

സംസ്ഥാനതല ബാങ്കേഴ്സ് സമിതി, കേരളം  
राज्यस्तरीय बैंकर्स समिति, केरळ  
STATE LEVEL BANKERS' COMMITTEE, KERALA  
(Under Lead Bank Scheme of RBI)

കൺവീനർ /  
संयोजक / Convener



Ref: SLBC/147/Minutes/160/AJS

Date: 04/12/2025

(All Members of SLBC)

Dear Sir,

**Sub: Minutes of the 147<sup>th</sup> SLBC Meeting for September 2025, SLBC Kerala**

We are forwarding herewith the minutes of the SLBC Meeting of SLBC, Kerala held on 25<sup>th</sup> November 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**  
**Convener, SLBC Kerala**  
**& General Manager, Canara Bank**

**All communicationsto be addressed to:**

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**MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING SEPTEMBER 2025 OF  
Held on 25.11.2025 (Tuesday) at Hotel Residency Tower, Trivandrum**

The SLBC meeting commenced at 10:30 am. 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 State Level Bankers' Committee Meeting of SLBC Kerala. In his speech he addressed the progress the banking sector made in the September 2025 quarter.

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

- Despite global headwinds, India's economy demonstrates strong resilience and is the fastest-growing major economy.
- RBI's stable monetary policy (Repo Rate at 5.50%) and upward revision of FY 2025-26 GDP growth forecast to 6.8% reflect confidence.
- Key growth drivers include strong Q1 GDP (7.8%), consumption, investment, government spending, good monsoon, and GST 2.0.
- Forecasted moderation in CPI inflation to 2.6% for FY 2025-26 is expected to boost disposable income, especially in rural/low-income segments, benefiting Kerala.

**Kerala Banking Performance (as of Sept 2025):**

- **Deposits:** ₹9,87,241 Crores, with over 10% YoY growth.
  - **Advances:** ₹7,16,480 Crores.
  - **Credit-Deposit (CD) Ratio:** 72.6%. Acknowledged as progress, but strategic elevation remains a key priority.
  - **Annual Credit Plan (ACP):** Strong performance with 55.86% achievement (₹3,28,953 Crores disbursed against a target of ₹5,88,840 Crores).
- 
- Congratulated banking personnel on successful completion of the extended saturation campaign for Social Security Schemes (PMJJBY, PMSBY, APY) and the re-KYC drive.
  - The immediate top priority is the nationwide '**AapkiPoonji, AapkaAdhikar**' campaign to return over ₹1.84 lakh crore in unclaimed deposits, focusing on **Awareness, Accessibility, and Action**.
  - In his concluding remarks he extended deep gratitude to **Shri. Thomas Mathew**, head of RBI Regional Office, on his impending retirement (30th of the month). Recognized his exceptional guidance, expertise, humility, and pivotal role in the success of SLBC Kerala and UTLBC Lakshadweep. Wished him a joyful and fulfilling retired life.

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

- The Credit-Deposit (CD) ratio of banks in the state has marginally increased to 72.57%; however, as deposit growth continues to outpace credit disbursement, banks are advised to concentrate on dispersing more advances locally. Regarding the Annual Credit Plan performance for September 2025, the achievement under Agriculture stands at a commendable 51%, though a notable concern is the declining number of Kisan Credit Card loans—which decreased from 24 lakhs in March 2023 to 16.08 lakhs in September 2025—even as overall disbursement amounts have increased.

- Significant regulatory announcements by the Reserve Bank of India were highlighted, including the extension of the time period for realization and repatriation of export proceeds from 9 to 15 months, and an increase in the permissible shipment period from 1 to 3 years from the date of advance payment or agreement. Additional measures include a moratorium on deferment of payment and recovery of interest on working capital until December 31, 2025; permission for lenders to recalculate drawing power by adjusting margins; an enhancement in the maximum period for pre-shipment and post-shipment export credit benefits to 450 days for credit disbursed until March 31, 2026; and flexibility for lenders to liquidate packing credit facilities through alternate sources, including domestic trade proceeds, where exports are hindered.
- Alongside monetary policy, the RBI Governor announced 22 additional measures to strengthen the resilience and competitiveness of the banking sector, such as revisions to the project finance framework, updated Basel III norms, a strengthened ombudsman scheme, and new licenses for urban cooperative banks.
- Over the last four months, considerable progress has been made in the Re-KYC drive with support from LDOs, LDMs, and DDMs, with special appreciation extended to Kerala Gramin Bank for its performance, while the State Bank of India was critically advised to improve its efforts.
- A new RBI initiative in collaboration with the Police Department—conducting cybersecurity awareness classes for senior citizens across all 14 districts—was also highlighted.
- All LDMs were commended for conducting BLBC meetings timely with district administration coordination.
- Four districts—Idukki, Wayanad, Kottayam, and Pathanamthitta—face ongoing issues regarding land allotment for RSETIs, requiring district administration involvement for speedy resolution.
- In closing, the SLBC forum in Kerala was appreciated for being more proactive and conducive to healthy discussion compared to other states.

**Shri. Surjith Karthikeyan, Director, Department of Financial Services, Ministry of Finance** in his speech addressed the following:

- During the previous meeting, the Chief Secretary highlighted the importance of banking support for Kerala's startup ecosystem. In this context, attention was drawn to the Government of India's Credit Guarantee Scheme for Startups (CGSS). This scheme provides credit guarantees for loans extended to DPIIT-recognized startups by Scheduled Commercial Banks, Non-Banking Financial Companies (NBFCs), and Venture Debt Funds (VDFs) under SEBI-registered Alternative Investment Funds. It is noted that the revised framework has enhanced the guarantee coverage, raising the maximum limit from ₹10 crore to ₹20 crore per eligible borrower. This information is for the awareness and necessary action of the Banking Community.
- The Fund of Funds for Startups (FFS) is a ₹10,000 crore corpus established by the Government of India in 2016 to catalyze equity investments in startups through SEBI-registered Alternative Investment Funds (AIFs). The scheme is overseen by the Department for Promotion of Industry and Internal Trade (DPIIT) and operated by the Small Industries Development Bank of India (SIDBI).  
**(Action Point: SIDBI is requested to conduct a presentation for the awareness of the State Government and other relevant stakeholders.)**
- The Chief Secretary has directed the Finance Department to integrate the Credit-Deposit (CD) ratio performance of banks as a key criterion for their eligibility in various government business schemes. While this is a welcome step, it is suggested that the evaluation framework also suitably incorporate the efforts of banks in facilitating key financial inclusion schemes, which are beneficial to both Central and State Governments and the overall development of Kerala. It is further requested that all State Government departments maintain their accounts primarily with banks that are actively promoting

such inclusion activities. A composite indicator may be developed, assigning a 50% weightage to CD ratio and 50% weightage to performance in designated financial inclusion schemes.

- It was observed that public awareness of Central Government schemes in Kerala requires significant enhancement. The participation of local administration in saturation campaigns has been inadequate. **(Action : State Government Departments)**
- District and Local Administration are requested to create a dedicated section on their official websites to host informational videos and details about key Government schemes.
- District Information and Public Relations Departments shall be assigned specific responsibility for managing this content and driving awareness campaigns.
- To improve enrolment and coverage under various schemes, the State Government may leverage the extensive network of ASHA workers, Anganwadi workers, other grassroots-level functionaries, and Self-Help Group (SHG) members for awareness creation and beneficiary mobilization.
- **Pradhan Mantri Jan Dhan Yojana (PMJDY):** Concerted efforts must be made to operationalize all dormant accounts.
- **Pradhan Mantri SVANidhi (PMSVANIDHI):** Applications are to be processed promptly. District administrations, through Urban Local Bodies (ULBs), should facilitate the visit of applicants to bank branches for documentation and loan disbursement.
- **Pradhan Mantri Surya Ghar: Muft Bijli Yojana (PMSGMBY):** There is limited public awareness in Kerala regarding this scheme, which offers a central government subsidy of ₹78,000 and an interest rate of 6% on loans for a 3KW installation (approx. total cost: ₹2 lakhs). District administrations are requested to proactively facilitate awareness and implementation.
  
- As far as agricultural credit and credit to SHGs are concerned, following may be noted:
  - (a) Sharper focus on KCCs for Animal husbandry, dairy and fish farmers
  - (b) Saturation of all PM KISAN beneficiaries with KCCs
  - (c) Progress on number and percentage of SHGs with bank linkage and with credit linkage
  - (d) Support of DMs and local administration in recovery process, holding of special Lok Adalat and obtaining possession in SARFAESI cases.

He requested banks to accord special importance to grievance redressal and to continue strengthening the mechanism in collaboration with the Department.

- Compared to All India performance, Kerala is lagging behind in the following areas:
  - Rupay card issued per lakh population
  - PMJJBY enrolments per lakh population
  - PMSBY enrolments per lakh population
  - APY subscribers per lakh population
  - PMSVANIDHI accounts sanctioned per lakh population
  - PMSVANIDHI accounts disbursed per lakh population
  - PM Vishwakarma accounts sanctioned per lakh population
  
- The efforts of Kerala Gramin Bank in advancing financial inclusion and maintaining a healthy CD ratio were commended. The Reserve Bank of India was also appreciated for including the agenda on the participation of Private Sector Banks (PvSBs) in Financial Inclusion schemes.

**Shri. Nagesh Kumar Anumala, Chief General Manager, NABARD** in his speech addressed the following:

- Concerns were raised regarding the reduction in Kisan Credit Card (KCC) numbers, which decreased by 55,000 this quarter. Further analysis revealed that the total share of Co-operative Banks in KCC disbursements also declined from 8% to 3%. It was noted that, in addition to KSCARD and KSCB, Primary Agricultural Credit Societies (PACS) are playing a significant role in disbursing KCC loans, but their data is not currently reported under the State Level Bankers' Committee.

