

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

കൺവീനർ /  
സംയോജക / Convener



Ref: SLBC/146/Minutes/101/AJS

Date: 27/08/2025

(All Members of SLBC)

Dear Sir,

**Sub: Minutes of the SLBC Meeting for June 2025.SLBC Kerala**

We are forwarding herewith the minutes of the SLBC Meeting of SLBC, Kerala held on 18<sup>th</sup> August 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 communicationsto be addressed to:**

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**MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING JUNE 2025 OF  
Held on 18.08.2025 (Monday) 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 June 2025 quarter.

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

- The Indian economy is projected for robust growth (6.5% GDP) due to strong domestic demand, service sector growth, and government capital expenditure.
- RBI's monetary policy provides stability, with the repo rate held at 5.50% following previous cuts, supported by a lowered inflation forecast of 3.1%.
- Kerala's economy is on a strong trajectory with a 12% GSDP growth projection (₹14.27 lakh crore), characterized by low unemployment, high per capita income, and a focus on green initiatives.
- The banking sector in Kerala showed impressive performance with 11% YoY business growth; deposits reached ₹9.61 lakh cr, advances grew to ₹6.96 lakh cr, and priority sector lending saw significant growth.
- A priority sector lending target of ₹2.83 lakh crore has been set for the year, with 30% already achieved, and the collaborative spirit with the government is valued for promoting financial inclusion and development.

**Shri. Jayathilak IAS, Hon'ble Chief Secretary, Government of Kerala** in his speech addressed the following:

- He mandated that all meetings of the SLBC must be convened within the stipulated 45-day period following the end of the quarter.
- Kerala's startup ecosystem, recognized as one of the most dynamic in the country with numerous awards, requires robust banking support to sustain its growth. However, as startups often do not fit into traditional banking schemes, they frequently face a critical lack of financial support. This gap represents a significant impediment to the sector's development and must be urgently reviewed and addressed.
- Critically commenting on the Credit-Deposit (CD) ratio of banks in the state, he informed the forum that the fundamental expectation is for banks to recycle deposits gathered within the state back into the local economy as credit. However, he noted that this is not the case with several banks, including the State Bank of India, South Indian Bank, Catholic Syrian Bank, Dhanlaxmi Bank Ltd., and Federal Bank. He concluded by stating that the Finance Department will now integrate CD

ratio performance as a key criterion when evaluating banks for participation in various government business schemes.

- Currently, the public receives a significant amount of information through social media and mobile phones. Utilizing these digital platforms for publicity campaigns offers a far greater reach than traditional methods.
- He 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.

**(Action: Planning Department)**

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

- The SLBC is the forum for reviewing bank performance each quarter. The timely submission of data is paramount, as it enables stakeholders to conduct a proper assessment. It is the duty of banks not only to submit data but to ensure it is both accurate and consistent. This is essential for a fair and effective evaluation of performance across all sectors.
- He also emphasized the critical importance of the Credit-Deposit (CD) ratio and criticized the performance of certain banks, including the State Bank of India and Kerala-based private sector banks. He noted that while these institutions gather deposits from the state, the funds are often deployed to industrial hubs elsewhere in the country.
- He highlighted a significant regional disparity in CD ratios, specifically pointing out the concerning case of Pathanamthitta district. This issue, he stated, has been raised repeatedly in all forums. He urged the lagging banks to improve their CD ratios by increasing credit deployment within the state, which is essential for Kerala's economic development.
- The performance of the state's banks in the priority sector is commendable. They currently maintain an outstanding portfolio exceeding 45%, which is significantly above the mandated national requirement of 40%. Furthermore, the state has already achieved 30% of its total annual priority sector disbursement target within the first quarter, demonstrating a strong and proactive commitment.
- The declining trend in agricultural advances and the reduction in KCC numbers are concerning for the state's economy. Banks must urgently review and reverse this trend. The RBI has recently enhanced the collateral-free limit for agriculture loans to ₹2 lakhs. It is imperative that all banks implement this directive in both letter and spirit. This proactive adoption will significantly improve the state's agriculture credit portfolio.
- The RBI, along with the state's banks, is conducting a campaign to perform Re-KYC for customers, aligning with the three-month campaign declared by the Department of Financial Services (DFS). With approximately 60 lakh accounts in the state requiring Re-KYC updates, this initiative is critical. Numerous camps have been organized across the state, witnessing good participation from both banks and

customers. Banks are instructed to disseminate information about the Re-KYC requirement to all customers through all available channels.

- The Reserve Bank of India (RBI) is introducing a 'Grameen Credit Score,' designed to be a more realistic, responsive, and informative credit assessment tool for rural populations, particularly farmers and Self-Help Groups (SHGs). This initiative is intended to alleviate the credit access difficulties traditionally faced by these groups.
- Foreclosure charges on loans will be waived for individuals and MSMEs from January 1, 2026. This mandate applies to all scheduled commercial banks, upper-layer NBFCs, and Tier-IV UCBs.
- The RBI, in collaboration with the Department of Telecommunications (DoT), has introduced a 'Financial Fraud Risk Indicator.' This system will tag mobile numbers involved in cyber frauds as 'medium,' 'high,' or 'very high' risk. When a transaction is initiated to a flagged number, an immediate alert will be sent to both the bank and the customer, prompting them to exercise caution and potentially stop the transfer.

