

പതിനാലാം കേരള നിയമസഭ

പതിനഞ്ചാം സമ്മേളനം

നക്ഷത്രചിഹ്നമിടാത്ത നിയമസഭ ചോദ്യം നം. 2310 - 14/06/2019 - ലെ മറുപടിക്ക്

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	ചോദ്യം	ഉത്തരം
(എ)	വിവിധ ബാങ്കുകളിൽ നിന്നും ലോണെടുത്ത് തിരിച്ചടക്കാനാവാതെ സർഫാസി ആക്ട് പ്രകാരം നടപടികൾ നേരിടുന്ന നിരവധി കുടുംബങ്ങൾ സംസ്ഥാനത്ത് ഉള്ളതായി ശ്രദ്ധയിൽപ്പെട്ടിട്ടുണ്ടോ;	ശ്രദ്ധയിൽപ്പെട്ടിട്ടുണ്ട്.
(ബി)	ഇത്തരം കേസുകളിൽ ബാങ്കുകൾ സാവകാശം നൽകാതെ അടിയന്തര നടപടികൾ സ്വീകരിക്കുന്നതിനാൽ വായ്പയെടുത്തവർക്ക് വീട് നഷ്ടപ്പെടുമ്പോഴുമ്പോൾ സഹായിക്കാൻ എന്തെങ്കിലും സഹായ പദ്ധതി ഏർപ്പെടുത്തുന്ന കാര്യം പരിശോധിക്കുമോ;	ബാങ്കുകളിൽ നിന്നും വായ്പ എടുത്തശേഷം ശേഷം തിരിച്ചടവിൽ വീഴ്ച വരുത്തുമ്പോൾ ബാങ്കുകൾ അനുവദിക്കുന്ന കടിശ്ശിക തീർപ്പാക്കൽ അവസരങ്ങൾ വിനിയോഗിക്കാതെ വീണ്ടും കടിശ്ശിക വരുത്തുമ്പോഴും തിരിച്ചടവിനുള്ള സാധ്യത വീരളമാകുകയും ചെയ്യുമ്പോഴാണ് റവന്യൂ റിക്കവറി/സർഫാസി പ്രകാരമുള്ള റിക്കവറി നടപടികൾ സാധാരണഗതിയിൽ സ്വീകരിക്കുന്നത് എന്നാൽ ഇതിന്റെ പേരിൽ തീർത്തും ദയാരഹിതമായി പെരുമാറുന്ന ചില ബാങ്ക് അധികാരികളുടെ സമീപനം ജനങ്ങൾക്കിടയിൽ കടുത്ത പ്രതിഷേധം ഉയർത്തുന്നുണ്ട്. ഇക്കാര്യത്തിൽ സംസ്ഥാന സർക്കാർ തലത്തിൽ സ്വീകരിക്കാവുന്ന പരമാവധി ഇടപെടലുകൾ ഈ സർക്കാർ നിരന്തരം നടത്തുന്നുണ്ട്. സംസ്ഥാനതല ബാങ്കിംഗ് സമിതി യോഗങ്ങളിൽ ഈ വിഷയത്തിന്മേലുള്ള സർക്കാർ നിലപാട് വ്യക്തമായി പറഞ്ഞിട്ടുള്ളതും ഇത്തരം ഘട്ടങ്ങളിൽ വളരെ ഉദാരമായ സമീപനം സ്വീകരിക്കണമെന്ന് ആവശ്യപ്പെട്ടിട്ടുള്ളതുമാണ്. വായ്പയെടുത്തിട്ടുള്ള വീട് നഷ്ടപ്പെടുന്നവരെ സഹായിക്കുന്നതിനായി സഹായ പദ്ധതികൾ ഏർപ്പെടുത്തുന്ന കാര്യം നിലവിൽ സർക്കാർ പരിഗണനയിലില്ല.
(സി)	നിലവിൽ ഏതൊക്കെ കടങ്ങൾക്ക് മോറട്ടോറിയം പ്രഖ്യാപിച്ചിട്ടുണ്ടെന്നും ഏതു	സംസ്ഥാനത്തുണ്ടായ മഹാപ്രളയം കണക്കിലെടുത്ത് കർഷകർ വിവിധ ധനകാര്യ സ്ഥാപന

മാസം വരെയൊന്നെന്നും വ്യക്തമാക്കുമോ?

