

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

Convenor:

केनरा बैंक



Canara Bank

Ref: SLBC/145/Minutes/55/AJS

23/04/2025

(All Members of SLBC)

Dear Sir,

Sub: Minutes of the 145th State Level Bankers Committee Meeting of SLBC, Kerala

We are forwarding herewith the minutes of the 145th Meeting of SLBC, Kerala held on 8th April 2025 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,

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

All communications to be addressed to:

General Manager
Canara Bank, SLBC Cell
Circle Office, Canara Bank Bldg.
P.B.No.159, M.G.Road
Thiruvananthapuram -695 001

PHONE : 2331302 (DIRECT),
2331051 EXT.608,609
FAX : 0471 2338236 / 2331355
E-mail : slbckerala@canarabank.com
Website: www.slbckerala.com

**MINUTES OF THE 145th MEETING OF
STATE LEVEL BANKERS' COMMITTEE, KERALA
Held on 08.04.2025 (Tuesday) at Hotel Residency Tower, Trivandrum**

The SLBC meeting commenced at 11.00am. 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 145th Meeting of SLBC Kerala. In his speech he addressed the following:

- The deployment of credit to the thrust segments in the State has been showing improved vigor and pace during recent years.
- Against the mandatory norm of 60%, the C D Ratio of the State is well above at 73.14 % which is set to grow in the right direction. There was an overwhelming growth of more than 8 percentage points in the C D Ratio of the State during the last five years.
- The advances of the banks had seen a growth of 8% as compared to the December 2023.
- As on December 2024, the deposit figures of the State stood at Rs. 9 lakh crore and the advances figures stood at Rs. 6.6 lakh crores.
- The overall performance under Primary sector and Secondary sector has been satisfactory but the performance under Tertiary sector need much more focus and improvement.
- There was a growth of 8% in total advances and 16% growth in MSME during the quarter, which indicated a positive investment climate present in our Kerala.

Shri. S K Majumdar, Executive Director, Canara Bank in his Presidential speech addressed the following:

- The Indian economy showed a positive growth amidst global economic uncertainties due to the support provided by robust consumption and increased Government spendings.
- RBI has been able to effectively use open market operations (OMO), daily repo auctions, and dollar/rupee swaps to manage liquidity. These measures helped stabilize domestic liquidity despite capital outflows.
- India's GDP was projected to grow by 6.5% in FY 2024-25, according to National Statistics Office's Second Advance Estimates. Quarter 3 GDP growth was 6.2%, rebounding from 5.6% in Q2 due to higher private consumption and government spending. At the moment it was observed that Construction, trade, and financial services are the main sectors driving the growth.
- India's foodgrain production for 2024-25 is estimated at 330.9 million tonnes, marking a 4.8% increase from 2023-24, driven by Kharif production up 6.8% and rabi up 2.8%, according to second advance estimates.

- As per the latest reports toll collections and E-way bills recorded double-digit growth, signalling robust infrastructure activity. Government spending on infrastructure projects supported economic momentum.
- Kerala is having a vibrant MSME sector, which is a key focus area for banks in the state and he hoped that with the coordinated efforts of the banks the total MSME outstanding will cross Rs.1 Lakh crores before the next meeting.
- As per the latest reports GST collection in Kerala grew by 7% in FY25, indicating a positive trend in economic activity. Kerala's economy faces challenges such as a high fiscal deficit and the impact of natural calamities.

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

- The banking sector in the State has achieved progress under major fronts during last year. Deposits of commercial banks in the State grew by 9% Year on Year, to reach Rs.9.09 Lakh Crores. Advances of commercial banks have grown by 8% during last one year to reach Rs.6.65Lakh Crores.
- Y-o-Y Total Business increased by Rs 1.22lakh crores to reach Rs 15.75 lakh crores.
- Y-o-Y Priority sector advances increased by 9 % to reach Rs3.05lakh crores.
- MSME advances shows a Y-o-Y growth of 16% to reach Rs 92,176 Crores.
- Percentage achievement under Annual Credit Plan in Priority Sector till December 2024 is 82.42% of the Annual budget. While the performance under primary sector at 88.94% and the secondary Sector performance at 81.11% are satisfactory, the achievement under tertiary sector at 42.44 % needs serious attention and improvement.

The Kerala government is actively promoting investment through initiatives like the Invest Kerala Global Summit and focusing on ease of doing business. The skilled and educated work force of Kerala is inferior to none. Considering all these we are poised to achieve lot more in the near future.

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

- The growth our state had achieved in the MSME sector has been very much appreciable and banks of the state has been playing a major role in the same.
- Moreover, the Hon'ble Chief Secretary critically commented on the CD ratio of the state hovering around 73% for quite a long time as compared to the national average of 78%. The performing states under CD ratio in the country are Tamil Nadu, Telangana, Maharashtra etc. The CD ratio of

the Kerala based banks like South Indian Bank and Federal Bank is below 50% and State Bank of India which is a major player in our state is having a CD ratio of 58%. She urged these banks to improve the CD ratio as this will inturn have an effect on the CD ratio of the State.