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

- He highlighted a constraint regarding the data banks submit to the SLBC, noting that a sub-sector-wise breakdown—specifically for areas like farm mechanization, dairy, and poultry—is unavailable. The absence of this granular data makes it difficult to conduct a meaningful review of progress in these critical sectors.
- He raised a concern that the Annual Credit Plan (ACP) targets set for Kerala Gramin Bank—for both crop loans and term loans—are lower than those proposed by the Government of India for our state. Furthermore, the overall ACP target for agricultural term loans is less than the mandate from the Central Government. He directed the SLBC to review and realign these targets in accordance with the Ground Loan Credit (GLC) targets set by the Central Government.
- Given that a significant portion of Kerala's agricultural output is export-oriented, this forum must prioritize a discussion on the latest US tariffs and their potential impact on the state's exports. These tariffs will adversely affect all stakeholders across the value chain, especially our farmers. Consequently, banks have been instructed to proactively safeguard the interests of these stakeholders by working within their stipulated norms. This support is crucial to ensure that both production and exports remain unaffected during this challenging period.
- Six villages in Kerala have been identified as climate-resilient fishing villages: two in Alappuzha, two in Ernakulam, and one each in Kollam and Thiruvananthapuram. All eligible fishermen in these villages are to be onboarded onto the KCC (Kisan Credit Card) Fisheries Scheme. This initiative is aimed at enhancing their livelihood resilience. Furthermore, as per the directions of the Central Government, the SLBC has instructed banks to establish specific targets for promoting shrimp farming in the state.
- The KERA project includes key components such as supporting agricultural startups, promoting entire agricultural value chains, and strengthening FPOs (Farmer

Producer Organizations). Banks are expected to play a major role in facilitating these initiatives.

- The Pradhan Mantri Fasal Bima Yojana (PMFBY) is another crucial scheme highly beneficial to the state's farmers, especially given the current volatile weather conditions.
- Banks are instructed to actively disseminate field-level information to educate farmers about the benefits and provisions of the PMFBY scheme.

### **1. Adoption of Minutes of SLRM Meeting, March 2025.**

The forum unanimously adopted the minutes of the SLRM Meeting for March 2025, held on 27<sup>th</sup> May 2025, which was forwarded to the members, vide SLBC letter vide SLBC/SLRM/Minutes/71/AJS dated 9<sup>th</sup> June 2025.

### **2. Review of performance under Agriculture Sector:**

Agriculture		
Parameter	2024-25	2025-26
Target for the whole year	159076	181303
Achievement of Q1	46843	44184
% Achievement for Q1	31%	25%

**District wise achievement:** Alappuzha: 23%, Kollam: 25%, Trivandrum: 26%, Kannur: 23%, Palakkad: 26%, Thrissur: 23%. Malappuram: 26%, Kasargode: 25%, Pathanamthitta: 24%, Kozhikode: 24%, Kottayam: 25%, Idukki: 24%, Wayanad: 27% and Ernakulam: 25%.

**The Principal Secretary for Industries** noted that the shortfall in first-quarter disbursements must be compensated for in the subsequent quarters. He urged banks to exceed their first-quarter performance to make up for the reduction and achieve their annual targets.

The Convenor of SLBC Kerala has raised significant concerns regarding the untimely submission of data by several member banks in the state. This persistent delay is hampering the crucial process of compiling and preparing the necessary information for SLBC meetings. It is important to recognize that this data is not solely for internal meetings; it is also provided to various key stakeholders, including the State and Central Governments. Therefore, it is the fundamental responsibility of the SLBC to ensure that the published information is accurate and reliable, which is entirely dependent on the prompt cooperation of all member banks. The timely submission of data must be strictly ensured by every bank.

Furthermore, the issue of data consistency demands immediate attention from all banks in the state. A recurring problem has been observed where, upon comparing quarterly performance, certain banks show drastic spikes or dips in specific parameters. When

clarification is sought for these irregularities, the common explanation provided is that the data submitted in the previous quarter contained errors. This is an unacceptable practice, as data, once submitted to the SLBC and verified, is considered final and cannot be altered after its publication. All banks must therefore note that the data they provide must be thoroughly vetted to be entirely error-free and consistent across all reporting periods.

Lastly, attention is 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.

**(Action: Banks)**

The Principal Secretary for Industries, who chaired the meeting, had issued a directive to all banks, emphasizing the necessity for State Heads to personally attend meetings. This instruction aims to ensure that discussions are led by officials with the requisite authority and localized knowledge, thereby enhancing the effectiveness and decision-making capacity of these consultations.

The Regional Director, RBI also urged strict compliance of the same by the member banks.

**(Action: Banks)**

The performance of the public sector banks under ACP disbursement was better compared to the last quarters.

The agriculture NPA stood at 3.82% as on 30/06/2025.

### **Highlights of 1<sup>st</sup> Quarter Performance**

- **Deposits grew YoY by 10.77%**
- **Advances grew by 9.95% YoY.**
- **Agriculture advances grew by 2.94% YoY.**
- **MSME advances grew by 10.18% YoY.**

## **2.1. Pending Issues in Agriculture Sector**

### **2.1.1. Enhancing Farmers Income**

The Principal Secretary for Industries inquired with the Chief of Agriculture of the Planning Board, Shri S.S. Nagesh, regarding potential field-level reasons for the recent reduction in agricultural advances. In his response, Shri Nagesh informed the forum that there appear to be no significant negative factors impacting the agricultural sector itself at the ground level.

He suggested, however, that a key reason for the decline could be a recent policy change implemented by banks concerning gold loans.

**The Convenor** concurred with this assessment, acknowledging that a shift in lending policies among most banks, specifically regarding agriculture gold loans, is indeed the primary factor behind the reduction in agricultural advances.

**Shri. S S Nagesh, Chief of Agriculture** informed the forum that the core agriculture sector itself maintains strong momentum. This is largely driven by the positive impact of KERA (Kerala Economic Review Assembly or relevant initiative) and is further bolstered by the increasing linkage between agriculture and industry, which is fostering growth and integration within the sector.

The most significant reductions in agricultural advances were reported by Federal Bank (₹1,420 Cr), Dhanlaxmi Bank Ltd (₹803 Cr), and CSB Bank Ltd (₹610 Cr). When questioned on the reason for this decline, Federal Bank clarified that it was due to the reclassification and closing of several gold loan accounts previously categorized under agriculture. In light of this trend, the Convenor requested all banks to proactively identify and explore new avenues for financing within the agriculture sector. He stressed that the continued reduction in overall agriculture advances is unsustainable and urged banks to intensify their efforts to support genuine agricultural activities.

