

SLBC MEETING, December 2025 & Background Notes

1. Adoption of Minutes of the 147th SLBC Meeting September 2025

The minutes of State Level Bankers' committee Meeting, held on 25th November 2025 circulated vide SLBC letter no SLBC/147/Minutes/160/AJS dated 04th December 2025.

The house may adopt the said minutes.

2. Banking Key Indicators of Kerala as on 30.09.2025 and 31.12.2025

Quarter	Rural	Semi Urban	Urban	Total
30.09.2025	822	5460	1834	8116
31.12.2025	824	5516	1835	8175

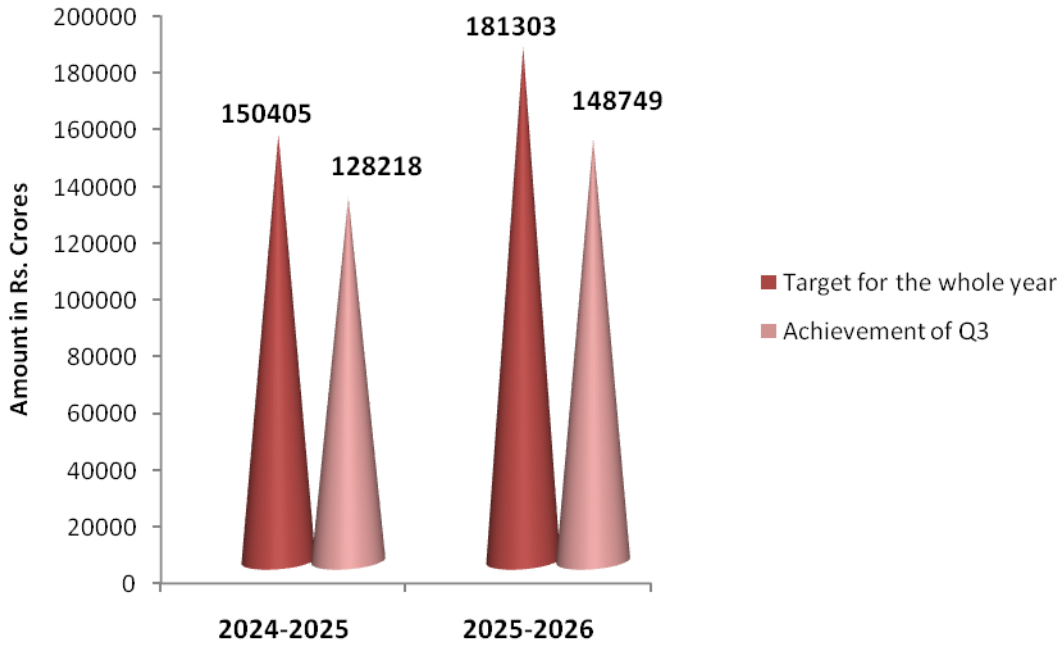
2.1 Review of performance under Annual Credit Plan 25-26.

Agriculture		
Parameter	2024-25	2025-26
Target for the whole year	150405	181303
Achievement of Q3	128218	148749
% achievement for Q3	85.24%	82.04%

Disbursement in 2024-25 : Rs. 1,28,218/- Crs

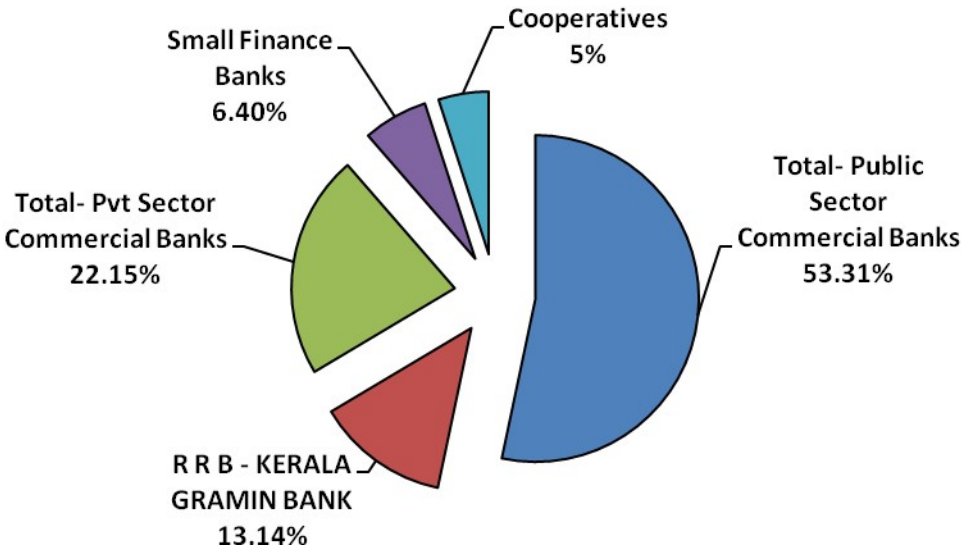
Disbursement in 2025-26: Rs. 1,48,749/- Crs.

Incremental Disbursement: Rs. 20,531/- Crs

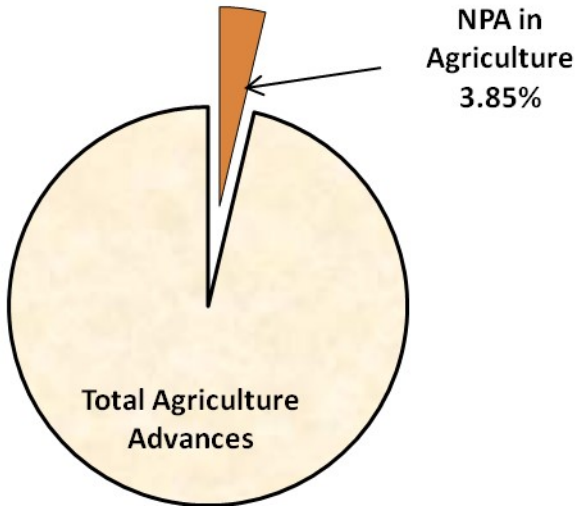


Sl. No.	District	Target for 2025-26	Achievement of Q3	% Achievement
1	WAYANAD	5450	4798	88%
2	KOZHIKODE	14265	12355	87%
3	MALAPPURAM	13300	11512	87%
4	KASARGODE	7900	6803	86%
5	IDUKKI	7312	6292	86%
6	TRIVANDRUM	20596	17181	83%
7	KOTTAYAM	12080	10070	83%
8	KOLLAM	13600	11189	82%
9	PATHANAMTHITTA	7200	5878	82%
10	ALAPPUZHA	11845	9456	80%
11	KANNUR	13261	10547	80%
12	PALAKKAD	16800	13287	79%
13	ERNAKULAM	20694	16293	79%
14	THRISSUR	17000	13090	77%
TOTAL		181303	148749	82%

Share of Agriculture Sector Disbursement



Share of Agriculture NPA



2.2 Pending Issues in Primary Sector

2.2.1. Enhancing Farmers' Income Suggested by Reserve Bank of India

Sl. No.	Year (ends on March)	Total Advance	Agriculture Advances	% Agri advance in Total Advances	Growth in Agri
1	2013	175087.32	45054.61	26%	
2	2014	192010.19	48811.93	25%	3757.32
3	2015	218706.07	57655.91	26%	8843.98
4	2016	232417.61	54888.00	24%	-2767.91
5	2017	256074.70	61456.81	24%	6568.81
6	2018	286783.48	69343.93	24%	7887.12
7	2019	329899.97	80802.88	24%	11458.95
8	2020	359273.74	82220.56	23%	1417.67
9	2021	392669.16	87091.02	22%	4870.47
10	2022	424625.73	94748.01	22%	7656.99
11	2023	493157.02	110610.51	22%	15862.50
12	2023 June	498691	115156	23%	4546
13	2023 September	542171	121215	22.35%	6059
14	2023 December	558352	125540	21.94%	4325
15	2024 March	577092	131379	22.76%	5839
16	2024 June	580372	133468	22.99%	2089
17	2024 September	598934	138354	23.10%	4886
18	2024 December	665469	155232	23.32%	16878
19	2025 March	683512	157138	22.98%	1906
20	2026 June	696577	152232	21.85%	-4906
21	2026 September	716480	157988	22.05%	5,756
22	2026 December	744838	162099	21.76%	4111

Action Taken:

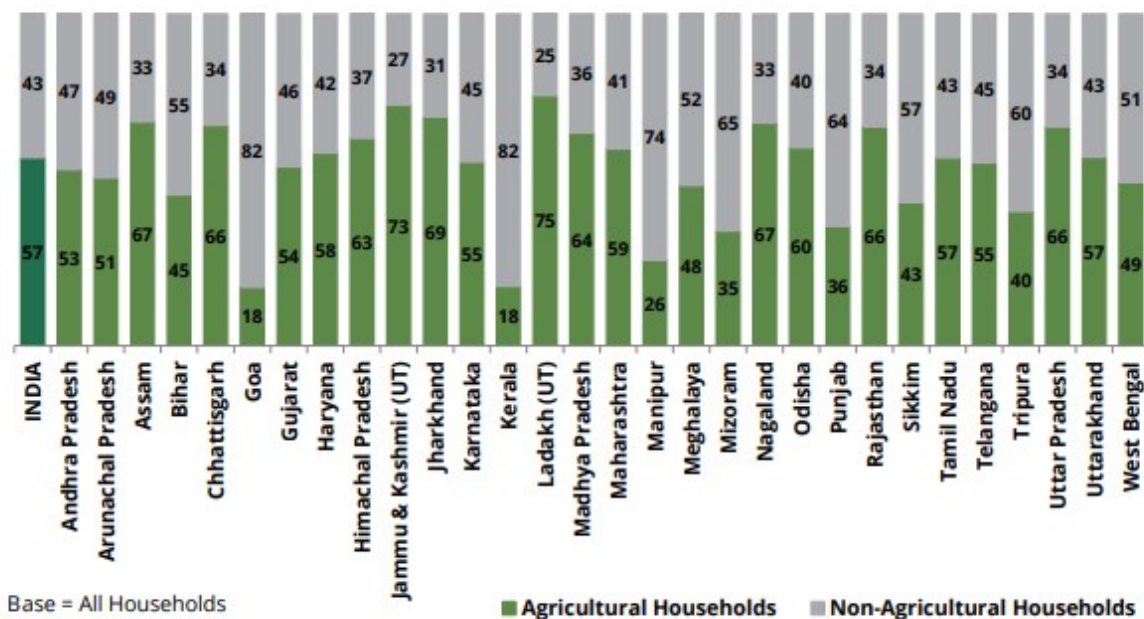
As part of doubling of the farmer's income agenda , there was a recent study conducted by NABARD in association with the same where the farmers income was analysed state wise and as per their report Kerala stands third under the average income of the farmers.

How the segregation between Agriculture V/S Non Agricultural\households?

For the purpose of gaining better understanding of the broad profile of households falling in the survey area, all the households were categorized into agricultural and non-agricultural households. For the purpose of this survey, an 'Agricultural Household' (AH) is defined as a household that received some value of produce more than ₹ 6500 from agricultural activities (e.g., cultivation of field crops, horticultural crops, fodder crops, plantation, animal husbandry, poultry, fishery, piggery, bee-keeping, vermi-culture, sericulture, etc.) and had at least one member who was self-employed in agriculture during the reference agricultural year (2021-22). The condition of land possession was dispensed with. Further, to eliminate households pursuing agricultural activities of insignificant nature, households that reported a total produce of more than ₹ 6500 during last one year were only considered as agricultural households⁵. 'NonAgricultural Households' (NAH) on the other hand included all other households excluding the ones classified as agricultural households.

Overall, based on the definition stated above, 57% of households were identified as agricultural households. The state-wise distribution of AH and NAH has been presented in figure

Figure 2.2 State-wise Share of Agricultural and Non-Agricultural Households (%)



State-wise comparisons reflected in the figure above suggest that in 20 States more than 50% of the households were classified as agricultural households indicating a sizeable dependence on agriculture as a source of livelihood. This indicates that a sizeable

proportion of households are vulnerable to climatic adversities like droughts or floods which have severe impact on their livelihoods. In contrast, in states like Goa and Kerala, a significant majority of 82% of households were prominently engaged in non-agricultural activities to earn their livelihoods. The other states where non-agricultural households constituted a sizeable majority of households include West Bengal (51%), Meghalaya (52%), Bihar (55%), Sikkim (57%), Tripura (60%), Punjab (64%), Mizoram (65%), and Manipur (74%).