**(Action: SLBC)**

- The Government of India has set a term loan target of ₹80,600 crore, but the state has limited its allocation to ₹51,548 crore. It was further emphasized that there is significant potential for expanding term loans in the agricultural sector, particularly in areas such as animal husbandry.

- The State Level Bankers' Committee (SLBC) has recently provided targets for allied agricultural sectors and instructed banks to achieve them. Additional targets have been set for loans against electronic Negotiable Warehouse Receipts (e-NWRs). There are over 24 registered warehouses with the Warehousing Development and Regulatory Authority (WDRA) in Kerala, which can facilitate lending against negotiable warehouse receipts.

- Banks are urged to utilize Central Government schemes such as the Agriculture Infrastructure Fund (AIF), Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME), Animal Husbandry Infrastructure Development Fund (AHID), and Agri-Clinics & Agri-Business Centres (ACBC). NABARD is providing special refinance to banks under the PMFME and PM Surya Ghar schemes, as well as to Co-operative Banks and Regional Rural Banks for loans sanctioned under AIF, AHID, NRLM, and for Aspirational Districts. Leveraging these schemes can enhance term loan disbursement in agriculture.

- NABARD has launched the e-KCC portal to digitalize the entire KCC process. However, due to incomplete digitalization of land records, the portal is not yet functional in Kerala. Once operational, the portal will be linked with the Kisan Rin Portal to ensure continuous data flow.

- Banks are requested to submit utilization certificates for various Government Sponsored Schemes at the earliest, particularly where advance subsidy has been availed and final subsidy is pending.

**(Action: All Banks)**

**Shri. A P M Muhammed Hanish IAS, Principal Secretary, Industries** informed the forum that Kerala has again been judged the top-ranking state under the Ease of Doing Business parameter. The State successfully completed 430 out of a proposed 434 reforms. Additionally, Kerala has been recognized as a "fast mover" alongside other leading states such as Tamil Nadu and Gujarat. He also thanked the banking fraternity for catapulting the MSME advances from 45000 Crs to 99,245 Crs within a span of 3 years.

**Shri. Keshavendra Kumar IAS, Finance Secretary, Government of Kerala** his addressed informed the forum that:

- Under the bill discounting system different banks are charging different interest rates 8.5 % to 11.5%, the PWD Secretary had called a meeting of the contractors and in the meeting, it was opined that whatever rate reduction has come has to be passed on to them also.
- After issuing the promissory note under the Bill Discounting Scheme banks are rejecting the loans citing Cibil issues and NPAs. Once promissory note has been issued reissuing the same is not at all possible. So, banks to consider them positively.

- Since Chief Secretary in the last meeting informed regarding the startup mission and its activities. Moreover, it is one area where our State is performing well so in the next SLBC meeting Startup Mission may be called to highlights the support received from the banks to them and the areas which needs improvement.

**(Action: SLBC Kerala)**

- He additionally proposed that the involvement of the Revenue Secretary in the process of land allocation for RSETIs (Rural Self Employment Training Institutes) would be highly beneficial. He reasoned that a meeting chaired by the Secretary, involving the respective District Administration, would be far more effective in resolving these issues, as it would ensure higher-level coordination and authority, thereby yielding better and faster results.

**( Action: Revenue Department)**

**Shri. Nagesh S S,Chief of Agriculture, Planning Board** in his addressed informed the forum that:

- He raised significant concerns regarding the lack of coordination between NABARD and the State Planning Board during critical planning processes. Specifically, he noted that there is insufficient discussion and alignment while NABARD prepares the District-wise Potential Linked Plans and the State Focus Paper, and while the Planning Board formulates the State Plan and Budget. To address this critical gap, he suggested that prior to the preparation of both the State Focus Paper and the Potential Linked Plans, structured discussions should be instituted involving relevant officials from key State Government Departments as well as the Planning Board itself. This, he opined, would ensure greater synergy, relevance, and effectiveness in the resulting strategic documents. The DDMs may be instructed to be in touch with the District Planning officers while preparing the PLP.

**(Action: NABARD)**

**Smt. Josephine, Chief of Decentralized Planning, Planning Board** in heraddress informed the following:

- A major portion of the funds allocated for various schemes intended for SC/ST beneficiaries is channeled through banks, which consequently places a responsibility on these banks to provide essential financial literacy to this group. This need is further underscored by issues such as the credit history (CIBIL) constraints highlighted by Shri Keshavendra Kumar IAS, which can hinder loan accessibility for SC/ST beneficiaries. In a novel initiative, the SC Department has begun enrolling eligible SC/ST beneficiaries who are part of the MGNREGS into the Pradhan Mantri Jeevan Jyoti Bima Yojana and the Pradhan Mantri Suraksha Bima Yojana. To ensure the success of this endeavor, the department has sought the full support of all Lead District Managers (LDMs) and bankers.
- She suggested greater involvement of commercial banks in supporting LSG-led development activities. The SLBC Convener responded that, with regard to PMJJBY and PMSBY enrolment, 2–3 rounds of discussions had been held with D. Dharmalashri, IAS, Director, Scheduled Castes Development Department, and it had been decided that one day's MGNREGS wages would be utilized for enrolment of SC/ST beneficiaries. A pilot initiative has commenced in Athiyannur, Thiruvananthapuram, and will be extended to all districts

## **1. Adoption of Minutes of 146<sup>th</sup> SLBC Meeting, June 2025.**

The forum unanimously adopted the minutes of the 146<sup>th</sup> SLBC Meeting for June 2025, held on 18<sup>th</sup> August 2025, which was forwarded to the members, vide SLBC letter vide SLBC/146/Minutes/101/AJS dated 27<sup>th</sup> August 2025.

## **2. Discussion of Action taken report of the 146<sup>th</sup> SLBC Meeting**

Action point	Reply
<p><b><u>IDBI Bank:</u></b> During the 146<sup>th</sup> SLBC meeting, the General Manager of the Livestock Development Board raised an issue concerning the PFMS transfer of a sanctioned amount to a beneficiary in Palakkad, which failed to credit due to technical issues. The IDBI Bank representative present committed to providing an update after consulting with the concerned officials. As this is a recorded action point for IDBI Bank, we request you to provide a status update so that it may be submitted to the relevant department.</p>	<p><b><u>Reply provided from IDBI</u></b></p> <p>IDBI bank has replied that the same has been resolved and it was pertaining to their Pattambi branch and presently the amount was credited and issue has been resolved.</p>
<p><b><u>Union Bank of India:</u></b> During the 146<sup>th</sup> SLBC meeting, the Principal Secretary (Industries) raised a query with Union Bank of India regarding the reduction in the number of Kisan Credit Card (KCC) accounts. The General Manager of Union Bank of India acknowledged the query and committed to verifying the provided figures and submitting a clarification. As this is a formal action point for the bank, we request that the clarification be provided at the earliest opportunity.</p>	<p><b><u>Reply provided from Union Bank of India</u></b></p> <p>With reference to the subject, KCC loan numbers have decreased by 49701 Nos compared to March 2025 to June 2025,</p> <p>There are some KCC loans which security is kept as gold ornaments; during Q1 and Q2 of this fiscal, due to steep increase in the margin in the loan accounts which gold ornaments kept as security, such accounts were converted as general gold loan,</p> <p>Further such type of KCC loans which falls due for renewal during this period were also either converted as normal KCC loans or general loans</p>
<p><b><u>Planning and Economic Affairs Department, Government of Kerala:</u></b> Hon'ble Chief Secretary, Government of Kerala, advised the Planning Department to ensure participation of District Collectors and District Planning Officers in SLBC meetings to create synergy between SLBC and DLRC deliberations. This would ensure district-specific issues are properly addressed.</p>	<p><b><u>Reply provided from Planning and Economic Affairs Department, Government of Kerala</u></b></p> <p>The Planning and Economic Affairs thorough letter dated 23/09/2025 informed to Member Secretary, Planning Board and the Secretary Revenue Department for issuing instructions to ensure participation of District Collectors and District Planning officers in the SLBC Meetings.</p>

	<p><b><u>Discussions in the meeting:</u></b></p> <p>All District Collectors/deputed officials participated in the 147th SLBC meeting via video conference.</p>
<p><b><u>All Member Banks:</u></b> Attention was drawn to the calibre of participants being deputed to represent banks at SLBC meetings. These meetings are a critical forum where high-level decisions concerning the banking sector are formulated and taken. It is therefore imperative that the nominated representative from each bank holds a cadre or office vested with adequate decision-making authority. Sending delegates who lack the power to commit to decisions on the spot undermines the effectiveness of the forum. All banks are instructed to note this requirement and ensure that their nominees are empowered to contribute meaningfully to the proceedings.</p>	<p><b><u>Reply provided from SLBC</u></b></p> <p>SLBC through mail dated 25/09/2025 has informed all the member banks to ensure participation of officials of the cadre ; General Managers, Deputy General Manager, or the highest-ranking cadre official available within the state from the state controlling offices.</p>
<p><b><u>LDM Idukki</u></b>In the Idukki district, approximately 20,000 marginal farmers are cultivating land without proper title deeds (pattayams), often on government-owned property. During the 146th SLBC meeting, NABARD tabled an agenda item on this issue. It was suggested that if the Revenue Department could provide a suitable certificate, banks could consider offering Kisan Credit Card loans to these farmers. In response, NABARD indicated that the District Administration is actively considering this proposal. We request the Lead Bank Office in Idukki to follow up with the District Administration and provide an update on their progress.</p>	<p><b><u>Reply provided by LDM, Idukki</u></b></p> <p>After the SLBC meeting, LDM has taken up with the Revenue Department of the District for providing the receipt format to be issued to these farmers. Which it yet to be provided from the Department.</p> <p><b><u>Discussions in the meeting:</u></b></p> <p>It was informed by the ADM (RR) of Idukki District that the administration will move forward after the conclusion of the Model Code of Conduct.</p> <p><b>(Action: District Collector, Idukki)</b></p>
<p><b><u>Department of Animal Husbandry:</u></b> The General Manager, Reserve Bank of India also strongly recommended that officials from the Department of Animal Husbandry attend Block Level Bankers' Committee meetings. He emphasized that this forum provides an ideal opportunity to review application pendency issues at a micro level. Furthermore, he assured that any specific problems identified would be formally minutised during these meetings, ensuring they are</p>	<p><b><u>Reply provided by The Department of Animal Husbandry</u></b></p> <p><b><u>The Department of Animal Husbandry</u></b> had informed that all District level offices has been sensitized regarding the mandatory attendances in the BLBC meetings and further stated that in the coming quarters same will be ensured.</p>
	<p style="text-align: right;">7</p>

documented and that concrete action is taken to resolve the backlog of pending applications.

