

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

Convenor:

केनरा बैंक



Canara Bank

Ref: SLBC/144/Minutes/211/AJS

05/12/2024

(All Members of SLBC)

Dear Sir,

Sub: Minutes of the 144th State Level Bankers Committee Meeting of SLBC, Kerala

We are forwarding herewith the minutes of the 144th Meeting of SLBC, Kerala held on 28th November 2024 at Hotel Residency Tower, Thiruvananthapuram.

Developments on action points initiated/to be initiated at your end may please be intimated to us so as to apprise the next meeting of SLBC, Kerala

Thanking you,

Yours faithfully,

A handwritten signature in black ink, appearing to read 'K S Pradeep'.

K S Pradeep
Convenor, SLBC Kerala
& General Manager, Canara Bank

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**MINUTES OF THE 144th MEETING OF
STATE LEVEL BANKERS' COMMITTEE, KERALA
Held on 28.11.2024 (Thursday) at Hotel Residency Tower, Trivandrum**

The SLBC meeting commenced at 10.30am. The List of participants is as per annexure.

Shri. K S Pradeep, Convenor, SLBC & General Manager, Canara Bank welcomed the dignitaries and participants to the 144th Meeting of SLBC Kerala. In his speech he addressed the following:

- He informed that it is heartening to see a good growth in all the sectors.
- There was a notable increase of 3.21% in total deposits & an impressive 16% increase in CASA during the quarter which demonstrates the trust and confidence that our community places in our banking system.
- There is an increase of 3.10% in total advances & 4 % growth in Manufacturing sector of MSME during the quarter, indicating a positive investment climate and growing economic activity.
- SC advances showed a remarkable growth of 15% compared to the last quarter.
- The NPA levels showed a reduction of 10% compared to the last quarter.
- This quarter has been marked by positive growth, reduced NPAs, and increased deposits and advances.

Shri. Bhavendra Kumar, Executive Director, Canara Bank in his Presidential speech addressed the following:

- Banking sector has a supportive role in the various socio economic development programmes of the government.
- The State Level Bankers' Committee is meant to sort out problems of co-ordination and for review of performance under the different sectors at periodical intervals.
- The overall growth pattern in the country's economy has got a strong bearing on its Banking Sector as well which has reflections on various spheres.
- Banks have taken major initiatives in reaching out to the financially excluded population.

He highlighted the performance of the banking sector in the state of Kerala

- During the last one year the Branch network in the state improved to 7982 branches with the addition of 138 new branches.
- Deposits of commercial banks in the state grew by 9 % Year on Year, to reach Rs. 8.96 lakh crores.
- Advances of commercial banks have grown by 9 % during last one year to reach Rs. 6.53 lakh Crores. There is 3% increase during the September quarter.

- CD ratio of the state is presently at 72.90 %.
- Under Annual Credit Plan, the banks have done reasonably well. The achievement under primary sector is 61%, secondary sector achievement is 68 % and the tertiary Sector performance is 30%, which needs improvement.
- The outstanding advance under Agriculture as at September 2024 is Rs. 1.53 lakh crores constituting 23.46% share of total advances.

Smt. Sarada Muraleedharan, Hon'ble Chief Secretary, Government of Kerala in her speech addressed the following:

- Kerala was adjudged the Best State under the Ease of doing business overtaking the bigger states like Andhra Pradesh, Gujarat, Maharashtra etc. Our state had maximum achievement in the multiple sector goals that have been set and the main reason for the same is the extent to which the state had digitized the services, compliances which made things easy for the business.
- No matter whatever the rating says, the Ease of doing business to be transacted into a reality and greater investments in the State. Here the State would require the confidence of the banks by which more and more investments can be brought into our State.
- Huddle Global is happening in Kovalam, Thiruvananthapuram which is an initiative to promote the Start-up ecosystem where the state is doing well.
- Kerala was earlier known for creativity and not for enterprises but recently we were able to merge the two which has improved the business environment in the state.
- There is an Investors Meet is planned to happen in Kerala during the month of February aimed to bring more and more investments into the State.
- Kerala had recently cleared the AVGC policy, considering the global growth of these sectors. Moreover, the best human resources in these fields are Indians most precisely from Kerala. The recent policy will enable these people to come and start their business in our state.
- How the banks can leverage these human resources and the new AVGC policy that should be considered by the banks of the State.
- She raised concerns regarding the 30% achievement in the ACP achievement in the tertiary sector as Kerala being a state which is heavily invested in the tertiary sector and the funds from the banks are not flowing into this sector is not acceptable. The same to be reviewed by the banks of the State.

- The Vizhinjam port supplementary agreement was signed today and as you all know that after several teething problems the activities of the port is moving in a fast pace. In association with the development of the port there are several other ancillary avenues for businesses are on the rise. This will provide new avenues which were unexplored till now. There is a buzz around the Trivandrum District regarding the same and the banking fraternity also to take advantage of these developments.
- She also stressed on the non-farm sector which will be coming up for discussions in the Prime Ministers' Conference and how the demographic dividend can be leveraged upon and scope for local business.
- While we are having a robust MSME policy, all the micro units are having one sole fit approach. The portfolio, credit disbursement what each micro units to be catered with is different. This is the time to look into our credit policy and rework the same.
- There should be aggregation of these small enterprises which would make them strengthened and banks also to think of their role in this aggregation and as well as linking them in digital platforms.
- There are several skilling programs being conducted in the lines of the policy of the Central as well as the State Governments. The private space is not developing as an opportunity here. This model has to undergo a change.
- Most of the countries who have broken out of poverty and third world because they managed to use that demographic dividend to their advantage. Because of this they have made strides of improvement and their entrepreneurs are leading the global business and why we are not on the same as they are. We are having more talent and skilling than them but the process what we follow may not be right.
- Another question we have to answer is how can we arrest the outflow of our youth to other countries.
- She also enquired regarding the status of loans of the affected people of Wayanad which the Government had put a request in front of the banks for waiving off.
- She also reminded regarding the NABARDs promise of providing financial literacy to the people of Wayanad.

Shri. B Ashok IAS, APC & Principal Secretary, Department of Farmers Welfare and Agriculture in his speech addressed the following:

- Kerala Government is going forward with the Digital Crop Survey where once the project is completed there will be farmer specific, land specific crop details which can be utilized by the financial institutions also.
- Another initiative is to form a CIAL model company with 33% of Government share to go forward with the value addition as well as to finance the value addition in the agriculture sector. In the last one year the same has taken shape. Interested banks can also take up shares in KABCO.