Income for Agricultural Households by Size Class of Land Possessed

In view of the operational focus of NAFIS, an in-depth analysis of the income of agricultural households was done from various perspectives. Besides studying the quantum of monthly income for agricultural households, the survey also attempted to delve into the livelihood pattern of these households. These figures will act as important benchmarks for various agencies working towards improving farmer's income. Table 4.4 presents the findings pertaining to the contribution of various sources to the average monthly income of agricultural households for different size class of land possessed.

Table 4.4 Average Monthly Income of Agricultural Households from Different Sources by Size Class of Land Possessed (₹)					
Size Classes ->	<0.01 ha	0.01-0.40 ha	0.41-1.00 ha	1.01-2.00 ha	>2.00 ha
1	2	3	4	5	6
Cultivation	225 (2)	1,792 (16)	4,193 (31)	8,684 (52)	12,930 (61)
Livestock Rearing	2,752 (25)	1,449 (13)	1,507 (11)	1,897 (12)	2,196 (10)
Other Enterprises	1,393 (12)	1,681 (15)	2,083 (15)	2,527 (15)	2,687 (13)
Wage Labour	3,183 (29)	2,999 (26)	2,052 (15)	1,033 (6)	1,095 (5)
Govt/ Pvt Service	3,420 (31)	3,309 (29)	3,568 (27)	2,324 (14)	2,136 (10)
Other Sources	136 (1)	117 (1)	104 (1)	84 (1)	133 (1)
Total Income	11,110 (100)	11,347 (100)	13,509 (100)	16,548 (100)	21,177 (100)

Base = Agricultural Households

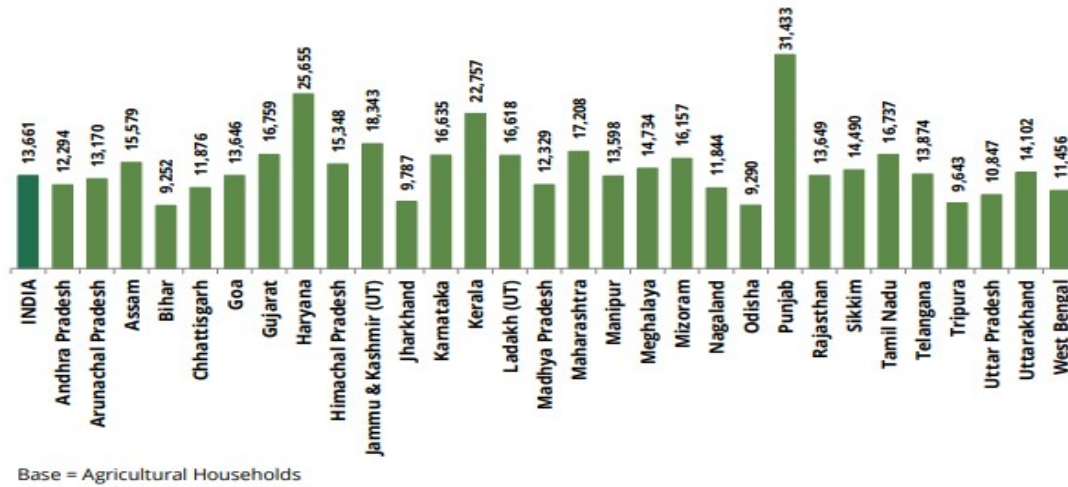
Note: Figures in parentheses are share (%) in total.

The figures are indicative of a positive correlation between the average monthly income and the size class of land possessed. The agricultural households with more than 2 ha of land earned close to 2 times the amount earned by the ones having small landholdings. Agricultural households with less than 0.01 ha of land reflected dependence on varied sources with sizeable income being contributed by Government or Private service (31%), wage labour (29%), and livestock rearing (25%). The contribution of cultivation was a mere 2% of the total household income of farmers possessing less than 0.01 hectare land. In absolute terms, the income from cultivation among households having the land size of more than 2 ha reporting to have earned over 57 times the income from the same source for households possessing less than 0.01 ha of land. This may directly be attributed to greater production potential and higher profitability from the scale of cultivation undertaken based on the land available. However, the households in lower land size categories exhibit a positive trend, as they reflect the tendency to diversify their income with a sizeable proportion of income being contributed by sources other than cultivation. This diversification of income sources is critical to reducing the vulnerability of households to any economic shocks that the household may face in any particular sector.

On the contrary, the households lying at the other end of the continuum including those possessing more than 2 Hectares land reported to be drawing 61% of their income from cultivation. These households exhibited less dependence on other sources of income. The contribution of cultivation shows a clear rise in terms of contribution to the total household income as one moves from lower to higher size classes of land possessed. The contribution of livestock rearing shows a reverse trend with decreasing contribution with an increase in size class of land possessed. Other enterprises emerged as equally contributing across all categories of agricultural households with a share of about 15% of total household income across various groups. The contribution of wage labour as a source of income is highest among the households in the lowest size class category and its share reduces significantly with an increase in the size of land possessed. The same is true for the salaried government or private jobs.

The status of agricultural households with respect to their average monthly income across various states is reflected in figure

Figure 4.4 State-wise Average Monthly Income of Agricultural Households (₹)



A marked variation was noted among states with respect to the average monthly household income of agricultural households. The agricultural households in states like Punjab (₹ 31,433), followed by Haryana (₹ 25,655) and Kerala (₹ 22,757) reported maximum levels of income, which is indicative of the fact that this sector is making a sizeable contribution to the State's economy. On the other hand, agricultural households from states like Bihar (₹ 9,252), Odisha (₹ 9,290), Jharkhand (₹ 9,787), and Tripura (₹ 9,643) reported low average monthly income of less than ₹ 10,000 per household indicating the need for promoting improved and more remunerative agricultural practices in these states.

A discussion regarding the Kisan Credit Card Numbers reducing every quarter was raised by RBI as well as NABARD.

KCC number wise

Quarter wise	Number of KCC	Variation	% Growth
March 2023	2400291	-	-
June 2023	2108606	- 291685	-12.15%
September 2023	2011248	-97,358	-4.61%
December 2023	2198265	1,87,017	9.29%
March 2024	1956718	-2,41,547	-10.98%
June 2024	1812580	-1,44,138	-7.95%
September 2024	1755286	-57294	-3.16%
December 2024	1762172	6886	3.92%
March 2025	1760515	-1657	-0.09%

June 2025	1663682	-96,833	-5.50%
September 2025	1608420	-55262	-3.32%
December 2025	1478945	-1,29,475	-8.75%

Number of KCC Loans Comparison				
Sl No	Name of the Bank	Dec-25	Sep-25	Difference
1	BANK OF BARODA	16576	25855	-9279
2	BANK OF INDIA	20011	20062	-51
3	BANK OF MAHARASHTRA	3149	3184	-35
4	CANARA BANK	210288	209296	992
5	CENTRAL BANK OF INDIA	5146	5225	-79
6	INDIAN BANK	32821	35153	-2332
7	INDIAN OVERSEAS BANK	98958	90925	8033
8	PUNJAB & SIND BANK	0	0	0
9	PUNJAB NATIONAL BANK	28718	19543	9175
10	STATE BANK OF INDIA	101471	102470	-999
11	UCO BANK	3963	4750	-787
12	UNION BANK OF INDIA	103209	108365	-5156
13	KERALA GRAMIN BANK	560801	565191	-4390
14	AXIS BANK	482	707	-225
15	BANDHAN BANK	0	0	0
16	CATHOLIC SYRIAN BANK	730	745	-15
17	CITY UNION BANK	3	3	0
18	DHANLAXMI BANK	900	919	-19
19	FEDERAL BANK	149755	145074	4681
20	HDFC BANK	3667	112146	-108479
21	ICICI BANK	2239	2183	56
22	IDBI BANK	26291	29930	-3639
23	IDFC FIRST Bank	0	0	0
24	INDUS IND BANK	422	431	-9
25	JAMMU & KASHMIR BANK	0	0	0
26	KARNATAKA BANK	879	1580	-701
27	KARUR VYSYA BANK	0	0	0
28	KOTAK MAHINDRA BANK	0	0	0
29	DBS BANK	0	0	0
30	RBL Bank	0	0	0
31	SOUTH INDIAN BANK	27377	29436	-2059
32	T.N.MERCANTILE BANK	3108	2844	264
33	YES BANK	0	0	0
34	ESAF	130	127	3

35	Ujjivan Small Finance Bank	0	0	0
36	KSCB	77851	92276	-14425
Total		1478945	1608420	-129475

The current agricultural credit landscape in our state presents a concerning paradox: while the total loan amount is rising, the actual number of **Kisan Credit Cards (KCC)** is steadily declining. This trend suggests that agricultural credit is becoming increasingly concentrated in **gold loans** rather than diverse farming investments. The lack of broad-based growth is further highlighted by recent performance metrics; when comparing the last two quarters, only seven institutions—**Punjab National Bank, Indian Overseas Bank, Federal Bank, Canara Bank, TamilNadu Mercantile Bank, ICICI Bank, and ESAF**—managed to post positive growth in KCC numbers. This indicates a narrowing reach of institutional credit that requires immediate attention to ensure equitable support for the farming community.

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

RBI is considering to introduce a framework to extend credit delivery for tenant farmers. The existing tenancy laws may be reformed so that both land owner as well as the tenant farmers are benefitted. The framework is in streamline with the Model Land Leasing Act released by NITI Aayog. This may be added as a regular agenda to be raised in the State Level Bankers' Committee meetings and the government of Kerala would be apprised the need of such framework.

Action Taken:

Directorate of Agriculture has suggested the following agenda during 132nd SLBC meeting;

b. Loan to leased land farmers

Subhiksha Keralam is a flagship programme of Government of Kerala to sustain food security in which fallow land cultivation is the major component. Fallow land cultivation is carried out mostly in leased land. To encourage cultivation in fallow land the government has issued norms of lease land cultivation as per G.O.No 1400/20 (Tripart agreement). This may also be considered by the SLBC and direct all the participating banks for lending sufficient credit support to these farmers for successful implementation of Subhiksha Keralam .

132nd SLBC forum decided to work on the possibility of how the tripartite agreement can be made beneficial to bankers and farmers so as to enhance credit delivery to the tenant farmers. Director of Agriculture has submitted points to be considered on the proposed license agreement received from the Government to create a template for license agreement between land owners (particularly those who have uncultivated land) and potential cultivators of land.

After two rounds of discussions SLBC sub-committee on Agriculture held on 08.09.2021 has finalized the modalities for issuing Kisan Credit Card scheme for Lease/licensed farmers. The scheme guidelines and model format is attached in Agenda item.

134th SLBC forum approved the draft guidelines formulated by Department of Agriculture in consultation with SLBC for promoting lease/tenant/licensed farming in the State of Kerala. The major component of the proposed scheme is a tripartite agreement to be executed between Land owner –Licensor(s), Representative of LSGI and Licensee cultivator (s). A government order in this regard may be issued.

135th SLBC meeting *Principal Secretary & APC* has informed that the finalization of tripartite agreement is under consultation of Legal Department.

136th SLBC meeting ACS, Planning has informed that inter departmental consultation is over and the Government Order will be issued.

In a move to bring large tracts of unused land under farming, the state government is set to introduce a bill to give legal sanctity to tenant farming. The move will also help cultivators access bank credit, crop insurance and other benefits. Currently, the state has a total of 1,03,334 hectares of fallow land, of which 49,420 ha is permanently fallow. The remaining 53,914 ha has been classified under ‘current fallow’, or lying unused in recent times. In Kerala, 35% of horticulture and vegetable production is through tenant farming, though such practices violate the provisions of Kerala Land Reforms Act (KLRA). Such farming is done through simple 11-month contracts. By legalising these 11-month contracts, tenant farmers will be able to access bank loans. Andhra Pradesh had passed a ‘tenant farmers bill’ a few years back, and Kerala is following a similar model. Under the Andhra Pradesh Crop Cultivator Rights Bill passed in July 2019, tenant farmers were given all benefits, including bank loans, crop insurance, and ‘Rythu Bharosa’, a scheme that provides financial assistance of ₹13,500 per farmer family a year. According to officials, apart from individuals, tenant farming is being taken up by joint liability groups and Kudumbashree. Here, a person gives his/her land for farming as it’s unused. However, there’s no official sanctity to it. The new bill gives legal cover and will free up large tracts of land for farming. Large tracts of land ideal for farming are lying fallow or under-utilised due to resource scarcity, labour shortage, lack of interest in cultivation due to low returns or inability of owners to manage daily farm activities, particularly if they are aged, NRIs or employed elsewhere. Cultivable land is also available with various government departments and public sector undertakings. On the other hand, there are farmer producer organisations, krishikoottams, Kudumbashree units, self-help groups and startups who seek land for agriculture activities, especially for hi-tech and scientific cultivation.