The Principal Secretary for Industries specifically questioned Union Bank of India regarding its substantial reduction in the number of Kisan Credit Card accounts. In response, the General Manager of Union Bank of India stated that he will immediately look into the matter and provide a formal clarification to the forum.

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

The Regional Director of the Reserve Bank of India (RBI) emphasized that the primary responsibility for ensuring the accurate and timely submission of data rests unequivocally with individual banks. **(Action: All Banks)**

The General Manager (GM) of Bank of Baroda addressed the previous quarter's performance, acknowledging a noted dip in the number of Kisan Credit Card (KCC) loans disbursed. He assured the forum that the bank has implemented corrective measures and projected a significant improvement in KCC numbers for the current quarter.

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

Agriculture Department, Government of Kerala informed that the same is pending with the Law Department, Government of Kerala .

#### **(Action: Department of Agriculture)**

Shri. Mohammed Sajid, The General Manager of the Reserve Bank of India informed the forum that a significant agenda item was discussed during the steering committee meeting for the upcoming 146th SLBC meeting. He recalled that the District Collector of Idukki had urged banks to provide Kisan Credit Card loans to farmers cultivating on government lands. To facilitate this, the GM clarified that banks can accept any official certificate from the Government that authorizes the individual to farm on that specific land. This documentation will serve as sufficient proof for the lending purpose.

Adding to this, the Deputy General Manager of NABARD informed the forum that subsequent discussions on this matter had concluded that the respective Revenue Departments would be the appropriate authority to issue the necessary cultivation certificates for government lands. These officially issued certificates will provide the requisite documentation for banks to process and disburse Kisan Credit Card loans to eligible farmers, thereby facilitating credit flow to this segment of cultivators. **( Action: All Banks in Idukki District)**

Shri S.S. Nagesh, Chief of Agriculture, Planning Board, sought clarification on whether the request for cultivation certificates and subsequent KCC lending would include plantation lands, noting that the governing rules differ significantly in such cases. In response, the Deputy General Manager of NABARD clarified that the specific requests from farmers, which prompted this agenda, were for the cultivation of seasonal vegetables and not for plantation crops.

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

Shri S.S. Nagesh, Chief of Agriculture, Planning Board pointed out that public awareness is currently limited to KCC for crop cultivation. He suggested that if the Reserve Bank of India (RBI) and the State Level Bankers' Committee (SLBC) were to issue explicit instructions to banks, mandating the prominent display of information on KCC for Animal Husbandry and Fisheries, it would significantly boost public awareness. He concluded that such an initiative would undoubtedly lead to improved uptake of these loan products in the state.

The Nodal Officer from the Department of Animal Husbandry informed the forum that the issuance of KCC loans for animal husbandry faces significant challenges due to stringent eligibility rules, particularly concerning CIBIL scores and land ownership criteria. Furthermore, the officer raised a serious concern regarding field-level implementation, citing numerous complaints about the unresponsive attitude of banks. It was reported that applicants often receive no response or follow-up from branch officials for two to three months after submitting their applications, which severely hinders credit flow to the sector. In an effort to boost enrollment, the Department of Animal Husbandry has established a specific initiative mandating that a minimum of ten KCC applications for animal husbandry be sourced from each veterinary hospital. The officer clarified that a lack of publicity is not the primary obstacle to the scheme's uptake. Instead, the critical issue identified is the inordinate delay in the processing of applications by the banks.

The General Manager (GM) of the Reserve Bank of India (RBI) outlined a plan to address the awareness gap, stating that the RBI will leverage the network of CFLs/FLCs operating at the block level to generate maximum awareness and publicity for these schemes directly in the field.

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

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

The Regional Manager of the Agriculture Insurance Company (AIC) added a point of information for the forum, stating that the company provides insurance coverage for key sectors beyond traditional crop farming. This includes specific schemes for shrimp farming, aquaculture, and animal husbandry.

The Lead District Manager, Thiruvananthapuram offered a critical perspective, stating that a significant majority of KCC applications for the Fisheries and Animal Husbandry sectors, which are routed through their office, are being rejected primarily due to low CIBIL scores. The LDM further opined that this presents a substantial challenge, as the credit score check is a mandatory requirement, leaving little room for recourse or alternative solutions.

The General Manager of the Livestock Development Board informed the forum that the Board is the state-level implementation agency for the National Livestock Mission, a Central Government program initiated in 2023. This scheme is designed to support small ruminants and layer poultry. While banks have been formally introduced to the scheme,

the General Manager expressed concern that the sanction rate remains minimal. To illustrate, there have been only 27 sanctions across all banks, with over ten of these from Canara Bank alone. A significant issue raised was the high rate of proposal rejections by banks for various reasons. A primary point of contention is the rejection of applications due to the lack of a farm license—a document that, as per the scheme's design, is only obtained at a later stage after project implementation. The official process mandates that applications be submitted through the Udyami Mitra Portal, where a technical committee scrutinizes them before they are forwarded to banks for financial approval. The General Manager emphasized that banks are incorrectly rejecting these technically-approved applications by citing prerequisites like licenses and pollution clearances, which are intended to be secured after the project is sanctioned and implemented.

The General Manager of the Livestock Development Board has raised a separate issue concerning IDBI Bank. While the necessary funds for the beneficiary from Palakkad have been formally sanctioned by the concerned agency, a technical complication within the Public Financial Management System has prevented the successful transfer of the amount. Consequently, the approved funds have not yet been credited to the beneficiary's account, causing an unexpected delay in the disbursement process.

IDBI Bank was instructed to take note of the issue and take action on the same at the earliest.

**(Action: IDBI Bank)**

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.

**(Action: State Bank of India)**

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.