- Digital crop survey is one of the steps taken by the Central Government to digitize the projects in Department of Agriculture. It integrates 3 registries i.e. Farmer registry, Geo-ref. Village Maps and Crop Sown Registry.
- The registry of farmers in Kerala will be between 30-32 Lakhs and the land registry will be in between 40-45 lakh plots.
- This project captures the crop data grown in two seasons. For knowing this crop cultivation pattern the survey has to be done in the fields. The surveyor enters the data into an application. The aim is to create one single, verified source of true crop data in the state that multiple departments and other agents can utilize.
- This can be utilised by the Banks as well as the insurance companies.
- There will be 12 fields of data which will be available to the agencies.
- Kerala was one of the 15 states selected for the Pilot implementation of DCS during the Kharif 2023 Season. The selected districts are Alapuzha, Palakkad and Wayanad.
- The crop survey to be completed under 1666 Villages.
- The Central Share is limited to 60 percent of the allocation and the rest 40 per cent will be borne by the State.
- He also proposed if banks are interested to finance a part of the 40% of the State share, they are welcome for the same and also informed that those banks will be getting early access to the crop survey data.

Shri. Thomas Mathew, Regional Director, Reserve Bank of India in his speech addressed the following:

- RBI through the last monetary policy had kept the repo rates unchanged. RBI is having inflation target and still inflation is on a higher side.
- He appreciated the banks of the state for performing well under primary and secondary sector. Since Kerala being a state, which is focusing on hospitality industry and the performance of the banks under tertiary sector being poor is not acceptable.
- We have set an ambitious target of 1 Lakh crore MSME outstanding for the state and we are hovering around 90,000 Cr. Since the state now has become the best state under the ease of doing business, we bankers are also having the responsibility to supplement the same.
- He requested the Industries Department to promote more and more PSUs to be enrolled into the TreDs platform so that more MSMEs are benefited under the same.
- The performances of the banks like J&K Bank, City Union Bank, Bank of India, Punjab and Sindh Bank who are having less network are not performing well in the ACP performance. Surprisingly the performance of Kerala Bank is not so good under the ACP which is to be improved.
- Compared to the other states in the southern region, the KCC outstanding in our state is very high. He instructed the banks to ensure the end use of the KCC financing.

- Scheduled Commercial banks growth rate was only 11% compared to the national average of 12%. But considering the deposit growth we are slightly ahead of the national average.
- The Casa percentage of the Scheduled Commercial banks is only 33% in our State against the national average of 39%.
- The slight dip in the CD ratio which we are witnessing raises concerns over the performance of the banks under advance portfolio. He instructed the State Bank of India who is the biggest bank as well as the Kerala based banks to improve their lending so that the CD ratio will see a spike.
- Digital GDP growth marked 2.5 times more than the physical GDP growth. Digital GDP constitutes 15% of the total GDP of the world at present. This point to the exponential growth happening in this sector in the last 10 years.
- As per the records with RBI 80% of the digital transactions are through UPI. It has revolutionized the digital payment system. On similar lines, RBI is coming out with Unified Lending Interface. Through this RBI is expecting to bring the data with different stake holders into a single platform which will be available to the financiers through which the better credit assessment can be done.
- Now the fraud by means of digital arrest and deep fakes are on the high so banks should make their customers aware regarding these frauds so that they don't fall prey to this.

Shri. Manoj, General Manager, NABARD in his speech addressed the following:

- NABARD directly cannot conduct financial literacy initiatives so NABARD in collaboration with Canara Bank, Kerala Bank and KGB had done around 66 programs in Wayanad.
- He appreciated the bankers for their performance under primary and secondary sector in the half year and also hoped the tertiary sector performance will be improving the last two quarters.
- As the Hon'ble Chief Secretary had told that the rural non-farm sector is of high importance to the Central as well as the State Governments. NABARD is having product called off farm sector producers' organization in the lines of FPO, where NABARD tries to aggregate several micro industries, unorganized sectors in handloom and handicraft sector. When there is aggregation and scaling up of activities bankers are having a avenue for helping them though finance.
- Government of India in their budget declared the GLC target for agriculture which is to achieved. The All-India target is 27.5 lakh crore and this target is desegregated state wise. For Kerala, the target is 1.44 lakh Cr and within that for short term it is 79000 lakh Cr and for long term it is 65,300 lakh Crore. We requested the SLBC and RBI to sync these targets with the ACP.
- Another concern was raised by him regarding the low demand of term loans under agriculture.
- Central Government had asked NABARD as well as SLBC to review the credit flow to the Fisheries sector. Government also like to push FIDF at a low interest and also credit guarantee is available for the same.

- He also requested all the bankers to support the FPO initiative.

Shri. A P M Muhammed Haneesh IAS, Principal Secretary, Department of Industries addressed the forum and informed that Kerala had bagged the Best State under Ease of doing business by topping in 9 categories. This year out of the 287 reforms to be carried out, 284 reforms have been carried out. He raised concerns regarding the CD ratio of the state, the CD ratio of 73% which we talk about are majorly contributed by the Kerala Gramin Bank as well as the Co-operative banks. There are major 6-7 banks which are not at all contributing to the CD ratio of the banks. He instructed those banks without naming them to help the state by financing to the needs of the state. In MSME sector the things are going extremely well. With the Government initiative of 1 Lakh enterprises the state had started a total of 3,30,00 MSMEs and out of the same 45% MSME are in the food processing sector. These industries are mostly credit intensive and there is a need for scaling up of the these enterprises. Considering these demands Government has come out with the Mission 1000 scheme, where banks can also nominate any MSME which are having a kind of potential to scale up to an annual turnover of Rs. 100 Cr and beyond. Government aims to have an annual turnover of 100,000 Cr from 1000 MSMEs. The selection committee had completed selection of 260 MSME units under this scheme but the same is not enough. From the coming year ie November to November we have to onboard atleast 500 MSME into this scheme. Mission 1000 provide subsidies and critical handholding. He requested the bankers of the state to provide the links of those MSMEs which can be scaled up to Rs. 100 Cr and above.