The same was kept in the Cabinet as a bill but same has been returned to the Department for further modifications.

Another latest development under this is the **NAWO-DHAN scheme**. The Kerala government has launched the **NAWO-DHAN** (New Agriculture Wealth Opportunities: Driving Horticulture and Agribusiness Networking) scheme, an innovative collaborative farming model designed to revitalize approximately **1 lakh hectares of fallow and underutilized land** across the state. Implemented by the Kerala Agro Business Company (KABCO) as part of the World Bank-assisted KERA project, the initiative functions as a facilitator connecting landowners with skilled farmers, agri-startups, and investors through **Service Level Agreements (SLAs)**. This "farming as a service" model allows for commercial cultivation—including high-tech practices like precision farming and hydroponics—without any transfer of land ownership, ensuring landowners receive passive income while investors manage production. By targeting an initial 30% of unused land, the scheme aims to bridge the state's significant production-demand gap for fruits and vegetables, create rural employment, and transform Kerala into a hub for high-value, export-oriented agriculture.

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

The details of camps conducted as follows as on 06.02.2026

KCC Animal Husbandry Applications Bank wise status as on 06/02/2026				
Name of the Bank	No of applications received	No of applications accepted	No of applications sanctioned	Pending more than 15 days
Bank of Baroda	2297	2297	2151	0
Bank of India	2579	2579	2470	0
Bank of Maharashtra	15	15	15	0
Canara Bank	36096	36085	35108	10
Central Bank of India	227	227	125	0
Cooperative Bank	8456	8456	8224	0
IDBI Bank Ltd.	271	271	267	0
Indian Bank	965	965	886	0
Indian Overseas Bank	6880	6880	6609	1
Jammu & Kashmir Bank Ltd	0	0	0	0
Punjab & Sind Bank	0	0	0	0
Punjab National Bank	1478	1477	1359	4
State Bank of India	14433	14427	11876	20
UCO Bank	871	871	859	0
Union Bank of India	9338	9338	8433	0
Total	83906	83888	78382	35

KCC Animal Husbandry Applications District wise status as on 06/02/2026				
Name of the District	No of applications received	No of applications accepted	No of applications sanctioned	Pending more than 15 days
Alappuzha	797	796	100	9
Ernakulam	3139	3139	2984	0
Idukki	2025	2023	1029	4
Kannur	7378	7378	7086	0
Kasaragod	7948	7948	7939	0
Kollam	7752	7752	7752	0
Kottayam	1017	1017	124	18
Kozhikode	13722	13722	13722	0
Malappuram	5972	5972	5963	0
Palakkad	8509	8507	7844	0
Pathanamthitta	647	647	204	0
Thiruvananthapuram	10041	10041	9029	0
Thrissur	6724	6724	6401	4
Wayanad	8235	8222	8205	0
Total	83906	83888	78382	35

The details of camps conducted as follows as on 06.02.2026

KCC Fisheries Applications Bank wise status as on 06/02/2026				
Name of the District	No of applications received	No of applications accepted	No of applications sanctioned	Pending more than 15 days
Bank of Baroda	362	358	293	0
Bank of India	892	890	635	3
Bank of Maharashtra	3	3	3	0
Canara Bank	3411	3406	3095	0
Central Bank of India	234	233	196	1
Cooperative Bank	805	805	769	0
IDBI Bank Ltd.	3	3	3	0
Indian Bank	1991	1991	1903	2
Indian Overseas Bank	702	701	658	0
Jammu & Kashmir Bank Ltd	0	0	0	0
Punjab & Sind Bank	0	0	0	0
Punjab National Bank	362	362	347	0
State Bank of India	4301	4278	3186	2
UCO Bank	185	183	159	0
Union Bank of India	4024	4014	3810	0
Total	17275	17227	15057	8

KCC Fisheries Applications District wise status as on 06/02/2026				
Name of the District	No of applications received	No of applications accepted	No of applications sanctioned	Pending more than 15 days
Alappuzha	155	153	60	0
Ernakulam	2646	2626	2455	0
Idukki	275	275	96	0
Kannur	197	197	181	0
Kasaragod	1223	1223	1223	0
Kollam	2158	2158	2158	0
Kottayam	388	388	163	3
Kozhikode	2826	2826	2826	0
Malappuram	384	384	189	0
Palakkad	671	661	549	0
Pathanamthitta	215	199	91	0
Thiruvananthapuram	5161	5161	4122	5
Thrissur	660	660	628	0
Wayanad	316	316	316	0
Total	17275	17227	15057	8

2.2.4 Agenda Suggested by Reserve Bank of India- Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem

Enhancing credit delivery to the agriculture logistics and supply chain ecosystem in Kerala requires a paradigm shift from traditional crop-based lending toward integrated value-chain financing. In a state characterized by small, fragmented landholdings and high-value crops like spices, coconut, and rubber, the role of banks is pivotal in bridging the gap between farm-gate production and global markets. By leveraging modern financial instruments and collaborative frameworks, banks can transform Kerala's agrarian landscape into a resilient, technology-driven commercial ecosystem.

The foundation of this transformation lies in the proactive adoption of the Agriculture Infrastructure Fund (AIF) and the Kerala Climate Resilient Agri-Value Chain Modernization (KERA) project. Banks, particularly the Kerala Bank and various Scheduled Commercial Banks, have begun providing substantial credit for post-harvest infrastructure such as cold storage units, sorting and grading facilities, and primary processing centers. These investments are critical for reducing perishability and ensuring that farmers can hold produce for better market prices. By offering interest subventions and credit guarantees through these schemes, banks reduce the perceived risk of agri-entrepreneurship, encouraging youth and startups to invest in modern logistics.

The integration of Farmer Producer Organizations (FPOs) into the formal banking fold serves as a catalyst for scalable supply chain credit. When banks extend credit lines to FPOs rather than just individual farmers, they facilitate collective bargaining and aggregated logistics. This shift allows for the financing of specialized transport vehicles, refrigerated containers, and automated warehouse management systems that would be unaffordable for a single smallholder. Digitalization further enhances this delivery, as banks utilize real-time data from smart Krishi Bhavans and digital land records to assess creditworthiness more accurately and speed up loan disbursements.

Financing the "middle mile" of the supply chain—the link between rural collection centers and urban or export hubs—is where banks can provide the most strategic impact. Structured trade finance, including warehouse receipt financing, allows farmers and traders to unlock liquidity without being forced into distress sales. Furthermore, the collaboration between NABARD and the state government under the Rural Infrastructure Development Fund (RIDF) ensures that the basic infrastructure—such as bridges, rural roads, and modern boat jetties for inland navigation—is in place to support the bank-financed private logistics ventures.

Looking ahead, the synergy between Kerala's unique three-tier cooperative structure and technological innovation remains the key to deep-rooted credit penetration. By focusing on climate-resilient value chains and value-added processing, banks are moving beyond being mere lenders to becoming active partners in the state's agricultural growth. This holistic approach ensures that credit is not just a seasonal injection of capital but a long-term investment in a robust, sustainable, and efficient supply chain that secures the livelihoods of Kerala's farming community.

2.2.5 Agenda Suggested by Director Agriculture - Credit under Agriculture Infrastructure Fund

The key objective of the scheme is to mobilize a medium to long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country.

The scheme covers post-harvest management projects like supply chain services including e-marketing platforms, warehouse, silos, pack-houses, assaying units, sorting & grading units, cold chain, logistics facilities, primary processing centers, ripening chambers and other viable projects for building community farming assets such as organic input production, bio stimulant production units, infrastructure for smart and precision agriculture, supply chain infrastructure for clusters of crops including exports clusters etc.

All loans up to a limit of ₹ 2 crores under this financing facility will have interest subvention of 3% per annum. This subvention will be available for a maximum period of 7 years. An applicant can put up to 25 projects in different locations and each of such projects will be eligible under the scheme for loan upto ₹ 2 crore. Under the scheme, it is mandatory for borrowers to contribute at least 10% of total project cost irrespective of available capital subsidy. Multiple projects in one location are also eligible with an overall cap of ₹2 crore. In case, one eligible entity puts up projects in different locations then all such projects will be eligible under the scheme for loan upto ₹2 crore. However, for a private sector entity, such as farmer, agri entrepreneur, start-up there will be a limit of maximum of 25 such projects. This limitation of 25 projects will not be applicable to state agencies, cooperatives, national and state federations of cooperatives, FPOs, federations of FPOs, SHGs and federation of SHGs.

The Scheme will be operational from 2020-21 to 2032-33. Loan disbursement under the scheme will complete in six years, i.e. by the end of Financial Year 2025-26.

24% of total grants – in – aid under the scheme should be utilized for SC/ST entrepreneurs (16% for SC and 8% for ST). Besides this, lending institutions would ensure adequate coverage of entrepreneurs belonging to women and other weaker segments of society may be provided loan on priority basis to ensure that benefits of implementation are inclusive and accrued to the intended beneficiaries in accordance with Government guidelines and policies.

Benefits:

The scheme targets to provide following benefits:

- 1) Improved marketing infrastructure to allow farmers to sell directly to a larger base of consumers and hence, increase value realization for the farmers. This will improve the overall income of farmers.
- 2) With investments in logistics infrastructure, farmers will be able to sell in the market with reduced post-harvest losses and a smaller number of intermediaries. This further will make farmers independent and improve access to market.
- 3) With modern packaging and cold storage system access, farmers will be able to further decide when to sell in the market and improve realization.
- 4) Community farming assets for improved productivity and optimization of inputs will result in substantial savings to farmers.
- 5) Government will be able to direct priority sector lending in the currently unviable projects by supporting through interest subvention, incentive and

credit guarantee. This will initiate the cycle of innovation and private sector investment in agriculture.

6) Due to improvements in post-harvest infrastructure, government will further be able to reduce national food wastage percentage thereby enable agriculture sector to become competitive with current global levels.

7) Central/State Government Agencies or local bodies will be able to structure viable PPP projects for attracting investment in agriculture infrastructure.

8) With Credit Guarantee, incentive and interest subvention lending institutions will be able to lend with a lower risk. This scheme will help to enlarge their customer base and diversification of portfolio.

9) Refinance facility will enable larger role for cooperative banks and RRBs.

Eligibility:

1) Participating lending institutions will decide criteria for selection of eligible borrower as per their own policy, keeping in mind the viability of the projects.