**Discussions in the meeting:**

Convenor informed that in all the DCC/DLRC meetings the Department attended the meeting whereas there was no proper representation from the Department in the BLBC meetings. Principal Secretary instructed the Department to ensure their representatives are attending the BLBC meetings without fail.

**(Action: The Department of Animal Husbandry)**

**State Bank of India:** During the discussion regarding the pendency of applications under the KCC Fisheries scheme, it was noted that Thiruvananthapuram District holds the highest number of pending cases. Furthermore, among the various banks, the State Bank of India (SBI) was identified as having the most significant backlog. In response, the Lead District Manager (LDM) of Thiruvananthapuram clarified that the applications currently reflecting as pending had only been submitted to the respective banks the previous week and assured that they would be processed at the earliest. Consequently, specific instructions were issued to the State Bank of India to prioritize and clear all its pending applications immediately

**Reply provided by State Bank of India**

**State Bank of India:** As per the application status of KCC Fisheries in Jan Suraksha portal as on 17.11.2025, 9 applications are pending in Kerala state, which are under various stages of processing. All applications received are attended in a timely manner, and No applications are pending in Thiruvananthapuram district in KCC Fisheries category.

**State Bank of India, Union Bank of India, Kerala Bank, Canara Bank and Bank of Baroda:** During the review of pending applications under the KCC Animal Husbandry scheme, the banks with the most significant backlogs were identified. State Bank of India leads with the highest pendency of 78 applications, followed by Union Bank of India with 63, Kerala Bank with 58, Canara Bank with 41, and Bank of Baroda with 31. In response to this data, explicit instructions were issued to all five banks, directing them to prioritize and clear their respective pending applications at the earliest opportunity.

**Reply provided by various banks:**

**State bank of India:** As per the application status of KCC Animal Husbandry, in Jan Suraksha portal as on 17.11.2025, total 23 applications are pending in Kerala state spreading across 4 districts. The applications received are attended in a timely manner, and the pendency will be cleared by this month.

**Union Bank of India:** The pendency from 63 was reduced to 5 during the last quarter and the bank confirmed that strict instructions have been given to the controlling offices for weekly monitoring of the pendencies under this scheme. Bank also confirmed that the 5 applications pending are recently received

ones.

**Canara Bank:** Bank informed that there is a monitoring mechanism from head office where the pendency is regularly monitored and as a result bank has reduced the pendency from 41 to 10. Bank will be taking utmost care to eliminate any pendency beyond two weeks.

**Bank of Baroda:** The pendency during the last SLBC meeting for Bank of Baroda was 31 and presently it has been reduced to 2. All applications received has been cleared and the pending 2 applications is under process. All Regional offices of the bank has been sensitized with the information of clearing the KCC AH applications under priority.

**Discussions in the meeting:**

The Principal Secretary (Industries) sought clarification for the non-submission of data pertaining to the KCC (Animal Husbandry) scheme. It was explained that Kerala Bank has observed minimal offtake under this sector. The bank assured that loans will be sanctioned expeditiously upon receipt of the complete applications.

Shri. Nagesh S S, Chief of Agriculture, State Planning Board, noted that while Primary Agricultural Credit Societies (PACs) are actively disbursing loans at the field level, this data is not being captured in the system. In response, Kerala Bank clarified that the data is not reflected due to the lack of Core Banking Solution (CBS) integration with the PACs. The Reserve Bank of India intervened, stating that although PACs are not part of the State Level Bankers' Committee forum, their data should be collected to accurately analyze ground-level agricultural credit flow.

**(Action: SLBC)**

**State Bank of India, Canara Bank, Bank of Baroda and Kerala GraminBank:** During the review of pendency for geo-tagging under the Agriculture Infrastructure Fund (AIF), the Convenor informed the forum that the Government is planning to implement a strict measure whereby interest subvention will not be credited for any unit whose geo-tagging has not been

**Reply provided by various banks:**

**State Bank of India:** As on 17.11.2025 pendency is 317.

SBI has already advised our Branches & Regional Business Offices to complete the task on a mission mode. We are observing login day

completed by the bank. He strongly urged all bankers, therefore, to prioritize and complete all pending geo-tagging procedures at the earliest to ensure beneficiaries do not face disruptions in receiving their support. It was noted that the highest number of pending cases are with the State Bank of India (SBI), Canara Bank, Bank of Baroda, and Kerala Gramin Bank.

for completion of the task.

**Bank of Baroda:** As on 18.11.2025 pendency is 99. They have started to follow up with Branches and had arrested the negative trends with good progress in last 2 week.

**Kerala Gramin Bank:** As on 18.11.2025 pendency is 47. With rigorous follow-up pendency of 105 has been reduced to 20. But due to addition of new sanctions the pendency has increased. Bank will be following up with the branches for reduction of the pendency.

**Canara Bank:** As on 17.11.2025 pendency is 151. The total geotagging percentage in the bank is 78% and since the bank is marking a lot sanctions of applications under the same pendency is not reducing though a lot of applications has been cleared.

**Discussions made in the meeting:**

The Principal Secretary (Industries) directed all banks to reduce the pendency in geo-tagging to the lowest possible level, with a deadline of **31 December 2025**.

**(Action: Bank of Baroda, Canara Bank, State Bank of India, Kerala Gramina Bank)**

**Lead District Managers:** The Department of Agriculture and Farmers' Welfare has issued instructions to all Lead District Managers, directing them to include the issue of low PMFBY enrollment and the associated directives as a standing agenda item in all future Block-Level Bankers' Committee meetings.

**Reply submitted by LDMS:**

All the LDMS have confirmed to SLBC that the agenda related to Crop Insurance has been kept as an agenda in all the BLBC meetings and it has been discussed. Moreover from the Ministry of Agriculture and Farmer's Welfare it was instructed that special DC meetings has to be conducted for reviewing the performance of crop insurance. Same has also been complied with.

**Discussions made in the meeting:**

The Convenor urged the Agriculture Department to collaborate closely with banks in promoting crop insurance schemes. He cautioned that if banks alone promote them, farmers might view the schemes as commercial bank products rather than government-backed welfare initiatives, which would severely limit their uptake in Kerala. To address this, the

Principal Secretary (Industries) instructed the Department to actively participate in all pre-season BLBC meetings and to leverage the Krishi Bhavan network to popularize the schemes effectively.

**(Action: Agriculture Department)**

**State Bank of India, Canara Bank, Kerala Gramin Bank, Union Bank of India, and Federal Bank:** A review of application processing status under PMFME revealed that the banks with the highest percentage of pendency are the State Bank of India, Canara Bank, Kerala Gramin Bank, Union Bank of India, and Federal Bank.

**Reply provided by various banks:**

**State Bank of India:** The Bank informed that the pendency has been reduced from 259 in the last quarter to 147 in the present quarter. State Bank of India is receiving several applications pertaining to PMFME and promptly the loan applications are being processed. Applications pending are due to the non-submission of documents from the applicants and banks is regularly in touch with the applicants for clearing these applications.

**Kerala Gramin Bank:** All Regional Offices and Branches has been informed to clear the pendency under PMFME. Also the applications which are pending due to need of additional documents, branches were instructed to contact the party and get the required documents so that the turnaround time is reduced.

**Canara Bank:** Head Office has informed a TAT of 14 days for sanctioning the loans under PMFME. Bank is keeping the timeline as per the instructions of the Head Office. 85% of the applications are recently received are under various levels of processing. Bank also informed that pendency will be reviewed fortnightly so that the level doesn't go up.

Union Bank of India: Pendency related to PMFME was taken up for review of the Regional Offices and the concerned section is following up with the branches for sanctioning the loans at a faster pace. Latest pendency as per the banks records is 81 lower than the last quarter figures.

**Federal Bank:** Federal Bank has informed that they have reduced their pendencies to 44 and

the concerned Department is in constant touch with the processing centres as well as the branches to reduce the pendency under PMFME.

**Discussions in the meeting:**

Shri. Suraj S., Chief Executive Officer, KBIP, raised a concern regarding the sanction letters issued by Kerala Bank and Union Bank of India. He noted that these letters are using a scheme name different from "PMFME," which will likely create issues in the subsequent release of subsidies. For seamless processing, the sanction letters must explicitly mention the purpose as "**Term Loan for PMFME.**"

The forum instructed the two banks ie Kerala Bank and Union Bank of India to issue sanction letters in line with the directions by the Government.