- Kerala Government had recently organized the Invest Kerala Meet recently. Kerala was not known for providing a good business investment climate, but with the calculated efforts of all the Government machineries we were able to rewrite the same and be the topper in Ease of Doing Business category.
- Kerala topped by finishing above Andhra Pradesh as well as Gujarat which is a great achievement. Government had taken care of reforms, compliances, providing digital services, transparency which lead to this great achievement.
- With the Vizhinjam port and the Industrial corridor coming up in Palakkad there is huge opportunities in the state of Kerala.
- It was also pointed out by Nithi Ayog if the country has to achieve the 30 trillion target by 2027 it needs 5-6 States to perform. The major states are Gujarat, Tamil Nadu, Karnataka, Andhra Pradesh, Telangana and Kerala. Kerala is having highly skilled work force, the start up economy of the state is one of the best in the world, digital architecture system of the state is unmatched in the country.
- She also pointed out the major role the banks of the state has to be play if the Kerala Growth Story has to happen.
- Kerala from the next year will be indulging in mining, which will provide additional resources to the State. Bankers should consider this as a fresh opportunity and support this new initiative.
- Kerala is having a fragile climate positioning that every year one or the other climatic vulnerabilities affect us. She also reminded the bankers regarding the plea made by the Hon'ble Chief Minister of the State during the Special SLBC meeting to waive off the loans of the landslide affected people of Wayanad to which only Kerala Bank and KSCARD has positively responded. She expressed her dissatisfaction regarding the same. The court is also asking regarding the status of the same to which we are not having a reply.
- She also touched upon the land allocation issue which is pending for long term for setting up RSETI in Kottayam and Pathanamthitta. Since the Government Lands are difficult to identify she instructed the concerned authorities to identify lands in discussion with the district administration which can be allotted.

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

- The tertiary sector which is one of the strong points of the state, it is showing an under performance with an achievement of 46% which should be taken into consideration by all the banks of the state seriously and try to better the achievement.
- All the districts have been performing well under the Priority sector portfolio with an achievement of above 75% except Wayanad and Idukki.
- He also critically commented on the performances of Kerala Bank under the priority sector as they have managed to achieve only 26% of the allotted target.

- RBI has always been insisting the banks with lower CD ratios to better their figures but banks like CSB is having a CD ratio of 40.9%, Federal Bank 44.76%, South Indian Bank 42%. Their performance under the CD ratio is lagging the CD ratio of the whole state. Also State Bank with the highest branch network in the State is having only 57.5% which is to looked into and improved.
- Though the performance under KCC is better in our State, RBI wishes the banks should have a check on how these funds are being used.
- As per the CISBI portal there are 96 unbanked revenue centres, which is hard to believe as the banking infrastructure in the state is widespread and have reached remote areas. The reason behind the same may be non updation of the data correctly in the CISBI portal by the banks. He urged the bankers present to go through the URC and recheck all their bank branches have been updated properly which will reduce the unbanked areas in our State.
- RBI has come out with revised guidelines related to the priority sector advances classification which will inturn help the banks to improve their performances under the same. There are several concessions which has been announced for Urban Cooperative banks also under the revised guidelines.
- He also stressed on the importance of nomination facilities in the accounts. The Customer Service Committees of the banks should periodically review the coverage of nomination and report the same in the DAKSH portal.
- He congratulated all the banks of the State for their contribution to the Financial Literacy Week celebrations which is being conducted every year during the month of February.
- RBI has started a whatsapp campaign through an official number 999041935, through which communications can be provided to the customers.
- In the wake of growing cyber frauds, RBI has rolled out a specific domains for the banking sites ie ".in" which all the banks will be using so that there is uniformity among banking sites and customers will have no safety issues using the same.
- Now a fascilty for verifying the mobile number is availbe under UPI and IMPS payments and RBI is planning to extend the same to RTGS/NEFT soon.
- RBI is going to introduce OTP for the international online transactions for safeguarding the interests of the customers.

Shri. Baiju N Kurup, Chief General Manager, NABARD in his speech addressed they following:

- He appreciated the banks of the State for achieving 82% of the priority sector targets for the FY 24-25 by December 2024.
- He hoped the trend will continue as the Central Government had come out with the Agriculture lending target for the FY 25-26 already. NABARD had also prepared the State focus plan for FY 25-26 which will be the base for the Annual Credit Plan.
- NABARD has proposed a credit potential of 2.74 Lakh crore under priority sector lending for the FY 25-26.

- NABARD has identified sectors which are showing good potential for growth and they are mainly Agro MSME sector. There is huge potential in the agro processing sector which showed the highest increase post covid period.
- Comparing to the other states Kerala is one of the worst hit States by Climatic issues. From the studies it has been seen that 25% of the biodiversity of the country is in the small state of Kerala. Considering the same in the days coming the investments made in the climate resilient agriculture practices should be given more importance.
- NABARD last year had formed a specific department to look after the climate resilient activities considering the importance it has on the rural economy of the nation. New green financing models are being evolved for the benefit of the nation and rural folks.
- NABARD has started a pilot project in the district of Wayanad where a Community based early warning preparedness for land slide disaster. The project is in the initial stages and if the same is seen to be a success it will be upscaled and taken into next level.
- NABARD had sanctioned around Rs. 8000 Cr for the infrastructure projects in the State through the State Government and associated agencies.
- Recently a fund for the start ups has been rolled out by the Central Government through NABARD and the NABARD in the State is in discussion with the Kerala Startup Mission to route more start ups to the agriculture sector.