2) 24% of total grants – in – aid under the scheme should be utilized for SC/ST entrepreneurs (16% for SC and 8% for ST). Besides this, lending institutions would ensure adequate coverage of entrepreneurs belonging to women and other weaker segments of society may be provided loan on priority basis

Performance of Kerala State under AIF as on 13/02/2026

<u>Performance of AIF Scheme since inception in Nos</u>	
Number of applications under Draft	363
Applications kept pending due to pending information	792
Applications denied	986
Number of Verified applications	445
Number of Rejected application	3748
Number of applications sanctioned	4562
Out of the sanctioned applications disbursed	4196
Applications pending to be disbursed	366

<u>Performance of AIF Scheme since inception in Cr</u>	
Number of applications under Draft	137.63
Applications kept pending due to pending information	470.49
Applications denied	50.94
Number of Verified applications	235.15
Number of Rejected application	1608.03
Number of applications sanctioned	1518.12
Out of the sanctioned applications disbursed	1062.61

Performance under AIF Scheme

AIF Loan status as on 13/02/2026							
Sl No	Institution Name	Sep-25		Dec-25		Variation	
		Sanctioned	Disbursed	Sanctioned	Disbursed	Sanctioned	Disbursed
1	STATE BANK OF INDIA	1164	987	1324	1324	160	337
2	Kerala Gramin Bank	485	485	557	554	72	69
3	Canara Bank	729	658	779	740	50	82
4	The Federal Bank Ltd	192	189	225	225	33	36
5	Punjab National Bank	117	109	145	145	28	36
6	Indian Bank	86	69	105	96	19	27
7	UCO Bank	72	58	89	59	17	1
8	Bank Of India	212	205	228	217	16	12
9	IDBI BANK LTD	41	38	55	53	14	15
10	Bank Of Baroda	382	323	394	348	12	25
12	Union Bank of India	219	183	231	209	12	26
13	South Indian Bank	41	39	49	49	8	10
14	Central Bank Of India	19	12	26	19	7	7
15	HDFC Bank	60	57	67	62	7	5
16	Indian Overseas Bank	34	27	37	30	3	3
17	ICICI Bank	4	4	5	5	1	1
18	Axis Bank	17	13	17	13	0	0
19	Bandhan Bank Ltd	0	0	0	0	0	0
20	Bank of Maharashtra	3	3	3	3	0	0
21	CSB Bank Ltd	0	0	0	0	0	0
34	DCB Bank	0	0	0	0	0	0
35	Dhanlaxmi Bank Ltd	1	0	1	1	0	1
36	IndusInd Bank	0	0	0	0	0	0
37	J&K Bank	0	0	0	0	0	0
38	Karnataka Bank	0	0	0	0	0	0
39	Karur Vysya Bank	4	4	4	4	0	0
40	Kotak Mahindra Bank	2	2	2	2	0	0
43	Punjab and Sind Bank	0	0	0	0	0	0
44	Tamilnad Mercantile Bank Ltd	1	1	1	1	0	0
TOTAL		4084	3609	4344	4159	260	550

AIF pendency as on 13/02/2026	
Name of the Bank	No of applications
STATE BANK OF INDIA	107
Union Bank of India	42
HDFC Bank	36
The Federal Bank Ltd	36
Canara Bank	31
Punjab National Bank	30
Bank Of Baroda	16
Bank Of India	15
South Indian Bank	13
IDBI BANK LTD	12
Axis Bank	8
Dhanlaxmi Bank Ltd	6
Indian Overseas Bank	6
Indian Bank	5
DCB Bank	4
CSB Bank Ltd	3
Bandhan Bank Ltd	2
Karur Vysya Bank	2
Kotak Mahindra Bank	2
UCO Bank	2
Bank of Maharashtra	1
Punjab and Sind Bank	1
Central Bank Of India	0
ICICI Bank	0
IndusInd Bank	0
J&K Bank	0
Karnataka Bank	0
Tamilnad Mercantile Bank Ltd	0
Total	380

It is mandatory to **Geo Tag all units set up with AIF funding**, as a tool for end use verification and to ensure the successful implementation of the scheme. Geo tagging is to be done by the entrepreneur /farmer by using KRISHI MAPPER app available in Google Play Store using Android Phone.

- The current geo tagging status in Kerala -13/02/2026

AIF Geo-tagging Pendency as on 13/02/2026				
Institution Name	Total projects	Geo Tagging Completed	Pending to be Geo Tagged	Geo Tagging Completed (%)
STATE BANK OF INDIA	1198	1043	155	87.06
Canara Bank	740	600	140	81.08
Bank Of Baroda	348	247	101	70.98
Bank Of India	217	140	77	64.52
Punjab National Bank	141	76	65	53.9
Union Bank of India	209	165	44	78.95
Indian Bank	96	63	33	65.62
IDBI BANK LTD	53	40	13	75.47
South Indian Bank	41	33	8	80.49
UCO Bank	59	52	7	88.14
HDFC Bank	62	58	4	93.55
Indian Overseas Bank	30	26	4	86.67
The Federal Bank Ltd	219	215	4	98.17
Central Bank Of India	19	16	3	84.21
Axis Bank	13	11	2	84.62
Dhanlaxmi Bank Ltd	1	0	1	0
Karur Vysya Bank	4	3	1	75
Bank of Maharashtra	3	3	0	100
ICICI Bank	5	5	0	100
Kotak Mahindra Bank	2	2	0	100
Tamilnad Mercantile Bank Ltd	1	1	0	100

2.2.6. Agenda Suggested by NABARD

NABARD
Kerala Regional Office

Agenda points from NABARD for discussion in 148th meeting of SLBC, Kerala

I. Finalisation of GLC Targets:

- Government of India is emphasizing the development of allied sectors and has highlighted the need for close monitoring of Ground Level Credit (GLC) flow across various sub-sectors of agricultural credit.
- For FY 2025–26, the Government of India has fixed separate targets for Animal Husbandry, Dairy, Fisheries, and e-NWR–based Pledge Finance.
- Further, Govt of India is also identifying niche areas and advising Banks to earmark specific GLC targets for such areas (eg: shrimp farming)
- Accordingly, from next year onwards, SLBC may invariably finalize activity-wise targets for banks for Priority Sector Lending (PSL) under agriculture.

II. Reporting and Monitoring of GLC Achievement:

- The lack of sub-sector wise and activity wise GLC data in agriculture sector is hampering the monitoring of credit flow to priority sector areas like Animal Husbandry, fisheries etc. SLBC may refine the GLC reporting format for Banks for close monitoring of credit offtake in the state.
- The activity wise GLC data would enable better engagements with line departments at district and state level for evidence-based decision making for improving GLC in various sub sectors of agriculture.
- Further, disbursement and outstanding under KCC Crop Loan, KCC AH and KCC Fisheries may be placed for review in quarterly SLBC meetings.
- It is observed that GLC flow in priority areas of tertiary sector is much below the potential of the State. SLBC may hence review sub-sector wise GLC achievement of Banks under tertiary sector in the ensuing meetings to identify areas

III. Submission of Utilisation Certificate:

- As per the guidelines of erstwhile AMIGS/New AMI scheme of Govt. of India, ACABC it is mandatory to submit Utilisation Certificate after receipt of subsidy and crediting the subsidy amount to Subsidy Reserve Fund account. However, the submission is pending from various banks as per [Annexure I](#). Banks are requested to submit utilization certificates for the projects financed by them at the earliest possible time.
- Under New AMI scheme of Govt. of India, claim for which advance subsidy has been recalled and the refund has not been received is enclosed in [Annexure II](#). Bank is requested to submit the reason for non-payment of recalled subsidy and process the refund at the earliest.

IV. Support under the Financial Inclusion Fund

- NABARD supports financial inclusion initiatives of the banks in Kerala through support from the Financial Inclusion Fund.
- The following support may be utilized by banks in Kerala, as there is ample scope for implementation in Kerala.

Sr No	Name of the Scheme	Support available from NABARD	Eligible Banks
1	Financial and Digital Literacy Camps (FiDgi)-for all districts through bank branches	Per Camp ₹6,000 for SFD and Per Camp ₹5,000 for SFD	i. Branches of SCB (including SFB & PB) ii. RRB iii. RCB
2	Financial and Digital Literacy Camps (FiDgi)-for all districts through FLCs	Per Camp ₹6,000 for SFD and Per Camp ₹5,000 for SFD	i. RRB ii. RCB
3	Micro ATM Deployment	Deployment locations of micro-ATMs: ₹15,000/- to ₹22,500/- per device.	i. SCB (including SFB & PB) ii. RRB iii. RCB
4	PoS /mPoS Deployment	SFD and Other districts alike: ₹6,000/-per device. Deployment in Tier III to VI centres	i. SCB (including SFB & PB) ii. RRB iii. RCB
5	SD WAN	₹ 34,500 or 90% of the cost incurred whichever is lower (CAPEX). Tier 3-6 Centres.	i. RRB ii. RCB

- NABARD support limited to 60% of cost for commercial banks, 80% of cost for RRBs and 90% of cost for RCBs.
- From FY26, banks may submit proposals and claims pertaining to Financial Inclusion only through ENGAGE Portal of NABARD. The partners may contact NABARD RO on various financial inclusion products in Kerala RO on dmfi.trivandrum@nabard.org.

V. NABARD support for Centre for Financial Literacies

- NABARD has given approval to set up 504 new CFLs from FIF. Out of which, 28 CFLs are being set up in Kerala under Phase III of CFL expansion.
- Banks may expedite the submission of OPEX claims, through ENGAGE Portal, pertaining to December quarter 2025 to NABARD RO at the earliest.

Sr No	Agency	No. of CFLs sanctioned	Districts Covered
1	SBI	5	Pathanamthitta, Alappuzha, Kottayam
2	Indian Bank	2	Kollam
3	Canara Bank	13	Thrissur, Palakkad, Malappuram, Kozhikode, Wayanad, Kannur, Kasargod
4	Union Bank of India	5	Ernakulam, Idukki
5	Indian Overseas Bank	3	Thiruvananthapuram

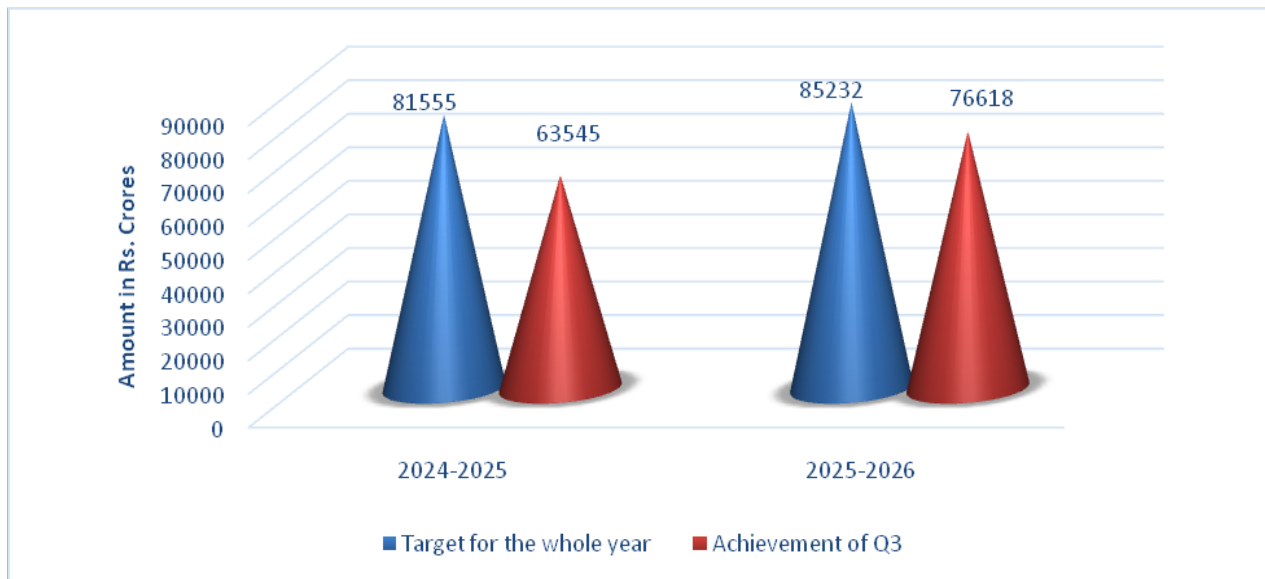
VI. Insurance Products for shellfish aquaculture

- In Kasaragod district, shellfish farmers (green mussel, clam and oyster activities) face high volatility and frequent mass losses due to environmental fluctuations, with documented cases of severe production collapse and high mortality in mussel farming, making their livelihoods extremely fragile.
- As no suitable insurance products exist for shellfish aquaculture, these climate-driven losses translate directly into loan defaults and elevated credit risk for banks, limiting safe lending and hindering credit expansion in an otherwise high-potential sector.
- In view of the above, SLBC may consider recommending a pilot "Credit + Insurance" framework for shellfish aquaculture in Kasaragod, starting with the Padanna–Valiyaparamba cluster where organised groups and identifiable units exist.