**(Action: Union Bank of India and Kerala Bank)**

Principal Secretary Industry enquired whether any pendency is there related to the release of subsidies and as a reply CEO, K-Bip informed that there is no pendency related to the release of subsidies.

The forum directed the banks to expedite the reduction of maximum pendency at the earliest.

**Member Banks, SLBC & LDMs:**To improve the outreach and effectiveness of the 3 month saturation campaign, the Convenor instructed all Lead District Managers (LDMs) and banks to intensify their efforts in mobilizing and involving the public in these camps, with the goal of significantly improving the performance metrics across all the stated parameters

**Reply from SLBC**

The State Level Bankers' Committee communicated the Standard Operating Procedure (SOP) for conducting the camps to all Lead District Managers (LDMs) and banks, with a specific emphasis on ensuring that the correct beneficiaries were brought to the camps. Furthermore, it was directed that concerted efforts be made to promote the campaign's objectives through widespread publicity.

**Discussions in the meeting:**

The General Manager of the Reserve Bank of India (RBI) raised a critical observation regarding pending Re-KYC procedures, even in active accounts. Citing specific examples, it was noted that there are approximately 6,000 such pending cases in South Indian Bank and 37,900

in the State Bank of India. While acknowledging the challenges in completing Re-KYC for inoperative accounts, the GM emphasized that for active accounts, such delays are inexcusable for the banks concerned.

**Action: South Indian Bank and State Bank of India**

The Deputy General Manager (DGM) of South Indian Bank reported that the bank has launched multiple campaigns at the branch level to expedite the completion of pending Re-KYC procedures. He added that these efforts are yielding positive results, with compliance numbers showing improvement.

**SLBC:** Shri Keshavendra Kumar, IAS, Secretary of Finance, issued two key instructions to the State Level Bankers' Committee (SLBC). First, he directed the SLBC to compile and disseminate quarterly figures on the number of claims settled under the PMJJBY and PMSBY schemes, providing data both district-wise and at the state level. He emphasized that giving publicity to these settlement figures would significantly improve public awareness and trust in the schemes. Second, he noted that the coverage limit for both schemes has remained at ₹2 lakh since their inception and has not been revised. He suggested that a formal proposal be made to the relevant authorities to consider increasing the coverage limit under both insurance schemes to better align with current economic needs.

**Reply provided by SLBC:**

Through mail dated 22/10/2025, DFS had asked the SLBC regarding the modification proposed for PMJJBY and PMSBY, as reply to the same we have provided the suggestion of increasing the claim amount as per the discussions made in the SLBC Meeting.

**Discussions in the meeting:**

Shri Keshavendra Kumar, IAS, Secretary (Finance), made two key suggestions to improve enrollment and coverage under the schemes:

1. For the 18-55 age group, increasing the insurance coverage (sum assured) in exchange for a slightly higher premium could significantly boost enrolments.
2. Whenever a death is reported, the concerned departments should proactively inquire whether the deceased was enrolled under the Pradhan Mantri Jeevan Jyoti Bhima Yojana (PMJJBY) or Pradhan Mantri Suraksha Bhima Yojana (PMSBY), as beneficiaries or their families often forget their coverage

**Federal Bank and South Indian Bank: CD Ratio**

Name of the Bank	CD Ratio		Deposits		Advanc
	Jun-25	Sep-25	Jun-25	Sep-25	Jun-25
Federal Bank	42.01	41.65	163870	167407	68846.4
South Indian Bank	39.42	41.53	70082.2	72299.9	27623.8

**Discussions in the meeting:**

Shri. Chithrabhanu, Country Head of Federal Bank, reported that while several anticipated high-value (big-ticket) loans have not materialized as planned, the bank expects performance to improve in the coming quarters. He noted positive growth in smaller-ticket loans, particularly in Agriculture and Gold, and affirmed that focused efforts will be made to improve the bank's Credit-Deposit (CD) ratio.

The Deputy General Manager (DGM) of South Indian Bank apologized for the delay in submitting the requested response regarding the previous action point. He informed the forum that the bank's Credit-Deposit (CD) Ratio in the state has shown improvement over the last two quarters, while acknowledging that it still remains below the national average.

**Canara Bank:** State Bank of India (SBI) formally informed the forum of its decision to discontinue operating the RSETI in Wayanad. Given that Canara Bank serves as the lead bank in the district, it was suggested that the responsibility for the RSETI be transferred to them to ensure better coordination and management of training programs. The forum considered this proposal and has approved the suggestion from SBI. Consequently, Canara Bank has been officially instructed to take the necessary steps in this regard.

**Reply received from Canara Bank:**

As per the reply received from reply received from Canara Bank, they have represented the same to their Head Office and the Head office has asked for a letter confirmation from State Bank of India regarding the surrender of RSETI, Wayanad. The letter has been received and same has been forwarded to the Head Office of Canara bank.

**Discussions in the meeting:**

The Convenor of the SLBC informed the forum that Canara Bank has expressed its willingness to assume operational responsibility for the Rural Self Employment Training Institute, Wayanad starting from the next financial year. This planned transition aligns with the funding cycle of the Ministry of Rural Development (MoRD), as an interim takeover would disrupt the provision of funds.

**(Action: Canara Bank)**

**Indus Ind Bank, Kotak Mahindra Bank and Punjab and Sindh Bank:** The forum issued a directive to all banks that have not yet submitted the required data to the Commissionerate of Taxes, instructing them to do so at the earliest. This submission is critical, as the data is essential for the government's efforts to collect outstanding GST arrears.

**Reply received from the Banks:**

**Indus Ind Bank:** They have provided the letter copy send to the GST Department through which they have shared the details sought by the Department.

**Punjab and Sindh Bank:** Through mail dated 27/09/2025 they have shared the sought details to the GST Department.

**Kotak Mahindra Bank:** They have not provided response to the action point.

**Discussions in the meeting:**

Shri. Shahin Sha, KAS, from the State GST Department, reported that Kotak Mahindra Bank is the only institution yet to submit its data for the first requested lot. The Convenor instructed Kotak Mahindra Bank to provide the complete dataset within seven days, with no further reminders to be issued.

**(Action: Kotak Mahindra Bank)**

Shri. Shahin Sha, KAS, from the State GST Department provided a follow-up on the second data request. He reported that, in addition to Kotak Mahindra Bank, seven other banks are yet to submit their data: Yes Bank, IndusInd Bank, RBL Bank, Union Bank of India, Tamilnad Mercantile Bank, Central Bank of India, and HDFC Bank Ltd. Separately, Indian Bank has raised a technical issue regarding its inability to send email attachments to the GST Department. In response, the department advised that the bank may submit the requested data via physical letters to ensure immediate compliance, given the urgent nature of the request.

**(Action: Kotak Mahindra Bank, Yes Bank, IndusInd Bank, RBL Bank, Union Bank of India, Tamilnad Mercantile Bank, Central Bank of India, and HDFC Bank Ltd)**

For a new data request dispatched in April 2025, the GST Department has expanded the list of non-compliant banks. Beyond those already mentioned, the following banks have also not submitted the required data: Karur Vysya Bank, Indian Bank, Indian Overseas Bank, State Bank of India, Bank of

	<p>Maharashtra, and Dhanlaxmi Bank.</p> <p><b>Action: Karur Vysya Bank, Indian Bank, Indian Overseas Bank, State Bank of India, Bank of Maharashtra, and Dhanlaxmi Bank.</b></p>
<p><b>State Bank of India:ShriKeshavendra Kumar, IAS, requested that the current status and precise position of the relevant file concerning the Alappuzha RSETI funding be formally communicated to him. Upon receipt of this information, he assured that a prompt decision would be taken to resolve the pending issue</b></p>	<p><b><u>Reply received from SBI:</u></b></p> <p>The fund has not been released so far from MoRD and the Ministry had asked for one more inspection and letter regarding the same has been sent to SLRM Office Alapppy.</p> <p><b><u>Discussions in the meeting:</u></b></p> <p>State Director, RSETI informed that the the letter regarding the claims will be passed from the side SLRM during the week on which SLBC was conducted.</p>
<p>Land allotment issues in the 5 RSETIs in the State</p>	<p><b><u>Discussions in the meeting:</u></b></p> <p><b><u>Kottayam:</u></b> AGM, SBI informed that a land has been allotted from the District Administration and the file has reached the office of the Land Revenue Commissionerate. The Office of the LR Commissioner returned the file with queries stating that the land cannot be allocated to SBI for construction of the RSETI.</p> <p><b><u>Palakkad:</u></b>3.14 Cents of the allotted land for the Palakkad RSETI is wet land and Canara bank is of the opinion that same has to be converted before construction to start. But in between SLRM has written a letter to the Canara Bank stating there is delay in construction of RSETI. A clarification in this regard has to be provided.</p> <p><b>Principal Secretary Industries</b> informed that conversion of these 3.14 cents will be difficult as per the existing norms so instructed Canara Bank to redesign the same so that construction is not extended to 3.14 cents.</p> <p><b>Shri. Bhavendra Kumar, ED, Canara Bank</b> also opined that bank will be exploring the possibility of restricting the constructions so that it will not be extending to the 3.14 cents wetland.</p> <p><b><u>Pathanamthitta:</u></b>The State Director of RSETI informed that a 1-acre plot of land has been allotted for the project. Of this, 50 cents (half an acre) has been designated for the construction</p>

of the RSETI building itself. The remaining 50 cents (half an acre) will be utilized by the District Administration for the construction of staff quarters and other supporting facilities.

Principal Secretary Industries instructed SLBC to discuss the matters with LSGD Secretary as well as Revenue Secretary before the next meeting.