ങ്ങളിൽ നിന്നുമെടുത്തിട്ടുള്ള വിവിധ വായ്പകളിന്മേലുള്ള ജപ്തി നടപടികൾക്ക് ഒരു വർഷത്തേക്ക് മോറട്ടോറിയം പ്രഖ്യാപിച്ച 12/10/2018 ലെ സ.ഉ (എം.എസ്) നം.367/2018/റവ. പ്രകാരം സർക്കാർ ഉത്തരവ് പുറപ്പെടുവിച്ചിരുന്നു. ഈ ഉത്തരവിന്റെ അടിസ്ഥാനത്തിൽ 1968 ലെ റവന്യൂ റിക്വറി ആക്ട് 71-ം വകുപ്പിൽ ഉൾപ്പെടുത്തിയിട്ടുള്ളവ ഉൾപ്പെടെയുള്ള സ്ഥാപനങ്ങളിൽ നിന്നും കർഷകർ എടുത്തിട്ടുള്ള വായ്പകളുടെ ജപ്തി നടപടികൾക്ക് മോറട്ടോറിയം നടപ്പിലാക്കിയിരുന്നു. പൊതുമേഖല, വാണിജ്യ, സഹകരണ ബാങ്കുകളിൽ നിന്നും കർഷകർ എടുത്തിട്ടുള്ള കാർഷിക വായ്പകളിന്മേലുള്ള ജപ്തി നടപടികൾക്ക് നേരത്തെ പ്രഖ്യാപിച്ച മോറട്ടോറിയം 2019 ഡിസംബർ 31 വരെ ദീർഘിപ്പിക്കാനും ഇത് കർഷകർ എടുത്തിട്ടുള്ള എല്ലാ വായ്പകൾക്കും ബാധകമാക്കിക്കൊണ്ടും 05.03.2019 ലെ മന്ത്രിസഭായോഗം തീരുമാനമെടുത്തിട്ടുണ്ട്. ആയത് സംബന്ധിച്ച് ഉത്തരവ് പുറപ്പെടുവിച്ചിട്ടുള്ളതും ഇക്കാര്യത്തിൽ തുടർനടപടികൾ റവന്യൂ വകുപ്പ് സ്വീകരിച്ചുവരുന്നതുമാണ്. 2018 ഓഗസ്റ്റ് മാസം 20 നു കൂടിയ സംസ്ഥാനതല ബാങ്കേഴ്സുമിതീയുടെ പ്രത്യേക യോഗം ഷെഡ്യൂൾഡ് വാണിജ്യ ബാങ്കുകൾ ഉടൻ നടപ്പിലാക്കേണ്ട പ്രളയദുരിതാശ്വാസ നടപടികൾ റിസർവ്വ് ബാങ്ക് നിബന്ധനകൾക്ക് വിധേയമായി ചർച്ച ചെയ്ത് അംഗീകരിക്കുകയും വ്യക്തമായ മാർഗ്ഗനിർദ്ദേശങ്ങൾ എല്ലാ ബാങ്കുകൾക്കും ലഭ്യമാക്കുകയും ചെയ്തിട്ടുണ്ട്. ആയതനുസരിച്ച് ഓരോ മേഖലകളിലേയും അർഹമായ വായ്പകൾക്ക് മോറട്ടോറിയവും, പുനർക്രമീകരണത്തിലൂടെ അധിക തിരിച്ചടവ് കാലാവധിയും പുനർവായ്പയും ബാങ്കുകൾ അനുവദിക്കുന്നുണ്ട്. സംസ്ഥാനതല ബാങ്കിംഗ് സമിതി പുറപ്പെടുവിച്ച മാർഗ്ഗനിർദ്ദേശങ്ങൾ അനുബന്ധമായി ചേർക്കുന്നു.

സെക്ഷൻ ഓഫീസർ

State Level Bankers Committee (SLBC), Kerala
Special Meeting (Flood Relief Measures) 2018
20th August, 2018 at Hotel Residency Tower, Trivandrum

The meeting commenced at 2.30 pm with Sri SMN Swamy, Regional Director, Reserve Bank of India & Sri Tom Jose IAS, Chief Secretary, Government of Kerala jointly chairing the meeting.

Smt G K Maya, Convenor SLBC Kerala & General Manager, Canara Bank welcomed the dignitaries to the special meeting of SLBC to act on the financial aids and support to the Flood victims of the entire state of Kerala.

She informed the forum that this meeting was planned to be convened at a short notice when Alapuzha district was first affected followed by Kottayam and Pathanamthitta districts with a total of 198 villages, to deliberate on providing essential banking services and relief measures. Now 452 villages have been officially declared (As of 20th August) as flood affected and their number is likely to go up. Almost every other district in the state also got affected in the deluge. The rescue and relief operations spread over the entire state carried out by government machineries, the NGOs, the armed forces and the fishing community have played a very important role in saving the lives of thousands of people. The government machinery under the honourable Chief Ministers's able leadership has more than proved its capacity to meet the challenges under his command, the entire state rallied under a single banner even commandeering the might of the armed forces and welding it to the state's rescue and relief efforts saving more than 22000 persons from death and moving 7 lakh people from their flood ravaged houses to safety within 5 days. This was the biggest rescue operation carried out by NDRF. The union government already rated the flood as a level 3 calamity as per NDMP. The Union government has also announced several relief measures after the honourable Prime Minister's visit to Kerala.