Principal Secretary also informed that the State Government is trying to onboard maximum PSUs into the TreDs system. The connect with the industries and agriculture sector has gone up with the tremendous interest generated in the food processing sector. Under the World Bank scheme ie KERA around Rs. 900 Cr has been set apart for the plantation sector. Kerala is the first state to make a separate directorate for the plantation crops. Moreover, the plantation crops were shifted from the Labour department to the Industries Department for better administration. The KERA scheme has brought in a synergy between the Industries Department and the Agriculture Department. With the liberalization of the land use pattern, we will be able to improve the plantation sector of the state.

The performance Under PMFME scheme, the position of our state is in the top. The Central Government is insisting the state to spend more and more under the same as we are doing exceedingly well.

The Coir sector, Cashew Sector and Handloom sectors in our state are going through a lean patch. The authentic handloom is being promoted by the Government more which will improve the present situations in this sector. The Cashew sector and the issues which is yet to be discussed in this meeting are also very much important to the state. In this regard the Hon'ble Chief Minister had taken a meeting. A standardized system of OTS has not come up among the banks of the state based on the Government OTS scheme. Around 50000 people subsist on this sector and there were 800 companies in the Kollam which has reduced to 100 companies. The Cashew industries are migrating to the east coast from Bengal to Tamil Nadu. But the drum roasting technique of cashew done in Kollam provides the tastiest

cashew across the globe. Let us put our coordinated efforts for the rejuvenation of this sector.

The coir sector is considered as a sunrise sector. While going through the list of companies called for the Investors meet proposed to be conducted in the month of February under the list of companies with turnover Rs. 100 Cr to Rs. 500 Cr there are 10 companies from the Coir Sector.

Palakkad is turning into a new manufacturing super city as part of the Chennai Bangalore industrial corridor. 110 Acres of land has been taken into possession and DPR has been completed, and on this day GO is being released for transfer of first portion of land to the SPV. The first tranche of amount from Central Government will be received by the State within 20 days for the infrastructure development.

In relation to the preparations for the upcoming Investment meet, deliberations are being done in 36 countries where Malayalee diaspora is present where efforts are made to bring in investors to the meet.

1. Adoption of Minutes of 143rd SLBC Meeting

The forum unanimously adopted the minutes of the 143rd SLBC meeting for June 2024, held on 30th August 2024, which was forwarded to the members, vide SLBC letter no: SLBC/143/Minutes/163/AJS dated 5th September 2024.

Special agenda: Issues related to Cashew Sector

Principal Secretary, Department of Industries informed the need for a common SOP or unified procedures for settling these affected cashew accounts. So that will be easy for the Government agencies also to understand that a particular customer has not complied as per the norms so the bank has not accepted proposal for OTS. If banks are taking these accounts on case to case basis there will be a great deal of ambiguity. He appealed to the banks of the State to consider the government OTS proposal positively and try for extension of the same for the next year.

State Bank of India, Band of Baroda, UCO Bank informed that their respective boards had not accepted the same and will be taking up from their side at the earliest. The representative from the TMB informed that they are having 6 accounts with them and they are also yet to get a confirmation from their board regarding the acceptance of the government OTS scheme.

Convenor SLBC informed the banks of the state to take up with the respective boards for acceptance of the Government scheme.

When the discussions regarding the extension of the date of the scheme was raised from the UCO banks side, Executive Director, Canara bank replied stating that since there was no

extension of the NPA dates or eligibility date provided to us in black and white we may go with the existing guidelines and settle the eligible accounts which will substantially reduce the NPA of the banks as well as reduce the plight of the cashew sector.

Principal Secretary, Industries also informed that the industries sector in our state is in a better shape considering the status of MSME in the state as well as the considering the industrial corridor in Palakkad, so we may positively extend this to the cashew sector also so that this stressed sector sees some rejuvenation.

2. Review of performance under Primary Sector:

PRIMARY		
Parameter	2023-24	2024-25
Target for the whole year	159076	144162
Achievement of Q2	67613	88442
% achievement for Q2	43%	61%

Disbursement in 2023-24 : Rs. 67613/- Crs
Disbursement in 2024-25: Rs. 88442/- Crs.
Incremental Disbursement: Rs. 20829/- Crs
% Increase from last Financial year: 30.80%

In the share of disbursement under Primary Sector the performance of Public Sector & RRBs improved comparing to the previous quarter.

District wise achievement: Alappuzha: 61%, Kollam: 71%, Trivandrum: 66%, Kannur: 60%, Palakkad: 62%, Thrissur: 65%. Malappuram: 70%, Kasargode: 61%, Pathanamthitta: 63%, Kozhikode: 58%, Kottayam: 64%, Idukki: 41%, Wayanad: 52% and Ernakulam: 59%.

The top three districts under ACP disbursement this quarter are Kollam, Trivandrum and Malappuram. Kozhikode district has shown good growth in the second quarter compared to the first.

Principal Secretary, Industries raised concern regarding the performance of Idukki and Wayanad as all other districts have shown good performance. Executive Director, Canara bank informed the LDMs of both the district to improve their performance under the same.

Banks with highest outstanding in Agricultural Outstanding as on June 2024:

- Canara Bank
- State Bank Of India
- Kerala Gramin Bank
- Federal Bank

- KSCB

Share of NPA in Agriculture Advances : Agriculture NPA is 2.98 % out of total agriculture advances which has come down compared to the previous quarter.

2.1. Pending Issues in Primary Sector

2.1.1. Doubling of Farmers Income

Convenor informed that as per the latest report submitted by NABARD for the FY 21-22 Kerala stands as a state with the third highest income under the farmers income criteria. The first three states are Punjab, Haryana and Kerala. While comparing the results of the survey done during 16-17 and 21-22 there has been an incremental income of farmers of Rs. 5,969/- over these 5 years.

Director, Agriculture informed that there are numerous new developments being implemented in the agriculture sector. Kathir app which is a business analytics app which will be having the details of crop production, weather details, soil details and climatic changes will be available. There are two software programs running in the Department of Agriculture AIMS portal through which PM Kisan is being implemented and the Kathir app is implemented in association with NABCONS. The business analytics data populated through the Kathir app can be used for better monitoring and planning. All the satellite-based data will be available for the farmers through this app. There are 21 features included in the Kathir app and one major update is the details of the produce. The Statistics Department will be updating the yield details.

Regional Director, Reserve Bank of India informed that if the granular data regarding the produce of each farmers is getting uploaded in this app it can be incorporated with the ULI of the Reserve Bank of India through which the information will be flowing to the lenders and making it easy for financing to the agricultural advances.