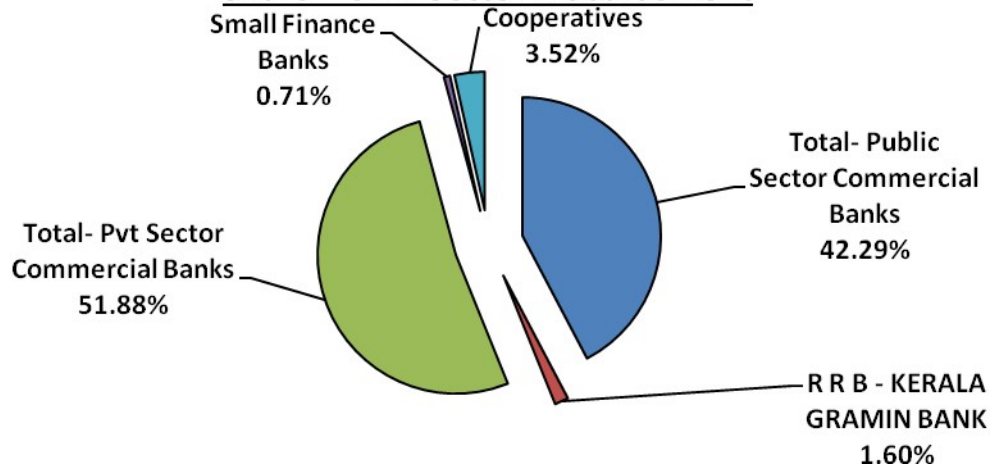
3.1. PERFORMANCE UNDER MSME SECTOR IN ANNUAL CREDIT PLAN 25-26

MSME		
Parameter	2024-2025	2025-26
Target for the whole year	81555	85232
Achievement of Q3	63545	76618
% achievement for Q3	77.91%	90%

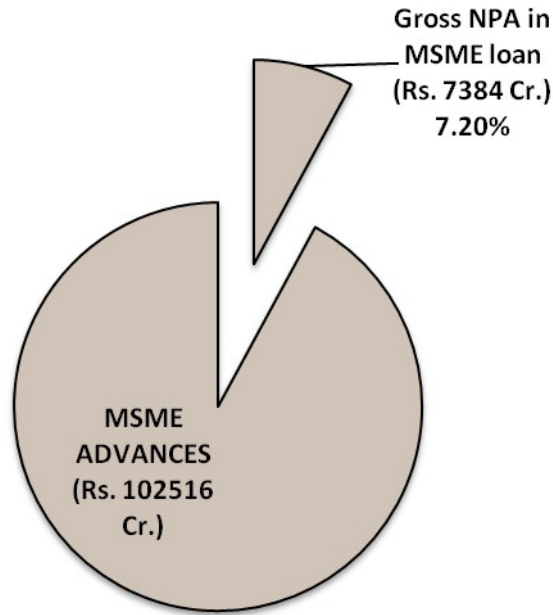
Disbursement in 2024-25 : Rs.63545/- Crs
Disbursement in 2025-26: Rs. 76618/- Crs.
Incremental Disbursement: Rs. 13,073/- Crs



Share MSME Sector Disbursement



Sl. No.	District	Target for 2025-26	Achievement of Q3	% Achievement
1	PATHANAMTHITTA	1700	1657	97%
2	ERNAKULAM	23556	22439	95%
3	THRISSUR	8500	8063	95%
4	KOZHIKODE	6205	5857	94%
5	TRIVANDRUM	11590	10823	93%
6	KOTTAYAM	4986	4600	92%
7	IDUKKI	1806	1609	89%
8	ALAPPUZHA	3726	3181	85%
9	WAYANAD	1350	1109	82%
10	KANNUR	4066	3252	80%
11	PALAKKAD	4800	3831	80%
12	MALAPPURAM	4900	3907	80%
13	KOLLAM	6000	4719	79%
14	KASARGODE	2048	1572	77%
TOTAL		85232	76618	90%



3.2. Pending Agendas under Secondary Sector

3.2.1. Agenda Suggested by the Kudumbashree

A. Review of Performance under PMSAVNidhi

The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, has approved the “Restructuring and extension of the lending period beyond 31.12.2024 of Prime Minister Street Vendor’s AtmaNirbhar Nidhi (PM SVANidhi) Scheme”. The lending period has now been extended until March 31, 2030. The total outlay for the scheme is ₹7,332 crore. The restructured scheme aims to benefit 1.15 crore beneficiaries including 50 lakh new beneficiaries.

Implementation of the scheme would be the joint responsibility of Ministry of Housing & Urban Affairs (MoHUA) and Department of Financial Services (DFS), with DFS being responsible for facilitating access to loan/ credit cards through banks/financial institution and their ground level functionaries.

The key features of the restructured scheme include enhanced loan amount across first & second tranche, provision of UPI-linked RuPay Credit Card for beneficiaries who have repaid the second loan, and digital cashback incentives for retail & wholesale transactions.

The scheme's coverage is being expanded beyond statutory towns to census towns, peri-urban areas etc. in graded manner.

The enhanced loan structure includes first tranche loans increased up to ₹15,000 (from ₹10,000) and second tranche loans increased up to ₹25,000 (from ₹20,000), while the third tranche remains unchanged at ₹50,000.

The introduction of UPI-linked RUPAY Credit Card would provide immediate access of credit to the street vendors in order to meet any emergent business and personal requirements.

Further, in order to give boost to digital adoption, the street vendors can avail cashback incentives upto ₹1,600 on making retail & wholesale transactions.

The scheme also focuses on building the capacity of the street vendors with a focus on entrepreneurship, financial literacy, digital skills, and marketing through convergence. Standard hygiene and food safety trainings would be conducted for street food vendors, in partnership with FSSAI.

In order to ensure holistic welfare & development of the street vendors and their families, the 'SVANidhi se Samriddhi' component will be further strengthened, through monthly Lok Kalyan Melas. The intent is to ensure that benefits under various GoI schemes reach the beneficiaries and their families in a saturation approach.

The Government had initially launched PM SVANidhi Scheme on 1st June 2020 to support street vendors who faced unprecedented hardships during the COVID-19 pandemic. However, since the inception of the scheme it has proved to be more than financial support for street vendors and has given them a sense of identity & formal recognition for their contribution to the economy.

The celebrated PM SVANidhi scheme has already achieved significant milestones. As of July 30, 2025, over 96 lakh loans amounting to ₹13,797 crore have been disbursed to more than 68 lakh street vendors. Nearly 47 lakh digitally active beneficiaries have conducted over 557 crore digital transactions worth ₹6.09 lakh crore, earning a total cashback of ₹241 crore. Under the 'SVANidhi se Samriddhi' initiative, 46 lakh beneficiaries across 3,564 Urban Local Bodies (ULBs) have been profiled, leading to over 1.38 crore scheme sanctions. The scheme has received national recognition, winning the Prime Minister's Award for Excellence in Public Administration (2023) for Innovation (Central Level) for its outstanding contribution to boosting the economy, promoting livelihoods, advancing financial inclusion, and driving digital empowerment and the Silver Award for Excellence in Government Process Re-engineering for Digital Transformation (2022).

The extension of the scheme envisages the holistic development of street vendors by offering a reliable source of finance to support business expansion and opportunities for sustainable growth. This will not only empower street vendors but will also foster inclusive economic growth, socio-economic upliftment of street vendors and their families enhancing their livelihoods, and ultimately transforming urban spaces into a vibrant, self-sustaining ecosystem.

Latest data will be presented during the meeting

B. Review of Performance under PM FME

Based on the updates from the PMNFME team, the annual target for Kerala has been revised upward from **3,000 to 3,500** for the 2025-26 Financial Year. This increase reflects the state's consistent track record of meeting its objectives in previous years. As of February 13, 2026, a total of **2,294 applications** have been sanctioned, leaving a remaining gap of **1,206** to reach the new goal. With approximately one month left in the fiscal year, it is imperative that banks expedite the approval process. Specifically, there are currently **744 pending applications** awaiting bank action; we request that these be processed immediately to provide a clear picture of our progress and allow for the finalization of our achievement strategy.

PMFME SANCTIONS SINCE INCEPTION	
Name of the Bank	No app
CANARA BANK	2316
STATE BANK OF INDIA	1555
KERALA GRAMIN BANK	1257
UNION BANK OF INDIA	747
The Kerala State Co Operative Bank Ltd	648
BANK OF BARODA	340
FEDERAL BANK	319
BANK OF INDIA	209
INDIAN OVERSEAS BANK	203
IDBI BANK	180
PUNJAB NATIONAL BANK	174
INDIAN BANK	171
UCO BANK	144
CENTRAL BANK OF INDIA	125
DHANALAKSHMI BANK	62
SOUTH INDIAN BANK	59
HDFC BANK	36
THE WAYANAD DIST CO-OP BANK LT	32
MALAPPURAM DISTRICT CO-OPERATIVE BANK-MALAPPURAM	22
BANK OF MAHARASHTRA	17
IDUKKI DISTRICT CO OPERATIVE BANK LTD	10
KARNATAKA BANK LIMITED	4
ESAF SMALL FINANCE BANK LIMITED	2
ICICI BANK LIMITED	2
CSB BANK LIMITED	1
KARUR VYSYA BANK	1
THRISSUR DISTRICT CO-OPERATIVE BANK LTD	1
Total	8637

PMFME pending	
Name of the Bank	No of applications
KERALA GRAMIN BANK	132
STATE BANK OF INDIA	99
UNION BANK OF INDIA	92
CANARA BANK	88
The Kerala State Co Operative Bank Ltd	62
FEDERAL BANK	44
IDBI BANK	36
BANK OF BARODA	30
PUNJAB NATIONAL BANK	27
INDIAN OVERSEAS BANK	26
SOUTH INDIAN BANK	23
INDIAN BANK	14
UCO BANK	14
BANK OF INDIA	11
HDFC BANK	10
CENTRAL BANK OF INDIA	9
DHANALAKSHMI BANK	8
BANK OF MAHARASHTRA	4
ESAF SMALL FINANCE BANK LIMITED	4
ICICI BANK LIMITED	2
KARUR VYSYA BANK	2
AXIS BANK	1
CITY UNION BANK LIMITED	1
CSB BANK LIMITED	1
IDUKKI DISTRICT CO OPERATIVE BANK LTD	1
KOZHICODE DISTRICT COOPERATIVE BANK LTD	1
MALAPPURAM DISTRICT CO-OPERATIVE BANK- MALAPPURAM	1
THE WAYANAD DIST CO-OP BANK LT	1
Grand Total	744

PMFME pending more than 6 months	
Name of the Bank	No of pending
SOUTH INDIAN BANK	4
CANARA BANK	3
STATE BANK OF INDIA	3
The Kerala State Co Operative Bank Ltd	3
UNION BANK OF INDIA	3
BANK OF BARODA	2
DHANALAKSHMI BANK	2
FEDERAL BANK	2
HDFC BANK	2
INDIAN OVERSEAS BANK	2
KERALA GRAMIN BANK	2
AXIS BANK	1
CITY UNION BANK LIMITED	1
IDBI BANK	1
KOZHIKODE DISTRICT COOPERATIVE BANK LTD	1
MALAPPURAM DISTRICT CO-OPERATIVE BANK-MALAPPURAM	1
THE WAYANAD DIST CO-OP BANK LT	1
UCO BANK	1
TOAL	35

PM FME team will be attending the SLBC meeting and discussions on PM FME pendency will be discussed.

C. Review of PMEGP

**KHADI AND VILLAGE INDUSTRIES COMMISSION
STATE OFFICE, T.C. NO. 21/235-R, PATTOM PALACE P.O
THIRUVANANTHAPURAM - 695004**

No.SOK/PMEGP/SLBC/2025-26

Date:09-02-2026

Agenda/Background note for 148th State Level Bankers

Committee Meeting

I) Margin Money Target and Financial out lay for the F.Y 2025-26

Under PMEGP Basic Scheme		Under PMEGP 2ndLoan		Total State Target	
No.of Projects (Nos)	2044	No. of Projects	27	Total No. of Projects	2071
Margin Money (Rs.in lakhs)	7600.84	Margin Money (Rs.in lakhs)	104.91	Margin Money (Rs.in lakhs)	7705.75
Employment (Nos)	22484	Employment (Nos)	297	Employment (Nos)	22781

The above target for FY 2025-26 has been communicated to all stake holders.