The enormity of loss is yet to be reckoned in full. The herculean task of rebuilding the lives, livelihoods and infrastructure both private and public lies ahead. This is a time to think of comprehensive holistic methods to rebuild Kerala to bring back normal life into the hundreds of villages which have been devastated in the flood.

Fortunately there is a well thought out plan and framework laid down by Reserve bank of India in its master circular which shall be the basis for banks to extend support by way of restructuring, rescheduling existing loans of borrowers. It also includes guidelines for fresh finance wherever warranted. Bankers should take lenient approach while using their discretionary powers in waiving off fees, charges, commissions etc for services that the banks normally render while issuing duplicate Pass books, Deposit receipts etc. We hope to have a great deliberation in finding out the best possible measures that need to be undertaken by the financial institutions at the flood hit areas.

Sri S M N Swamy Regional Director, RBI in his Presidential address stated that the meeting has been convened in the backdrop of devastating floods that hit the state of Kerala and to discuss the various measures that could be taken to mitigate the hardships that the flood has caused to the people of Kerala. Frequent occurrence of natural calamities has taken a heavy toll on human life and caused wide spread damage to economic pursuits in the state. The nature has unleashed its wrath upon the state of Kerala and caused irreparable damage. The Mammoth catastrophe is too crushing for this literate state and is very difficult to recuperate and resuscitate the lives of the people. People of all sorts fell prey to the insatiable fury of nature; villages have disappeared, roads and bridges have vanished, hills tumbled and earth broke inconsolably. The devastation caused by this natural calamity calls for massive rehabilitation efforts from all the agencies. The central, state & local authorities; corporates, NGOs and Associations of individuals who are involved in the relief and rehabilitation operations have to reinstate the lives of the people affected by the natural calamity. The developmental role assigned to the commercial banks including Small Finance Banks warrants their active support in reviving the economic activity of those affected by the occurrence of natural calamity. The role of scheduled commercial banks is to provide relief measures through rescheduling the existing loans and sanctioning fresh loans as per the emerging requirements of the borrowers. To enable banks to take uniform and concerted action expeditiously. Reserve Bank had issued certain directions covering four important aspects namely the institutional framework, restructuring of existing loans, providing fresh loans and other ancillary relief measures. These are the measures the RBI has broadly given as outline as to move ahead. SLBC can deliberate on how we can go about in resolving and quickly implementing the directions.

Sri Tom Jose IAS Chief Secretary, Govt. of Kerala briefed that this Special meeting of SLBC has been called to discuss the disaster relief measures that could be taken to mitigate the sufferings of the people of Kerala which they have been undergoing for last several days. Eventhough this natural disaster started early June this year, the worst spell was in last 10 days. Mitigation measures are the only steps that could be taken during a natural disaster. This dilemma which Kerala has seen is the worst since 1924. Nearly a million people are in relief camps. Eventhough the water is receding, the number of people in the camps are going up primarily because when people go back to the houses they find that houses are no longer habitable, hence they are forced to go back to relief camps for their sustenance. This is a big challenge to the people who are involved in relief and rescue operations. People of Kerala came together to combat this mega flood. Generous assistance from the Union government which played at the disposal of the government of Kerala. The four armed services of the union government together with NDRF are playing a major role in the ongoing rescue operations. Around 400 people have lost their life which is likely to increase when the water flows off.

The government is estimating the damage caused by the floods. Honorable Prime Minister visited Kerala and emphasized not only on the immediate relief measures but also on the long term measures which needs to be taken for rebuilding the state of Kerala.

The financial institutions have a significant role to play in this regard. The people who are in camps have virtually lost everything they had, properties have been damaged, and houses have been washed away in landslides. Banks should help not only in rebuilding the state but also help individually each and every soul who has lost everything in the nature's fury that was unleashed upon the state in the last several days.

At this juncture, he concluded by requesting the SLBC members to play a lead role in rebuilding the state and to help the people to put together their lives again.

Sri Manoj Joshi IAS Principal Secretary Finance, Govt. of Kerala In his address he stated that this special SLBC meeting has been called when the flood was at the lower level and GoK has declared 454 villages as flood affected. Now another 400 villages would be declared immediately. He requested the SLBC forum to take an open decision regarding all the villages notified by the GoK as flood affected. Kerala government's notification in this regard will come in two days in this regard.

He thanked the banks which are working along with the Finance department to make alive the CMDRF portal which is accepting contribution from people. The finance department does not want to restrict the portal to one or two banks. It is open to any bank to provide a payment gateway to the finance department.