Director, Agriculture also informed regarding the Navodhan scheme by which private land can be used for farming through licensed agreement, the bill is in the pipeline and the same is in the consideration of the Legislative Assembly. Through which cultivator cards will be issued. Fallow land suitable for farming will be allotted to those interested in farming which will improve the total agriculture in the state.

(Action: Banks and Department of Agriculture)

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

Director, Agriculture Department informed that the agreement for tenant farming is under the consideration of the law department as well the Legislative Assembly. By the next SLBC meeting a decision regarding the same can be made.

(Action: Department of Agriculture)

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

Convenor SLBC informed that in the meeting chaired by the Hon'ble Secretary for Fisheries Shri. Abhilaksh Likhi, the review of the targets allotted to the States were done and critical comments were made regarding the performance of our state as it is the state with the second highest number of Fishermen in the country.

The representative from the Fisheries Department informed that during this financial year a total of 197 camps were conducted.

As per the data punched by the LDMs, Kollam district has sanctioned the maximum number of applications under KCC Fisheries followed by Thiruvananthapuram. Convenor instructed the LDMS to conduct camps regarding the KCC Fisheries in association with the Fisheries Department of the respective districts to enroll more and more farmers into the scheme.

As per the data available there is good performance under the KCC Fisheries during this quarter and there has been an incremental growth of 41.5% after the last review.

Considering the KCC to Animal Husbandry there are 1690 applications pending with several banks and decision on the same to be taken at the earliest. The three banks which are having the highest number of pending applications are State Bank of India, Canara Bank and Union Bank of India. Though sanctions have improved in the KCC Animal Husbandry there are huge number of applications pending which is to be cleared at the earliest.

Convenor also informed regarding the extension of the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) for another 3 years, until 2025-26. This fund, established in 2018-19, aims to address infrastructure gaps in the fisheries sector.

(Action : All banks and LDMs)

2.1.4 Agenda Suggested by Reserve Bank of India

2.1.4.1 Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem

Convenor informed the forum that in the month of October 2024, The World Bank's Board of Executive Directors, had approved the Kerala Climate Resilient Agri-Value Chain Modernization (Kera) Project. This new program aims to support farmers in Kerala to adapt to climate change and promote agri-entrepreneurs to market value added products. The total project cost outlay will be Rs. 2,365.5 Cr of which the WB Fund will be Rs.1,655.85 Cr and the State Government Share will be Rs. 709.65Cr. The KERA project will help strengthen the resilience of the state's agricultural sector to climate change. The project is to be expected to be implemented in the next 5 years.

Principal Secretary, Industries discussed regarding Vizhinjam being the first deep water trans-shipment terminal with a capacity going up to 3 million TEUs. In association with the development of the port there is huge demand for the development of Cold Chain as well as warehousing facilities in and around the port. The Government itself is trying to procure maximum land in and around the port for developing the infrastructures. So banks can play a major role in these by financing to these cold chain/warehousing facilities.

Shri. Anil Kumar, AGMARK addressed the forum regarding the modifications in the AMI scheme brought out by the Central Government and he requested the LDMS/DDMs to help in disseminate the same as it will attract more and more beneficiaries to this scheme. Another important revision is that there is increase in the cost of construction of storage structures which is also an improvement under this scheme. 112 districts have been identified as aspirational district across the nation and in Kerala, Wayanad is the one district which is identified as an aspirational district. Central Government has informed to conduct special camps for the AMI schemes in these districts and requested the cooperation of NABARD as well as SLBC for these camps.

Convenor informed that DFS officials will be visiting Wayanad in association with the Aspiration District project, so during that time these camps may be conducted. Further information on the same will be shared as soon the communication from the DFS is received. The schemes like PMFME and AIF is having good number of takers compared to the AMI so banks should consider popularizing this scheme also.

(Action: Banks and Dept of Agriculture)

2.1.5 Agenda Suggested by Director Agriculture

2.1.5.1. Credit under Agriculture Infra Structure Fund

The representative from the AIF, State PMU flagged some issues regarding the CGTMSE fees reimbursement for the beneficiaries. The claim for the same has to be done by banks and since the banks are not claiming the same promptly the beneficiaries are losing out of the CGTMSE fees reimbursement. Along with this issue, several bank branches are not claiming interest subvention which is the major benefit for the customers.

Convenor instructed the bankers to inform regarding prompt claiming of interest subvention as well as the CGTSME reimbursement through their controlling offices to the branches.

The top 5 performing banks under this scheme are: State Bank of India, Canara Bank, Kerala Gramin Bank, Bank of Baroda and Union Bank of India.

(Action: Banks and Dept. Of Agriculture)

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

Agriculture Department informed that as on 25/11/2024:

Total Number of ineligible beneficiaries: 60,687.

Total Amount to be refunded: Rs. 36,40,74,478/-

Total number of ineligible refunded so far: 22,661

Total amount refunded so far: 13,59,52,233.44/-

(Action: Directorate of Agriculture)

3. Performance under Secondary Sector

The percentage achievement is 68%.

Performance under Secondary Sector Disbursement

SECONDARY		
Parameter	2023-24	2024-25
Target for the whole year	58344	78341
Achievement of Q4	43148	53121
% achievement for Q4	74%	68%

Disbursement in 2023-24 : Rs.43148/- Crs
Disbursement in 2024-25: Rs. 53121/- Crs.
Incremental Disbursement: Rs. 9973/- Crs
% Increase from last Financial year: 23.11%

Share of banks in MSME sector

Public Sector Banks:40.58%
Private Sector Banks:54.62%
Kerala Gramin Bank:1.36%
Small Finance Bank:0.43%
Cooperatives: 3.01%

District wise achievement: Alappuzha: 76%, Kollam: 61%, Trivandrum: 98%, Kannur: 71%, Palakkad: 77%, Thrissur: 74%. Malappuram: 66%, Kasargode: 85%, Pathanamthitta: 58%, Kozhikode: 58%, Kottayam: 74%, Idukki: 74%, Wayanad: 64% and Ernakulam: 57%.

All the districts showed good performance under the secondary sector disbursement.

3.1 Agenda Suggested by the Director of Industries and Commerce – Review of MSME Schemes part of AtmaNirbharBharath

3.1.1 Agenda suggested by Director of Industries and Commerce – Review of PMSVANidhi

Convenor informed that MoHua and the Department of Financial Services had rolled out “SVANidhi bhi, Swabhimambhi” Pakhwadacampaign from 18/11/2024 to 02/12/2024.

