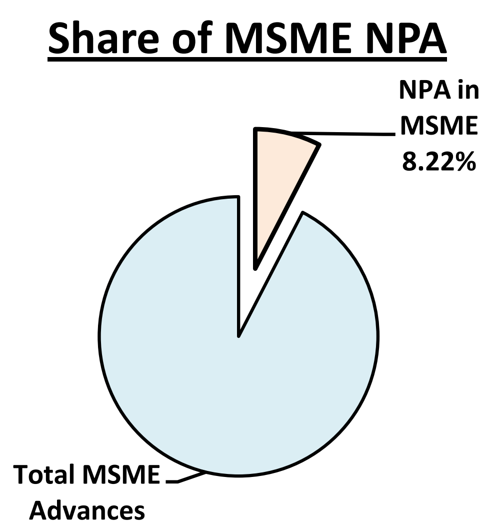
C. Sector wise classification of MSME



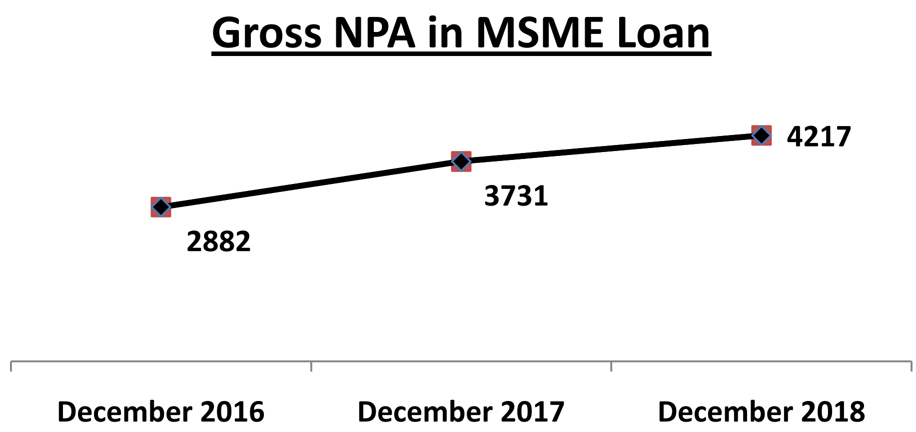
D. Sector wise performance under MSME



E. % Share of NPA in MSME Advances



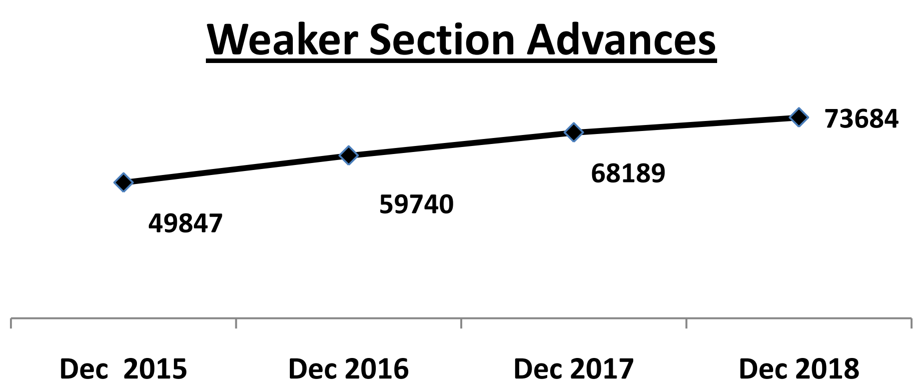
(Rs. in Crores)



5.1.5. Advances to Weaker Section (Refer Annexure 8.9)

(Rs. in Crores)

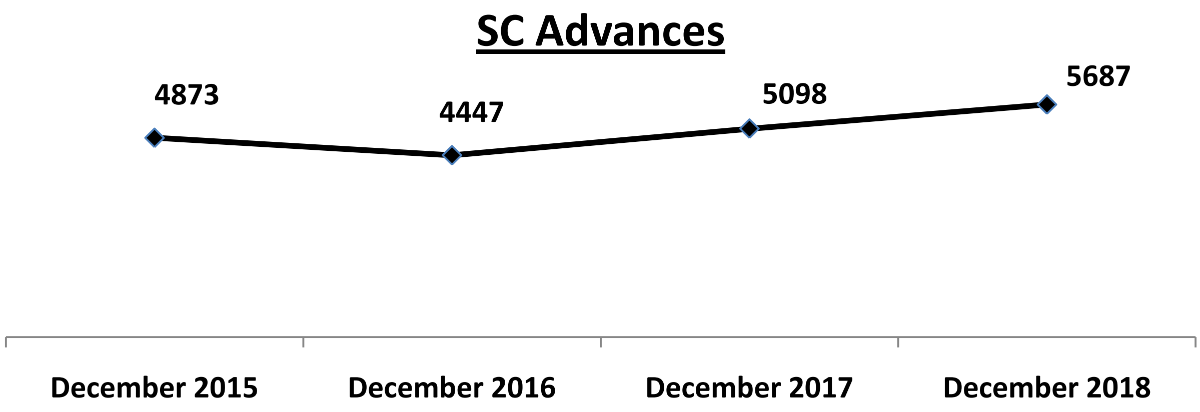
Weaker Section Advances over the years			
December 2015	December 2016	December 2017	December 2018
49847	59740	68189	73684

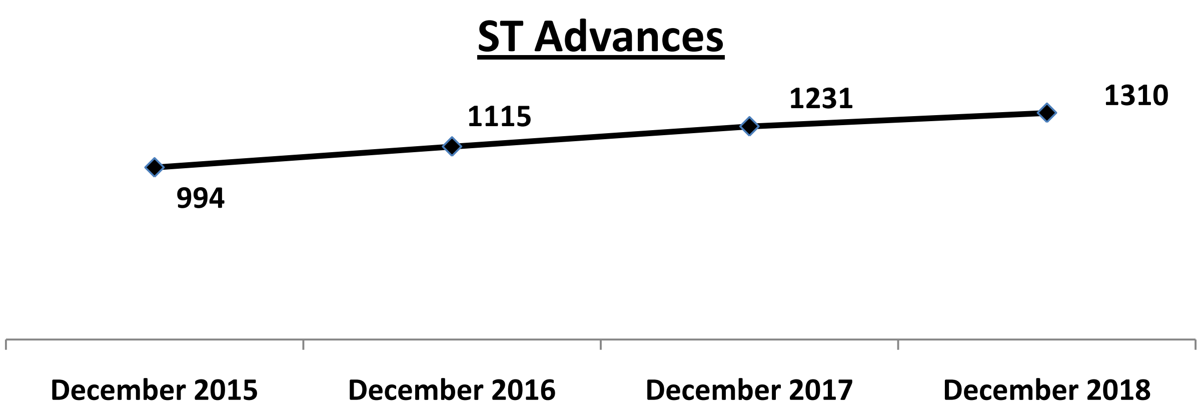


5.1.6. Advances to SC/STs (Refer Annexure 8.9)

(Rs. in Crores)

Parameter	Outstanding			
	December 2015	December 2016	December 2017	December 2018
SC Advances	4873	4447	5098	5687
ST Advances	994	1115	1231	1310
Total SC/ST Advances	5867	5562	6329	6997