II)Implementing agency wise performance during 2025-26 as on06-02-2026

Agency	Projects forwarded to banks		Sanction Position		M.M. claimed	Status of M.M. Disbursement		Proposals pending at Banks	
	Nos.	M.M involved (in lakhs)	Nos.	M.M involved (in lakhs)	Nos.	Nos.	M.M involved (in lakhs)	Nos.	M.M involved (in lakhs)
DIC	1399	5685.37	814	3155.97	3511	1624	4050.87	662	2772.88
KVIC	130	635.62	50	209.01	170	38	110.17	77	393.48
KVIB	801	2876.59	355	1004.26	781	293	921.49	388	1599.68
Coir Board	5	39.64	3	36.98	18	1	8.5	3	16.64
TOTAL	2335	9237.22	1222	4406.22	4480	1956	5091.03	1130	4782.68

*M.M.grantinvolved for4480units and amount is 128.36 Crs.

The data on M.M grant pending for disbursement for the claims uploaded in PMEGP portal is given below.

Sl. No.	Year	Pending for MM Disbursement	
		No. of Project	M.M. Involved (in lakhs)
1	2025-26	3815	11018.75
2	2024-25	1119	2872.61
3	2023-24	347	758.06
4	2022-23	102	189.97
	TOTAL	5383	14839.39

- **Restriction on Margin Money grant for the FY 2025-26**
 - Only **SC/ST category applicants** are assured of Margin Money assistance.
 - For **General and OBC categories**, disbursal of Margin Money /subsidy will depend on the availability of funds and subsequent government approval.
 - **Banks are expected to continue supporting viable micro-enterprise proposals** under normal MSME lending norms.
 - **SC/ST applicants** will continue to receive the benefit of Margin Money Grant as per extant norms during 2025-26.
 - Until further clarification from the Ministry of MSME/KVIC, **banks shall treat PMEGP applications as normal business loans, while ensuring that eligible SC/ST applicants continue to receive Margin Money subsidy as per existing provisions.**

- Pending Margin Money Grant claims will be considered for disbursement on seniority basis and subject to availability of funds.

III) The year wise total pendency of projects with banks as on 06-02-2026 is given below:

Year	No. of proposals pending with banks for decision	M.M. Involved (in lakhs)
2022-23	52	106.97
2023-24	156	662.18
2024-25	356	1235.18
2025-26	1130	4782.68
Total	1694	6787.01

Data on Year wise Bank wise Pendency of applications is attached Annexure-A

A time bound decision from banks is most important in achieving the target. If the proposals found to be not viable/not feasible, the bank has to return the same through PMEGP portal with valid reasons. More focus to be given for aspirational Dist. As far as possible, banks have to take decision on proposals forwarded by the implementing agencies in the respective financial year itself.

IV) Performance under SC & ST category (2025-26)

(Amount in lakhs)

	Target(MM Involved) in lakhs	Achievement (No. of projects)	Achievement (MM disb.) in lakhs	Ach. In %
S.C	1279.15	268	591.11	46.2%
S.T	662.69	25	28.14	4.24%

KVIC has specifically made Margin Money funds allocation for SC/ST category beneficiaries during FY 2025-26, which is significantly higher than previous year target. In this regard, KVIC State office already has shared the list of SC/ST beneficiaries whose claims were referred back of previous years, with all DIC's, KVIC and KVIB in the state for early clearance and settlement, so as to improve performance.

The performance under SC/ST category is being closely monitored by the Ministry, and several review meetings have been conducted at various levels, wherein the necessity to clear all pending SC/ST beneficiary cases was specifically emphasized.

In Kerala State, a total of 75 cases are presently pending for disposal under the “referred back” category. The pendency has been taken up seriously. Among the SC/ST referred back M.M claims, some of the banks reported that, the unit turned NPA/Non-functional etc. In such cases, banks can cancel the M.M. claim through the facility available and embedded with portal as such units are not eligible to receive M.M grant.

In this regard, State Office KVIC has also conducted virtual meetings with all Implementing Agencies (IAs) multiple times and highlighted the issue in bankers’ meetings, requesting them to expedite clearance and dispose of the pending cases at the earliest.

The matter is being continuously followed up with the concerned stakeholders to ensure early resolution of the pending SC/ST beneficiary referred back M.M claims.

PMEGP-EDP

At present, there is no provision for conducting EDP in online mode. However, offline EDP programmes can be conducted by the District Industries Centres (DICs) at the district level as their centre code is available in PMEGP portal to upload EDP certificate.

Further, KVIC has initiated offline EDP batches at its training centre, and additional batches are planned to clear the backlog of EDP on sanctioned loans. .

In addition to this, the possibility of conducting EDP programmes through RSETIs in the State is being explored, in coordination with the I.As at District level to facilitate early clearance of pending EDP cases. .

It is informed that updation of sanction details in the PMEGP portal by the concerned banks is mandatory prior to the beneficiary undergoing the EDP.

Banks are advised to ensure timely updation of sanction details in the portal, as completion of this step is mandatory before the beneficiary can be permitted to undergo EDP.

V) Referred Back M.M.claims

Year	No. of Projects	M.M. Involved (in lakhs)	S. C		S.T	
			No. of Proj	M.M. Involved (in lakhs)	No. of Proj	M.M. Involved (in lakhs)
2022-23	101	188.57	5	6.18	0	0.00
2023-24	335	729.07	6	10.47	0	0.00
2024-25	1039	2663.16	10	17.50	2	4.37
2025-26	2417	7050.03	55	121.21	4	8.81

Total	3892	10630.83	76	155.36	6	13.18
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KVIC has initiated steps to clear the referred back M.M. claims of SC/ST beneficiaries with the support of implementing agencies. As a sequel to this many of the referred back M.M. claims settled. All implementing agencies have to take efforts to clear the SC/ST referred back M.M. Claims on priority basis so as to disburse M.M. grant. The year wise/bank wise referred back Margin Money claims attached at **Annexure-B**

VI)Refund of Margin Money

The Margin Money kept in the concerned financing banks can be refunded to KVIC by generating e-challan in the PMEGP portal. The refund can be initiated either on receiving the adjustment letter from the implementing agency recommending refund after the 3 years lock-in period and physical verification or the bank can initiate refund before physical verification if the unit is not working or does not adhere to the PMEGP guidelines.

Based on Physical Verification report by India Post, the system generated M.M adjustment letters are uploaded in Banks login and financing banks have to initiate steps for adjustment of M.M grant. Similarly, system generated M.M. call back letters in respect of Not working/Partial M.M. call back are forwarded to concerned banks by the implementing agencies. The financing banks have to take immediate action to adjust the M.M. grant of all working units and to initiate recovery /refund the ineligible M.M. grant to KVIC wherever recovery is suggested. The M.M. grant kept with the banks must **not be adjusted or treated as loan recovery** without the physical verification by the out sourced agency and portal generated M.M. Adjustment letter.

The Dte. of PMEGP has forwarded the bank wise list containing no. of units under Non traceable/Not working category based on P.V by Dept. of Post. Accordingly, there are **949 units** which are either Non traceable or Defunct involving **M.M. grant of Rs. 15.46 Crs** . Timely action by banks concerned is required to refund the ineligible M.M. grant pertaining to these units to ensure accountability and proper utilization of Govt. funds. **So far Recovery effected for 300 projects amounting to Rs.265.98laks only.** The bank wise pending amount to be refunded to KVIC is attached at **Annexure-C**.

VII)Physical Verification of PMEGP units

Physical verification (P.V) of PMEGP units by out sourced agency is mandatory for adjusting the M.M. grant. The Central Office of KVIC has entrusted the work to Dept. of Post (DoP) GoI as National agency for the said work. The DoP has commenced the P.V of PMEGP units financed during the period from 2016-17 onwards and up to 2022-23. The performance is steadily progressing in the State. So far achievement is 84% in the State 9643 units against 11443 units. In this regard, the following is observed and intimated.

- Banks have timely to give the Bank form filled with proper data.
- Dept. of Post has to mention in the Mobile app. If any undisbursed loan component of working units, else M.M. grant adj. letter will be Auto Generated and uploaded to banks login. This is essential to recover the ineligible M.M. grant and to protect Govt. funds.
- M.M grant is disbursed upfront and actual loan disbursement is to be mentioned clearly by financing banks.
- As per the new system, once the P.V is completed and unit is working, system generated M.M adj. letter will be auto generated and uploaded to banks login. There is no provision to partial M.M call back after this if any undisbursed loan later noticed by the bank.
- Implementing agencies have to process the P.V reports of Not working/Non traceable as well as partial M.M call back.
- Banks cannot legally close the loan accounts or disburse the Margin Money grant until inspection by out sourced agency is conducted.

The implementing agencies have to carry out the M.M. Adjustment process with due diligence. Only eligible Margin Money is to be approved for adjustment by the banks. The process involved in generating the Margin Money adjustment letters based on the online P.V reports; uploading the M.M. adjustment letters have been apprised to all implementing agencies by KVIC through V.C'S .

Sd/-

Deputy Director (I/c)

BANK WISE PENDENCY OF APPLICATIONS FOR THE YEAR 2025-26

Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve
			(In Lakh)
1	STATE BANK OF INDIA	385	1724.44
2	CANARA BANK	239	1052.29
3	UNION BANK OF INDIA	88	365.24
4	The Kerala State Co Operative Bank Ltd	86	190.61
5	KERALA GRAMIN BANK	69	250.19
6	BANK OF BARODA	49	204.77
7	FEDERAL BANK	48	194.35
8	INDIAN BANK	36	172.28
9	SOUTH INDIAN BANK	32	139.96
10	INDIAN OVERSEAS BANK	20	87.60
11	BANK OF INDIA	17	92.75
12	PUNJAB NATIONAL BANK	16	79.35
13	DHANALAKSHMI BANK LTD	10	45.58
14	IDBI BANK	10	45.37
15	HDFC BANK	9	49.70
16	CENTRAL BANK OF INDIA	5	23.38
17	CSB BANK	4	21.88
18	BANK OF MAHARASHTRA	2	21.82
19	UCO BANK	2	9.12
20	ICICI BANK LTD	1	5.00
21	INDUSIND BANK	1	3.50
22	KARUR VYSYA BANK	1	3.50
	Total	1130	4782.68

BANK WISE PENDENCY OF APPLICATIONS FOR THE YEAR 2024-25

Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve
			(In Lakh)
1	UNION BANK OF INDIA	78	242.44
2	HDFC BANK	66	354.67
3	BANK OF BARODA	47	125.87
4	The Kerala State Co Operative Bank Ltd	43	104.10
5	FEDERAL BANK	41	128.07
6	SOUTH INDIAN BANK	41	140.76
7	BANK OF INDIA	11	36.64
8	DHANALAKSHMI BANK LTD	9	17.50
9	KARNATAKA BANK LTD	5	18.31
10	INDIAN BANK	4	13.55
11	IDBI BANK	3	9.28
12	AXIS BANK LTD	2	8.69
13	CANARA BANK	2	24.50
14	STATE BANK OF INDIA	2	8.21
15	ICICI BANK LTD	1	1.90
16	KOZHICODE DISTRICT COOPERATIVE BANK LTD	1	0.69
	Total	356	1235.18

BANK WISE PENDENCY OF APPLICATIONS FOR THE YEAR 2023-24

Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve
			(In Lakh)
1	HDFC BANK	46	257.74
2	BANK OF BARODA	40	123.84
3	UNION BANK OF INDIA	28	90.71
4	FEDERAL BANK	16	83.21
5	IDBI BANK	11	44.39
6	DHANALAKSHMI BANK LTD	6	17.04
7	AXIS BANK LTD	4	19.69
8	ICICI BANK LTD	1	0.96
9	INDIAN BANK	1	4.60
10	INDUSIND BANK	1	17.50
11	KARNATAKA BANK LTD	1	1.31
12	SOUTH INDIAN BANK	1	1.19
	Total	156	662.18

BANK WISE PENDENCY OF APPLICATIONS FOR THE YEAR 2022-23			
Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve
			(In Lakh)
1	BANK OF BARODA	20	42.82
2	AXIS BANK LTD	6	17.27
3	FEDERAL BANK	6	15.17
4	UNION BANK OF INDIA	6	8.64
5	CITY UNION BANK LIMITED	3	5.25
6	INDUSIND BANK	3	6.28
7	KOZHIKODE DISTRICT COOPERATIVE BANK LTD	3	5.74
8	DHANALAKSHMI BANK LTD	2	2.3
9	IDBI BANK	1	1.46
10	KARUR VYSYA BANK	1	0.81
11	THRISSUR DISTRICT CO-OPERATIVE BANK LTD	1	1.23
	Total	52	106.97