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

## **2.1.4 Agenda Suggested by Reserve Bank of India**

### **2.1.4.1 Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem**

**The Principal Secretary for Industries** raised a significant concern regarding the trade tariffs imposed on India by the USA. To address the potential impact, the Hon'ble Minister for Industries convened a meeting with exporters and other state stakeholders on 11/08/2025. The discussion yielded several key suggestions, among which a major recommendation directed at the banking sector was to significantly increase the flow of credit to affected industries. The sectors identified as most vulnerable include marine foods, coir, cashew, textiles, rubber, and spices. The coir sector, for instance, is particularly at risk as it exports 50% of its produce to the USA. The situation has been exacerbated as many multinational giants, which have tie-ups with coir factories in Kerala, have instructed these units to stop production. Consequently, these exporters will certainly require robust and immediate support from banks to navigate this period of financial difficulty.

Subsequent to the meeting convened by the Hon'ble Minister for Industries, the Hon'ble Minister for Finance held a separate consultation with the Gulati Institute of Taxation. The primary objective of this meeting was to formulate a structured response to the U.S. tariffs by addressing three key areas: first, to develop formal suggestions for the Central Government regarding potential countermeasures or negotiations; second, to identify and plan immediate, limited-scale interventions that could be implemented by the State Government to provide relief; and third, to define the specific roles that other stakeholders could play in mitigating the economic impact on the state's affected sectors.

**Keshavendra Kumar, IAS, Secretary of Finance, directed the banking sector to extend essential working capital support to export enterprises affected by the recent trade disruptions.** This directive aims to ensure these businesses have the necessary liquidity to navigate the current challenges. Furthermore, he noted that the various suggestions received from stakeholders are currently being consolidated into a formal proposal. This comprehensive set of recommendations will be officially circulated to all relevant parties by the State Government in due course.

The Regional Director of the Reserve Bank of India raised a pertinent inquiry regarding the working capital requirements of the affected export enterprises. He pointed out that if production levels are decreasing due to a loss of orders, the immediate need for working capital would consequently be limited, requiring only temporary accommodation. He emphasized that a sustainable solution depends on these exporters finding alternative markets beyond the USA. Crucially, he advised that banks cannot be expected to extend continuous credit to activities that have effectively stalled. This perspective was presented as a critical issue for all state-level stakeholders to consider while formulating their support strategies.

The General Manager of the Reserve Bank of India (RBI) addressed the concern by informing the meeting that the RBI already has established guidelines in place for such scenarios. He clarified that

the existing framework for the restructuring of loans allows banks to provide the necessary temporary financial support and accommodation to these affected export enterprises. This provides a clear and immediate pathway for banks to offer relief without needing to create new policies.

## **2.1.5 Agenda Suggested by Director Agriculture**

### **2.1.5.1. Credit under Agriculture Infra Structure Fund**

Biju Kumar D S, Team Lead of the AIF PMU, informed the forum of a technical issue affecting the timely disbursement of interest subvention to scheme beneficiaries. He explained that delays are occurring due to problems with the banks' reporting on the designated portal. To resolve this, he formally requested that all banks ensure the prompt and accurate updating of their data in the portal, thereby preventing further delays in providing the crucial financial support to beneficiaries. During the discussion on rejected applications, he further highlighted that a significant number of applications are being declined by banks for relatively minor or technical reasons. He emphasized that such a conservative approach prevents potential beneficiaries from accessing crucial support. Consequently, he made a strong appeal to the banks, urging them to adopt a more constructive and positive stance when evaluating applications. This approach, he stressed, would ultimately create a mutually beneficial, or "win-win," situation for both the beneficiaries receiving necessary aid and the banks by expanding their portfolio of viable accounts.

The Convener of the meeting also made a strong appeal to the private banks, urging them to step up and play a more substantial role in the scheme. It was noted that their current participation share is disproportionately low. Convener highlighted that despite being a government-assisted scheme, it maintains an exceptionally low rate of Non-Performing Assets, presenting it as a financially sound and low-risk opportunity for private banks to expand their portfolio while supporting the state's economic objectives.

During the review of pendency for geo-tagging under the Aquaculture 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 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.

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

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

Total Number of ineligible beneficiaries: 63,819.

Total number of ineligible refunded so far: 26,989

**(Action: Directorate of Agriculture)**

### **2.1.6 Agenda Suggested by NABARD**

Furthermore, the Convenor highlighted a critical communication received from both the Central and State Governments. This directive states that if a farmer with a Kisan Credit Card claims a crop loss and is found not to be insured under the PMFBY scheme, the respective bank holding the KCC account will be held financially responsible and must bear the cost of the claim amount.

The Agriculture Insurance Company (AIC) provided a critical update, informing the forum that the current claim ratio for insurance companies stands at 150%. This figure indicates that the value of claims paid out significantly exceeds the premiums collected, highlighting a severe strain on the insurance system. The AIC further noted that this high claim ratio is a widespread issue, affecting all districts and all crops across the state, underscoring the extensive nature of recent agricultural losses.

The forum advised the banks to ensure that henceforth all the eligible KCC borrowers are covered under the crop insurance scheme. **(Action: All Banks)**

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.

**(Action: LDMs)**

### **3. Performance under MSME Sector**

The percentage achievement is 43%.

#### **Performance under MSME Disbursement**

MSME		
Parameter	2024-25	2025-26
Target for the whole year	81555	85232
Achievement of Q1	37628	37060
% achievement for Q1	46%	43%

Disbursement in 2024-25 : Rs.37628/- Crs  
Disbursement in 2025-26: Rs. 37060/- Crs.

#### **Share of banks in MSME sector**

Public Sector Banks:40.33%  
Private Sector Banks:56.52%  
Kerala Gramin Bank:0.99%  
Small Finance Bank:0.26%  
Cooperatives: 1.90%

**District wise achievement:** Alappuzha: 45%, Kollam: 40%, Trivandrum: 40%, Kannur: 31%, Palakkad: 42%, Thrissur: 44%. Malappuram: 38%, Kasargode: 43%, Pathanamthitta: 45%, Kozhikode: 50%, Kottayam: 43%, Idukki: 45%, Wayanad: 37% and Ernakulam: 47%.