The major objectives of the scheme are:

- Expedite loan disbursements that have already been sanctioned.
- To address pendency in socio economic profiling and scheme sanctions.
- To strengthen programme's outreach through active participation of line ministries and a
- targeted IEC campaign.

3.1.2 Agenda suggested by Director of Industries and Commerce – Review of PM FME

Shri. Van Roy S, General Manager, K-BIP informed that last FY the target under the 2526 individual loans and a total of 2548 loans were sanctioned. 102% of the last year target was achieved with the whole hearted support of the banks of the state. This year the target for the state has been increased to 3000 and as on date 1581 loans has been sanctioned ie 52 % achievement. He also reminded that there is hardly 4 months left for the achieving the target and requested the support of the banks.

Principal Secretary, Industries, interferred and informed that the State is getting good appreciation from the Central Government. Every time the targets are met new funds has been provided from the Central Government. Over the days PMFME has become a popular scheme here. He applauded the unwavering contribution of the banks and also requested to provide the same during this financial year with which the State can achieve the target.

3.1.3 Agenda suggested by Director of Industries and Commerce – Review of PMEGP

Director, KVIC raised 3 concerns regarding the scheme. The sanctions under the SC/ST category loans under PMEGP is very less and the target for the same is not achieved over the years. The fund for this particular section is lying unutilized as the sanctions are very less. Under SC/ST category there are 58 Cr of proposals pending for sanction and also there are some applications pertaining to SC/ST category which have been referred back due to requirement of documents. If these proposals are sanctioned the target for SC/ST category will be achieved.

Convenor instructed the banks to sanction the pending proposals under PMEGP loans under SC/ST category, the achievement under ST category is 37% and in SC category it is below 50%. A total of 269 applications are pending with different banks under this sector.

Shri. Vishnu Ambareesh, Postal Department informed that the Postal Department has been informed to complete all the pending physical verifications upto 2022 which will be coming around 5625 applications. Most of issues faced by the Postal Department during the

physical verification has been raised in the SLMC meeting and he requested the cooperation of the banks in this matter.

3.1.4. Agenda suggested by NORKA

The representative from NORKA presented regarding the two new loan scheme proposed by NORKA for the individuals who are aiming to pursue international career opportunities.

1. Foreign Employability Skilling Assistance:

Target personals for these loan schemes are nurses, doctors, paramedics and other skilled workers seeking employment abroad. The loan amount under this will be 2 Lakhs and the Government will be providing interest subvention for these loans. The Government will be bearing the entire interest for the first 6 months and for the next 30 months subvention will be provided at a rate of 4%.

2. Foreign Employment Travel Assistance:

Target personals for these loan schemes are candidates who have already secured job offers abroad through registered recruiting agencies. The loan amount under this will be 2 Lakhs and the Government will be providing interest subvention for these loans. The Government will be bearing the entire interest for the first 6 months and for the next 30 months subvention will be provided at a rate of 4%.

Convenor suggested that since this is a state specific scheme the banks has to take up the same on the basis of the recommendation from SLBC to their respective boards for sanctioning the loans in similar way as NDPREM loan scheme was approved.

SLBC unanimously approved the scheme.

(Action: Banks of the States)

3.1.5 Agenda Suggested by Reserve Bank of India – Bringing Kerala State Government PSU into TrEDS Platform

DGM, RBI suggested the State Government to enroll more PSUs into the TrEDS platform which will benefit more and more MSMEs.

(Action: Industries Department and SLBC)

Performance under Tertiary Sector

TERTIARY		
Parameter	2023-24	2024-25
Target for the whole year	52252	22392
Achievement of Q4	6841	6295
% achievement for Q4	13%	30%

Pending issues under Tertiary Sector

4.1 Agenda Suggested by Reserve Bank of India

4.1.1. PRAGATI Meeting: Review of Social Security Schemes - PMJJBY , PMSBY and APY.

LDM, Kottayam informed that Kottayam has achieved the saturation under social security schemes ie PMJJBY and PMSBY as per the criteria laid down by RBI. The same was possible with the coordinated efforts of the State Government as well as the banks of the District. Regarding the DFS Gram Panchayath saturation campaign which will be upto January 15th of 2025 half of the gram panchayaths have been covered under the same and good number of progress has been made with the support from the banks. **(Action: Member Banks, SLBC, LDMs)**

4.2. Agenda suggested by PFRDA: Banks and LDMs to enhance APY coverage in Kerala

Convenor while presenting the status of the enrolment of APY in our state informed that the performance of the State under this parameter has not been good. The % achievement is only 33.38% which when compared to the previous FY is better. Still more efforts to be put in by the banks for enrolling more into this scheme.

The best performing banks under APY are Kerala Gramin Bank, State Bank of India, Federal bank, Canara Bank.

4.3 Review of CD Ratio -Suggested by RBI

The Principal Secretary, Industries critically commented on the CD ratio of the state. He referred to the CD ratio two years back which was 62% and the CD ratio in the last FY which was 72%. He asked the reason for the slow growth of the CD ratio in the state. State Government expects the CD ratio to be around 80% but if the RRBs as well as the Kerala Bank is kept aside the CD ratio will be hovering around only 65% which is not at all

acceptable. He critically commented on the CD ratio of the State Bank of India, South Indian Bank, federal bank and instructed the bank to improve the same. He also noted the strong displeasure of the Government Kerala regarding the CD ratio of the mentioned banks.

(Action:Banks)

4.4 Status of Land allotment for RSETIs buildings

The Convenor informed that issues are persisting in Palakkad, Wayanad, Kottayam and Pathanamthitta.

LDM, Palakkad informed that the issue related to the land allotment has been resolved and the Panchayath has agreed to transfer the agreed land for the construction of RSETI.

LDM, Wayanad requested the help for the Government side as there are conflict of interest which is existing with the Block Panchayath as well as the Panamaram Panchayath. Principal Secretary, Industries informed that the matter will be taken up from his side with the District Collector and informed the LDM to meet District Collector for further follow up.

LDM Kottayam informed that with the support from the District Administration a plot has been identified in the Pallam block. The same is under process.

LDM, Pathanamthitta informed that the earlier allotted land has been revoked and new plot for construction is yet to be identified.

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

4.6 Agenda suggested by RBI – Adoption of Fintech

DGM, RBI urged the banks of the State to provide more and more loans through digital platforms to the small and micro entrepreneurs for which much has to be done.