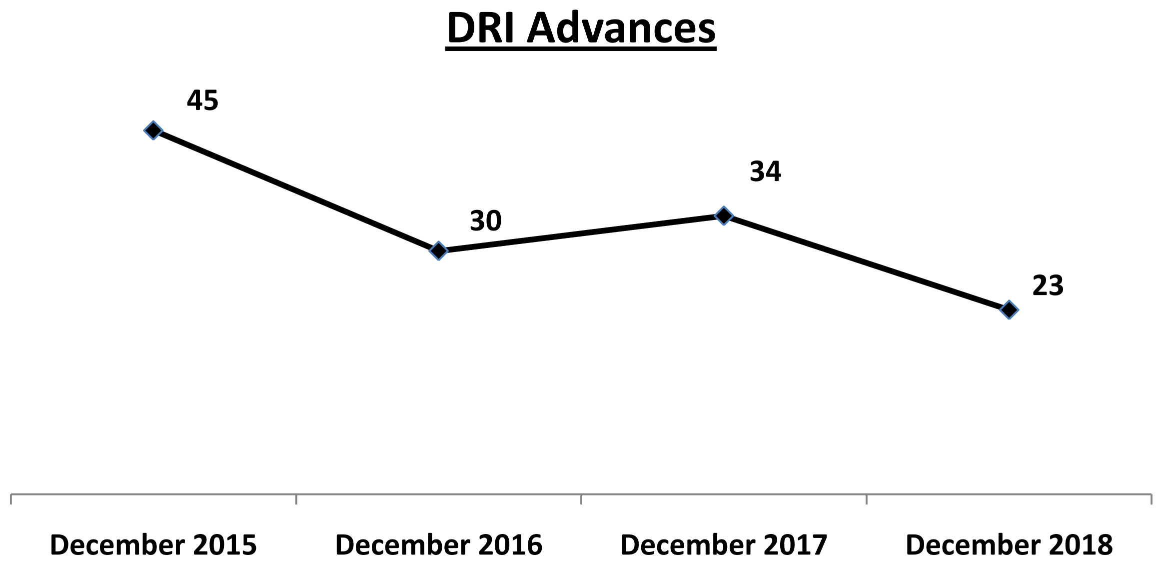




5.1.7. DRI Advances (Refer Annexure 8.10)

(Rs. in Crores)

Parameter	Outstanding over the years			
	December 2015	December 2016	December 2017	December 2018
DRI Advances	45	30	34	23

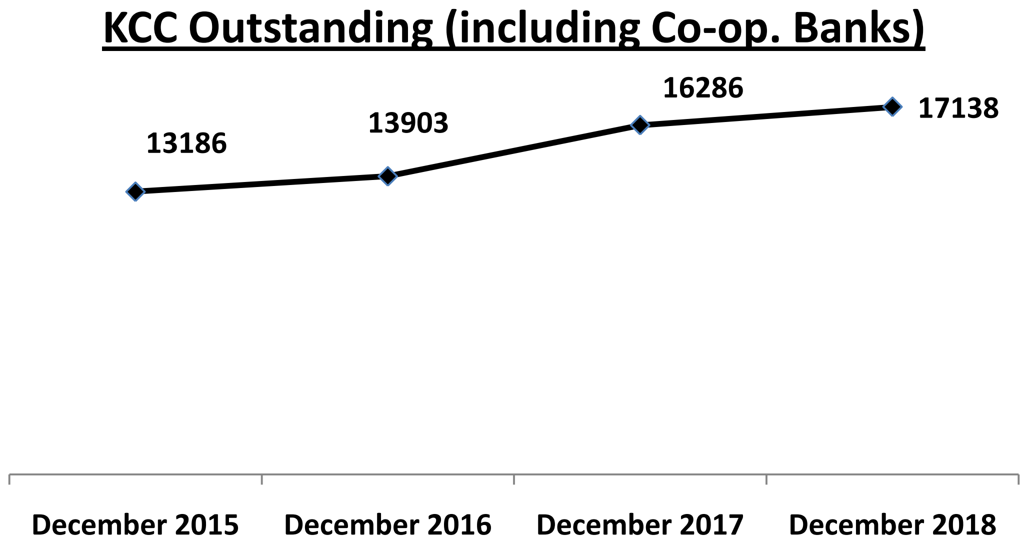


6. Review of Performance under Special Focus Programmes

6.1. Performance under Kisan Credit Card Scheme (Refer Annexure 8.17)

(Rs. in Crores)

Parameter	Outstanding			
	December 2015	December 2016	December 2017	December 2018
KCC (including Co-op. Banks)	13186	13903	16286	17138



6.2. Credit Flow to Minority Communities (Refer Annexure 8.15)

As per RBI directions, credit flow to minorities in specified districts should be reviewed in all SLBC meetings. At present all the districts in the State of Kerala are notified for reporting under this head. The comparative position with regard to the previous year is given below.

Data on Minority Sector Advances in the State of Kerala

(Rs. in Crores)

As on	Total Priority Sector Advances (including Co-op. Banks)	Minority Sector Advances	Percentage
31.03.2016	157367	86853	55
30.06.2016	159004	100457	63
30.09.2016	167275	98811	59
31.12.2016	165056	83646	51
31.03.2017	168469	115287	68
30.06.2017	177607	87229	49
30.09.2017	183374	94941	52
31.12.2017	188954	88302	47
31.03.2018	196517	102578	52
30.06.2018	197987	93016	47
30.09.2018	191518	96961	51
31.12.2018	197488	99560	50

6.3. Performance under Micro-credit (Annexures 8.19 to 8.22)

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

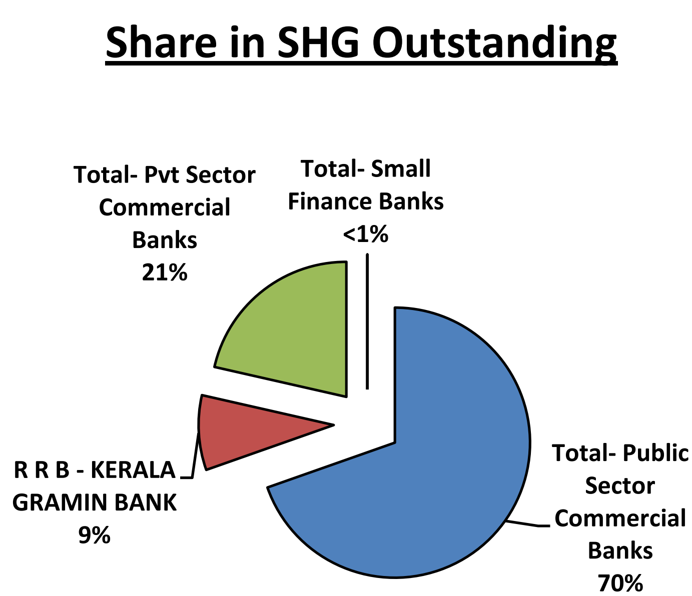
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs

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

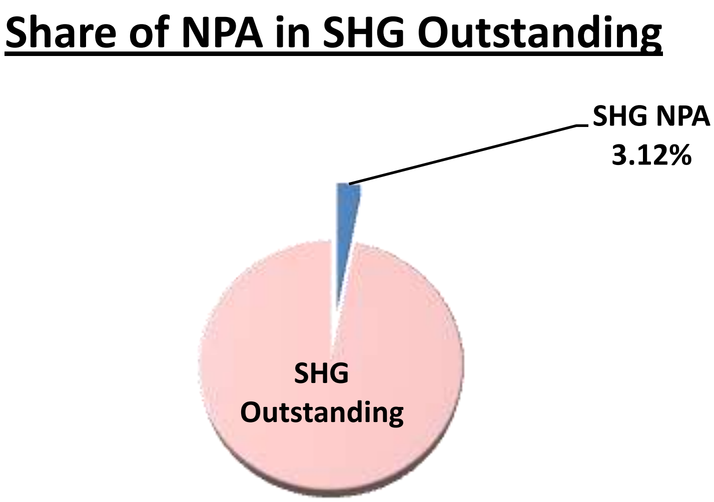
(Rs. in Crores)

Mode of Linkage	Loan Outstanding under SHG Finance	
	A/c	Amt
Financing SHGs directly by banks	135777	3229
Financing SHGs directly with the facilitation of NGOs	44670	1009
Financing SHGs through the medium of NGOs	8437	286
Total No. of SHGs linked	188884	4524