Large number of houses have been inundated and those currency notes kept their would have been soiled. There is a general concern that banks would not accept it and would have to go to RBI. In this context, the finance department has requested the Regional Director, RBI to direct the banks in the wake of floods, to accept these notes for a particular period of time.

Another complaint which the finance ministry has received is that while transferring funds from CMDRF to beneficiary's account, some of the banks are not allowing the people to withdraw the money from accounts due to minimum balance restrictions. In this regard the finance department has written to the SLBC convenor and asked them to convey it to the banks not to do that.

Another issue was when people contribute to the CMDRF account by cash, initially SBI bank branches were not accepting cash of more than Rs 25000/- per day in an account. Now SBI has issued a circular to the bank branches to take any amount of cash which is contributed to the CMDRF account and not to ask for PAN.

He added that the Additional Chief Secretary & Relief Commissioner, GoK, Sri. P.H Kurian requested the banks to consider writing off loan of those persons who have lost their life in this disaster and not to recover loans from their family members. He hoped appropriate decisions would be taken in the forum.

Sri Devendra Kumar Singh IAS Agriculture Production Commissioner & Principal Secretary Agriculture, Govt of Kerala stated that People of Kerala are going to reconstruct and restart their life and a lot of assistance is required from the bankers. Most of the people have lost many of their documents including Aadhaar card, Pan card and many valuables which is required for their residential purposes.

Different types of loans such as personal loans, loans for SME's and for the services sector etc. are more required because everybody has to restart something and a human look would be required in the entire process.

In agricultural sector, the total loss is initially estimated to be more than 1000 crores and about 46000 hectares of agricultural land is affected and about 2.8 lakh farmers have been affected. The maximum loss has occurred to the banana crop because most of the farmers were expected to harvest the crop during the Onam season. Out of the total 1000 crores, around 500 crores is estimated to be of banana crop. Other significant loss occurred crops are Paddy, Coconut and Pepper. This is the estimate of agricultural department.

In this context, he requested the banks to give moratorium of 2 to 3 years for the agricultural loans and to halt the recovery measures initiated against the farmers for any other loans for a certain period.

Sri Selvaraj General Manager, NABARD mentioned that Kerala is in a pathetic situation due to the impact of recent floods. NABARD has issued a circular in 2018 which has the detailed procedures of the actions to be taken when natural calamity occurs. The circular has been forwarded to cooperative banks and RRBs.

- Lot of crops have been damaged and that has to be reconstructed or rephased over a period of time. Short term loans has to be rescheduled to long term loans . NABARD would provide a refinance support to an extent of 60 percent for cooperative banks and 70 percent for RRBs.
- Loss also happened in Agricultural allied activities like animal husbandry, fisheries etc. Many cattle have died in the floods. Lot of assets which were income generating are lost. Hence these issues have to be taken care of.
- Lot of damage has happened to housing, micro units etc that is also to be taken care of.

These are the areas where immediate assistance required to help the people to come out of this crisis. In addition to the existing concessional refinance for the current year, this rephasing is also a part where NABARD is contributing. NABARD is also providing support to RIDF for reconstructing roads, bridges etc in rebuilding the state.

Sri Venkataraman Chief General Manager, SBI stated that Kerala is facing a very distressful situation as nobody has anticipated such a magnitude of devastation will happen on account of rain and floods. This meeting was convened to deliberate on the problems faced in three districts but today, the entire state is flood affected. This is a holistic problem and many of the banks have initiated measures to support it. SBI In addition to providing financial assistance to CMDRF, also have taken measures to waive recovery charges in respect to issuing of duplicate passbooks, cheque books, ATM cards, other debit cards etc as many people have lost these in flood. SBI has

also announced certain concessions for flood affected people, the processing fee for the loans will be completely waived. Late payment of EMI will not attract penalty. SBI has issued instructions to its branches not to insist for Pancards while contributing to the CMDRF. SBI has completely waived all charges pertaining to the minimum balance maintenance. In case where penalty has been charged, it will be refunded. Around 350 branches could not function for last several days. More than 30 branches and 203 ATMs machines are submerged in water.