Shri. Shashank Tripathi, Protector of Immigrants, Ministry of External Affairs addressed the forum and informed that as per the latest report from the Reserve Bank of India in the inward remittance coming from abroad Mahashtra stands first and Kerala second. The report also provided insights like the major chunk of the remittances have shifted from the GCC countries to other developed countries. He requested the banks to provide the number of accounts where the foreign remittance is being received so that Ministry of External Affairs can validate how many people have gone through the legal/illegal routes. So that the process of illegal recruiting can be curbed.

(Action: All Banks)

1. Adoption of Minutes of 144th SLBC Meeting

The forum unanimously adopted the minutes of the 144th SLBC meeting for September 2024, held on 28th November 2024, which was forwarded to the members, vide SLBC letter no: SLBC/144/Minutes/211/AJS dated 5thDecember 2024.

As a special point of discussion the banks were advised to provide the status of loan waiver in association with the landslide affected people of Wayanad.

(Action: All Banks)

2.Review of performance under Primary Sector:

PRIMARY		
Parameter	2023-24	2024-25
Target for the whole year	159076	144162
Achievement of Q3	103508	128218
% achievement for Q3	65%	89%

Disbursement in 2023-24 : Rs. 103508/- Crs

Disbursement in 2024-25: Rs. 128218/- Crs.

Incremental Disbursement: Rs. 24710/- Crs

% Increase from last Financial year: 23.87%

District wise achievement: Alappuzha: 85%, Kollam: 101%, Trivandrum: 94%, Kannur: 92%, Palakkad: 93%, Thrissur: 94%. Malappuram: 104%, Kasargode: 94%, Pathanamthitta: 88%, Kozhikode: 86%, Kottayam: 91%, Idukki: 59%, Wayanad: 77% and Ernakulam: 82%.

The top three districts under ACP disbursement this quarter are Malappuram, Kollam, Kasargode and Ernakulam districts.

Idukki and Wayand districts where instruct to improve their performance under primary sector as they are having a lot of potential under the same.

(Action: LDM Wayanad and LDM Idukki)

The agriculture NPA stood at 3.82% as on 31/12/2024.

Highlights of 3rd Quarter Performance

- Deposits grew YoY by 8.7%
- Advances grew by 7.98% YoY.
- Agriculture advances grew by 11.71% YoY.
- MSME advances grew by 15.98% YoY.

2.1. Pending Issues in Primary Sector

2.1.1. Doubling of Farmers Income

Convenor informed the forum that as per the Economic Survey 223-24 on Doubling of Farmers Income there has been a critical shortfall in the agriculture investments in the country. There is a huge dependence on the public investments for development of agriculture infrastructure facilities. There was a need for 12.5% growth in agricultural investments to double the farmers income by 2022-23 which was not achieved and the average annual growth of Goss Capital Formation was only 9.7% during the period. The same is the situation with our state and in the Kerala Budget for the FY 25-26 several

schemes were proposed to strengthen the agriculture infrastructure of our state. An amount of Rs. 227 Cr was earmarked for the agriculture sector keeping the focus areas as Coconut farming and Dairy Development. Special mention was given to the coconut farmers as Government aims to boost the same through modernization and value addition. In the same way Rs. 150 Cr was earmarked for paddy cultivation. Going through the budget another noteworthy declaration is regarding the establishment of a dairy village in Dharmadom, Kannur.

Another latest initiative is transforming Thrissur District into a key center for essential supplies for horticulture crops through cooperative consortium. Cooperative Distribution centers will be established in various localities and these will cultivate horticulture plants in their land or leased properties. This will also pave the way to create agro processing centers.

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

During the 144th SLBC meeting 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. As of now decision regarding the same is pending and the forum requested the Agriculture Department to provide the status of the same which will have an impact on the entire Agriculture scenario of the state

(Action: Department of Agriculture)

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

Convenor informed the forum that in a recent meeting called by the Secretary, DFS for assessing the credit flow to allied sector it was found that YOY, the share of credit to allied activities is increasing steadily and southern region dominates rest of the regions of the country with a 59% of credit share to allied activities. As per the latest statistics there are a total of 80 million dairy farmers and 28 million fishermen in our country.

Fisheries

Considering the pendency of applications under KCC fisheries it was informed to State Bank of India, Canara Bank and Bank of India to reduce their pendencies as they are having the highest number as on February month.

(Action :State Bank of India, Canara Bank and Bank of India)

While reviewing the district wise pendenciesThriuvananthapuram district had the highest number of applications pending ie 561. As a reply to the same LDM, Thiruvananthapuram informed that all the pending applications was cleared as on March.