All the districts showed good performance under the MSME 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 Kudumbashree – Review of PMSVANidhi**

The Convenor informed the forum regarding a comprehensive revamp of the existing PM SVANidhi scheme, outlining a new, tiered loan structure to provide enhanced support to beneficiaries. Under the revised scheme, the first tranche of financing will be ₹15,000, followed by a second tranche of ₹25,000, and a third of ₹50,000. Furthermore, to significantly improve financial accessibility, each beneficiary will also be provided with a Rupay card featuring a credit limit of ₹30,000. The Convenor acknowledged the major banks that have been key supporters of the scheme in the state, namely the State Bank of India, Canara Bank, Kerala Gramin Bank, Indian Bank, and Union Bank of India.

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

Shri. Van Roy, General Manager of K-Bip, provided an update on the PMFME scheme's progress, stating that the Government of India has allotted a target of 3,000 applications for the current financial year. He reported that the state has currently achieved 25% of this goal. To address the need for accelerated progress, he proposed organizing a specific meeting next month with the major stakeholder banks from across the state. This focused discussion aims to strategize on methods to significantly increase the sanction rate and ensure the annual target is met.

The Convenor fully aligned with the suggestion to hold a meeting with the major banks, citing the experience from the previous financial year as a key reason for this proactive approach. He recalled that in the last FY, approximately 700 sanctions were required in the month of March alone to meet the target, necessitating two emergency meetings with the banks, which ultimately led to the target being achieved in the final week. To avoid a similar last-minute rush this year, the Convenor emphasized that structured review meetings are now being planned for the second and third quarters of the current financial year. This strategy is designed to ensure the target is met well before the end of the fiscal year, allowing for a more systematic and less pressured execution.

A review of application processing status 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.

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

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

As this year marks the conclusion of the 15th Financial Commission cycle for the PMEGP scheme, with only Rs. 2258.13 crores in Margin Money grants remaining for all of India, a new protocol has been established. All new online applications, excluding those from SC/ST candidates, now include a disclaimer stating that subsidy approval is not guaranteed, is legally non-binding, and is subject to a waitlist. In this context, the General Manager of the RBI emphasized that the responsibility for informing applicants of this critical clause does not rest with the banks alone. He instructed that KVIC, DICs, and all other implementing agencies must clearly communicate this condition to applicants *before* forwarding their applications to the banks for processing.

The Additional Director of the Industries Directorate added during the online application process, all potential applicants must actively accept the clause regarding the non-guaranteed nature of the subsidy. This mandatory acceptance acts as a digital acknowledgment and is a compulsory step that must be completed before the system will allow the applicant to proceed and formally submit their application for the PMEGP loan.

A review of recalled subsidies, which are funds required to be returned due to unit closures or other reasons, identified that the maximum pendencies for processing these refunds are with Canara Bank, State Bank of India, Union Bank of India, Kerala Gramin Bank, and Federal Bank. In response, these specific banks were formally instructed to expedite their internal processes to ensure the timely crediting back of the subsidy amounts to the government.

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

Further, the forum advised the banks to expedite the processing of the referred back cases.  
**( Action: All Banks)**

### **3.1.4. Agenda suggested by MSME DFO: PM Vishwakarma**

Vishnuraj P, IAS, Director of Industries, offered a critical assessment of the PM Vishwakarma scheme's performance within the state, highlighting the concerning high number of applications that remain pending with banks without a definitive decision being reached. In response to this critique, the General Manager of the Reserve Bank of India (RBI) informed the forum that this very issue was recently addressed during a meeting of the MSME Empowered Committee. He assured the members that the matter is being taken seriously and that the RBI will actively follow up on it from their side to ensure resolution.

The Executive Director of Canara Bank raised a specific operational concern regarding the PM Vishwakarma scheme, noting that for certain trades such as tailoring and garland making, the banks are receiving an exceptionally high volume of applications. He pointed

out that the heavy concentration of numerous applicants from the same trade within a limited geographical area is not financially viable for sustainable lending. The Executive Director confirmed that this concern regarding risk concentration has been formally escalated from the banking level to the appropriate government authorities for review and guidance.

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

The General Manager of the Reserve Bank of India stressed the critical importance of enrolling more State-owned Public Sector Undertakings (PSUs) onto the TReDS (Trade Receivables Discounting System) platform. He emphasized that such an initiative would be highly beneficial for the small and micro MSMEs that supply goods and services to these large PSUs, as it would ensure them quicker access to working capital by facilitating the discounting of their trade receivables, thereby significantly improving their liquidity and financial stability.

The Director of Industries acknowledged the RBI's recommendation and confirmed that the matter of enrolling state-owned Public Sector Undertakings (PSUs) on the TReDS platform would be formally taken up with the concerned government authorities for necessary action and implementation.

Shri. S Premkumar, MD of KURDFC, provided a comprehensive update on the Invest Kerala Global Summit 2025, announcing that a total of approximately 400 applications have been received, amounting to a proposed investment of ₹1.93 Lakh Crores. Under this initiative, 88 proposals have already been completed. He highlighted that a significant 50% of the received applications pertain to the MSME sector, underscoring its critical role. With the clear objective of making Kerala an investment-friendly state, he informed the forum that 31 regulatory modifications are being planned, with the majority slated for implementation. He also pointed out that this surge will lead to substantial investments in the MSME sector, where banks can play a major role in providing necessary financial support. He further suggested that banks could formulate a specialized scheme to support the formation of private industrial parks, a move that would significantly accelerate the growth and industrial development the state is anticipating.

Contributing to the discussion, the General Manager of the Reserve Bank of India (RBI) emphasized that while planning the setup of new industrial parks, the government should give due consideration to districts such as Pathanamthitta. He noted that such districts currently have very limited avenues for economic development, a situation exacerbated by their specific geographical constraints and other local factors. Including them in industrial development plans would ensure more balanced regional growth across the state. In response, MD, KURDFC it was informed that 2 such parks are already under consideration with the Government.