Details of Referred back Margin Money Claims for Rectification (include All Agency - COIR, DIC, KVIB and KVIC) for the year 2025-26			
Sl. No.	Name of Bank	Referred back for Rectification	
		No of	MM
		Prj.	(In Lakh)
1	CANARA BANK	675	2036.77
2	STATE BANK OF INDIA	430	1232.87
3	UNION BANK OF INDIA	401	1180.22
4	KERALA GRAMIN BANK	286	897.02
5	The Kerala State Co Operative Bank Ltd	137	205.16
6	FEDERAL BANK	92	291.03
7	BANK OF BARODA	84	265.74
8	INDIAN OVERSEAS BANK	67	161.28
9	INDIAN BANK	59	185.05
10	BANK OF INDIA	47	145.97
11	PUNJAB NATIONAL BANK	43	117.74
12	CENTRAL BANK OF INDIA	32	137.97
13	UCO BANK	29	83.62
14	DHANALAKSHMI BANK LTD	9	25.09
15	IDBI BANK	7	25.41
16	SOUTH INDIAN BANK	6	25.01
17	BANK OF MAHARASHTRA	5	13.04
18	HDFC BANK	3	4.80
19	KARNATAKA BANK LTD	3	6.68
20	CSB BANK	1	0.81
21	CITY UNION BANK LIMITED	1	8.75
	Total	2417	7050.03

**Details of Referred back Margin Money Claims for Rectification (include All Agency - COIR, DIC, KVIB and KVIC)
for the year 2024-25**

Sl. No.	Name of Bank	Referred back for Rectification	
		No of	MM
		Prj.	(In Lakh)
1	CANARA BANK	254	670.70
2	STATE BANK OF INDIA	192	535.84
3	KERALA GRAMIN BANK	99	229.95
4	The Kerala State Co Operative Bank Ltd	86	104.50
5	BANK OF BARODA	56	203.78
6	FEDERAL BANK	56	146.50
7	INDIAN OVERSEAS BANK	56	158.72
8	PUNJAB NATIONAL BANK	52	122.09
9	INDIAN BANK	44	109.26
10	CENTRAL BANK OF INDIA	36	98.43
11	BANK OF INDIA	34	109.51
12	UNION BANK OF INDIA	23	55.81
13	DHANALAKSHMI BANK LTD	11	16.60
14	IDBI BANK	11	31.77
15	UCO BANK	11	27.29
16	SOUTH INDIAN BANK	7	18.58
17	HDFC BANK	5	12.22
18	CSB BANK	3	4.51
19	KARNATAKA BANK LTD	2	4.47
20	ICICI BANK LTD	1	2.63
	Total	1039	2663.16

Details of Referred back Margin Money Claims for Rectification (include All Agency - COIR, DIC, KVIB and KVIC) for the year 2023-24			
Sl. No.	Name of Bank	Referred back for Rectification	
		No of	MM
		Prj.	(In Lakh)
1	CANARA BANK	85	205.17
2	STATE BANK OF INDIA	60	124.43
3	KERALA GRAMIN BANK	30	51.66
4	INDIAN BANK	22	59.66
5	INDIAN OVERSEAS BANK	22	34.76
6	BANK OF BARODA	21	50.77
7	FEDERAL BANK	18	31.66
8	PUNJAB NATIONAL BANK	17	35.38
9	BANK OF INDIA	13	26.22
10	CENTRAL BANK OF INDIA	11	21.74
11	UNION BANK OF INDIA	11	24.55
12	The Kerala State Co Operative Bank Ltd	7	17.14
13	DHANALAKSHMI BANK LTD	6	12.38
14	SOUTH INDIAN BANK	5	17.65
15	IDBI BANK	3	7.44
16	HDFC BANK	2	4.30
17	UCO BANK	2	4.16
	Total	335	729.07

Details of Referred back Margin Money Claims for Rectification (include All Agency - COIR, DIC, KVIB and KVIC) for the year 2022-23			
Sl. No.	Name of Bank	Referred back for Rectification	
		No of	MM
		Prj.	(In Lakh)
1	CANARA BANK	34	66.25
2	STATE BANK OF INDIA	13	17.99
3	INDIAN BANK	10	29.22
4	BANK OF INDIA	8	15.55
5	BANK OF BARODA	6	9.28
6	KERALA GRAMIN BANK	6	12.78
7	CENTRAL BANK OF INDIA	5	8.11
8	PUNJAB NATIONAL BANK	5	10.17
9	UNION BANK OF INDIA	5	7.17
10	INDIAN OVERSEAS BANK	3	4.19
11	FEDERAL BANK	2	2.21
12	DHANALAKSHMI BANK LTD	1	1.04
13	IDBI BANK	1	1.86
14	KARNATAKA BANK LTD	1	1.62
15	SOUTH INDIAN BANK	1	1.13
	Total	101	188.57

d. PM Vishwakarma

Sir/Madam,

With reference to your email regarding the agenda call for the 147th meeting of SLBC-Kerala, this office would like to propose the inclusion of the following agenda items concerning the loan approval process under the PM Vishwakarma Scheme

PM Vishwakarma sanctions	
Name of the Bank	No of applications
STATE BANK OF INDIA	2432
CANARA BANK	1036
KERALA GRAMIN BANK	379
THE FEDERAL BANK LTD	327
INDIAN BANK	247
BANK OF BARODA	246
UNION BANK OF INDIA	232
INDIAN OVERSEAS BANK	192
PUNJAB NATIONAL BANK	129
CENTRAL BANK OF INDIA	89
BANK OF INDIA	48
SOUTH INDIAN BANK	45
UCO BANK	37
ESAF Small Finance Bank Limited	3
IDBI BANK LTD	3
BANK OF MAHARASHTRA	2
AXIS BANK	1
CSB BANK LIMITED	1
HDFC BANK LTD	1
KARNATAKA BANK	1
Grand Total	5451

1. Status of Pending PM Vishwakarma Loan Applications

As of 13/06/2026, a total of 885 loan applications remain pending across various branches of 22 Banks in Kerala. A detailed breakdown is attached for reference. This issue requires immediate discussion and resolution.

NUMBER OF APPLICATIONS PENDING	
NAME OF THE BANK	NO OF APP
STATE BANK OF INDIA	340
CANARA BANK	174
SOUTH INDIAN BANK	142
KERALA GRAMIN BANK	44
THE FEDERAL BANK LTD	26
PUNJAB NATIONAL BANK	23
BANK OF BARODA	21
BANK OF INDIA	21
INDIAN OVERSEAS BANK	21
INDIAN BANK	17
UNION BANK OF INDIA	16
HDFC BANK LTD	11
CENTRAL BANK OF INDIA	8
AXIS BANK	7
INDUSIND BANK LIMITED	3
The Kerala State Co-operative Bank Ltd.	3
CSB BANK LIMITED	2
UCO BANK	2
BANK OF MAHARASHTRA	1
DHANLAXMI BANK LTD	1
IDBI BANK LTD	1
KOTAK MAHINDRA BANK	1
Grand Total	885

Long-Pending Loan Applications

NUMBER OF APPLICATIONS PENDING FOR MORE THAN A YEAR	
NAME OF THE BANK	NO OF APP
SOUTH INDIAN BANK	39
CANARA BANK	21
INDIAN OVERSEAS BANK	12
STATE BANK OF INDIA	11
BANK OF BARODA	5
BANK OF INDIA	5
CENTRAL BANK OF INDIA	4
UNION BANK OF INDIA	4
AXIS BANK	3
INDIAN BANK	3
HDFC BANK LTD	2
INDUSIND BANK LIMITED	2
The Kerala State Co-operative Bank Ltd.	2
CSB BANK LIMITED	1
PUNJAB NATIONAL BANK	1
THE FEDERAL BANK LTD	1
UCO BANK	1
Grand Total	117

MSME-DFO requests that credit support to PM Vishwakarma beneficiaries be included in the agenda for discussion during the meeting and it may be considered to regularly review in subsequent SLBC meetings also your prompt attention to resolving these issues will be greatly appreciated.

3.2.2 Agenda suggested by Reserve Bank of India

1. Bringing Kerala State Government PSUs into TrEDS Platform

It is observed that many enterprises selling their products to Kerala State Government PSUs are facing a 30–45-day delay in receiving payments from the companies. Bringing such Government PSUs (like HortiCorp and Supplyco) on the TrEDS platform would benefit a large number of MSME vendors who supply to them. Kerala State Small Industries Association (KSSIA) had also raised the above issue during Empowered Committee meetings on MSME. Further, the banks would be keen to finance the receivables from these PSUs.

SLBC Convenor bank is advised to discuss the issue of registration of State Government Companies on TrEDS platform.

It is informed by the MSMI-DI that Govt. of Kerala vide order dated 16th May, 2022 on TReDS permitted State owned Public Undertakings, Companies, Local Government institutions, all Statutory Boards/Societies under the State Government and all Apex Co-operatives to participate on the Trade Receivable Discounting System (TReDS) envisaged for settlement of bills for Micro, Small & Medium Enterprises, suppliers of Goods and Services. It is requested that wide publicity of the same may be done in all Bank branches).

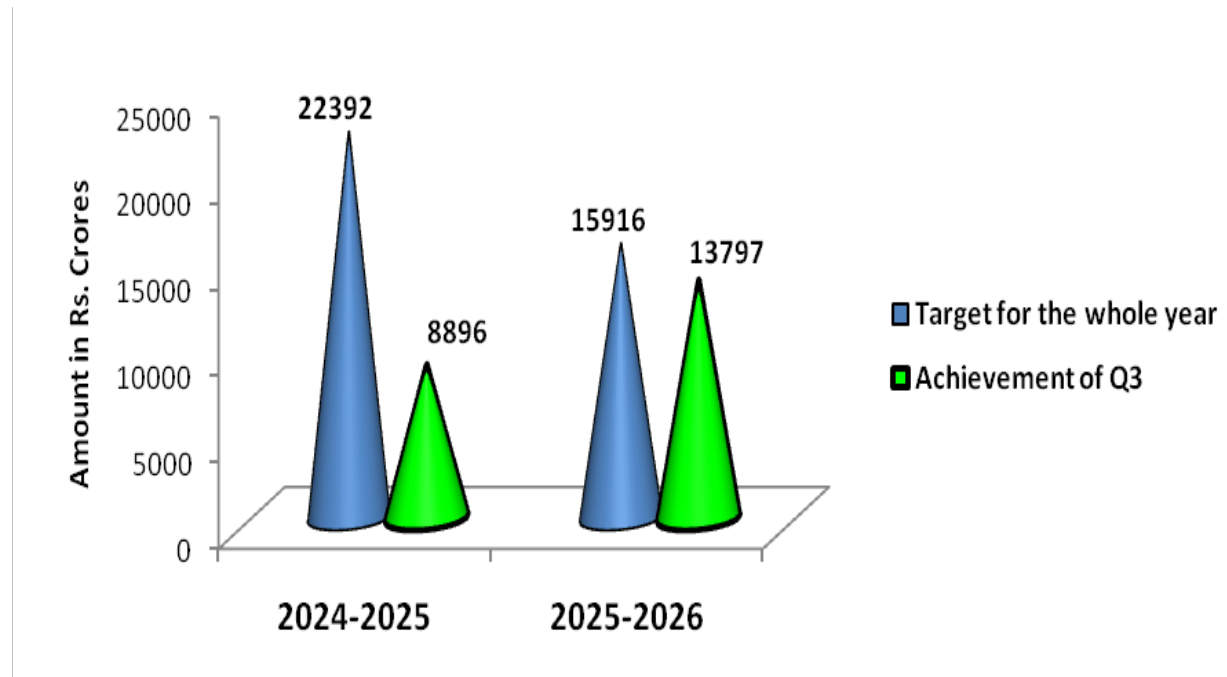
The Steering committee suggested that the TrEDS may make mandatory for the stakeholders up to certain limit.