Agenda 1 Authorizing Scheduled Commercial Banks to extend relief measures to flood affected areas of Alapuzha, Kottayam & Pathanamthitta Districts

- *The forum discussed the draft relief proposals placed in the agenda and accepted the same with certain modifications.*
- *The forum then authorized a sub committee comprising of SLBC Convenor, Reserve bank of India, NABARD, State Bank of India, Federal Bank and Kerala Gramin Bank to meet on the next working day and finalise these relief measures before circulating to all banks.*

Agenda 2 Authorizing Regional Rural Bank and Co operative Banks to extend relief measures to flood affected areas of Alapuzha, Kottayam & Pathanamthitta Districts

The forum decided that the relief measures adopted in agenda 1 will be made applicable to the RRBs and the member Cooperative Banks and that the proposals shall be finalized by the same subcommittee indicated in the agenda 1, before circulating to the members

Agenda 3 = Forming a state level task force to examine and act upon any fresh natural calamity notification during this year's SW Monsoon (2018-19)

The forum approved the constitution of the above committee

Agenda 4 – Debt Relief Scheme for the debts of fishermen who lost lives in Oakhi Cyclone

The forum authorised the SLBC convenor to hold further discussions in this regard with the Revenue Department

Agenda 5 Campaign to increase the Crop Insurance Cover in Kerala (2018-19)

The forum decided that this subject shall be placed in the next regular SLBC meeting for discussion

Additional Agenda 1-Certification Regarding damaged title deeds

The forum authorised the SLBC convenor to take up the matter with the State Government

Additional agenda 2- Extension of Repayment due date for Crop loans

The forum authorised the SLBC convenor to take up the matter with the Central Government

Additional Agenda 3. Restructured accounts be given favored treatment in the event of any debt relief/repayment support scheme

The forum noted that this is the general sentiments of the bankers and requested the Government to kindly consider this suggestions in the event of introducing such schemes in future

Additional agenda 4 – Expediting Insurance claims

The forum requested SLBC convenor to arrange a meeting of the Insurance Companies to discuss the matter

Additional Agenda 5 Waiver of stamp duty for additional loans

The forum authorised the SLBC convenor to take up the matter with the State Government

Additional Agenda 6 – Waiving provision norms for restructured accounts and fresh loans

The forum authorised the SLBC convenor to take up the matter with RBI

Additional Agenda 7 –Receiving credit in BSBDA accounts (suggested by LDM Wayanad)

The forum noted the suggestions and requested the banks to take appropriate action in this regard

Other decisions

- 1. The SLBC Convenor suggested that as a good will measure, individual banks may refrain from taking stringent recovery measures for the next three months in the affected areas. The forum decided that individual banks may take their own decisions in this regard*
- 2. As regards the other personal loans which are not specifically mentioned in the relief measures stated in agenda I , the forum decided that the banks may take individual need based decisions based on the directions contained in the para no 4.3 of RBI master Direction No FIDD.CO.FSD.BC.No 8/05.10.001/2017-18 dt 2017 July 03rd*
- 3. ALL THE MEASURES PRESCRIBED ARE APPLICABLE ONLY FOR THE AFFECTED VILLAGES NOTIFIED BY THE GOVT.OF KERALA**

Special Meeting to discuss Flood relief measures of the State Level Bankers Committee concluded with the above deliberations.

Sri N K Krishnankutty, Deputy General Manager, Canara Bank proposed vote of thanks for the session.

Addendum dt 2018 Aug 21st to the minutes of the Special SLBC meeting dt 2018 Aug 20th

The sub committee referred to in agenda no 1 of the above cited minutes, met on 2018 Aug 21st and finalized Relief Measures to be adopted by the scheduled commercial banks , Regional Rural banks , Small finance Banks and Cooperative banks in the flood affected areas Kerala during the SW Monsoon , 2018 . The SLBC approved Relief Measures in the finalized form is given Appendix I

Appendix I

SLBC Approved Relief Measures to be extended by Scheduled Commercial Banks, Small Finance Banks , Regional Rural Banks and Cooperative banks in the VILLAGES declared by Govt of Kerala as flood affected during the SW Monsoon season of 2018

1. A special meeting of SLBC Kerala held on 2018 August 20th have discussed and adopted the following relief measures to be implemented by Banks with immediate effect
2. These shall be implemented by all the Scheduled Commercial Banks, Small Finance Banks, Regional Rural Banks and Cooperative Banks
3. The measures adopted for Scheduled Commercial Banks and Small Finance Banks are based on the guidelines contained in the RBI master direction No FIDD.CO.FSD.BC 8/05.10.001/2017-18 dt 2017 July 03rd .
4. The measures adopted for the RRB and Cooperative Banks are based on the guidelines contained in the NABARD Circular no 72/DOR/18/2018 dt 2018 April 11th
5. These measures will be applicable for those Revenue Villages notified as flood affected in SW Monsoon by Govt of Kerala till date and also those which may be notified further during the same season.