Animal Husbandry

During the review of Animal husbandry KCC it was found that 2329 applications are pending with the banks of the state. The highest pendencies are with State Bank of India, Canara Bank and Union Bank of India. It was instructed to these banks to reduce these pendencies and dispose these applications at the earliest.

(Action: State Bank of India, Union Bank of India and Canara Bank)

Shri. Nagesh S S, Chief of Agri, Kerala State Planning Board raised an issue regarding the reporting of KCC by the Cooperative banks. There should be a clarification that the data provided under this includes PACs or Kerala Bank alone.

(Action: Kerala Bank)

Idukki district is having a pendency of 1066 application under KCC Animal Husbandry which is huge and the forum instructed the Lead Bank to clear the same at the earliest. CGM, NABARD instructed the LDM, Idukki to keep the same as an agenda in the coming DLRC meeting and report the status in the next SLBC meeting.

(Action: LDM, Idukki)

2.1.4 Agenda Suggested by Reserve Bank of India

2.1.4.1 Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem

Shri. Anil Kumar, Deputy Agriculture Marketing Advisor, Agmark informed the progress under the AMI scheme is very poor in the state of Kerala and only 23 projects have been sanctioned till now. Moreover, there has been nil sanctions under the SC/ST categories and lot of unutilized funds are with the Department. He requested the LDMs to present the same in the BLBC /DLRC meetings to sensitize the banks of the respective districts to sanction more projects under the AMI scheme. He also added that urgent intervention is required in Wayanad, Idukki, Ernakulam, Kottayam and Pathanamthitta districts as the sanctions are very less in these districts.

Convenor instructed the LDMs of the above district to conduct camps for this scheme in respective districts.

(Action: Banks and Dept of Agriculture)

2.1.5 Agenda Suggested by Director Agriculture

2.1.5.1. Credit under Agriculture Infra Structure Fund

AIF, PMU informed that the performance of the scheme is not upto the mark in three districts ie Pathanamthitta, Alapppy and Kasargode. In the state of Kerala Project wise maximum loans are sanctioned under primary processing, warehouses, custom hiring Centers etc whereas there is less demand for polyhouse, silos, hydroponics etc this also should be given importance by the banks as the same are emerging fields in the agriculture. The AIF disbursement for the last three quarters is around 1400 Crs. He also urged for the handholding of the beneficiaries through the Krishi Bhavans as well as LDMs should disseminate information regarding the schemes to the public so that more and more people are introduced to such schemes.

(Action: LDMs Kerala)

PMU also raised an issue regarding the Kerala Bank that individuals who have availed loans through Kerala bank has not received interest subvention till date.

(Action: Kerala Bank)

Another issue raised was regarding the IDBI bank where there was a convergence issue which the bank has not seterated so far. For the same, official from IDBI informed that once the details of the case is provided, they will be taking up the matter.

(Action: IDBI Bank)

Now, geotagging is a prerequisite for getting interest subvention under AIF scheme and there are above 1000 cases pending for geotagging in our state with various banks. PMU requested the banks to complete the same at the earliest so that the beneficiaries will not miss out on the eligible interest subvention.

(Action: All Banks)

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 Q3	56992	63545
% achievement for Q3	98%	81%

Disbursement in 2023-24 : Rs.56992/- Crs
Disbursement in 2024-25: Rs. 63545/- Crs.
Incremental Disbursement: Rs. 6553/- Crs
% Increase from last Financial year: 11.49%

Share of banks in MSME sector

Public Sector Banks:39.10%
Private Sector Banks:56.43%
Kerala Gramin Bank:1.73%
Small Finance Bank:0.61%
Cooperatives: 2.13%

District wise achievement: Alappuzha: 91%, Kollam: 74%, Trivandrum: 94%, Kannur: 89%, Palakkad: 95%, Thrissur: 94%. Malappuram: 81%, Kasargode: 114%, Pathanamthitta: 66%, Kozhikode: 70%, Kottayam: 94%, Idukki: 90%, Wayanad: 79% and Ernakulam: 71%.

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 as per the latest reports generated highest pendency is with State Bank of India, Canara Bank and Kerala Gramin Bank The forum requested the banks to reduce the pendency at the earliest.

(Action: State Bank of India, Canara Bank and Kerala Gramin Bank)

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

Shri. Van Roy S, General Manager, K-BIP congratulated all the banks of the state for their contribution for achieving the State Level target allotted by the Central Government under PMFME. Five banks have sanctioned the highest number of loans under this scheme ie Canara Bank 728, State Bank of India 565, Kerala Gramin Bank 467, Kerala Bank 398 and Union Bank of India 239. The Central Government had extended the scheme for the next financial year also ie FY 25-26. The target for this FY is also 3000 number of loans and he urged the support of the banks for achieving the same during this FY also.

He also added by saying that there is an exhibition planned for the PMFME beneficiaries during the month of May at Kochi and the top 5 performing banks will be given the award during this exhibition by the Hon'ble Minister for Industries and Commerce.