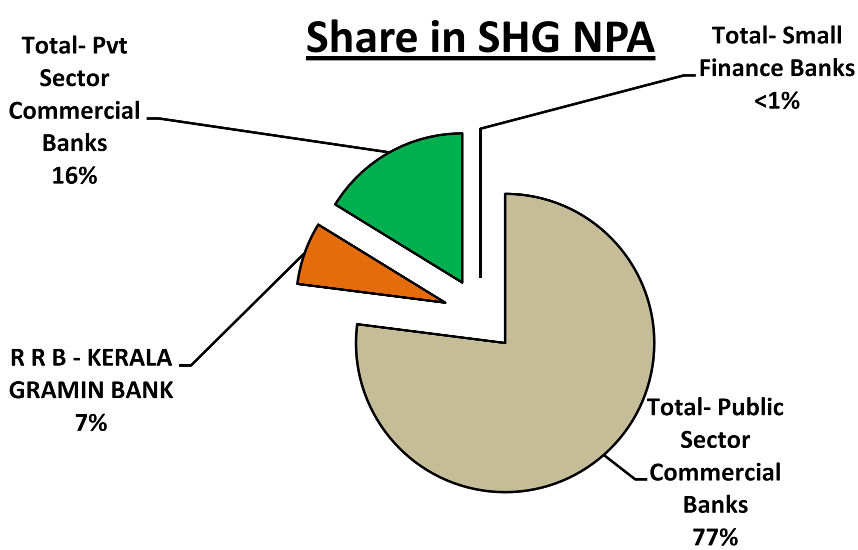
A. Banking Group wise Growth in SHG



B. % Share of SHG NPA in Total SHG Outstanding

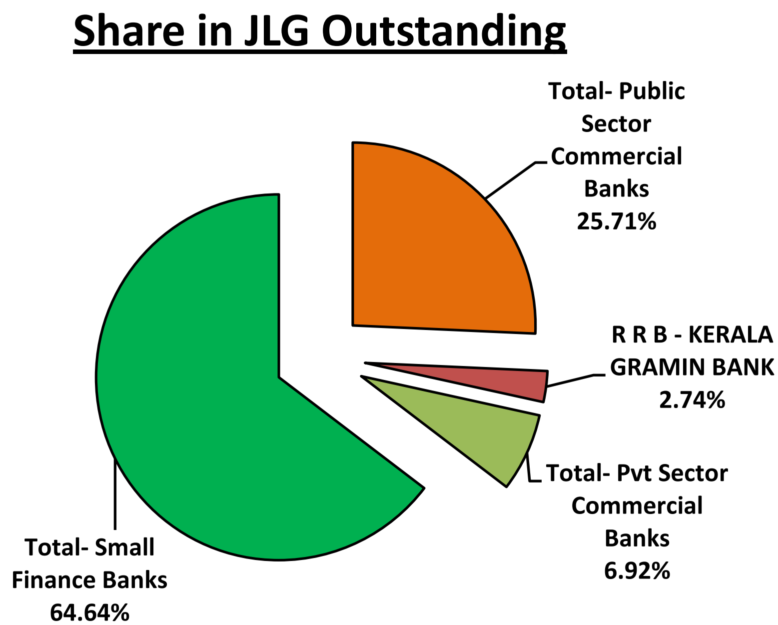


C. Banking Group wise Share in SHG NPA



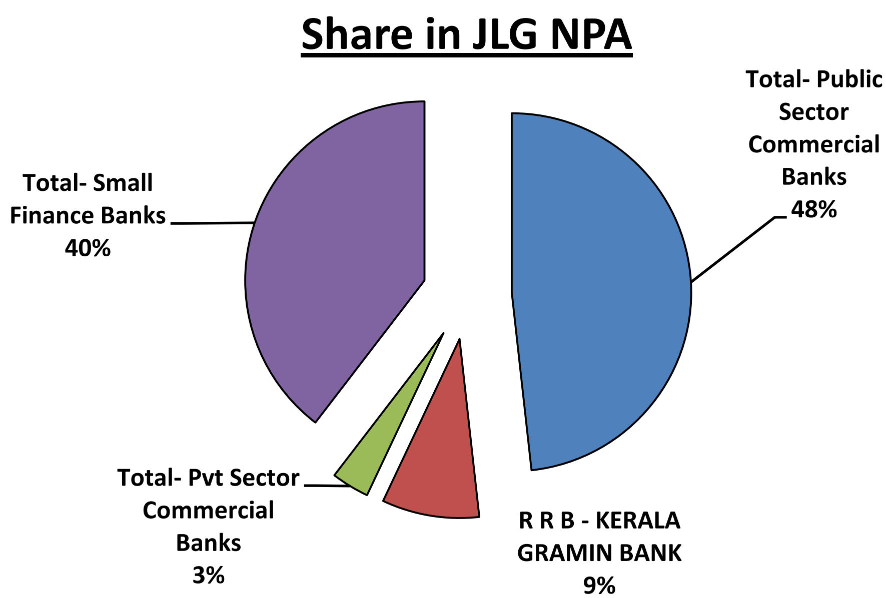
6.4. Performance under JLG

A. Banking Group wise Growth in JLG



B. % Share of JLG NPA in Total JLG Outstanding

C. **Banking Group wise Share in JLG NPA**

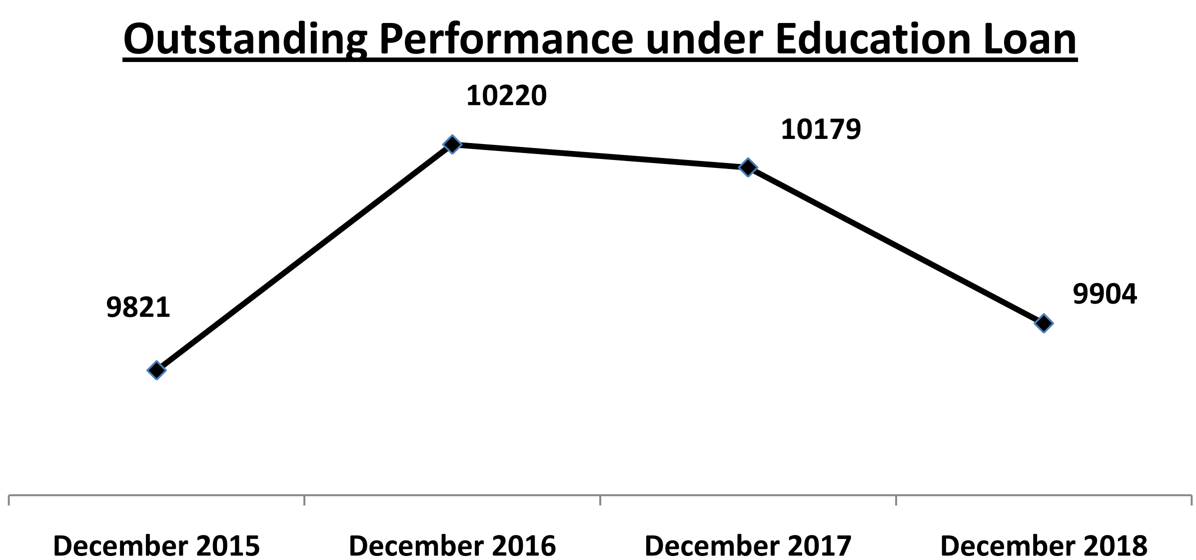


6.5. Outstanding Performance under Education Loan (Refer Annexure 8.25)

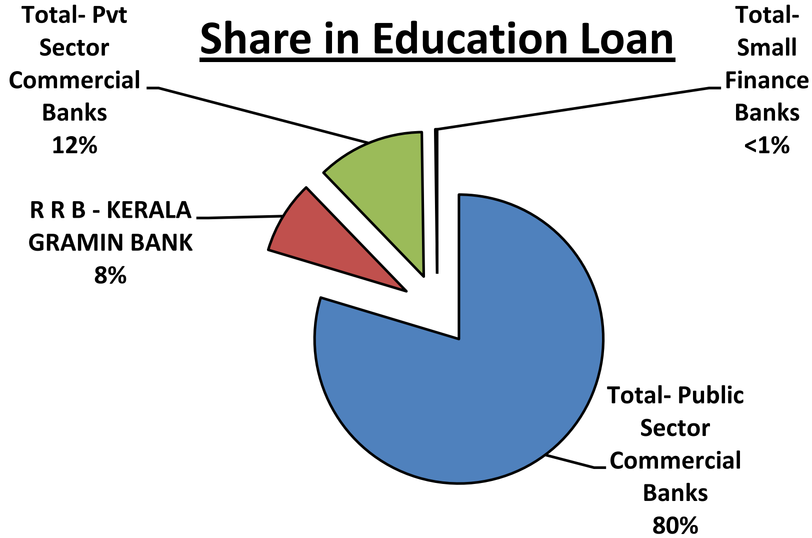
A. Growth in Education Loan

(Rs. in crores)

Parameter	Outstanding			
	December 2015	December 2016	December 2017	December 2018
Education loan	9821	10220	10179	9904