**(Action: SLBC Kerala)**

**Idukki:**The land allotted through the District Panchayat requires a Panchayat resolution, which has been forwarded to Government and is now with the LSGD Minister.

**Thiruvananthapuram:** the RSETI project progressed after the Government allotted land and possession was taken; however, the building permit filed on 09-06-2023 remains pending due to insufficient access road width. To resolve this, 1.24 cents of additional land was sanctioned, and an MoU was executed on 12-02-2025, but demarcation of the land is still pending at the Taluk Office, delaying final permit submission through KSMART. It was informed that the file is with minister's office and the Additional chief secretary advised that the matter is to be promptly taken up by the district administration.

**BANKING STATISTICS AS ON SEPTEMBER 2025**

PARTICULARS	Sep-23	Sep-24	Sep-25	VARIATION OVER SEP 24	
				ABSOLUTE	IN %
DEPOSITS	824276	895948	987241	91292	10%
ADVANCES	599106	653148	716480	63333	10%
CD RATIO	72.68	72.9	72.57	-0.33	xx
TOTAL PRIORITY SECTOR	274494	301151	328328	27177	9%
AGRICULTURE	131964	153261	157988	4728	3%
MSME	77462	90722	99275	8553	9%

SECTOR	Y-o-Y growth (Sep 24)	Y-o-Y growth (Sep-25)
<b>Deposits &amp; Advances</b>	Deposits:8.70%; Advances:9.02%	Deposits:10.18%; Advances: 9.69%
<b>Total Priority Sector Advances</b>	9.71%	9.02%
<b>Agriculture Advances</b>	16.14%	3.08%
<b>MSME Sector</b>	17.12%	9.42%

NPA % in each category:

Category	NPA % out of the total
Total NPA out of total advances	3.96
Total NPA out of total priority sector	5.78
Total NPA out of total agriculture	3.92
Total NPA out of Total MSME advances	10.56
Total NPA out of total EL Outstanding	3.7
Total NPA out of Total HL Outstanding	6.01
Total NPA out of Total SHG Outstanding	3

Principal Secretary Industries enquired regarding the high level of NPA in the MSME Sector. Convenor SLBC informed that the NPAs are due to large ticket accounts slipping to NPA. Principal Secretary Industries also enquired whether the tariffs are a reason for the NPAs for which banks replied that since the MSME sector is based on traditional products the tariffs have not that much affected this sector. State bank of India informed that the micro finance sector as well as the Mudra loan portfolio is a major contributor to the NPA % in the MSME.

Convenor informed that while we compare the NPA levels the percentage NPA is coming down YoY in MSME also.

The Convenor, while assessing the NPA percentage in the SHG sector, highlighted a significant concern: multiple banks are providing financing to self-help groups that have already received loans from other institutions. This practice of overlapping finance leads to the misuse of funds and disrupts the financial discipline within the groups, ultimately undermining the health and sustainability of the SHG sector.

Representative from Kudumbashree informed that the above-mentioned practice is followed by HDFC bank and ICICI Bank which has been raised by Kudumbashree Mission in various SLBC meetings.

The General Manager of the RBI has clarified that while the recommendations of CDS cannot be established as a mandatory norm for financing Self-Help Groups, all standard due diligence procedures required for sanctioning SHG loans must be mandatorily followed by all banks. This ensures responsible lending while maintaining necessary operational flexibility for financial institutions.

During the discussion on data submission issues, the Convenor of the State Level Bankers' Committee (SLBC) raised a specific concern regarding Punjab and Sindh Bank. Despite having only six branches in the state, the bank consistently fails to provide the required data in a timely manner. This recurring delay negatively impacts the SLBC's ability to fulfill its own commitments for data submission to higher authorities. The

Convenor explicitly requested that the bank ensure timely data provision moving forward to maintain the integrity and efficiency of the reporting process.

**(Action: Punjab and Sindh Bank)**

**Shri. Ankith Ashokan IPS, SP, Cyber Operations, Kerala Police in his speech addressed the following:**

His presentation centered on the critical challenge of escalating cyber fraud in the financial sector and the essential role of the National Cybercrime Reporting Portal (NCRP) ecosystem.

A key focus was the analysis of fraud trends, showing a consistent rise in complaints and reported amounts from 2022 through October 2025. For 2025 alone, 35,504 cases were reported, with police action saving ₹117.62 crores from a total fraud value of ₹665 crores. The presentation detailed the sophisticated "money flow process," where fraudsters use mule accounts, layered transactions, cash withdrawals, and ultimately convert proceeds to cryptocurrency or transfer them offshore.

The core of the meeting highlighted the NCRP-Bank collaboration, which is vital for timely account freezing, transaction tracing, and victim refunds. However, significant operational delays by some banks were identified as a major hurdle, negatively impacting recovery efforts. Data showed that from January to October 2025, while 234,514 suspicious transactions were put on hold, only 284 resulted in refunds. The presentation included an IFSC code analysis to identify financial fraud hotspots and banks with persistent compliance issues.

To address these challenges, the way forward involves establishing a stronger, technology-driven partnership. Expectations from banks include faster compliance and proactive cooperation. In return, Kerala Police commits to providing actionable intelligence and support. The proposed solution is the formulation of a Joint Action Protocol for 2025-26 and the creation of a Joint Cyber Crime Coordination Center (JC4) to institutionalize this collaborative fight against cyber financial fraud.

**Presentation regarding Central Intrusion Monitoring System (CIMS)**

The Central Intrusion Monitoring System (CIMS) is a security solution deployed by Kerala Police in collaboration with Keltron. It comprises three core components: intrusion detection sensors (such as motion, glass-break, and panic buttons), a communication system that transmits data via IP and 4G networks to a central control room, and a manned control room at Police Headquarters that coordinates real-time response. When a sensor is triggered, an alarm is sent within seconds, enabling immediate live CCTV monitoring and police dispatch. The system supports various sensors, ensures privacy by activating only during breaches, offers 24/7 monitoring, provides detailed incident logging and video backup, and features fail-safe reliability through dual communication channels. CIMS is designed for banks, jewellery stores, residences, and other establishments to enhance crime prevention, ensure rapid police intervention, and maintain tamper-proof, documented evidence for investigations and insurance purposes.

**Review of performance under Priority Sector:**

Priority Sector		
Parameter	2024-25	2025-26
Target for the whole year	254353	282451
Achievement of Q2	147857	159827
% Achievement for Q2	58%	57%

**Top Banks under Disbursement - Priority Sector**

SL No	Name of the Bank
1	State Bank of India
2	Canara Bank
3	Federal Bank Ltd.
4	Kerala Grameena Bank
5	South Indian Bank

**Top Banks under Outstanding - Priority Sector**

Name of the Bank	Priority Sector Outstanding (Amt in Cr)
State Bank of India	59715
Canara Bank	46586
Kerala Gramin Bank	27390
Federal Bank Ltd.	26898
Kscb	24626

**Top 5 Districts in achievement under Priority Sector:**

Ernakulam: 63%; Kozhikode: 60%;Kottayam: 59%; Thrissur: 58% and Trivandrum : 57%

**Review of performance under Agriculture Sector:**

Agriculture		
Parameter	2024-25	2025-26
Target for the whole year	150405	181303
Achievement of Q2	88442	93247
% Achievement for Q2	59%	51%

**Top Banks under Disbursement -Agriculture Sector**

SL No	Name of the Bank
1	Canara bank
2	State Bank of India
3	Kerala Grameena Bank
4	Federal bank Ltd
5	ESAF

**Top Banks under Outstanding - Agriculture Sector**

Name of the Bank	Agriculture Sector Outstanding (Amt in Cr)
Canara bank	28368
State Bank of India	22305
Kerala Grameena Bank	21221
Federal Bank	12626
Kerala Bank	12084

**Top 5 Districts in achievement under Priority Sector:**

Malappuram: 55%; Wayanad: 54%; Trivandrum: 53%; Kollam: 53% and Kottayam: 53%

**Review of performance under MSME Sector:**

MSME Sector		
Parameter	2024-25	2025-26
Target for the whole year	81555	85232
Achievement of Q2	53121	59548
% Achievement for Q2	65.13%	69.86%

During a review of MSME disbursements, the Principal Secretary (Industries) noted that the private sector's share stands at 55%, while public sector banks account for 44%. He further observed that in the performance of government-sponsored schemes, public sector banks have delivered strong results, whereas private sector banks are showing improved performance in sanctioning large-ticket loans. He also raised the question of whether turnaround time for loan sanctions remains a challenge for public sector banks.

In response, the Chairperson of KGB clarified that public sector banks and Regional Rural Banks primarily focus on providing small-ticket loans, mainly in the Micro and Small categories, which explains the variation in the figures presented.

The Principal Secretary (Industries) then requested that data for Micro, Small, and Medium enterprises be included in the next State Level Bankers' Committee (SLBC) meeting for a more detailed analysis.

**(Action: SLBC)**

**Top Banks under Disbursement -MSME Sector**

SL No	Name of the Bank
1	State Bank of India
2	Federal Bank Ltd.
3	HDFC Bank
4	South Indian Bank
5	ICICI Bank

### Top Banks under Outstanding - MSME Sector

Name of the Bank	MSME Sector Outstanding (Amt in Cr)
State Bank of India	17577
Federal Bank Ltd.	11151
HDFC Bank	9952
Canara Bank	9659
ICICI Bank	6060

### Top 5 Districts in achievement under Priority Sector:

Kozhikode: 77%; Ernakulam: 76%; Kottayam: 74%; Thrissur: 74% and Pathanamthitta: 73%

During a review of district-wise performance in achieving Annual Credit Plan (ACP) targets for the MSME sector, the Principal Secretary (Industries) offered a critical assessment of Kasargode district. He noted that while the number of MSMEs in Kasargode is increasing, the credit uptake and corresponding achievement percentage remain disproportionately low and not justifiable.