6. The SLBCforum acknowledged that the crop loss in the affected areas is above 50 %
7. The date to be reckoned for eligibility for restructuring and fresh finance will be the date of notification by the State Govt. or 2018 July 31st whichever is earlier. (All villages of Alapuzha and Kottayam Districts were notified on 2018 July 26th)
8. The restructuring and moratorium permitted under these guidelines shall be made effective from 2018 July 31st.
9. Specific Request for Restructuring/ Rescheduling must be obtained from the Borrower.
10. Application for Fresh/ Additional loans in eligible cases is to be submitted to the Bank Branch within 2018 Dec 31st.
11. In the case of crop loans application for fresh loan has to be submitted within the next cropping season. Banks will have to take appropriate credit decisions on the application within one month from the receipt of application.
12. The restructuring process is to be completed within 31st October 2018.
13. The instructions are contained in two chapters
 - a. Credit related relief measures (Table 1)
 - b. Other ancillary measures (Table 2)

Table I CREDIT RELATED RELIEF MEASURES

<p>A. <u>Short term crop production loans</u></p>
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| <ol style="list-style-type: none"> 1. Conversion to term loan if the account is not overdue as on date of declaration 2. One year moratorium from the above date or 31st July 2018 whichever is earlier. 3. Revised repayment period : 5 years from the above date (5 years including moratorium period) 4. No additional security to be asked for this conversion 5. Fresh Crop Loan based on scale of finance & cultivation area as per extant guidelines 6. No additional security or guarantee to be insisted 7. Margin shall be waived. 8. Rate of Interest shall be as per individual bank's policies 9. No Penal interest on current dues and waiver of penal interest in restructured loan 10. No Compounding of interest during moratorium period. 11. No compounding of interest on the fresh loan till its due date. 12. The restructured portion of loan shall be treated as Standard asset 13. The fresh loan also shall be standard asset 14. Insurance claim if any should be adjusted to the rescheduled loan |
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<p><u>B. Long Term(Investment) Credit to Agriculture</u></p>

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| <ol style="list-style-type: none"> 1. <u>Where only crop is damaged , but no productive asset damaged</u> <ol style="list-style-type: none"> i. Moratorium for minimum one year extendable upto 18 months. ii. Extending repayment period by one year & rescheduling installments/ current dues accordingly iii. Installments defaulted willfully in previous years not eligible for rescheduling 2. <u>Where both crop and productive assets are damaged</u> <ol style="list-style-type: none"> i. Moratorium for minimum one year extendable upto 18 months on case to case basis. |
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- ii. Term loan to be rescheduled
 - iii. Fresh crop loan as per item (A) above
 - iv. Need based term loan for repair /acquisition of the damaged productive asset
 - v. Rescheduling period based on overall repaying capacity of borrower vis-à-vis his total liability (including fresh loan). (Maximum extension by 5 years)
 - vi. Installments defaulted willfully in previous years not eligible for rescheduling
3. No additional security or guarantee to be insisted for fresh loan/rescheduling
 4. Rate of Interest shall be as per individual bank's policies.
 5. Margin shall be waived.
 6. The restructured portion of loan shall be treated as Standard asset
 7. The fresh loan also shall be standard asset
 8. Insurance claim if any should be adjusted to the rescheduled loan

C. Credit to agri allied activities dairy/fishery/poultry & other animal husbandry
(Both Term loan & Working Capital short term loan)

1. Where there is no damage to livestock or other productive assets

- i. Moratorium for minimum one year extendable up to 18 months.
- ii. Extension of repayment period by one year and rescheduling installments/current dues accordingly
- iii. Installments defaulted willfully in previous years not eligible for rescheduling
- iv. Need based working capital loan may be granted as per banks assessment

2. Where livestock & other productive assets are damaged

- i. Moratorium for minimum one year extendable up to 18 months on case to case basis.
- ii. Loan to be rescheduled.
- iii. Rescheduling shall be for a period based on overall repaying capacity of borrower vis-à-vis his total liability (including fresh loan). (Maximum extension by 5 years).
- iv. Need based term loan & working capital limit for repair /acquisition of the damaged productive asset and running cost may be granted based on the viability of the rehabilitated farms as per bank's assessment
- v. Installments defaulted willfully in previous years not eligible for rescheduling
- vi. No additional security or guarantee to be insisted for fresh loan/rescheduling
- vii. Rate of Interest shall be as per individual bank's policies.
- viii. Margin shall be waived.
- ix. The restructured portion of loan shall be treated as Standard asset
- x. The fresh loan also shall be standard asset
- xi. Insurance claim if any should be adjusted to the rescheduled loan

D. MSME (Including trade)

1. Restructuring/ Rescheduling of existing loans

- i. One year moratorium for loans to Micro & Small enterprises. (May extend upto 18 months on case to case basis)

- ii. Working capital limits, for micro&small enterprises may be restructured to Working Capital Term Loan(WCTL) with duration up to maximum 36 months (including moratorium period) on need basis
- iii. In term loans extension of repayment period by one year and rescheduling installments & current dues accordingly for micro&small enterprises
- iv. For Medium enterprises, a need based moratorium (up to 1 year) & Rescheduling/Restructuring for a period based on overall repaying capacity of borrower vis-à-vis his total liability.
- v. Installments defaulted willfully in previous years not eligible for rescheduling