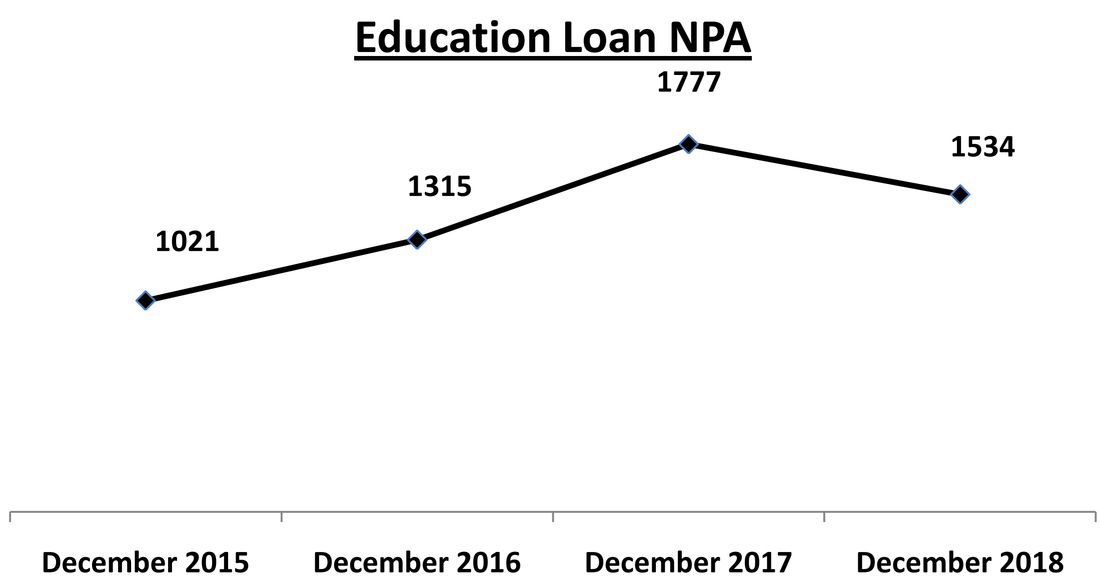
B. Banking Group wise Growth in Education Loan



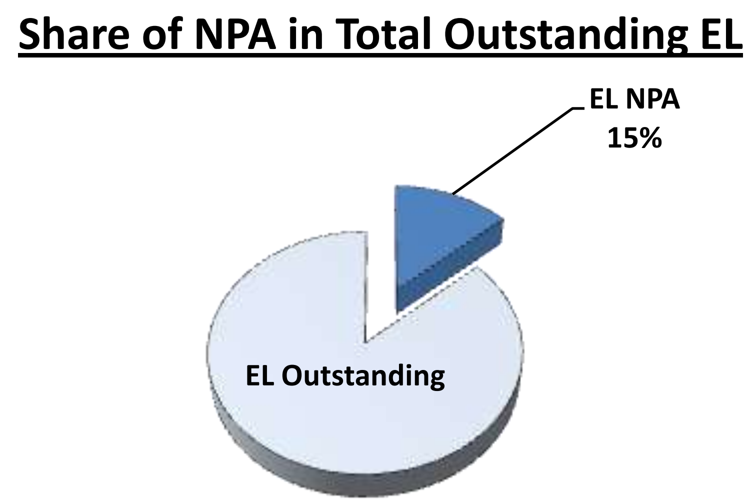
C. Education Loan NPA over the years

(Rs. in crores)

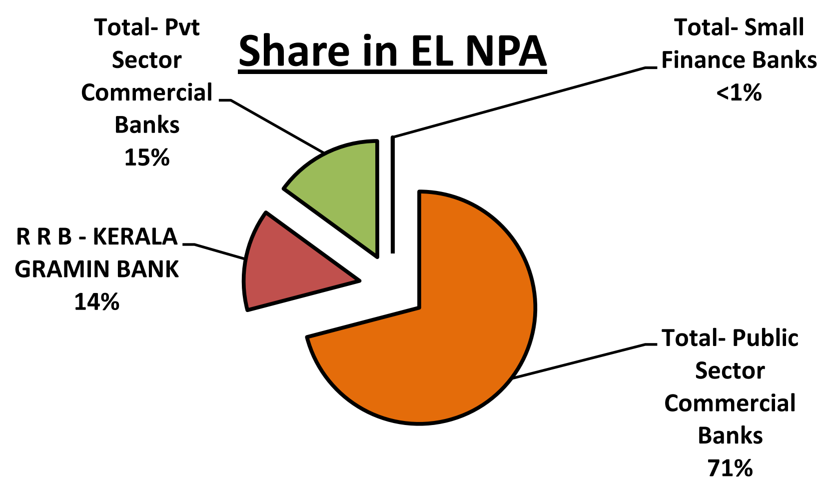
Parameter	Outstanding EL NPA			
	December 2015	December 2016	December 2017	December 2018
Education Loan NPA	1021	1315	1777	1534



D. % Share of EL NPA in Total EL Outstanding



E. Banking Group Wise Share Education Loan NPA

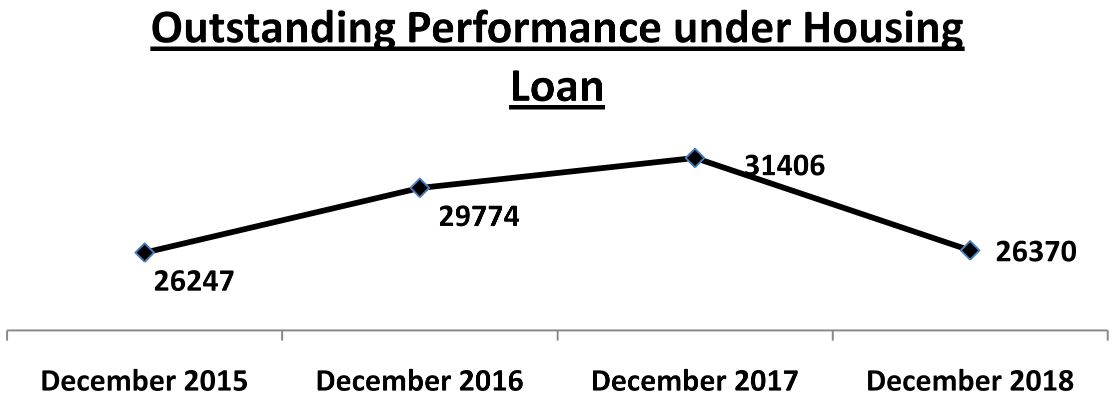


6.6. Outstanding Performance under Housing Loan (Refer Annexure 8.7)

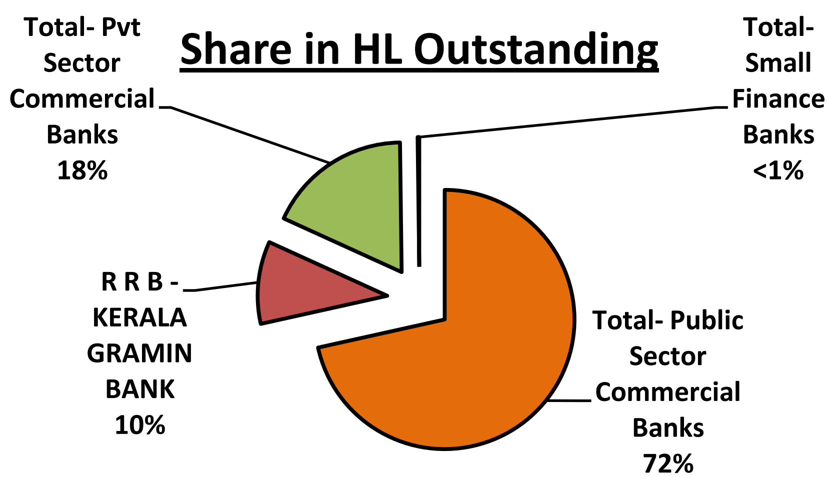
A. Growth in Housing Loan

(Rs. in crores)