### **Performance under Other Priority Sector**

<b>Other Priority Sector</b>		
<b>Parameter</b>	<b>2024-25</b>	<b>2025-26</b>
<b>Target for the whole year</b>	<b>22392</b>	<b>15916</b>
<b>Achievement of Q1</b>	<b>3116</b>	<b>3251</b>
<b>% Achievement forQ1</b>	<b>14%</b>	<b>20%</b>

### **Pending issues under Other Priority Sector**

#### **4.1 Agenda Suggested by Reserve Bank of India**

##### **4.1.1. PRAGATI Meeting: Review of Social Security Schemes – PMJJBY , PMSBY and APY.**

The Convenor provided an update on the ongoing three-month saturation campaign, outlining its key focus areas which include completing Re-KYC procedures, enrolling citizens in the PMJDY, PMSBY, PMJJBY, and APY schemes, addressing grievances related to banking services, and ensuring nominations are registered for all accounts. He reported that approximately 45% of the planned camps have been completed; however, public participation has been lower than expected. To improve the outreach and effectiveness of the 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.

#### **(Action: Member Banks, SLBC&LDMs)**

The General Manager of the Reserve Bank of India (RBI) informed the forum that, based on recent meetings with the banks, the necessary data identifying customers who require Re-KYC has been successfully pushed to all bank branches. Consequently, the branches are now fully aware of which specific customers are due for the procedure. He instructed all

banks to proactively contact these identified customers and complete the pending Re-KYC procedures at the earliest to ensure compliance and maintain the integrity of customer accounts.

**(Action: Member Banks, SLBC)**

The Regional Director of the Reserve Bank of India (RBI) congratulated all the Lead District Managers (LDMs) in the state for the effective and organized manner in which they are conducting the saturation camps. Following this acknowledgment, the RD also issued a firm instruction to the heads of all banks, urging them to accord proper priority and necessary resources to the campaign to ensure its objectives are met successfully.

**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.

**(Action: SLBC)**

During the review of pendency under the Re-KYC initiative, it was reported that Federal Bank has the highest number of outstanding cases. In response, the General Manager of the Reserve Bank of India (RBI) offered a critical comment, noting that customer participation from Federal Bank in the organized camps has been exceptionally minimal. He instructed the bank's controlling office to issue strict directions to its branches, mandating them to undertake widespread awareness campaigns to educate and encourage customers to complete their Re-KYC procedures promptly.

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

The Convenor reviewed the progress of the Atal Pension Yojana (APY), noting that the target allotted for the state this financial year is 5,64,680 enrolments. The current achievement stands at 1,15,201, which represents only 20.40% of the annual goal. The top three performing banks in terms of enrolments were identified as Kerala Gramin Bank, Canara Bank, and State Bank of India. Stressing the need for significant improvement, the

Convenor instructed all banks to intensify their efforts and take immediate action to accelerate enrolments under the APY scheme.

**(Action: Federal Bank)**

#### **4.3 Review of CD Ratio –Suggested by RBI**

Convenor informed that the CD ratio of the state is presently 72.44% and the Credit-Deposit (CD) ratio of Kerala-based banks operating below the required level was reviewed critically. Federal Bank and South Indian Bank were specifically instructed to deploy more credit within the state, as they accumulate the majority of their deposits from Kerala. In response, South Indian Bank explained that their credit growth has not kept pace with deposit growth due to ongoing recoveries and the implementation of more stringent loan sanctioning rules. However, noting that the bank's CD ratio at the national level was reported at 81%, the Regional Director of the RBI instructed South Indian Bank to concentrate its efforts on improving credit dispersal specifically within the state of Kerala to better utilize local deposits for local development.

**(Action: Federal Bank and South Indian bank)**

#### **4.4 Status of Land allotment for RSETIs buildings**

The State Director of RSETI expressed significant disappointment regarding the prolonged delay in allotting land for RSETIs in Wayanad, Pathanamthitta, and Kottayam. He noted that despite being a recurring agenda item in multiple meetings, no resolution has been achieved. Providing specific details, he stated that a file for allotting 1.24 cents of land to the Trivandrum RSETI is currently pending with the Local Self Government Department. Furthermore, the land allotment processes for RSETIs in Wayanad and Idukki have been stalled with the government for the past six months. For Kottayam and Pathanamthitta, although land has been identified and surveyed, no action has been taken because the land is classified as Revenue Purampokku land. He urgently requested the concerned government authorities to intervene and provide a swift resolution to these impediments.

In response to the ongoing land allotment issues, the Convenor proposed that a special meeting be convened to address the matter comprehensively. This meeting would include the District Collectors of the four affected districts—Wayanad, Pathanamthitta, Kottayam, and Idukki—along with key representatives from the Revenue Department, the Local Self Government Department, and the concerned Secretaries. The objective of this high-level

meeting would be to resolve all pending land-related impediments for the RSETIs at the earliest possible opportunity. **(Action: SLBC)**

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.

**(Action: Canara Bank)**

#### **4.6 Agenda suggested by RBI - Adoption of Fintech**

GM, RBI urged the banks of the State to provide more and more loans through digital platforms and STP process reducing manual interventions.

**(Action: Banks)**

#### **4.7 Agenda suggested by Reserve Bank of India - Progress under Government sponsored schemes.**

GM, RBI and Convenor, SLBC noted their displeasure related to the performance of the Private sector banks under the Government sponsored schemes. Both urged the Private banks to perform at the same level as Public Sector banks under Government sponsored schemes.