2. Fresh loans /additional loan

- i. Need based fresh loans may be extended based on the case to case assessment of requirement, and repayment capacity of individual borrowers,
 - ii. The primary consideration for extending fresh/additional credit for rehabilitation shall be the viability of the unit after rehabilitation
3. Security & Rate of Interest shall be as per individual bank's policies.
 4. Margin shall be waived for micro and small enterprises
 5. The Rescheduled/restructured loan shall be treated as Standard asset
 6. The fresh loan also shall be standard asset
 7. Insurance claim if any should be adjusted to the rescheduled loan

E. HOUSING LOANS

1. Rescheduling of existing loans

Need based moratorium up to 1 year & rescheduling installments accordingly
Installments defaulted willfully in previous years not eligible for rescheduling

2. Fresh Loans

- i. Need based Top up loan for House repair/renovation/refurnishing/reconstruction.
 - ii. Eligibility, Loan amount, Repayment period, Rate of Interest, Repayment Holiday, Security & other conditions as applicable to housing loan scheme of Individual Banks.
 - iii. Margin may be waived for fresh loans up to Rs.5 lakhs
3. The restructured portion of loan shall be treated as Standard asset
 4. The fresh loan also shall be standard asset
 5. Insurance claim if any should be adjusted to the rescheduled loan

F. EDUCATION LOANS

- i. Moratorium of 6 months of loans which are standard assets and whose repayment has commenced & rescheduling installments accordingly
- ii. Installments defaulted willfully in previous years not eligible for rescheduling
- iii. The rescheduled loan shall be treated as Standard asset
- iv. Insurance claim if any should be adjusted to the rescheduled loan

G. FRESH CONSUMPTION LOANS

1. Fresh consumption loans up to Rs.10,000/- may be granted on need basis to the calamity affected borrowers. Individual Banks may consider higher limits also.
2. Repayable in 30 months
3. Security and Margin may be waived

4. Interest rate at individual bank's rates

H GENERAL TERMS

1. In the case of term loans Installments defaulted willfully in previous years are not eligible for rescheduling
2. In the case of short term loans only current dues are eligible for rescheduling
3. Wherever eligible fresh loans may be granted under DIR scheme
4. Loans granted to Self Help Groups (SHG), Joint Liability Groups (JLG) and Micro credit Groups (MCG) may be extended the relief measures based on the activity for which the loan is availed. Loans granted to SHGs for on lending purpose may be extended benefits detailed for Micro enterprises category.

TABLE 2-OTHER ANCILLARY MEASURES

1. Relaxed KYC Norms

- (a) Needy persons who have lost ID proof may be permitted to open BSBDA accounts with simplified KYC

2. Providing access to banking service

- i. Where needed, the bank may operate from temporary premises up to 30 days under intimation to RBI regional office. (beyond 30 days specific approval is required)
- ii. Banks may provide satellite offices, extension counters, mobile banking services etc where needed, under intimation to RBI
- iii. Restoring ATM services need to be given priority
- iv. Banks shall not deduct minimum balance penalty or other charges on the distress relief assistance paid by Government through DBT to their account
- v. Banks shall not collect charges for duplicate pass book, account statement, hot listing Debit cards and issuing fresh debit cards, Cheque Book Cancellation and Fresh issuance upto 2018 Oct 31st
- vi. Banks at their discretion may also take other distress alleviation measures like waiver of ATM charges, increasing ATM withdrawal limit, waiving early withdrawal fees on time deposits, conversion of credit card dues, waiving of late fee for card dues and loan installments, waiver of other charges on farm loans etc.
- vii. Individual Banks at their discretion may also waive the penalty charges for Non maintenance of Minimum balance in CASA accounts till 31st October 2018.
- viii. Soiled/Mutilated/Defective notes shall be exchanged at all branches of banks and currency chests as per extant RBI instructions.
- ix. Soggy/pulpy notes which are inseparably stuck-up together shall not be accepted by the branches. Instead, the holders may be advised to directly tender these notes to RBI, Issue department (Claims Section), Thiruvananthapuram or send by registered and insured post for adjudication with the name, address, and bank account details of the tenderer
- x. Wet notes at bank branches/ currency chests may be dried to the maximum extent using hot blowers etc. and remitted to RBI for adjudication by the currency chests.
- xi. New series notes which are exchanged at currency chests may be treated as re-issuable notes for the purpose of accounting, but may be kept separate.