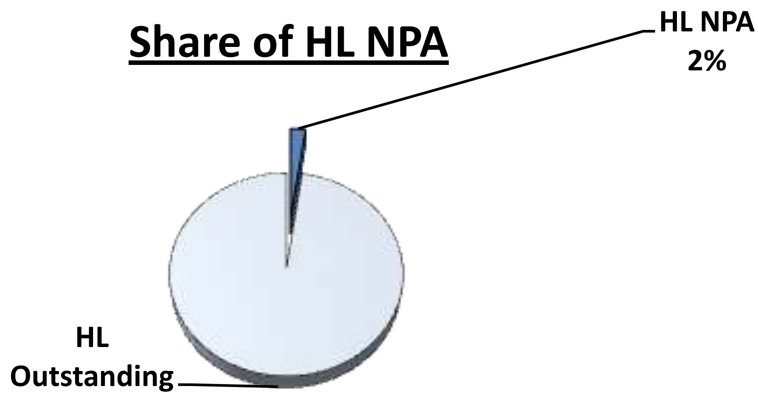
Parameter	Outstanding			
	December 2015	December 2016	December 2017	December 2018
Housing loan	26247	29774	31406	26370



B. Banking Group wise Growth in Housing Loan



C. % Share of NPA in Housing Loan



6.7. Total Outstanding Under MUDRA Loans (PMMY) as at December 2018
(Refer Annexure 8.30)

(Rs. in Crores)

Banking Group	Of Total outstanding under MUDRA loans							
	SHISHU		KISHORE		TARUN		Total MUDRA Loans	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	121184	434	106274	1836	19816	1355	247274	3625
R R B - KERALA GRAMIN BANK	118941	291	105548	1435	5322	693	229811	2419
Total- Pvt Sector Commercial Banks	555831	422	54220	480	8675	421	618726	1323
Total- Small Finance Banks	226626	438	21059	92	0	0	247685	530
Total - Comm.Banks + RRB + SFB	1022582	1586	287101	3842	33813	2469	1343496	7897

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

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	1369	205	172	21
R R B - KERALA GRAMIN BANK	59	11	0	0
Total- Pvt Sector Commercial Banks	467	76	17	3
Total- Small Finance Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	1895	292	189	24

6.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at December 2018 (Refer Annexure 8.33)(Rs. in Crores)

Banking Group	PMAY Scheme-URBAN		PMAY Scheme-GRAMIN		PMAY Scheme	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Total- Public Sector Commercial Banks	13080	497	48	3	13128	500
R R B - KERALA GRAMIN BANK	2533	139	0	0	2533	139
Total- Pvt Sector Commercial Banks	2109	212	0	0	2109	212
Total- Small Finance Banks	0	0	0	0	0	0
Total - Comm.Banks + RRB + SFB	17722	848	48	3	17770	851

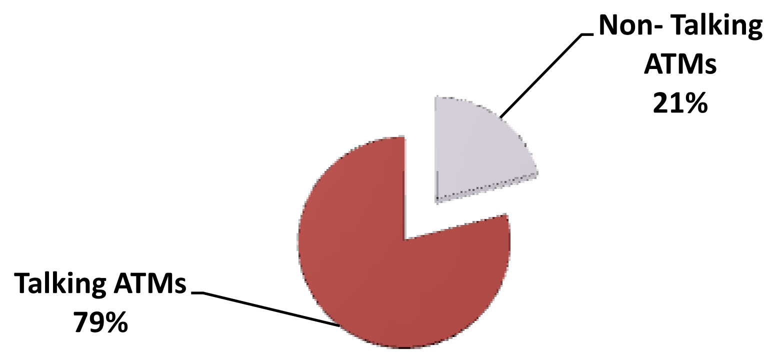
6.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at December 2018 (Refer Annexure 8.31)

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	452125	2355719	201766	3009610
R R B - KERALA GRAMIN BANK	106728	477297	66212	650237
Total- Pvt Sector Commercial Banks	115021	354207	31661	500889
Total- Small Finance Banks	0	0	8108	8108
Co-operative Banks	1428	6209	188	7825
State Total	675302	3193432	307935	4176669

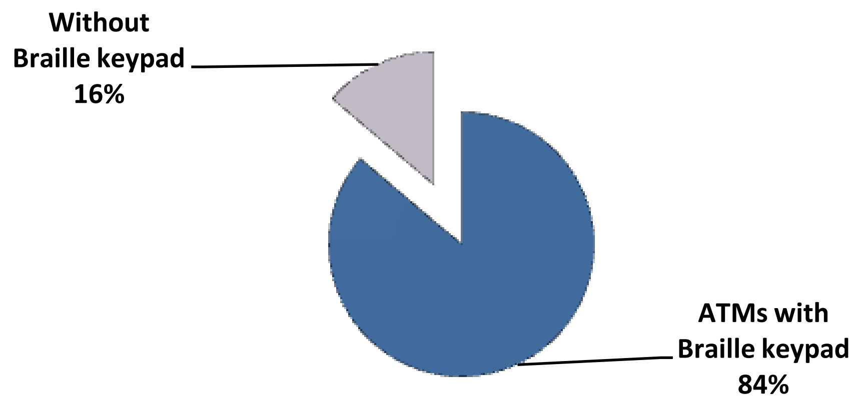
6.11. Status of Creating Banking environment for the visually challenged (Refer Annexure 8.23)

Banking Group	No.of ATM Outstanding	No. of talking ATMs	No. of ATMs with Braille keypad
Total- Public Sector Commercial Banks	5415	4380	4427
R R B - KERALA GRAMIN BANK	318	318	318
Total- Pvt Sector Commercial Banks	3210	2420	2843
Total- Small Finance Banks	109	0	0
Total - Comm.Banks + RRB + SFB	9052	7118	7588

Share of Talking ATMs



Share of Atms with Braille Keypad



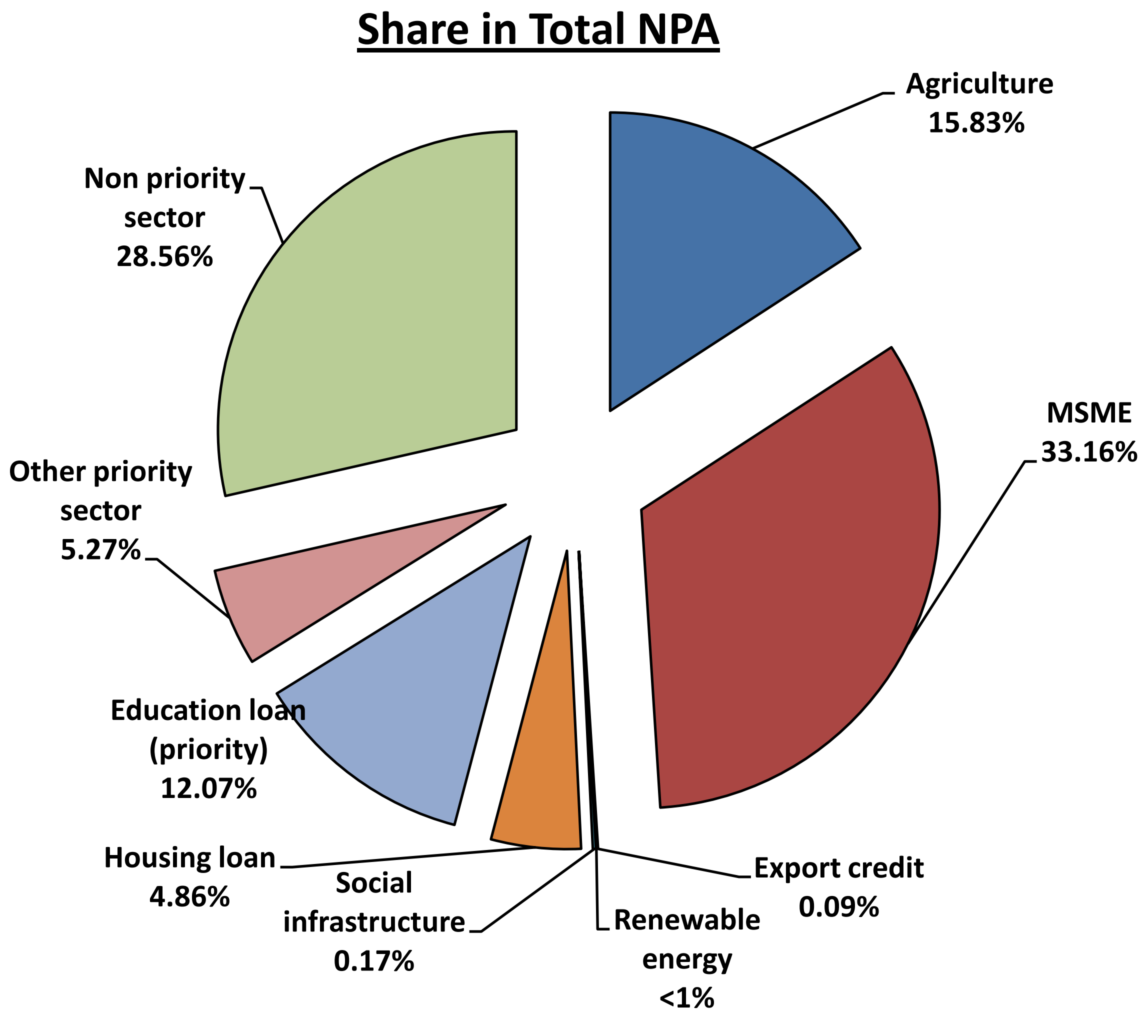
6.12. NPA Position of Commercial Banks (Refer Annexure 8.32)

Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on December 2018		
Parameter	**No of Accounts**	**Amount Outstanding**
Priority Sector	**298509**	**9085**
(1)Agriculture	107044	2013
(2)MSME	103328	4217
(3)Export credit	101	11
(4)Renewable energy	12	0.01
(5)Social infrastructure	969	21
(6)Housing loan	12846	618
(7)Education loan (priority)	58301	1535
(8)Other priority sector	15908	670
Non priority sector	**100864**	**3632**
Total NPA	**399373**	**12717**

7. Review of Performance under Priority Sector Disbursement – 2018-19



7.1. Review of Priority Sector Advances (Disbursement) as at December 2018 - ACP 2018-19 Achievements (Refer Annexures 8.11 & 8.12)

The performance of banks with reference to the Annual Credit Plan 2018-19 as at December 2018 with Bank-wise and District-wise break up is furnished in the annexures. The abstract of the performance as at December 2018 under ACP 2018-19 is as follows.

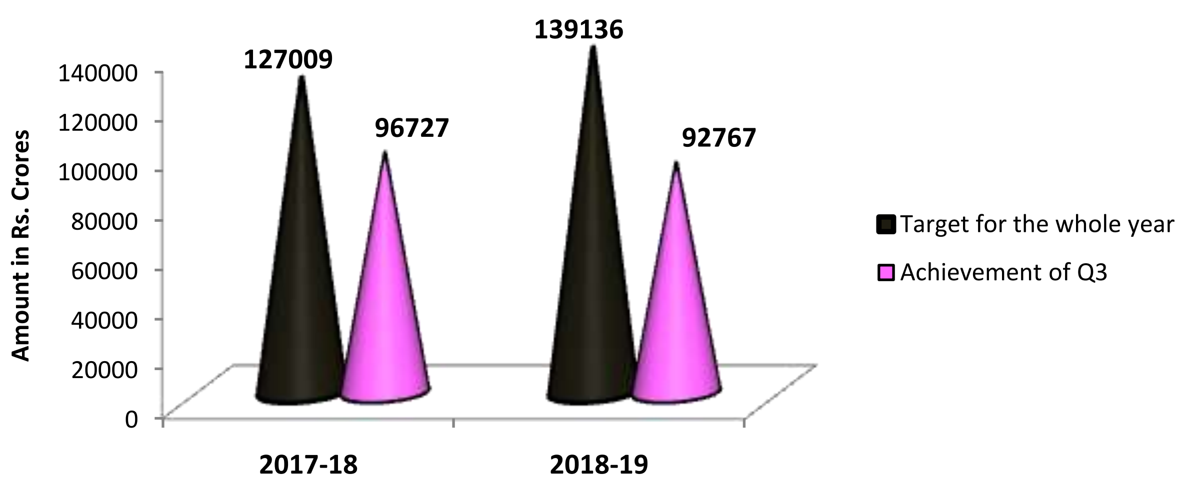
(Rs. in Crores)

Bank/Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target 2018-19	Ach Q3	% Ach	Target 2018-19	Ach Q3	% Ach	Target 2018-19	Ach Q3	% Ach	Target 2018-19	Ach Q3	% Ach
Total- Public Sector Commercial Banks	26885	21864	81%	13070	8450	65%	14501	8656	60%	54456	38970	72%
R R B - KERALA GRAMIN BANK	6743	7454	111%	2384	761	32%	2061	846	41%	11188	9061	81%
Total- Pvt Sector Commercial Banks	12481	9834	79%	8129	9296	114%	9217	3827	42%	29827	22957	77%
Small Finance Banks	250	526	210%	141	204	145%	88	324	367%	479	1054	220%
Cooperatives	18524	9494	51%	7912	3356	42%	16750	7874	47%	43186	20724	48%
Total	64883	49172	76%	31635	22067	70%	42618	21527	51%	139136	92767	67%
% to Total Disbursement	xx	53.01%	xx	xx	23.79%	xx	xx	23.21%	xx	xx	100%	xx

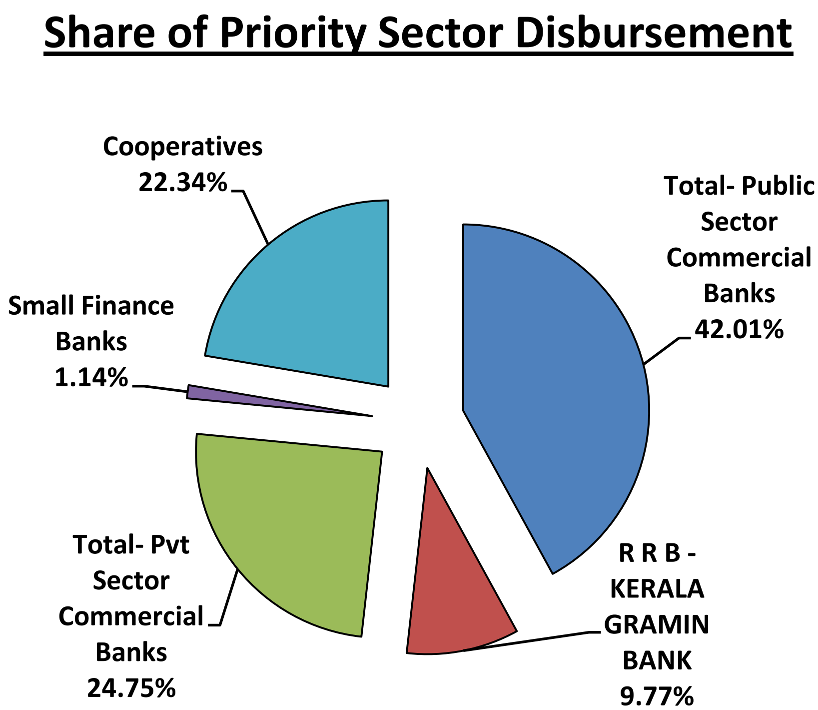
7.1.1. Overall Performance under Priority Sector

(Rs. in Crores)

Priority Sector	2017-18	2018-19
Target for the whole year	127009	139136
Achievement of Q3	96727	92767
% of Achievement for Q3	76%	67%