Convenor, SLBC Kerala extended his gratitude to all the banks for the support extended for achieving the target under PMFME.

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

Director, KVIC appreciated all the banks for supporting the scheme due to which for the past 5 years the target allotted for the state was breached. Canara Bank and State Bank of India stood first and second in sanctioning the loans under PMEGP in our state. As per the latest reports around 140 crores of margin money is to be sanctioned by the Central Government. Kerala is expected to achieve the target for this financial year also and KVIC expects the Central Government to increase the target for the state in the coming years. KVIC had proposed for 100 Crs margin money target for this financial year and a confirmation regarding the same is yet to be received. He also added by saying that this FY Kerala had achieved target for PMEGP loans sanction targets for SC/ST. He also requested the banks to support the Department of Post who are visiting the branches for physical verification process.

3.1.4. Agenda suggested by NORKA

The representative from NORKA informed that the Subhayatra scheme was approved in the last SLBC meeting and till now no communication from the banks have been received from banks regarding the sanction. NORKA representative informed the support from all the banks for implementation of 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)

Presentation by **Shri. Mohan Tanksale, Strategic Consultant of SWIFT INDIA** presented before the SLBC forum the facility they are providing for the e stamping. After presenting the solutions provided by them they requested for a discussion with the Government of Kerala officials for integration of the system so that the work can be completed within a time period of 4 months. He also requested the support of banks of the state for implementing the solution for e stamping in the state of Kerala.

There was a presentation from the NeSL also on the same lines for introducing their e stamping solution.

Shri. Shahin Sha KAS, Taxes Department informed that the Department has been asking for the nodal officers from banks for communicating the issues related to the defaulters. After repeated reminders 23 banks had only provided the data to the Department. Banks like Indus Ind Bank, Union Bank of India, DBS, Punjab National Bank, Punjab and Sind Bank, Yes Bank, UCO bank and HDFC bank have not provided the contact details of the nodal officers till now. Taxes Department requested these banks to expediate the same so that proper communication can happen between the Department and the banks of the state.

Performance under Tertiary Sector

Parameter	TERTIARY	
	2023-24	2024-25
Target for the whole year	52252	22392
Achievement of Q3	10158	8896
% achievement for Q3	19%	42%

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.

As per the available reports Wayanad, Palakkad, Kasargode, Kottayam and Alappay districts have been saturated with PMJJBY and PMSBY ie one in a family. Convenor urged the banks to increase the enrollments under the scheme as the same is closely monitored by the DFS>

(Action: Member Banks, SLBC, LDMs)

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

Convenor informed that during the FY 23-24 Kerala was able to achieve a total of 41% of the target allotted to us but during the FY 24-25 the achievement improved to 54%. A special mention was given to the performance of the Kerala Gramin Bank and the Federal Bank as they have achieved the targets provided to them.

4.3 Review of CD Ratio –Suggested by RBI

Convenor informed that the CD ratio of the state is presently 73.14% and since the review for the same has been previously done by the Hon'ble Chief Secretary and RBI, banks which are having CD ratio less than the state average to improve their figures.

(Action: Banks)

4.4 Status of Land allotment for RSETIs buildings

Director, RSETI informed that forum that the land issues is more or less sorted out. There was a meeting with the District Collectors of Pathanamthitta and Kottayam and directions

have been given to respective LDMs to contact the District Collectors at the earliest. The issues pending are with Wayanad and Idukki whose files are in the Revenue Department and requested the intervention of this forum to speed up the process of land allotment.

During the FY 24-25 the RSETIs has achieved the target of 103% and Kerala is coming 5th Pan India basis which is a commendable performance. Director, RSETI also raised an issue regarding the credit linkages provided to the RSETI trainees which is lagging around 60% which is low compared to other states of the country.

(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.

Presentation by NSKFDC regarding their schemes for the manual scavengers was done and Shri. Puneet Garh informed the banks of the states to promote the schemes and add this as a permanent agenda in the upcoming SLBCs.

5. FRESH ISSUES

5.1 Primary Sector

5.1.1. Agenda suggested by FIDD: Compliance to instructions on KCC scheme and monitoring of end utilization of credit for agriculture and allied activities

DGM, RBI informed that they have come across instances where banks have been taking collateral for amounts which are not prescribed by RBI, which is a serious matter of concern. He instructed the banks to abide by the regulations of the RBI while providing loans under KCC.

(Action: All the banks)

5.1.2. Agenda suggested by NABARD

Smt. Jiksy Raphael, DGM, NABARD, informed the forum to provide the data of KCC Crop, Animal Husbandry and KCC Fisheries separately as the Ministry is reviewing the same.

(Action: SLBC)

5.1.3. Agenda suggested by SFAC

Representative from SFAC informed that Sulabha FPC from Malappuram had approached Kerala Gramin Bank for availing the loan and KGB had asked for mortgage of the leased land which the FPC is finding it difficulty in doing so.

Another issue raised from Green Kollam FPC from Pathanamthitta is that if any of the Director is having a low CIBIL score the FPC will not be able to avail loans from the banks. The issue was related to the Canara Bank.