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| xii. | Banks may anticipate the increase in currency circulation and make available lower denomination notes in adequate quantity in branches and ATMs |
| xiii. | Many customers have lost their KYC documents. Banks may issue photo affixed pass books where requested.(no charge shall be collected till 2018 Oct 31 st) |
| xiv. | Many areas and branches still inundated. Banks may redeploy the available resources like Mobile ATMS and biometric enabled micro ATMS/BCs to the needy areas. |

List of Participants in the Special SLBC meeting of 2018 Aug 20th

- | | |
|----------------------------|--|
| 1. Sri. Tom Jose IAS | Chief Secretary, Government of Kerala |
| 2. Sri. S M N Swamy | Regional Director, Reserve Bank of India |
| 3. Smt. G.K Maya | SLBC Convener, General Manager, Canara Bank |
| 4. Sri. Manoj Joshi IAS | Principal Secretary, Department of Finance, GoK |
| 5. Sri. D K Singh IAS | Agricultural Production Commissioner, GoK |
| 6. Sri. S Selvaraj | General Manager, NABARD |
| 7. Sri. S Venkataraman | Chief General Manager, State Bank of India |
| 8. Sri. Justin Mohan | Director, Agriculture Department, GoK |
| 9. Sri. P S Rajesh | Additional Secretary, Cooperation Department, GoK |
| 10. Sri. J Bency | Additional Secretary, Revenue Department, GoK |
| 11. Sri. M S Bijukuttan | Joint Secretary, Planning & Economic affairs |
| 12. Sri. Padmakumar T | Additional Registrar, Registrar of Cooperative Societies |
| 13. Smt. Jyothi A R | Additional Director of Agriculture |
| 14. Dr. M Anilkumar | Joint Director, Animal Husbandry department |
| 15. Smt. Smitha R Nair | Joint Director, Department of Fisheries |
| 16. Sri. Girijakumar. G | Joint Secretary, Fisheries Department |
| 17. Sri. D V Chitra | Joint Director, Department of Agriculture |
| 18. Sri. S Padmam | Assistant Director, Department of Agriculture |
| 19. Smt. Sheela G | Under Secretary, Planning & Economic Affairs |
| 20. Sri. Sivalal M | Research officer, Planning & Economics affairs |
| 21. Sri. A Saleem | Special Grade Inspector, RCS |
| 22. Sri. Saju S | Joint Secretary |
| 23. Sri. Praveen Kumar V R | General Manager, Reserve Bank of India |
| 24. Sri. Sooraj S | Assistant General Manager, Reserve Bank of India |
| 25. Sri. Nagesh Kumar | Deputy General Manager, NABARD |
| 26. Sri. Arvind Gupta | General Manager, State Bank of India |

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| 12. Sri. Padmakumar T | Additional Registrar, Registrar of Cooperative Societies |
| 13. Smt. Jyothi A R | Additional Director of Agriculture |
| 14. Dr. M Anilkumar | Joint Director, Animal Husbandry department |
| 15. Smt. Smitha R Nair | Joint Director, Department of Fisheries |
| 16. Sri. Girijakumar. G | Joint Secretary, Fisheries Department |
| 17. Sri. D V Chitra | Joint Director, Department of Agriculture |
| 18. Sri. S Padmam | Assistant Director, Department of Agriculture |
| 19. Smt. Sheela G | Under Secretary, Planning & Economic Affairs |
| 20. Sri. Sivalal M | Research officer, Planning & Economics affairs |
| 21. Sri. A Saleem | Special Grade Inspector, RCS |
| 22. Sri. Saju S | Joint Secretary |
| 23. Sri. Praveen Kumar V R | General Manager, Reserve Bank of India |
| 24. Sri. Sooraj S | Assistant General Manager, Reserve Bank of India |
| 25. Sri. Nagesh Kumar | Deputy General Manager, NABARD |
| 26. Sri. Arvind Gupta | General Manager, State Bank of India |

List of Participants in the Sub Committee meeting of 2018 Aug 21st

1. Sri. Sooraj. S Assistant General Manager, Reserve Bank of India
2. Sri. K. Venugopal Assistant General Manager, NABARD
3. Sri. N K Krishnankutty Deputy General Manager, Canara Bank (SLBC)
4. Sri. VinayakKaisare Deputy General Manager, State Bank of India
5. Sri. S.Kalyanaraman Deputy General Manager, State Bank of India
6. Sri. Shivananda Deputy General Manager, State Bank of India
7. Sri. Asok Kumar. S. Asst. General Manager, State Bank of India
8. Sri. Thomas V Kuriakose Dy. Vice President, Federal Bank
9. Sri. Jacob Eapen K Asst. Vice President, Federal Bank
10. Sri. Krishnan Namboothiripad Asst. General Manager, Kerala Gramin Bank
11. Sri Sunil Kumar S Divisional Manager, SLBC Kerala
12. Sri G Nandakumar Senior Manager, SLBC Kerala
13. Sri Sankar K Manager, SLBC Kerala
14. MuhammedAnseem Manager, SLBC Kerala