**(Action: Private Sector Banks)**

#### **4.8 Agenda suggested by Reserve Bank of India - Unbanked Revenue Centers**

The Convenor informed the forum that, according to the latest update from the India Post Payments Bank (IPPB), there are no longer any physically unbanked rural centers in the state, as banking correspondence services have been successfully extended to all areas previously lacking a traditional bank branch. In light of this development, the Convenor instructed all respective banks to ensure their branches are accurately mapped to the correct revenue centers and that this information is promptly and correctly updated in the CISBI portal to maintain the integrity of financial inclusion data. **(Action: All Banks)**

#### **4.9 Agenda suggested by Commissionerate of Taxes**

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.

#### **(Action: Indus Ind Bank, Kotak Mahindra Bank and Punjab & Sindh Bank)**

State Bank of India raised a significant concern regarding the Alappuzha RSETI, informing the forum that while the construction of the center has been completed, a payment of approximately Rs. 1 crore is still pending from the SLRM Department to settle the contractors. Adding context to this issue, the State Director of RSETI clarified that previously, such funds were procured from the NADRP, which has now been wound up by the Central Government. Consequently, the Central Government has instructed the SLRM Department to provide the necessary funding to clear the outstanding dues.

Shri Keshavendra 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. **(Action: SBI)**

**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>Dr. A Jayathilak IAS</b>	<b>Chief Secretary</b>
<b>2</b>	<b>Canara Bank</b>	<b>Sri. 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>Sri. Thomas Mathew</b>	<b>Regional Director</b>
<b>2.</b>	<b>Sri. Mohammed Sajid P K</b>	<b>General Manager</b>
<b>3.</b>	<b>Sri. Sabith Salim</b>	<b>Assistant General Manager</b>
<b>4.</b>	<b>Sri. Sreekant T K</b>	<b>Manager</b>
<b>5.</b>	<b>Sri. Muthukumar M</b>	<b>Manager</b>
<b>6.</b>	<b>Sri. V G Monikandan</b>	<b>Manager</b>
<b>7.</b>	<b>Sri. Akhil V S</b>	<b>Manager</b>

<b>NABARD</b>		
<b>SL NO</b>	<b>NAME</b>	<b>DESIGNATION</b>
<b>1</b>	<b>Sri. 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>
<b>1.</b>	<b>Department of Industries &amp; Commerce</b>	<b>Sri. APM Mohammed Hanish IAS</b>	<b>Principal Secretary</b>

2.	Finance Department	Sri. Keshvendra Kumar IAS	Secretary-Finance Expenditure
3.	Department of Industries & Commerce	Sri. P Vishnuraj IAS	Director-Directorate of Industries & Commerce
4.		Sri. Rajeev G	Additional Director-Directorate of Industries & Commerce
5.	State Planning Board	Sri. Nagesh S S	Chief -Agriculture Division -State Planning Board
6.		Smt. Sruthy K T	Agronomist
7.	Planning and Economic Affairs Department	Smt. Lethakumari M B	Additional Secretary
8.		Sri. Sudarsanan A K	Under Secretary
9.	KURDFC Ltd	Sri. S Premkumar	Managing Director
10.	Co-operation Department	Sri. Sreekumar A	Additional Registrar(Credit)
11.		Sri. Rajesh S	Section Officer
12.	Agriculture Development & Farmers' Welfare Department	Sri. Jayakrishnan K G KAS	Under Secretary
13.	State Horticulture Mission	Sri. Bagitha Bandhu	Assistant Director
14.	Finance Department	Sri. Rajesh Prakash	Additional Secretary
15.	MGNREGS-State Mission	Smt. Lisha Mohan	Joint Director
16.	Kerala Livestock Development Board	Dr R Rajeev	Managing Director
17.		Dr. Sajeev Kumar	General Manager

18.	Animal Husbandry Department	Dr. V Sindhu	Deputy Director
19.	Economics & Statistics Department	Smt. Yamuna A R	Joint Director
20.	LSGD	Smt. Shyny V N	Senior Finance Officer
21.	LSGD	Smt. Suchithra C Murali	Junior Superintendent
22.	Kerala Bureau of Industrial Promotion	Sri. Van Roy S	General Manager
23.	National Housing Bank	Sri. Vaibhav Ramteke	Assistant General Manager
24.		Sri. Dhiraj Kumar	Regional Manager
25.	SIDBI	Sri. Harikrishnan M S	Assistant Manager
26.	Agri Insurance Company of India Ltd	Sri. Varun S	Regional Manager
27.		Sri Sooraj K M	Deputy Manager
28.	KVIC	Sri. C G Andavar	State Director(i/c)
29.		Sri. Sanjeev	Assistant Director
30.	KVIB	Smt. Ashitha P A	Director (VI)
31.		Sri. Renjith V	Senior Clerk
32.	Directorate of Agriculture development and farmers' welfare	Sri. Pramod M S	Assistant Director
33.		Smt. Leaya Jose	Assistant Director
34.	Social Justice Department	Sri. Rajesh D L	Junior Superintendent
35.	Dairy Development Department	Smt. Nisha B S	Deputy Director-Extension
36.	ST Directorate	Sri. Sudheer S S	Assistant Director
37.	SC Directorate	Sri. Rajesh S	Joint Director(Vigilance)

38.	Kudumbashree	Sri. Naveen C	COO-NRLM
39.	NORKA Roots	Section Officer	Manager-Projects
40.	Agriculture Infra Fund	Sri. Bijukumar D S	Team Leader
41.		Smt. Soumithri Krishnanunni	Post-Harvest Management Expert
42.	SC ST Department	Smt. Sagina G S	Under Secretary
43.		Smt. Sindhu Sukumaran	Under Secretar
44.	SFAC	Dr. Jomy Jacob	ADA&PL
45.	RSETI	Sri. Percy Joseph	State Director-RSETI
46.		Smt. Saritha R	State Controller-RSETI