4.7 Agenda suggested by FIDD, Thiruvananthapuram – Progress under Government sponsored schemes.

RBI and Convenor noted their displeasure related to the performance of the Private sector banks under the Government sponsored schemes. There are still 12 banks which are pending to provide data asked by the Department and he urged the banks to provide the same at the earliest.

4.8 Agenda suggested by State GST Department

Shri. Shahin Sha KAS commented that from the last three SLBC meetings the SGST Department has been asking the Cooperation of the banks to provide datas related to the defaulters.

5. FRESH ISSUES

5.1 Primary Sector

5.1.1. Agenda suggested by SFAC

The issue was raised regarding the non sanction of loans to packing house in lease land for which the Chairperson, Kerala Gramin Bank informed that the same has been resolved

(Action: All the banks)

5.1.2. Agenda suggested by NABARD

Smt. Minu Anwar, AGM , NABARD informed that there are several schemes which was rolled out by the Central Government which will improve the GLP towards the term loan lending. As far as NABARD is concerned it is the subsidy channelizing agency for ACBC and AMI scheme. The subsidy claim for the AMI scheme has been completely digitalized. NABARD had received 12 claims out of which 7 was pushed back to the banks due to lack of documents as per the scheme guidelines. She requested the banks to ensure that while uploading the claim online all the documents prescribed to be attached to avoid push back. ACBC scheme is also an attractive scheme but from 2009 only 26 applications was sanctioned by NABARD. Under this scheme 44% is available as subsidy to the SC/ST category and 36% as subsidy to the general category. Though this much subsidy is being provided there are very less takers for the scheme. She requested the banks to identify more proposals under ACBC scheme.

NABARD is having a special refinance scheme where in whatever finance the banks are giving to the borrower the bank can avail the same from NABARD as refinance at 4%. Kerala Bank and Kerala Gramin Bank are eligible for the finance they are providing to the borrowers under AIF.

Principal Secretary, industry instructed the banks which are having branches in and around the landslide affected area to provide soft loans as well as financial literacy camps.

GM, Nabard also added by saying that since there are high number of food processing industries subsidy schemes like PMFME and AIF can be promoted there with the coordinated efforts of the banks and the Government agencies.

(Action: Banks)

5.1.3. Agenda suggested by LDM Thiruvananthapuram and VFPCCK

Shri. Sivaramakrishnan V, CEO, VFPCCK informed that the agency is involved in promoting horticulture through lease land farming for the past 25 years. But presently Canara Bank has informed that for lease land farming they can provide collateral free loans upto Rs. 50000/- only which is hindering the activity of the agency.

Executive Director, Canara bank informed that the same will be whether any action can be taken in his regard.

5.2. Secondary Sector

5.2.1 Agenda suggested by Kudumbashree.

Kudumbashree is having three agenda points to be discussed. First is regarding the “She Starts scheme”. Kudumbashree allows one woman from a family to join the NHG, and now the NHGs are 10-25 years of age. Since this condition has been kept the younger generation women has been kept away from the Kudumbashree setup. To include this younger generation, we have started auxiliary groups involving this younger generation ward wise. The age group of the member will be from 18 – 40 years. Kudumbashree will be molding these auxiliary groups for starting enterprises and Kudumbashree will be hand holding them through trainings, mentorship and financial support. Kudumbashree requested the banks to come up with a financial scheme for financing to the auxiliary groups.

Second aspect to be discussed is regarding the DDUGKY, it is a skill development program of the Central Government and in the State Department Kudumbashree is the nodal agency for the implementation of the same. Training is provided to the rural poor and provide wage employment to them. As a proof of the wage employment Kudumbashree will be collecting bank statement or salary slip of the student. Kudumbashree is implementing this through public private partnership. The program implementation agency has to submit a bank statement as a proof of verification of the wage. But some agencies have been caught doing manipulation in the bank statements. So Kudumbashree request the banks of the state to provide the statement directly to them.

Regional Director, Reserve Bank of India interrupted and informed that the banks are not in a position to provide the bank statement of the individuals to other agencies with out the consent of the account holder as it will hinder the privacy. So, he instructed Kudumbashree to ensure that these individuals are providing the consent to the respective banks then the bank statement can be provided to Kudumbashree for verification purpose.

Last month there was a training for the Financial Literacy Master Trainers at NAR Bangalore. Around 60 people have attended the meeting including the LDMs, FLC and Kudumbashree officials. As the next level, Kudumbashree is planning to conduct 6-day trainings in the RSETIs. For the same we have to form a committee involving the RSETI

Director, LDMs and staff from Kudumbashree. Kudumbashree insisted on the support of SLBC for the same.

In the month of October, NRLM had signed MoU with the 11 banks on enterprise banking and requested these banks to sign the MoU with SRLM also regarding the same then only this can be passed on to CLSS.

(Action: LDMs)

5.2.2 Agenda suggested by MSME DFO,Thrissur.

Convenor informed the banks to reduce the pendency under the Pm Vishwakarma scheme at the earliest.

(Action: Banks)

5.2.3 Agenda suggested by Coir Board.

Convenor informed regarding the scheme guidelines of the REMOTE scheme implemented through Coir Board and asked to provide the data regarding the CGTMSE claimed accounts to the Coir Board.

(Action: Banks)

5.2.3 Agenda suggested by Industries Directorate.

KVIC, Director informed that the subsidy to be kept as a single deposit even though the beneficiary is having two loans accounts ie for term loan and working capital.

Principal Secretary, Industries instructed the banks that the only one deposit to be opened for a particular beneficiary.

(Action: Banks)

Tertiary Sector

5.3.1 Agenda suggested by Principal Secretary, Disaster Management.

SLBC informed the banks to consider the Vilangad relief measures in the line of Wayanad considering the gravity of the disaster and instructed the LDM to follow up with the banks to provide relief measure in tune with the RBI Master Circular.

(Action: Banks and LDMs)

5.3.2 Agenda suggested By Reserve Bank of India

DGM, Reserve Bank of India informed that RBI is interested to join hand with the Department of Industries and Commerce for imparting financial literacy through the Entrepreneurship Development Clubs in schools and colleges.

Principal Secretary, Industries welcomed this initiative.

5.3.3 Agenda suggested By Department of Financial Services

Convenor informed the forum that, Government of India had approved the PM Surya Ghar: Muft Bijli Yojana on 29/02/2024 to increase the share of solar rooftop capacity and empower residential households to generate their own electricity. Aimed at installing rooftop solar plants in one crore households, with a total financial outlay of Rs. 75,021 Cr.