Chairperson, KGB informed that the issue with Sulabha FPC has been resolved.

(Action: Canara Bank)

CGM, NABARD informed that these issues could have been solved at the DLRC level and a nodal officer to be nominated in each district for resolving the issues related to the FPOs.

(Action: LDMs)

5.1.4 Agenda suggested by DFS: FPOs

This is an informative agenda suggested by DFS where a Credit Guarantee Fund (CGF) of Rs. 10000 Cr has been created for the FPCs which will provide an additional cushion for the banks for sanctioning loans to FPOs.

5.1.4 Agenda suggested by Kudumbashree

Convenor, informed that Bank of Baroda, Kerala Bank and Kerala Gramin Bank had approved the loan scheme related to Wayanad and Central Bank is yet to get a confirmation from their Head Office regarding the sanction of the scheme.

Kudumbashree official informed that the State Bank of India as well as South Indian Bank has to approve the scheme as there are SHG accounts with these bank branches.

5.2. Secondary Sector

5.2.21 Agenda suggested by MSME DFO, Thrissur.

Shri. Prakash G S, Joint Director and Head of Office, MSME DFO, Thrissur informed the forum that PM Vishwakarma is an ambitious scheme launched by the Government of India. In Kerala there are 22,800 beneficiaries whose three-tier verification has been completed and out of that around 7900 beneficiaries are eligible for bank credit. As of now out of these eligible beneficiaries only 40% (3160 nos) of the beneficiaries have been provided with credit facilities. Out of these sanctioned loans only 2800 applications have been disbursed as of now. Federal Bank is having 93% applications pending for credit linkage. Basically, this scheme is aimed for uplifting the artisans who are presently in the unorganized sector and mature them to entrepreneurs. With out the support of the banks these goals cannot be achieved.

Convenor requested the banks to sanction the loans at the earliest so that pendency can be reduced.

(Action: Banks)

5.2.3 Agenda suggested by LDM, Thiruvananthapuram: PM Vishwakarma.

LDM, Thiruvananthapuram informed that there is no way to check the status of loans of the beneficiaries of PM Vishwakarma at Lead Bank level/SLBC level. There are a lot of enquiries at the Lead Bank Offices across the state regarding the status of the applications and the LDMs are not in a position to reply to the same as there is no access to the site.

Considering the request, Joint Director, MSME DFO informed to provide a request on the basis of the above to his office they would be taking up the same through the Ministry.

(Action: SLBC)

5.2.3 Agenda suggested by LDM, Thiruvananthapuram: PMEGP.

LDM, Thiruvananthapuram informed that PMEGP loans require minimum employment generation as per the project. DIC which is one the implementing agencies of PMEGP has forwarded applications for opening travel agencies and purchase of vehicles under PMEGP. The loans have been sanctioned and disbursed and while claiming for margin money, the same has been rejected on the ground that minimum number of employments has not been met. This has caused several staff lapses in the bankers side. The bankers are sanctioning the projects which are forwarded by an implementing agency which is complete and eligible in all the aspects. So an initiative to be their from the KVIC side to provide margin money claims to these projects.

Director(I/C), KVIC informed that before 2 years there was a guidelines change related to the minimum number of employments.

Convenor informed that a try should be made from the KVIC side to take up the matter to the Ministry so that the issues related to staff lapses can be avoided. Director, KVIC told to provide a letter in this respect so that they can take up with the head Office.

(Action: SLBC)

Tertiary Sector

5.3.1 Agenda suggested by FIDD, RBI, Thiruvananthapuram.

DGM, RBI informed that RBI has been constantly monitoring the DBT accounts which are frozen due to KYC/Re-KYC issues. As of the latest reports there are around 10,95,588 accounts which are inoperative and getting DBT credits. He instructed the banks to reach out to these account holders to collect their KYC to convert these inoperative accounts to operative accounts. Moreover, RBI had asked for the data related to the operative/inoperative accounts with the banks of the state but submission of the data is not found to be time bound. He instructed the banks to provide the data within a time bound manner.

(Action: All Banks)

DGM, RBI also added that the actual position regarding the URCs can be provided by the LDMs of the State after conducting surveys as per the URC list provided from the RBI side.

(Action:LDMs)

DGM, RBI informed that if a BC is not active for 90days he will be classified as inactive as per the latest guidelines.

5.3.2 Agenda suggested By Land and Revenue Commissioner - Issuance of No Land Acquisition Certificate

Presently banks are asking for No Land Acquisition Certificate where ever the notification has been released as per the 11(1) of the RFCTLARR Act of 2013. As per the legal provision in the act that the land can be used for edctional purpose/bank loans banks are requested to avoid asking for No Land Acquisition Certificates.

5.3.3 Agenda suggested By Director General of Police cum State Police Chief

Shri. Shanawas IPS, Kerala Police informed that Thrissur district is having a lot of instances of mule accounts. Mostly youngsters are involved under this mule accounts which are used for illegal activities. He instructed the banks to provide information to Kerala Police one any communication is being asked to them at the earliest.