<b>PUBLIC SECTOR BANKS</b>			
<b>SL NO</b>	<b>INSTITUTION</b>	<b>NAME</b>	<b>DESIGNATION</b>
1.	BANK OF BARODA	Sri. D Prajith Kumar	General Manager
2.	BANK OF BARODA	Sri. R V S V Sridhar	Deputy General Manager
3.	BANK OF INDIA	Sri. Sathishkumar M	Deputy Zonal Manager
4.	BANK OF MAHARASHTRA	Sri. G Venkateswara Babu	Chief Manager
5.	CENTRAL BANK	Sri. Ram Lagan	Deputy Regional Head
6.		Sri. Gaurav Tripathi	Chief Manager
7.	INDIAN BANK	Sri. Suresh K	Deputy Zonal Manager
8.	INDIAN OVERSEAS BANK	Sri. G V Dayal Prasad	Chief Regional Manager

9.	INDIAN OVERSEAS BANK	Sri. Rajeev K S	Manager
10.	PUNJAB & SIND BANK	Sri. Rakesh Yadav	Assistant General Manager
11.	PUNJAB NATIONAL BANK	Sri. M Jagadeesh Kumar	Circle Head
12.	STATE BANK OF INDIA	Sri. Manmohan Swain	General Manager
13.		Sri. Santhosh Kumar	Deputy General Manger
14.		Sri. Shaleen Jain	Deputy General Manager
15.		Smt. Leena P R	Assistant General Manager
16.		Sri. Biju S	Manager
17.		UCO BANK	Sri. Gajanan Pradhan
18.	Sri. M Sreenivasa Chary		Assistant General Manager
19.	UNION BANK OF INDIA	Sri. S Sakthivel	General Manager
20.		Sri. Naresh Kumar Y	Regional Head

CONVENOR BANK (CANARA BANK)		
SL NO	NAME	DESIGNATION
1	Sri. Pradeep K S	SLBC Convener & General Manager
2	Sri. Ajay Kumar Singh	Deputy General Manager
3	Sri. R Suresh Babu	Assistant General Manager
4	Sri. Lawrence V K	Divisional Manager

Internal

5	Sri. Achuth J Sankar	Senior Manager
6	Sri. Sreejesh P S	Manager
7	Sri. Aneesh S V	Manager
8	Sri. Khoushik S	Officer

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

PRIVATE SECTOR BANKS			
SL No	INSTITUTION	NAME	DESIGNATION
1.	AXIS BANK	Sri. Shinod Varghese	Cluster Head
2.	BANDHAN BANK	Sri. Nazeer B	BSM
3.	CSB BANK Ltd	Sri. Shoby Michael	Regional Head-Agri
4.	CITY UNION BANK	Sri. Ajith Singh V C	BDM
5.	DBS BANK Ltd	Sri. Arun	Branch Head
6.	DHANLAXMI BANK	Sri. Sreekanth V V	Dhanlaxmi Bank
7.	FEDERAL BANK	Sri. Rashmi Omanakuttan	Deputy Vice President
8.		Sri. Jobin V Joseph	Associate Vice President
9.	HDFC BANK Ltd	Sri. Aju K Mathen	Zonal Head
10.	ICICI BANK	Sri. Sridhar Santhanam	Zonal Head
11.		Sri. Rex Bob Arun	Zonal Head
12.		Smt. M Sajitha	SLBC Co-ordinator
13.	IDBI BANK	Sri. Vidyod Narayanan	Deputy General Manager
14.	IDFC FIRST Bank	Sri. Harisankar M J	Senior Manager
15.	INDUS IND BANK	Sri. Jayakrishnan V K	Regional Head
16.	J&K BANK	Sri.Vidan Gupta	Senior Manager

17.	J& K BANK	Sri.Ravisankar	Clerk
18.	KARNATAKA BANK	Sri.Vineeth K V	SBM
19.	KARUR VYSYA BANK	Sri. Sooraj S P	Assistant Manager
20.	KOTAK MAHINDRA BANK	Sri. Aneesh V	Head-Government Banking
21.	RBL BANK	Sri. Abhilash David	RBL Bank
22.	THE SOUTH INDIAN BANK	Sri. Rajesh N R	Assistant General Manager
23.	TAMILNAD MERCANTILE BANK	Sri. N Kalaimani	Assistant Vice President
24.	YES BANK	Sri. Harikrishnan V	Cluster Head
25.	DBS BANK	Sri. Arun P S	Branch Manager

<b>CO-OPERATIVE BANKS</b>			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Kerala Bank	Sri. R Shivakumar	General Manager
2	KSCARDB (incl. PCARDBs)	Sri. Sujatha V	Agriculture Development Manager

<b>LEAD BANK OFFICES</b>			
SL NO	INSTITUTION	NAME	DESIGNATION
1.	Indian Overseas Bank	Sri. Jayamohan S	LDM Trivandrum
2.	Indian Overseas Bank	Sri. Sumesh Kumar K P	LDO Trivandrum
3.	Indian Bank	Sri. Jeen Singh	LDM Kollam

Internal

4.	State Bank of India	Sri. Arun M	LDM Alappuzha
5.	State Bank of India	Sri. Manoj K S	LDM Pathanamthitta
6.	State Bank of India	Sri. Raju Philip	LDM Kottayam
7.	State Bank of India	Sri. Kuriyachan Manayani	LDO Idukki
8.	State Bank of India	Sri. Ajilesh C	LDM Ernakulam
9.	Canara Bank	Sri. Ajay E K	LDM Thrissur
10.	Canara Bank	Sri. Anilkumar P T	LDM Palakkad
11.	Canara Bank	Smt. Anjanadev M V	LDM Malappuram
12.	Canara Bank	Sri. Jyothis S	LDM Kozhikode
13.	Canara Bank	Sri. Muraleedharan T M	LDM Wayanad
14.	Canara Bank	Dr. Renjith K S	LDM Kannur
15.	Canara Bank	Sri. Thippesh S	LDM Kasargod

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

<b>Payment Bank</b>			
<b>SL NO</b>	<b>INSTITUTION</b>	<b>NAME</b>	<b>DESIGNATION</b>
1	India Post Payment Bank	Sri. Vivek S Babu	Circle Sales in Charge
2	Airtel Payments Bank		