In this regard, DFS is actively tracking the scheme's progress through regular meetings with relevant stakeholders concerned. Observations indicate that the pace of total number of installations and loan approvals by the banks varies across the states/regions, highlighting a need for increased momentum to achieve the aim which may require further awareness efforts among bank branches and field staff in each state to ensure alignment and proactive support at the ground level.

AGM, NABARD added to the same informing that there is special refinance scheme for all the loans provided by Kerala Bank and the Kerala Gramin Bank under this scheme bundled with housing loan.

5.3.3 Agenda suggested By Department of Power

While deliberating on this agenda the Convenor informed the following:

- Anganjyothi Project: Utilize various banks CSR funds to accelerate Anganjyothi Project, aiming to make 33,000 Anganwadis under the Integrated Child Development Services (ICDS) scheme fully energy efficient. This includes converting traditional cooking methods to electrical cooking, aligned with off-peak hours, contributing to social welfare and efficient energy usage in the state.
- Energy-Efficient Equipment Installations: Explore opportunities to channel CSR funds from banks towards financing energy-efficient equipment installations for socially weaker sections of society through EMC.

As part of the general discussions Shri. Nagesh S S , Chief of Agri, Planning board informed that three regional packages ie to the Idukki, Wayanad and Kasargode districts have been approved this year also and Rs. 75 Crs is sanctioned for these three districts under the state

budget. Banks are having several financing avenues in these districts along with these schemes which are to be utilized.

General Manager, Bank of Baroda informed that they have approved what ever the suggestions put forward by SLBC as such and will be providing the benefits of the same to the affected people of Wayanad.

Shri. Krishna Kumar J, Assistant General Manager, Canara Bank proposed the vote of thanks to all participants and the meeting concluded at 2.00pm.

Participants

CO-CHAIRPERSON OF THE MEETING			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Government of Kerala	Smt.Sarada Muraleedharan	Chief Secretary
2	Canara Bank	Sri. Bhavendra Kumar	Executive Director

RESERVE BANK OF INDIA		
SL NO	NAME	DESIGNATION
1	Sri. Thomas Mathew	Regional Director
2	Sri. K B Sreekumar	Deputy General Manager
3	Sri. Sabith Salim	Assistant General Manager
4	Smt. Mini Balakrishnan	Manager

NABARD		
SL NO	NAME	DESIGNATION
1	Sri. H Manoj	General Manager
2	Smt. Minu Anwar	Assistant General Manager

GOVERNMENT OF KERALA/ GOVERNMENT OF INDIA/DEVELOPMENTAL AGENCIES			
SL No	INSTITUTION	NAME	DESIGNATION
1	Industries Department	Sri. APM Mohammed Hanish IAS	Principal Secretary
2	Department of Agriculture and Farmers' Welfare	Dr. B Ashok IAS	Agriculture Production Commissioner & Principal Secretary
3		Dr. Adeela Abdulla IAS	Director
4	State Planning Board	Sri. Nagesh S S	Chief State Planning Board
5		Smt.Sruthy K T	Agronomist
6	State Horticulture Mission	Sri.Thomas Samuel	Mission Director

7	MGNREGS-State Mission	Smt.Baladevi KAS	Assistant Director
8	State GST Department	Sri.Shahin Shah KAS	Deputy Commissioner
9	LSGD	Smt. Gopika Udayan KAS	Under Secretary
10	VFPCK	Sri.Sivaramakrishnan	CEO
11	Department of Telecommunication	Sri.Shaji TR ITR	DDG
12	Department of Collegiate Education	Dr. V S Joy	Deputy Director
13	SIDBI	Sri. Geo Pius	Manager
14	Kerala Bureau of Industrial Promotion	Sri. Van Roy S	General Manager
15	National Housing Bank	Sri. Vaibhav Ramteke	Assistant General Manager
16	Department of Post	Sri. Vishnu Ambareesh	Assistant Post Master General
17	KVIC	Sri. C G Andavar	Director
18		Sri. Sanjeev	Assistant Director
19	Finance Department	Sri.Suresh Kumar O B	Joint Secretary
20	Planning and Economic Affairs Department	Smt. Manju M S	Under Secretary
21		Smt.Reena K K	Section Officer
22	Kudumbashree Mission	Sri.Naveen C	Programming Officer(FI)&COO (NRLM)
23		Smt.Neethu L Prakash	State Assistant Programme Manager
24		Smt.Rohini A M	State Programme Manager
25	Department of Agriculture	Sri. Pramod Madhavan	Assistant Director

26	Department of Industries and Commerce	Sri. Shyam Krishnan K	Deputy Director
27	Economics&Statistics Department	Smt.Shailamma K	Joint Director
28	SC ST Development Department	Smt.Sindhu Sukumaran	Under Secretary
29	ST Development Department	Sri. Manoj K G	Assistant Director
30	SC Development Department	Sri.Rajesh S	Joint Director
31	Land Revenue Commissionerate-Revenue Department	Smt.Suhra A	Senior Superintendent
32	Dept. Of Animal Husbandry	Dr. Saritha Vijayan	Deputy Director
33	Fisheries Dept.	Smt.Srividya Rani C S	Assistant Director
34	Co-operation Dept.	Sri.Jothy Prasad R	Additional Registrar
35		Sri. Rajesh S	Section Officer
36	KVIB	Smt. P N Mary Virgin	Director (PMEGP)
37		Smt. Sabeena Beegum M S	Nodal Officer(PMEGP)
38	Dairy Development Dept.	Smt.Jacquilin J	Dairy Development Department
39	DMI-Ministry of Agriculture & Farmers' Welfare	Dr. Anilkumar R	Deputy Agri Marketing Advisor
40	NORKA Roots	Smt. Rashmi T	General Manager
41		Smt. Jency Josey	Assistant Manager
42	Agriculture Infra Fund	Smt. Soumithri Krishnanunni	Post Harvest Management Expert
43		Sri. Renjith Murali	Agriculture Expert