7.1.1.1. Banking GroupWise Performance under Priority Sector

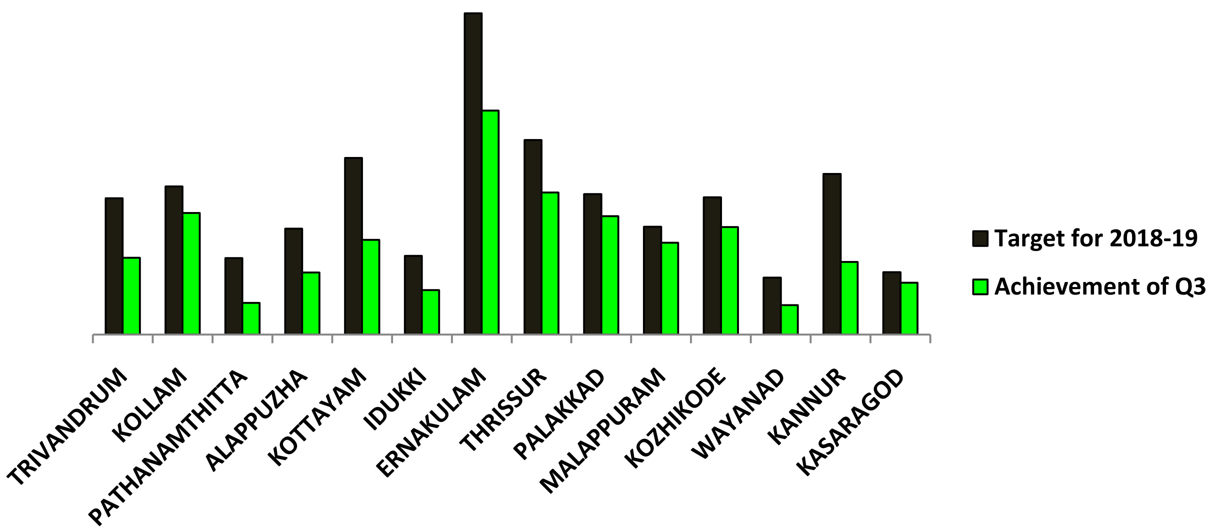


7.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

Sl. No.	District	Target for 2018-19	Achievement of Q3	% Achievement
1	TRIVANDRUM	9961	5601	56%
2	KOLLAM	10823	8898	82%
3	PATHANAMTHITTA	5600	2323	41%
4	ALAPPUZHA	7733	4532	59%
5	KOTTAYAM	12900	6922	54%
6	IDUKKI	5765	3254	56%
7	ERNAKULAM	23491	16381	70%
8	THRISSUR	14210	10372	73%
9	PALAKKAD	10267	8657	84%
10	MALAPPURAM	7887	6714	85%
11	KOZHIKODE	10035	7852	78%
12	WAYANAD	4160	2161	52%
13	KANNUR	11736	5318	45%
14	KASARAGOD	4568	3784	83%
TOTAL		139136	92767	67%

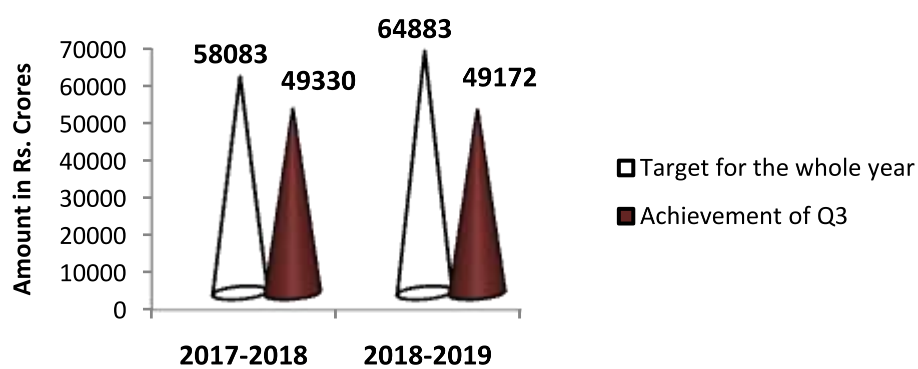
Priority Sector Target Vs Achievement



7.1.2. Performance under Primary Sector

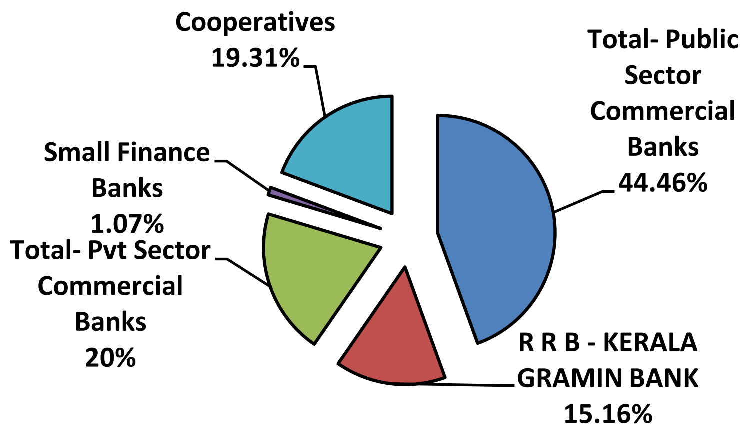
(Rs. in Crores)

Parameter	2017-2018	2018-2019
Target for the whole year	58083	64883
Achievement of Q3	49330	49172
% Achievement for Q3	85%	76%



7.1.2.1. Banking GroupWise Performance under Primary Sector

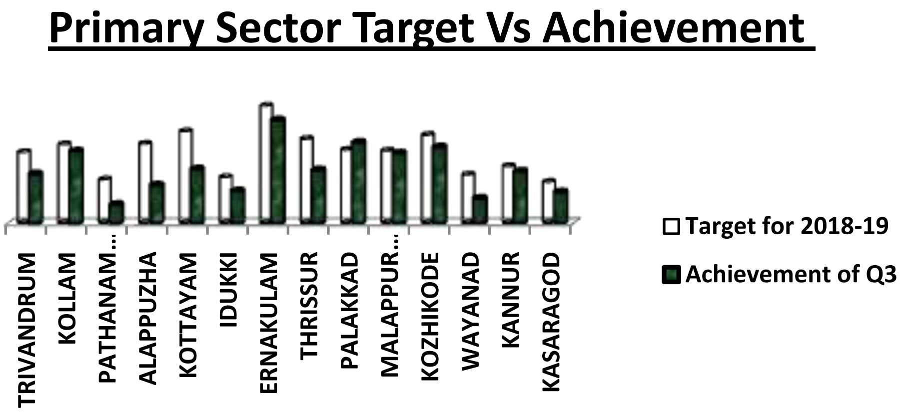
Share of Primary Sector Disbursement



7.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

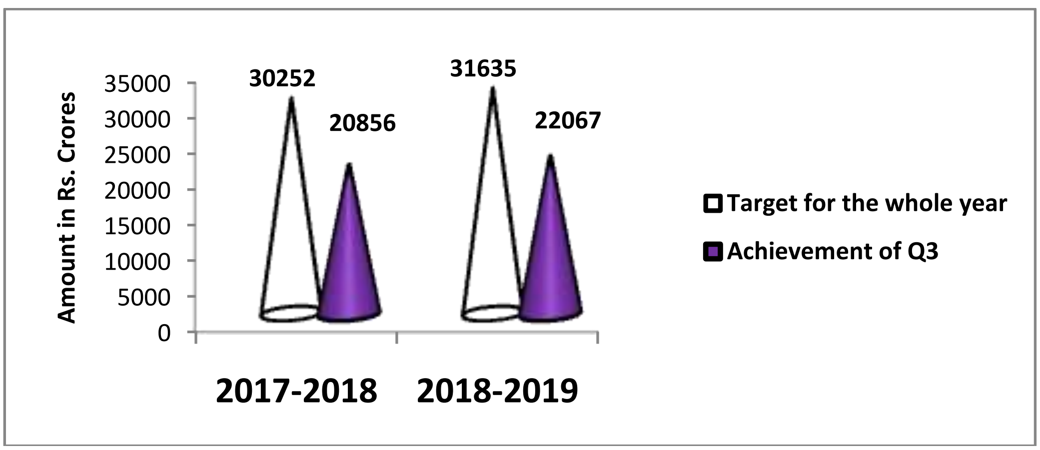
Sl. No.	District	Target for 2018-19	Achievement of Q3	% Achievement
1	TRIVANDRUM	4640	3208	69%
2	KOLLAM	5151	4695	91%
3	PATHANAMTHITTA	2859	1211	42%
4	ALAPPUZHA	5186	2474	48%
5	KOTTAYAM	6000	3520	59%
6	IDUKKI	3005	2098	70%
7	ERNAKULAM	7672	6718	88%
8	THRISSUR	5502	3460	63%
9	PALAKKAD	4789	5263	110%
10	MALAPPURAM	4728	4557	96%
11	KOZHIKODE	5765	4962	86%
12	WAYANAD	3168	1601	51%
13	KANNUR	3721	3381	91%
14	KASARAGOD	2697	2022	75%
TOTAL		64883	49172	76%