(Action: Banks)

5.3.4 Agenda suggested By Directorate of Women and Child Development

Assistant Director, Directorate of Women and Child Development requested the support of the banks through CSR for supporting the activities as the children would be requiring support for various matters.

(Action: Banks)

5.3.5 Agenda suggested By Land and Revenue, Commissioner

Convenor informed that for waiver of the fees can be done by the individual banks and banks should take steps for waiver of the DD Commission related to the Government accounts. For the other issue related to the cash dd of above Rs. 50,000/- he requested the Land and Revenue Commissionerate to provide a letter so that it can be taken up to Reserve Bank of India for their advise.

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. S K Majumdar	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	Sri. Ranjith E K	Manager
5	Sri. Sreekant T K	Manager

NABARD		
SL NO	NAME	DESIGNATION
1	Sri. Baiju N Kurup	Chief General Manager
2	Smt. Jiksy Raphael	Deputy General Manager

GOVERNMENT OF KERALA/ GOVERNMENT OF INDIA/DEVELOPMENTAL AGENCIES			
SL No	INSTITUTION	NAME	DESIGNATION
1	Finance Department	Sri. Sachin Kumar Yadav IAS	Deputy Secretary & OSD- Finance
2	Police Department	Sri. A Shanawaz IPS	Superintendent of Police-Intelligence
3	Ministry of External Affairs	Maj. Shashank Tripathi	Protector of Emigrants
4	State Planning Board	Sri. Nagesh S S	Chief -Agri-State Planning Board
5		Smt.Sruthy K T	Agronomist
6	State Horticulture Mission	Sri.Animon G	Joint Director
7	MGNREGS-State Mission	Sri. Remjith R S	Assistant Director

8	Land Revenue Commissionerate	Sri.Ajeesh K	Assistant Commissioner(SC)
9	Land Revenue Commissionerate	Dr.Jayanthi Sudhakaran KAS	Assistant Commissioner(LR)
10	State GST Department	Sri. Shahin Shah KAS	Deputy Commissioner
11	LSGD	Smt. Nandana S Pillai KAS	Under Secretary
12	LSGD	Smt. Shyny V N	Senior Finance Officer
13	LSGD	Smt.Babisha M	Assistant
14	Taxes(D&H)Department	Smt. Athira S V KAS	Under Secretary
15	Planning and Economic Affairs Department	Smt. Lethakumari M B	Additional Secretary
16		Sri. Sudarsanan A K	Under Secretary
17	MSME-Development &Facilitation Office, Thrissur	Sri.G S Prakash*	Joint Director& HoO
18		Sri.Vishesh Aggarwal*	Assistant Director
19	Department of Telecommunication	Sri. Biju N	Assistant Director
20	SIDBI	Sri. P R Savisesh	Deputy General Manager
21	Kerala Bureau of Industrial Promotion	Sri. Van Roy S	General Manager
22	National Housing Bank	Sri. Dhiraj Kumar	Regional Manager
23		Sri. M S Sreenath	Deputy Manager
24	KVIC	Sri. C G Andavar	Director
25		Sri. Sanjeev	Assistant Director
26	Agriculture Development & Farmers' Welfare Department	Smt.Meena T D	Additional Director

27	Kudumbashree Mission	Sri.Naveen C	Chief Operating Officer (NRLM)
28	Department of Industries and Commerce	Sri. Rajeev G	Additional Director
29	Economics & Statistics Department	Sri. Gopakumar S	Deputy Director
30	SC ST Development Department	Smt. Sindhu Sukumaran	Under Secretary
31	SC ST Development Department	Smt. Sagina G S	Under Secretary
32	ST Development Department	Sri. Sudheer S S	Assistant Director
33	SC Development Department	Sri. Aravindakshan Chettiar	Deputy Director
34	Backward Classes Development Department	Sri. G Sidhardhan	Deputy Director
35	Dairy Development Department	Smt.Pournami C V	Assistant Director
36	Fisheries Department	Smt.Sridivya Rani C S	Assistant Director
37	Survey & Land Records Department	Sri.Babu N K	Deputy Director
38		Sri. Sujith S	Surveyor
39	Women & Child Development Department	Smt. Sulakshana S	Assistant Director
40		Smt.Sreela Menon N	S.Co- Nirbhaya Cell
41	Co-operation Department	Sri. Rajesh S	Section Officer
42	DMI-Ministry of Agriculture & Farmers' Welfare	Dr. Anilkumar R	Deputy Agri Marketing Advisor
43	NORKA Roots	Shemim Khan	Manager-Projects
44	Agriculture Infra Fund	Sri. Bijukumar D S	Team Leader
45		Smt. Soumithri Krishnanunni	Post Harvest Management Expert