44	KCMMF(Milma)	Smt.Bilssy Devi	Deputy Engineer
45	National Commission for SCs	Smt. G Dhanya	Senior Investigator
46		Smt. Gopika C	DEO
47	SFAC	Dr. Jomy Jacob	Assistant Director (Project Leader)
48	Directorate of Technical Education	Sri. Ajith Kumar S N	Senior Finance Officer
49	Principal Directorate-LSGD	Smt. Resmimol K	Additional Director(i/c)
50		Sri.Uma Sankar	Senior Superintendent
51	PLGAE	Sri.Suresh K	Research Officer
52	Directorate of Coir Development	Sri.Vinod L	Deputy Director
53		Sri.Ambili V	Deputy Director

PUBLIC SECTOR BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	BANK OF BARODA	Sri. Sreejith Kottarathil	General Manager
2	BANK OF INDIA	Sri. Rajeev Kumar	Deputy General Manager
3		Smt. Sabi S	Senior Manager
4	BANK OF MAHARASHTRA	Sri. Rohan Bolar	Chief Manager
5	CENTRAL BANK OF INDIA	Sri. Khafeel Ahmed	Asst. General Manager & Regional Head
6		Sri. Ram Lagan	Chief Manager
7	INDIAN BANK	Sri. Sam Sampath Evugen	Deputy General Manager
8	INDIAN OVERSEAS BANK	Sri. Dayal Prasad	Deputy General Manager

9	PUNJAB & SIND BANK	Smt. Sreekumari Amma	Senior Manager
10	PUNJAB NATIONAL BANK	Sri. K Mohan	Assistant General Manager
11	STATE BANK OF INDIA	Sri. Lokanath T K	Deputy General Manger
12		Sri. Ramesh R	Assistant General Manager
13	UCO BANK	Sri. Ajith R S	Deputy General Manger & Zonal Head
14	UNION BANK OF INDIA	Sri. N Sanal Kumar	Deputy Regional Head

CONVENOR BANK (CANARA BANK)		
SL NO	NAME	DESIGNATION
1	Sri. Pradeep K S	SLBC Convener & General Manager
2	Sri. S Anil Kumar Nair	General Manager
3	Sri. Ajay Kumar Singh	Deputy General Manager
4	Sri. Krishna Kumar J	Assistant General Manager
5	Sri. Bimal N V	Divisional Manager
6	Sri. Achuth J Sankar	Senior Manager
7	Sri. Sreejesh P S	Manager
8	Sri.Gokul Sreekumar	Officer

REGIONAL RURAL BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Kerala Gramin Bank	Smt.Vimala Vijayabhaskar	Chairman
		Sri. Harish Gundekar	General Manager

PRIVATE SECTOR BANKS			
SLNo	INSTITUTION	NAME	DESIGNATION
1	AXIS BANK	Sri. V K Vishnu	Vice President
2	BANDHAN BANK	Sri. Liljith Mohanan	Branch Head
3	CSB BANK Ltd	Dr. Roy Varghese	Executive Vice President
4		Smt. Kavitha Ramachandran	Deputy General Manager(Law)
5		Sri. Ravi Sankar S	Manager
6	CITY UNION BANK	Sri. Rohith M	Relationship Officer
7	DBS BANK Ltd	Sri. Arun P S	Branch Head
8	DHANLAXMI BANK	Sri. Sreekanth V V	Assistant General Manager & Regional Head
9	FEDERAL BANK	Smt. Geetha Gopinath	Deputy Vice President
10		Sri. Jobin V Joseph	Senior Manager
11	HDFC BANK Ltd	Sri. Aju K Mathen	Zonal Head
12	ICICI BANK	Sri. Sridhar Santhanam	Zonal Head
13		Sri.Premdas Rajan	Regional Head-Inst. Business
14		Sri. Tony Thomas	Chief Manager
15		Smt. M Sajitha	Chief Manager
16	IDBI BANK	Sri. Rajesh M Jha	Chief General Manager
17		Sri. Nebu Thomas	Deputy General Manager
18	IDFC FIRST Bank	Smt. Sreedevi V K	Divisional Manager
19	INDUS IND BANK	Sri. Jose John	Regional Head
20	JAMMU & KASHMIR BANK	Sri. G Sudhakar	Assistant Manager
21	KARNATAKA BANK	Sri. Arun Kumar M	Senior Branch Manager
22	KARUR VYSYA BANK	Sri. Biju Kumar B	Divisional Manager
23	KOTAK MAHINDRA BANK	Sri. Biju Narayanan	Assistant Vice President
24	RBL BANK	Sri. Sreejith G	RMPA
25	THE SOUTH INDIAN BANK	Sri. Kurian Abraham	Assistant General Manager
26	TAMILNAD MERCANTILE BANK	Sri. N Rajesh	Assistant Vice President

27	TAMILNAD MERCANTILE BANK	Sri. Sreejith R	Law Officer
28	YES BANK	Sri. Eby Jose	Regional Head

CO-OPERATIVE BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	KSCARDB (incl. PCARDBs)	Smt.Sujatha V	Agriculture Development Officer
2	Kerala Bank	Smt. Anitha Abraham	General Manager
		Sri. R Shivakumar	General Manager

LEAD BANK OFFICES			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Indian Overseas Bank	Sri. Jayamohan S	LDM Trivandrum
2	Indian Bank	Smt. Arunima V T	LDM Kollam
3	State Bank of India	Sri. Arun M	LDM Alappuzha
4	State Bank of India	Sri. Cyriac Thomas	LDM Pathanamthitta
5	State Bank of India	Sri. Raju Philip	LDM Kottayam
6	State Bank of India	Sri.Reji Raj	LDM Idukki
7	State Bank of India	Sri. Ajilesh C	LDM Ernakulam
8	Canara Bank	Sri. S. Mohanachandran	LDM Thrissur
9	Canara Bank	Sri. Anilkumar P T	LDM Palakkad
10	Canara Bank	Sri. M A Titten	LDM Malappuram
11	Canara Bank	Sri. Jyothis S	LDM Kozhikode
12	Canara Bank	Sri. Muraleedharan T M	LDM Wayanad
13	Canara Bank	Dr. Renjith K S	LDM Kannur
14	Canara Bank	Sri. Thippesh S	LDM Kasargod

SMALL FINANCE BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	ESAF	Sri. Wilson Thomas	Assistant Vice President
2	Ujjivan	Sri. Abhilash Thomas	State Leader

Payment Bank			
SL NO	INSTITUTION	NAME	DESIGNATION
1	India Post Payment Bank	Sri. Vivek S Babu	Circle Sales in Charge
2	Airtel Payments Bank	Smt. Sreedevi R Nair	Zonal Manager