7.1.3. Performance under Secondary Sector

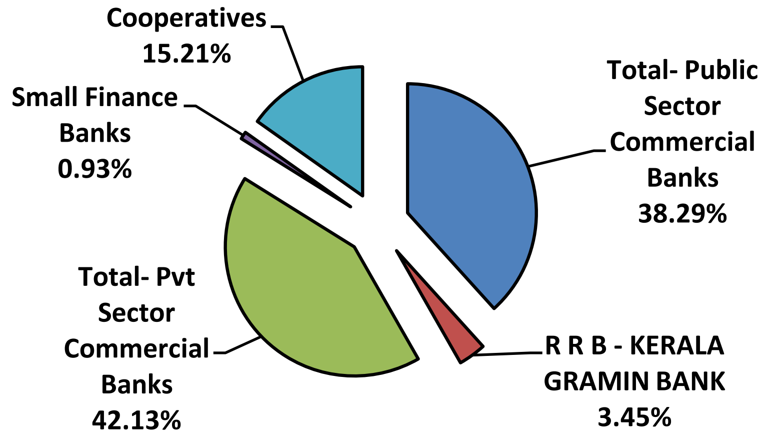
(Rs. in Crores)

Parameter	2017-2018	2018-2019
Target for the whole year	30252	31635
Achievement of Q3	20856	22067
% Achievement for Q3	69%	70%



7.1.3.1. Banking GroupWise Performance under Secondary Sector

Share of Secondary Sector Disbursement

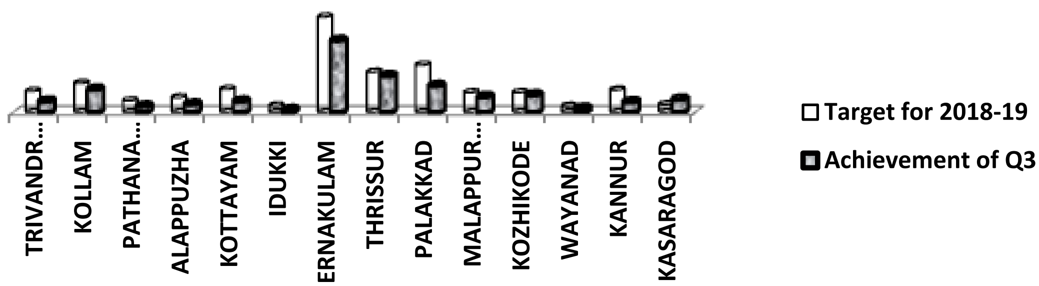


7.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

Sl. No.	District	Target for 2018-19	Achievement of Q3	% Achievement
1	TRIVANDRUM	1823	940	52%
2	KOLLAM	2517	1982	79%
3	PATHANAMTHITTA	1005	518	52%
4	ALAPPUZHA	1272	689	54%
5	KOTTAYAM	2000	946	47%
6	IDUKKI	572	211	37%
7	ERNAKULAM	8271	6216	75%
8	THRISSUR	3493	3139	90%
9	PALAKKAD	4094	2302	56%
10	MALAPPURAM	1716	1324	77%
11	KOZHIKODE	1712	1480	86%
12	WAYANAD	541	328	61%
13	KANNUR	1943	890	46%
14	KASARAGOD	674	1101	163%
TOTAL		31635	22067	70%

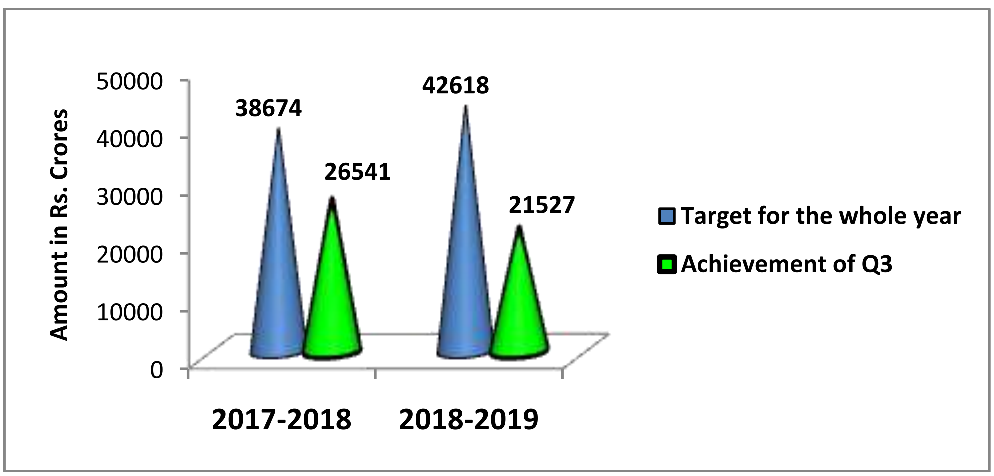
Secondary Sector Target Vs Achievement



7.1.4. Performance under Tertiary Sector

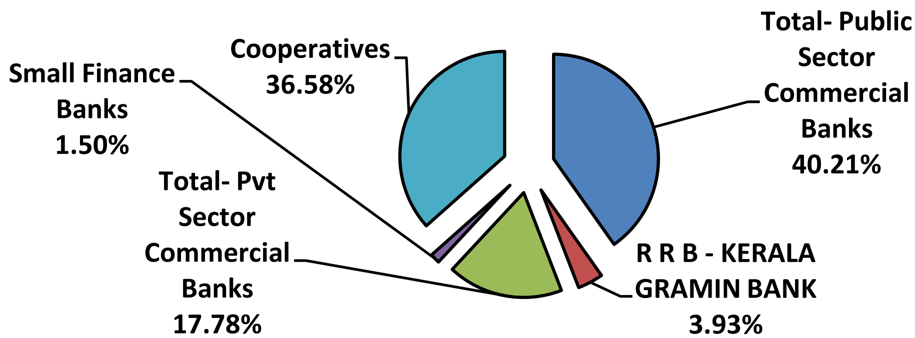
(Rs. in Crores)

Parameter	2017-2018	2018-2019
Target for the whole year	38674	42618
Achievement of Q3	26541	21527
% Achievement for Q3	69%	51%



7.1.4.1. Banking GroupWise Performance under Tertiary Sector

Share of Tertiary Sector Disbursement

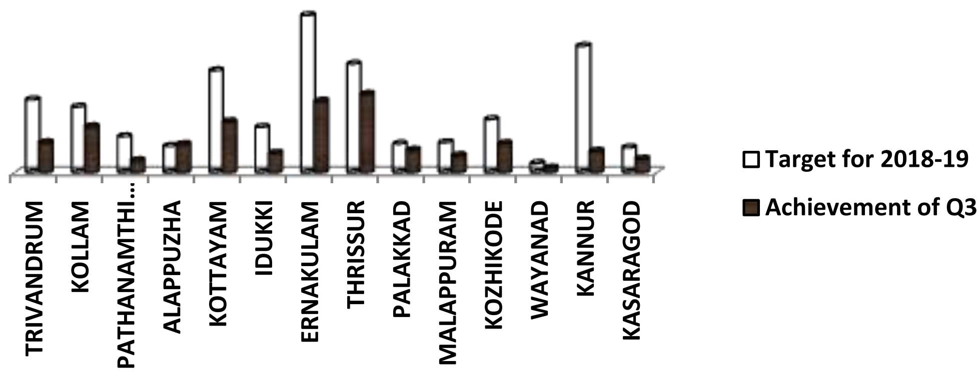


7.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target for 2018-19	Achievement of Q3	% Achievement
1	TRIVANDRUM	3498	1453	42%
2	KOLLAM	3155	2221	70%
3	PATHANAMTHITTA	1736	593	34%
4	ALAPPUZHA	1275	1369	107%
5	KOTTAYAM	4900	2457	50%
6	IDUKKI	2187	945	43%
7	ERNAKULAM	7548	3446	46%
8	THRISSUR	5215	3774	72%
9	PALAKKAD	1384	1091	79%
10	MALAPPURAM	1442	832	58%
11	KOZHIKODE	2558	1409	55%
12	WAYANAD	451	232	51%
13	KANNUR	6072	1046	17%
14	KASARAGOD	1196	661	55%
TOTAL		42618	21527	51%

Tertiary Sector Target Vs Achievement



8. Any Other matter with the Permission of Chair