46	Social Justice Department	Smt. Deepthi Elizabeth Varkey	Junior Superintendent
47	National Commission for SCs	Sri. Sudarsanan M	RO
48		Sri. Chidambaranadh K V	Investigator
49	SFAC	Dr. Reshma J Murugan	Manager-Projects
50	KVIB	Smt. Sabeena Beegum M S	Nodal Officer(PMEGP)
51	RSETI	Sri. Percy Joseph	State Director-RSETI
52		Smt. Saritha R	State Controller-RSETI
53	NeSL	Sri. H B Vaidya	Relationship Manager
54	National Safai Karamcharis Finance & Development Corporation-NSKFDC	Sri. Puneet Garg	HOD Finance
55		Smt. Arya V J	State Project Manager
56	SWIFT India	Sri. Mohan Tanksale*	Consultant
57		Smt. Swati Naik*	Head of Communications & Corporate affairs
58		Smt. Divya Suresh*	HR
59		Sri. Noah Sunder Raj*	Product Head
60		Smt. Ardhya Bhatt*	Product Manager
Participants marked with * participated through online mode			

PUBLIC SECTOR BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	BANK OF BARODA	Sri. R V S V Sridhar	Deputy General Manager & Regional Head

2	BANK OF INDIA	Sri. Rajeev Kumar	Zonal Manager
3	BANK OF MAHARASHTRA	Sri. G Venkateswara Babu	Chief Manager
4	CENTRAL BANK OF INDIA	Sri. Manoj Bari	Deputy Regional Head
5		Sri. Dnyaneshwar Tapre	Deputy Regional Head
6		Smt. Nayana P	Manager
7	INDIAN BANK	Sri. Sam Sampath Evugen	Deputy General Manager
8	INDIAN OVERSEAS BANK	Sri. Rajiv Kumar	Assistant General Manager
9		Sri. Sumit	Manager
10	PUNJAB & SIND BANK	Sri. Nibin Anirudhan	Manager
11	PUNJAB NATIONAL BANK	Sri. M Jagadeesh Kumar	Assistant General Manager & Circle Head
12	STATE BANK OF INDIA	Sri. Santhosh Kumar	Deputy General Manger(SME)
13		Sri. R Sudhir Das	Assistant General Manager(ABU)
14		Sri. S Jyothish Kumar	Assistant General Manager
15	UCO BANK	Sri. Ajith R S	Deputy General Manger & Zonal Head
16	UNION BANK OF INDIA	Sri. S Sakthivel	General Manager
17		Sri. Sujit S Tariwal	Regional Head
18		Sri. Nijin B S	Manager

CONVENOR BANK (CANARA BANK)		
SL NO	NAME	DESIGNATION
1	Sri. Pradeep K S	SLBC Convener & General Manager
2	Sri. Sunilkumar S	General Manager & Circle Head- Trivandrum
3	Dr. Rashmi Tripathi	General Manager & Circle Head- Kozhikode
4	Sri. Krishna Kumar J	Assistant General Manager
5	Sri. Achuth J Sankar	Senior Manager
6	Sri. Sreejesh P S	Manager
7	Sri.Gokul Sreekumar	Manager

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

PRIVATE SECTOR BANKS			
SL No	INSTITUTION	NAME	DESIGNATION
1	AXIS BANK	Sri. V K Vishnu	Vice President
2	BANDHAN BANK	Sri. Lilgith Mohanan	Assistant Vice President
3	CSB BANK Ltd	Sri. Shoby Michael	Executive Vice President
6	CITY UNION BANK	Sri. Rohith M	Relationship Officer
7	DBS BANK Ltd	Sri. Arun	Branch Head
8	DHANLAXMI BANK	Sri. Sreekanth V V	Assistant General Manager & Regional Head
9	FEDERAL BANK	Sri.Edwin A G	Deputy Vice President
10		Sri. Jobin V Joseph	Associate Vice President
11	HDFC BANK Ltd	Sri. Aju K Mathen	Zonal Head

12	ICICI BANK	Sri. Sridhar Santhanam	Zonal Head
14		Sri.Premdas Rajan	Regional Head-Inst. Business
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	Sri.Sreenath B S	Senior Manager
19	INDUS IND BANK	Sri. Jose John	Regional Head
20	KARNATAKA BANK	Sri. Arun Kumar M	Senior Branch Manager
21	KARUR VYSYA BANK	Sri. Mahadevan M V	Senior Manager
22	KOTAK MAHINDRA BANK	Sri. Biju Narayanan	Assistant Vice President
23	RBL BANK	Sri. Nidhun N P	RMPA
24	THE SOUTH INDIAN BANK	Smt. Deepthi R	Assistant General Manager
25	TAMILNAD MERCANTILE BANK	Sri. K Ganesh Babu	Assistant Vice President
26	YES BANK	Smt.Biji Susan Banarjie	Cluster Head Operation
27	YES BANK	Sri. Arun J	Branch Head

CO-OPERATIVE BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Kerala Bank	Smt. Anitha Abraham	General Manager
2	KSCARDB (incl. PCARDBs)	Sri.Biju Varghese T	Agriculture Development 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	Smt.Shincy Shajan	Manager,LBO 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. Vijesh V Kumar	Area Head

Payment Bank			
SL NO	INSTITUTION	NAME	DESIGNATION
1	India Post Payment Bank	Sri. Murugesan M	Chief Manager
2	Airtel Payments Bank	Sri. P Sunil	Chief Manager