To address this gap, he specifically instructed the Lead District Manager to take immediate action. This includes organizing dedicated camps for MSMEs in the district and conducting a thorough analysis to identify the reasons behind the low credit absorption by these units.

### **(Action: LDM Kasaragod)**

The General Manager of the RBI informed that the districts of Palakkad and Kasargode were not reporting significant pendency in MSME loan applications.

In response, the Principal Secretary (Industries) highlighted that this situation raises a critical question: whether banks in these districts are actively encouraging and promoting entrepreneurship. He emphasized that the absence of pendency should not imply complacency, and stressed that **accessibility to credit must be proactively ensured** in these regions.

### Review of performance under Other Priority Sector:

Other Priority Sector		
Parameter	2024-25	2025-26
Target for the whole year	22392	15916
Achievement of Q2	6295	7032
% Achievement for Q2	28.11%	44.18%

During the discussion, the issue of the significant performance gap between public and private sector banks in the 'Other Priority Sector' category was raised. The Principal Secretary for Industries inquired into the reasons for the huge difference in percentages, noting that in areas such as Educational Loans, Housing Loans, and Export finance, public sector banks are outperforming their private sector counterparts. This observation highlighted a disparity in meeting priority sector lending targets for these specific loan categories.

The **Convenor clarified that a key factor driving this disparity, particularly for educational loans, is the subsequent difference in interest rates offered.** The Convenor stated that due to more favorable terms, the public is demonstrably preferring public sector banks for these loans, which directly contributes to their higher lending volume in this segment.

**Top Banks under Disbursement –Other PrioritySector**

SL No	Name of the Bank
1	State Bank of India
2	UCO Bank
3	Kerala Bank
4	Canara Bank
5	ESAF

**Top Banks under Outstanding - Other Priority Sector**

Name of the Bank	Other Priority Sector Outstanding (Amt in Cr)
State Bank of India	19832
Canara Bank	8557
Kerala Bank	6583
HDFC Bank	5616
Kerala Grameena Bank	3950

**Top 5 Districts in achievement under Priority Sector:**

Kottayam:67%; Thrissur:67%; Alappuzha: 62%; Kozhikode: 57% and Kannur: 55%

**Banks which are below 50% achievement under ACP targets allotted:**

**Agriculture:** Punjab and Sindh Bank, Axis Bank, Bandhan Bank, City Union Bank, Dhan Laxmi Bank, Federal Bank Ltd, HDFC Bank, ICICI Bank, IDFC First Bank, Indus Ind Bank Ltd, J and K bank, Karnataka Bank Ltd, Kotak Mahindra Bank, DBS Bank Ltd, RBL Bank Ltd, TMB, Yes Bank, Ujjivan Small Finance Bank.

**MSME:** Bank of Maharashtra, Bandhan Bank, CSB Ltd, City Union Bank, Dhan Laxmi Bank, IDFC First Bank, J and K bank, Karnataka Bank Ltd, Karur Vysya Bank, DBS Ltd, RBL Bank, ESAF and Ujjivan Small Finance Bank.

**Education:** Bank of India, Bank of Maharashtra, Indian Bank, Indian Overseas Bank, Punjab National Bank, UCO Bank, Axis Bank, Bandhan Bank, Catholic Syrian Bank, City Union Bank, Dhan Laxmi Bank, Federal Bank Ltd., HDFC Bank, ICICI Bank, IDBI Bank, IDFC First Bank, Indus ind Bank Limited, Jammu and Kashmir Bank, Karnataka Bank Limited, Karur Vysya Bank Ltd., Kotak Mahindra Bank, Lakshmi Vilas Bank, RBL Bank, South Indian Bank, Tamilnadu Mercantile Bank, Yes Bank, ESAF and Ujjivan Small Finance Bank.

**Housing:** Bank of Baroda, Canara bank, Central bank of India, Indian Bank, Indian Overseas Bank, State Bank of India, UCO Bank, Axis Bank, Bandhan Bank, Catholic Syrian Bank, City Union Bank, Dhan Laxmi Bank, Federal Bank Ltd., HDFC Bank, IDBI Bank, IDFC First Bank, Indus ind Bank Limited, Jammu and Kashmir Bank, Karnataka Bank Limited, Karur Vysya Bank Ltd., Kotak Mahindra Bank, Lakshmi Vilas Bank, RBL Bank, South Indian Bank, Tamilnadu Mercantile Bank, Yes Bank, ESAF and Ujjivan Small Finance Bank.

**Review of AIF scheme:**

AIF applications pending for more than three months as on 05/11/2025 is given below and in the meeting it was mentioned to clear the same at the earliest:

HDFC bank: 46 applications; Kerala Bank: 17, South Indian Bank: 14, Federal Bank Ltd: 11 and CSB Ltd: 4.

**(Action: HDFC Bank, Kerala Bank, South Indian Bank, Federal Bank, CSB Ltd)**

The review of geotagging pendency revealed that Bank of India and Punjab National Bank have the lowest percentage of completed geotagging. Consequently, both banks were directed to enhance their performance in this area.

**(Action: Bank of India and Punjab National bank)**

**Review of PMFME scheme:**

The CEO of K-Bip noted that the state has performed well under the PMFME scheme over the past two financial years, consistently meeting its targets. However, he highlighted the need to address a backlog of applications pending for 3-6 months, which must be resolved at the earliest.

<b>Applications pending for more than 6 months and less than a year</b>	
<b>Name of the Bank</b>	<b>No of applications</b>
Federal Bank	5
South Indian Bank	5
Indian Overseas Bank	4
Axis Bank	4
KGB	2
BOB	1
City Union Bank	1
Dhan Laxmi Bank Ltd	1
State Bank of India	1
Union Bank of India	1
<b>Applications pending for more than 1 year</b>	
<b>Name of the Bank</b>	<b>No of applications</b>
Axis Bank	2
Dhan Laxmi Bank Ltd	1
Kerala bank	1
Federal Bank	1

**(Action: Federal Bank, South Indian Bank, Indian Overseas Bank, Axis Bank, KGB, BOB, City Union Bank, Dhan Laxmi Bank, State Bank of India, Union Bank of India, Kerala Bank)**

**Review of PMSvanidhischeme:**

Shri. Pridhviraj of Kudumbashree raised two critical points regarding the PMSVANIDHI scheme:

1. **Application Returns:** A significant number of applications forwarded to banks for sanction are being returned for various reasons, and these returns have spiked recently. Banks have been directed to assess the reasons and engage with applicants to resolve any rectifiable issues. This is essential to ensure street vendors gain access to credit.
2. **Portal Compliance:** He also highlighted that while banks may be manually sanctioning applications, they must concurrently update the sanction status in the portal. Failure to do so creates discrepancies in official reporting and hinders the processing of subsidy claims.**(Action: All Banks)**

### **Review of PM Vishwakarma scheme:**

Shri. Vishesh Agarwal, Assistant Director, MSME-DFO, informed the meeting that, despite repeated reminders, banks continue to hold a significant number of applications pending under the PM Vishwakarma scheme for over a year. He directed the banks to immediately contact all such applicants. Based on the response, banks are to either formally reject the applications of those no longer requiring the loan or expedite the sanction and disbursement for those still in need.

### **Applications pending for more than a year**

<b>Applications pending for more than 1 year</b>	
<b>Name of the Bank</b>	<b>No of applications</b>
South Indian Bank	32
Canara Bank	5
Axis Bank	3
Bank of India	3
Federal bank Ltd	3
HDFC Bank Ltd	2
Indian Overseas Bank	2
Indus Ind Bank Ltd	2
State Bank of India	2
Union Bank of India	2
ESAF	1
Punjab National Bank	1
Kerala bank	1
UCO Bank	1

**(Action: South Indian Bank, Canara bank, Axis bank, Bank of India, Federal Bank Ltd, HDFC Bank Ltd, Indian Overseas Bank, Indus Ind Bank Ltd, State Bank of India, Union Bank of India, ESAF, Punjab National Bank, Kerala bank and UCO Bank)**

### **Review of PMEGP Scheme:**

Shri. Andavar, Director(i/c) of KVIC, acknowledged the successful implementation of the scheme in the state, crediting the collaborative efforts of banks, DICs, and other agencies, and noted the consistent achievement of targets. However, he expressed serious concern over a significant number of applications that have remained pending for more than three years. He instructed the banks to take immediate action on this backlog, stating that further delays are unacceptable.

<b>Bank-wise pendency for the applications forwarded in FY 22-23</b>	
<b>Name of the bank</b>	<b>No of applications</b>
Bank of Baroda	46
Union Bank of India	14
Axis Bank	6
Federal Bank Ltd	6
City Union Bank	3
Indus Ind Bank Ltd	3
Kerala Bank	3

Dhan Laxmi Bank	2
HDFC Bank Ltd	2
IDBI Bank	1
Karur Vysya Bank	1

**(Action: Bank of Baroda, Union Bank of India, Axis Bank, Federal Bank Ltd, City Union Bank, Indus Ind Bank Ltd, Kerala Bank, Dhan Laxmi Bank, HDFC Bank Ltd, IDBI Bank and Karur Vysya Bank)**

The GM, RBI advised the SC/ST Department to take note of KVIC's remarks, pointing out that under PMEGP, dedicated SC/ST funds were available, and encouraged banks to promote the scheme among eligible applicants. Banks were asked to convey this message to their district offices to support more SC/ST beneficiaries.

**(Action: All Banks and SC/ST Departments)**

### **Review of KCC Fisheries:**

The Convenor of SLBC raised serious concerns regarding the state's performance under the KCC Fisheries scheme, which has been consistently criticized in central government review meetings. He noted that despite Kerala having a large population of fishermen, the uptake of KCC Fisheries loans is unacceptably low.

To address this, a joint KCC camp was organized by SLBC and Kerala Bank, as directed by NABARD, at Eravipuram in Kollam, with active departmental support. However, public attendance was poor, and attendees demonstrated a critical lack of awareness about the scheme itself.

The Convenor stressed that enhancing financial literacy is the most urgent priority. Currently, fishermen in need of urgent funds often resort to pledging their assets with local societies, availing high-interest loans that lead to debilitating debt traps. He emphasized that promoting KCC Fisheries is essential to provide a formal, affordable credit alternative.

Shri. S.S. Nagesh, Chief of Agriculture, State Planning Board, observed that it is a social issue when fishermen resort to high-interest loans, as banks are unable to intervene in such informal transactions.

In response, the Convenor informed the Fisheries Department that KCC awareness camps can be restarted after the Model Code of Conduct is lifted. This is essential to impart at least a baseline level of financial literacy and provide a formal credit alternative.

### **Any other agendas for discussion**

#### **Issues related to the Revenue Recovery Act**

Representative from the Land and Revenue Commissionerate raised a procedural issue. They reported that certain banks, after initiating revenue recovery proceedings, have subsequently taken action under the SARFAESI Act. However, these banks are failing to officially inform the Revenue Department of the SARFAESI action or remit the statutory charges owed under the original Revenue Recovery process, causing administrative and financial discrepancies.

To resolve the procedural conflict, he mandated that the forum provide unambiguous guidance to bank branches on both Revenue Recovery protocols and the necessary follow-up procedures after invoking the SARFAESI Act.

He also highlighted a critical data reporting issue concerning group loans under the Revenue Recovery Act. Currently, the total liability of a group loan is being recorded as the individual liability of each member. This method creates a misleading impression that the total amount to be recovered is inflated, which subsequently results in an artificially low recovery percentage. To ensure accurate reporting and calculations, he requested that banks properly bifurcate and assign the loan amounts to individual members, reflecting the actual dues per person.

**(Action: All Banks)**

### **GST Department**

GST Department raised concerns regarding the submission of PAN data sought from banks. It was reported that three sets of PAN data had been shared with the banks as follows: Set 1: Shared in June 2024 – pending response from one bank; Set 2: Shared in December 2024 – pending response from eight banks; Set 3: Shared in April 2025 – pending response from fifteen banks

The GST Department informed that since the information relates to tax evasion investigations, delays in submission may lead to implications for banks as well. The Chair directed that all pending banks must submit the required PAN data by December 15, 2025, noting that this would be treated as an action point.

**(Action: All banks)**

### **PMAY 2.0**

Shri. Vaibhav Ramteke, State Head of the National Housing Bank (NHB), informed the meeting that the PMAY 2.0 scheme, launched in September 2024, has seen low uptake in Kerala. He clarified that the scheme is open to all eligible applications under the EWS, LIG, and MIG categories, and the corresponding central subsidy is fully available for beneficiaries.

The Chairperson of Kerala Grameena Bank informed the forum, via a brief presentation, that the institution's name and logo have been officially changed from 'Kerala Gramin Bank' to 'Kerala Grameena Bank' in compliance with directives from the Central Government.

**Shri. Achuth J Sankar, Senior Manager, Canara Bank** proposed the vote of thanks to all participants and the meeting concluded at 1:30 pm.

## Participants

<b>CO-CHAIRPERSON OF THE MEETING</b>			
<b>SL NO</b>	<b>INSTITUTION</b>	<b>NAME</b>	<b>DESIGNATION</b>
<b>1</b>	<b>Government of Kerala</b>	<b>Shri. A P M Mohammed Hanish IAS</b>	<b>Principal Secretary, Industries</b>
<b>2</b>	<b>Canara Bank</b>	<b>Shri. Bhavendra Kumar</b>	<b>Executive Director</b>

<b>RESERVE BANK OF INDIA</b>		
<b>SL NO</b>	<b>NAME</b>	<b>DESIGNATION</b>
<b>1.</b>	<b>Shri. Thomas Mathew</b>	<b>Regional Director</b>
<b>2.</b>	<b>Shri. Mohammed Sajid P K</b>	<b>General Manager</b>
<b>3.</b>	<b>Shri. Sabith Salim</b>	<b>Assistant General Manager</b>
<b>4.</b>	<b>Shri. Sreekant T K</b>	<b>Manager</b>
<b>5.</b>	<b>Shri. Muthukumar M</b>	<b>Manager</b>
<b>6.</b>	<b>Shri. V G Monikandan</b>	<b>Manager</b>
<b>7.</b>	<b>Shri. Akhil V S</b>	<b>Manager</b>
<b>8.</b>	<b>Shri. Nikhil Raj R</b>	<b>Assistant</b>
<b>9.</b>	<b>Smt. Megha K</b>	<b>Assistant</b>

<b>DEPARTMENT OF FINANCIAL SERVICES</b>		
<b>SL NO</b>	<b>NAME</b>	<b>DESIGNATION</b>
<b>1</b>	<b>Shri. Surjith Karthikeyan IES</b>	<b>Director</b>

<b>NABARD</b>		
<b>SL NO</b>	<b>NAME</b>	<b>DESIGNATION</b>
<b>1</b>	<b>Shri. Nagesh Kumar Anumala</b>	<b>Chief General Manager</b>
<b>2</b>	<b>Smt. Jiksy Raphael</b>	<b>Deputy General Manager</b>

<b>GOVERNMENT OF KERALA/ GOVERNMENT OF INDIA/DEVELOPMENTAL AGENCIES</b>			
<b>SL No</b>	<b>INSTITUTION</b>	<b>NAME</b>	<b>DESIGNATION</b>
1.	Finance Department	Shri. Keshvendra Kumar IAS	Secretary-Finance Expenditure
2.	Police Department	Shri. Ankit Asokan IPS	Superintendent of Police - Cyber Operations
3.	Directorate of Industries and Commerce	Shri. Rajeev G	Additional Director- Directorate of Industries & Commerce
4.	State Planning Board	Shri.Nagesh S S	Chief -Agriculture Division -State Planning Board
5.		Smt. Sruthy K T	Agronomist
6.	State Planning Board	Smt. Josephine J	Chief DPD
7.	State GST Department	Shri. Shahin Shah KAS	Deputy Commissioner
8.		Shri. Anil Kumar S	Joint Commissioner
9.	Department of Planning and Economic Affairs	Shri. Sudarsanan A K	Under Secretary
10.	KURDFC Ltd	Shri. S Premkumar	Managing Director
11.	K-BIP	Shri. Suraj S	CEO
12.		Smt. Jeeshma Jeevan J S	Deputy Manager
13.	Co-operation Department	Shri. Sreekumar A	Additional Registrar(Credit)
14.		Shri. Rajesh S	Section Officer
15.	Agriculture Development & Farmers' Welfare Department	Shri. Jayakrishnan K G KAS	Under Secretary

16.	State Horticulture Mission	Shri. Saji John	Mission Director
17.	Finance Department	Shri.Rajesh Prakash	Additional Secretary
18.	MGNREGS-State Mission	Shri. Sreekumar G	Deputy Director
19.	Animal Husbandry Department	Dr. Vinod John	Deputy Director
20.	Economics & Statistics Department	Smt. Yamuna A R	Joint Director
21.	LSGD	Smt. Shyny V N	Senior Finance Officer
22.	National Housing Bank	Shri.Vaibhav Ramteke	Assistant General Manager
23.		Shri.Dhiraj Kumar	Regional Manager
24.	KVIC	Shri.C G Andavar	State Director(i/c)
25.		Shri. Sanjeev	Assistant Director
26.	Directorate of Agriculture development and farmers' welfare	Shri.Pramod M S	Assistant Director
27.		Shri. Vipin K S	Assistant Director
28.	Dairy Development Department	Smt. Nisha B S	Deputy Director-Extension
29.	ST Directorate	Shri.Sasikumar P KAS	Assistant Director (SPC)
30.	Backward Class Development Department	Shri. Sidhardhan G	Deputy Director
31.	SC Directorate	Shri.Rajesh S	Joint Director(Vigilance)
32.	Kudumbashree Mission	Shri.Pridhvi Raj	Nodal officer SVANidhi
33.		Shri. Sabin Jose	Director
34.	Agriculture Infra Fund	Shri.Bijukumar D S	Team Leader

35.	Agriculture Infra Fund	Shri. Renjith Murali E	Agri Expert
36.	SC ST Department	Smt. Sagina G S	Under Secretary
37.	SFAC	Shri. Saresh M S	Project Director
38.	RSETI	Shri.Percy Joseph	State Director- RSETI
39.		Smt. Saritha R	State Controller- RSETI
40.	Land and Revenue Commissionerate	Shri. Ajeesh K	Assistant Commissioner
41.	Directorate of Fisheries	Shri. Benson K	Deputy Director
42.	KADCO	Shri. Adarsh S	Project Manager
43.	Supply CO	Smt. Smitha S R	Regional Manager
44.	Registrar of Cooperative Societies	Shri. Sreekumar A	Additional Registrar Credit
45.	Keltron	Shri. Sajad S R	Assistant Manager
46.		Shri. Sudheer M	GIS Specialist
47.		Shri. Binsun N T	Manager
48.	CIMS	Shri. Vishnu M R	

**District Collectors/Representatives attended the meeting in Online Mode. District Planning Officers also attended the meeting in online mode.**

<b>PUBLIC SECTOR BANKS</b>			
<b>SL NO</b>	<b>INSTITUTION</b>	<b>NAME</b>	<b>DESIGNATION</b>
1.	BANK OF BARODA	Shri.R V S V Sridhar	Deputy General Manager
2.	BANK OF INDIA	Shri.Sathishkumar M	Deputy Zonal Manager

3.	<b>BANK OF MAHARASHTRA</b>	<b>Shri. P Karthigeyan</b>	<b>Zonal Manager</b>
4.	<b>CENTRAL BANK</b>	<b>Shri. Khafeel Ahmed P</b>	<b>Regional Head</b>
5.	<b>INDIAN BANK</b>	<b>Shri. Suresh K</b>	<b>Deputy Zonal Manager</b>
6.	<b>INDIAN OVERSEAS BANK</b>	<b>Shri. G V Dayal Prasad</b>	<b>Chief Regional Manager</b>
7.	<b>INDIAN OVERSEAS BANK</b>	<b>Shri.Rajeev K S</b>	<b>Manager</b>
8.	<b>PUNJAB &amp; SIND BANK</b>	<b>Shri. Rakesh Yadav</b>	<b>Assistant General Manager</b>
9.	<b>PUNJAB NATIONAL BANK</b>	<b>Shri.M Jagadeesh Kumar</b>	<b>Circle Head</b>
10.	<b>State Bank of India</b>	<b>Shri. Santhosh Kumar</b>	<b>Deputy General Manger</b>
11.		<b>Shri. Mohammad Umar</b>	<b>Deputy General Manger</b>
12.		<b>Smt. Leena P R</b>	<b>Assistant General Manager</b>
13.	<b>UCO BANK</b>	<b>Shri. Gajanan Pradhan</b>	<b>Deputy General Manger &amp; Zonal Head</b>
14.		<b>Shri. M Sreenivasa Chary</b>	<b>Assistant General Manager</b>
15.	<b>UNION BANK OF INDIA</b>	<b>Shri. S Sakthivel</b>	<b>General Manager</b>
16.		<b>Shri. Somy Jacob</b>	<b>Assistant General Manager</b>

<b>CONVENOR BANK (CANARA BANK)</b>		
<b>SL NO</b>	<b>NAME</b>	<b>DESIGNATION</b>
<b>1</b>	<b>Shri. Pradeep K S</b>	<b>SLBC Convener &amp; General Manager</b>
<b>2</b>	<b>Shri. Sunilkumar S</b>	<b>General Manager</b>
<b>3</b>	<b>Dr. Rashmi Tripathi</b>	<b>General Manager</b>
<b>4</b>	<b>Shri. Lawrence V K</b>	<b>Divisional Manager</b>
<b>5</b>	<b>Shri. Achuth J Sankar</b>	<b>Senior Manager</b>
<b>6</b>	<b>Shri. Sreejesh P S</b>	<b>Manager</b>
<b>7</b>	<b>Shri. Aneesh S V</b>	<b>Manager</b>
<b>8</b>	<b>Shri. Khoushik S</b>	<b>Officer</b>

<b>REGIONAL RURAL BANK</b>			
<b>SL NO</b>	<b>INSTITUTION</b>	<b>NAME</b>	<b>DESIGNATION</b>
<b>1</b>	<b>Kerala Grameena Bank</b>	<b>Smt. Vimala Vijaya Bhaskar</b>	<b>Chairperson</b>
<b>2</b>		<b>Shri. Harish Gundekar</b>	<b>General Manager</b>
<b>3</b>		<b>Shri. A S Kumar</b>	<b>Manager</b>

<b>PRIVATE SECTOR BANKS</b>			
<b>SLNo</b>	<b>INSTITUTION</b>	<b>NAME</b>	<b>DESIGNATION</b>
<b>1.</b>	<b>AXIS BANK</b>	<b>Shri.Shinod Varghese</b>	<b>Cluster Head</b>
<b>2.</b>	<b>BANDHAN BANK</b>	<b>Shri.Nazeer B</b>	<b>BSM</b>
<b>3.</b>	<b>CSB BANK Ltd</b>	<b>Shri.Shoby Michael</b>	<b>Regional Head-Agri</b>
<b>4.</b>	<b>CITY UNION BANK</b>	<b>Shri.Girish Menon</b>	<b>RDM</b>
<b>5.</b>	<b>DBS BANK Ltd</b>	<b>Sri.Arun</b>	<b>Branch Head</b>
<b>6.</b>	<b>DHANLAXMI BANK</b>	<b>Shri.Biju Kumar P H</b>	<b>Deputy General Manager</b>

Internal

7.	FEDERAL BANK	Shri. Chithrabhanu K G	EVP
8.		Smt. Preetha K	AVP
9.	HDFC BANK Ltd	Shri.Hari C V	Cluster Head
10.	ICICI BANK	Shri.Sridhar Santhanam	Zonal Head
11.		Shri.Aravind B Nair	Zonal Service Manager
12.		Shri. M Sajitha	Chief Manager
13.	IDBI BANK	Shri.Rajesh Mohan Jha	Chief General Manager
14.		Shri.Rony Jose	General Manager
15.	IDFC FIRST Bank	Shri.Sreenath B S	Deputy Manager
16.	INDUS IND BANK	Shri.Jayakrishnan V K	Regional Head
17.	J&K BANK	Shri.Bineesh Babu	Cashier
18.	J& K BANK	Shri.M I Khan	Assistant Manager
19.	KARNATAKA BANK	Smt. Sreesha	Chief Manager
20.	KARUR VYSYA BANK	Smt. Ramya A P	Assistant Manager
21.	KOTAK MAHINDRA BANK	Shri. Aneesh V	Head-Government Banking
22.	RBL BANK	Shri. Abhilash David	Deputy Vice President
23.	THE SOUTH INDIAN BANK	Shri. Renjith Nair	Deputy General Manager
24.	TAMILNAD MERCANTILE BANK	Shri. N Kalaimani	Assistant Vice President
25.	YES BANK	Shri. Harikrishnan V	Cluster Head
26.		Shri. Aby Jose	Regional Head

<b>CO-OPERATIVE BANKS</b>			
<b>SL NO</b>	<b>INSTITUTION</b>	<b>NAME</b>	<b>DESIGNATION</b>
<b>1</b>	<b>Kerala Bank</b>	<b>Dr. Shivakumar R</b>	<b>General Manager</b>
<b>2</b>	<b>KSCARDB (incl. PCARDBs)</b>	<b>Smt. Smitha Chandran</b>	<b>General Manager</b>
<b>3</b>		<b>Shri. Biju Varghese T</b>	<b>Agriculture Development Manager</b>

<b>LEAD BANK OFFICES</b>			
<b>SL NO</b>	<b>INSTITUTION</b>	<b>NAME</b>	<b>DESIGNATION</b>
<b>1.</b>	<b>Indian Overseas Bank</b>	<b>Shri.Jayamohan S</b>	<b>LDM Trivandrum</b>
<b>2.</b>	<b>Indian Bank</b>	<b>Shri.Jeen Singh</b>	<b>LDM Kollam</b>
<b>3.</b>	<b>State Bank of India</b>	<b>Shri.Arun M</b>	<b>LDM Alappuzha</b>
<b>4.</b>	<b>State Bank of India</b>	<b>Shri.Manoj K S</b>	<b>LDM Pathanamthitta</b>
<b>5.</b>	<b>State Bank of India</b>	<b>Shri.Raju Philip</b>	<b>LDM Kottayam</b>
<b>6.</b>	<b>State Bank of India</b>	<b>Shri. Varghese Mathew</b>	<b>LDM Idukki</b>
<b>7.</b>	<b>State Bank of India</b>	<b>Shri.Ajilesh C</b>	<b>LDM Ernakulam</b>
<b>8.</b>	<b>Canara Bank</b>	<b>Shri.Ajay E K</b>	<b>LDM Thrissur</b>
<b>9.</b>	<b>Canara Bank</b>	<b>Shri.Anilkumar P T</b>	<b>LDM Palakkad</b>
<b>10.</b>	<b>Canara Bank</b>	<b>Smt. Anjanadev M V</b>	<b>LDM Malappuram</b>
<b>11.</b>	<b>Canara Bank</b>	<b>Shri.Jyothis S</b>	<b>LDM Kozhikode</b>
<b>12.</b>	<b>Canara Bank</b>	<b>Shri.Muraleedharan T M</b>	<b>LDM Wayanad</b>
<b>13.</b>	<b>Canara Bank</b>	<b>Dr. Renjith K S</b>	<b>LDM Kannur</b>
<b>14.</b>	<b>Canara Bank</b>	<b>Shri.Thippesh S</b>	<b>LDM Kasargod</b>

<b>SMALL FINANCE BANK</b>			
<b>SL NO</b>	<b>INSTITUTION</b>	<b>NAME</b>	<b>DESIGNATION</b>
<b>1</b>	<b>ESAF</b>	<b>Shri. Wilson Thomas</b>	<b>Assistant Vice President</b>
<b>2</b>	<b>Ujjivan</b>	<b>Shri. Abhilash Thomas</b>	<b>State Leader</b>

<b>Payment Bank</b>			
<b>SL NO</b>	<b>INSTITUTION</b>	<b>NAME</b>	<b>DESIGNATION</b>
<b>1</b>	<b>India Post</b>	<b>Shri. Vivek Gupta</b>	<b>AGM &amp; CH, Kerala</b>
<b>2</b>	<b>Payment Bank</b>	<b>Shri. Ajith K C</b>	<b>Circle Operations</b>
<b>3</b>	<b>Airtel Payments Bank</b>	<b>Shri. Prasad N</b>	<b>Assistant Manager</b>