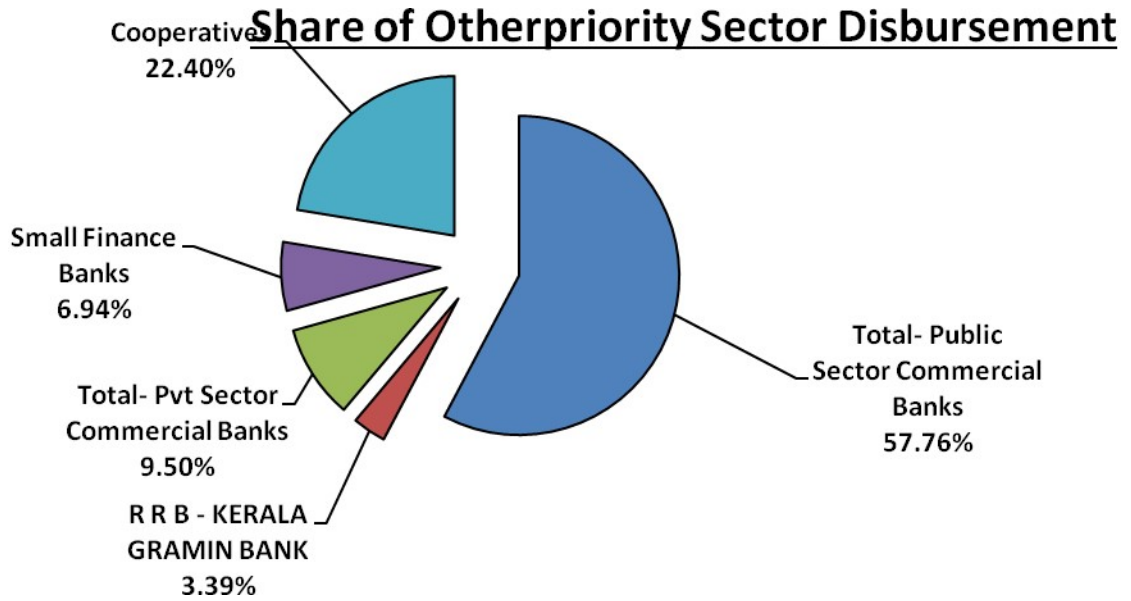
In the 142nd SLBC Meeting, Additional Secretary, Industries Department, informed the chair that after the last SLBC meeting there has been a considerable progress in enrolling the State Government PSU into TrEDS Platform and around 8 PSUs has been enrolled till date.

Regional Director, Reserve Bank of India informed that if Central Government can make all their PSUs to enroll into the TrEDS platform mandatorily why we cannot. As a reply to the same Additional Sector informed that since the financial positions of State PSUs are not so strong settling the same under the timeline provided in the TrEDS. State Government is thinking in the same line as the Central Government for enrolling the State PSUs mandatory.

4. PERFORMANCE UNDER THE OTHER PRIORITY SECTOR

OTHER PRIORITY SECTOR		
Parameter	2024-2025	2025-2026
Target for the whole year	22392	15916
Achievement of Q3	8896	13797
% achievement for Q3	42%	87%





Sl.No.	District	Target for 2025-26	Achievement of Q3	% Achievement
1	TRIVANDRUM	1759	2410	137%
2	THRISSUR	1000	1110	111%
3	ALAPPUZHA	712	785	110%
4	KOTTAYAM	740	778	105%
5	KOZHIKODE	799	831	104%
6	IDUKKI	447	452	101%
7	KASARGODE	547	535	98%
8	KANNUR	962	876	91%
9	PALAKKAD	1500	1325	88%
10	PATHANAMTHITTA	600	492	82%
11	ERNAKULAM	2779	2048	74%
12	KOLLAM	1500	940	63%
13	MALAPPURAM	1870	917	49%
14	WAYANAD	700	294	42%
TOTAL		15916	13793	87%

4.1. PRAGATI Meeting: Review of Social Security Schemes – PMJJBY and PMSBY

The PRAGATI (Pro-Active Governance and Timely Implementation) platform, a flagship ICT-based initiative chaired by the Prime Minister, has recently marked its 50th meeting, serving as a critical engine for reviewing high-impact social security programs like the **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** and the **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**. These meetings foster a "Team India" spirit by bringing together Union Secretaries and State Chief Secretaries on a single digital interface to break bureaucratic silos and address ground-level implementation bottlenecks. During these reviews, the government focuses on maximizing financial inclusion by streamlining the auto-debit process, resolving public grievances, and ensuring that the benefits of these insurance covers reach the remotest corners of the country. By utilizing real-time data and geospatial technology, the PRAGATI framework ensures that the mission of providing a "safety net for all" is not delayed by coordination failures, thereby accelerating the transition toward a more secure and digitally integrated India.

The importance of these schemes lies in their ability to provide affordable, high-value protection to the unorganized sector and low-income families who were previously excluded from the insurance net. **PMJJBY** offers a renewable one-year term life cover of **Rs. 2 lakh** for death due to any cause, available to individuals aged 18 to 50 at a highly competitive annual premium of **Rs. 436**. Parallely, **PMSBY** serves as a vital accident insurance policy for those aged 18 to 70, providing **Rs. 2 lakh** for accidental death or total permanent disability and **Rs. 1 lakh** for partial disability, all for a nominal annual premium of just **Rs. 20**. Both schemes operate on an annual cycle from June 1st to May 31st, with premiums conveniently auto-debited from the subscriber's bank account. This minimal financial burden—totaling less than Rs. 500 per year for combined life and accident cover—empowers millions of citizens to mitigate the risks of unforeseen tragedies without jeopardizing their financial stability, making them cornerstones of India's social security architecture

4.2. Agenda suggested By PFRDA – Banks and LDMs to be sensitized to enhance APY coverage in Kerala.

At the outset, we are pleased to share that the Atal Pension Yojana has achieved a milestone with 6 crore enrolments as of yesterday. This accomplishment was made possible thanks to the steadfast support of all banks and the guidance provided by SLBCs. We express our gratitude to SLBC Kerala for their integral role in this journey.

PERFORMANCE OF APY

Name of State	Annual Target FY 2025-26	Enrolments FY 2025-26	% Achievement FY 2025-26	Gap to Achieve this year Target
Kerala	5,64,680	2,77,600	49.20%	2,87,080

APY achievement as on 31/01/2026

Name of the Bank	Target	Achievement	% Achievement
Tamilnad Mercantile Bank	840	1,760	210%
Indusind Bank	920	1,231	134%
Dhanlaxmi Bank	5,880	7,165	122%
Kerala Gramin Bank	63,500	71,327	112%
Karur Vysya Bank	40	41	103%
UCO Bank	5,600	5,318	95%
South Indian Bank	840	772	92%
Canara Bank	66,600	60,200	90%
City Union Bank	21,040	16,691	79%
Ujjivan Small Finance Bank	1,300	1,012	78%
IDBI Bank	4,410	2,853	65%
AU Small Finance Bank	585	372	64%
Karnataka Bank	760	403	53%
Indian Overseas Bank	18,100	8,691	48%
Indian Bank	17,400	7,804	45%
Central Bank of India	11,800	4,510	38%
HDFC Bank	28,210	10,665	38%
Union Bank of India	35,500	12,698	36%
State Bank of India	1,23,300	42,016	34%
RBL Bank	840	277	33%
Kotak Mahindra Bank	1,360	357	26%

Federal Bank	80	21	26%
ESAF Small Finance Bank	20,865	4,857	23%
Bank of India	10,200	2,163	21%
Bank of Baroda	23,500	4,976	21%
Bank of Maharashtra	5,500	1,071	19%
Bandhan Bank	24,720	4,332	18%
Axis Bank	10,430	1,503	14%
CSB Bank	1,040	136	13%
IDFC First Bank	12,000	1,457	12%
Punjab and Sind Bank	600	54	9%
Punjab National Bank	19,300	848	4%
Jammu and Kashmir Bank	80	1	1%
Yes Bank	480	3	1%
ICICI Bank	10,990	15	0%
Equitas Small Finance Bank	130	0	0%
DCB Bank	160	0	0%
Lakshmi Vilas Bank	520	0	0%
Standard Chartered Bank	120	0	0%
Kerala State Co-op Bank	400	0	0%
Kozhikode	1,240	0	0%
Thrissur	1,160	0	0%
Pathanamthitta	1,180	0	0%
Ernakulam	1,180	0	0%
Alappuzha	1,100	0	0%
Idukki	1,080	0	0%
Malappuram	1,060	0	0%
Kannur	1,160	0	0%
Thiruvananthapuram	1,640	0	0%
Kasaragod	900	0	0%
Wayanad	720	0	0%
Kollam	1,160	0	0%
Kottayam	1,160	0	0%
Total	5,64,680	2,77,600	49.2%

4.3.Review of CD Ratio –Suggested by RBI

During 132nd SLBC Regional Director RBI has raised concern regarding the decline in CD Ratio 66 % as on March 2020 to 63.18 % as on September 2020 and to 63.79 % as on December 2020. The Regional Director appreciated the efforts of most banks in keeping lending at same or higher levels in spite of the difficult environment. State Bank of India, the industry leader and Federal Bank, the second largest bank in Kerala as also CSB Bank and Dhanlaxmi Bank need to take concrete measures so that the good work done by other banks for the State of Kerala is not lost. In this context, Regional Director has advised, in order to effectively monitor the performance of individual banks, a standing agenda item of bank-wise CD ratio to be introduced from the next meeting.

Banks with CD ratio above State Average			
Name of the Bank	Deposits	Advances	CD ratio
KSCARDB (incl. PCARDBs)	42881	810101	1889.20%
BANK OF MAHARASHTRA	163994	1108739	676.10%
UCO BANK	240626	806583	335.20%
YES BANK	516169	808174	156.60%
BANDHAN BANK	178662	278053	155.60%
PUNJAB & SIND BANK	71683	101768	142.00%
BANK OF BARODA	2060005	2563844	124.50%
IDFC FIRST Bank	286913	355921	124.10%
BANK OF INDIA	670532	830968	123.90%
HDFC BANK	5534123	6174395	111.60%
UNION BANK OF INDIA	3145322	3486958	110.90%
IDBI BANK	706401	759842	107.60%
KERALA GRAMIN BANK	2883981	3096713	107.40%
CITY UNION BANK	98978	102449	103.50%
KOTAK MAHINDRA BANK	491042	498905	101.60%
CENTRAL BANK OF INDIA	787810	786395	99.80%
CANARA BANK	7754355	7661951	98.80%
AXIS BANK	2532542	2488047	98.20%
PUNJAB NATIONAL BANK	1332974	1297835	97.40%
INDIAN BANK	1667733	1616565	96.90%
INDUS IND BANK	1346799	1272226	94.50%
ICICI BANK	3117429	2903744	93.10%
JAMMU & KASHMIR BANK	10988	9718	88.40%
T.N.MERCANTILE BANK	101745	75951	74.60%
KSCB	6747024	4985447	73.90%

Banks with CD ratio below State Average			
Name of the Bank	Deposits	Advances	CD ratio
INDIAN OVERSEAS BANK	1921414	1299568	67.6%
KARUR VYSYA BANK	241541	160846	66.6%
KARNATAKA BANK	115596	74333	64.3%
STATE BANK OF INDIA	26802595	15644709	58.4%
DHANLAXMI BANK	1340518	753522	56.2%
DBS BANK	37872	19840	52.4%
CATHOLIC SYRIAN BANK	1602634	679877	42.4%
FEDERAL BANK	17133688	7113839	41.5%
SOUTH INDIAN BANK	7452616	3089063	41.4%
ESAF	1791301	699033	39.0%
Ujjivan Small Finance Bank	183017	59116	32.3%
RBL Bank	154045	8788	5.7%

The Chief Secretary suggested implementing a performance dash board in the State Government portal with Banking Statics to evaluate Bank's participation and performance in various sectors, it will be informed to the Government department. This will help to identify and to encourage top performing Banks in our State.

During 135th Regional Director, RBI suggested all thirteen banks to submit the action plan for improvement of CD ratio for the coming October to December months. SLBC cell consolidated the report and submitted to Regional office, RBI.

In the 139th SLBC and SLRM March 2023 State Bank of India and Banks having head quarters in Kerala were advised to improve their CD ration by RBI, GM. The same will be a matter of review in the coming meetings.

In the 141st SLBC meeting it was discussed that banks based in Kerala as well as State Bank of India to improve their CD ratio so that the figures of the state will show an improvement.

CD Ratio of the Kerala State stood at 73.55%. The CD ratio of the state is growing with the expected pace and as informed earliar banks of the state to strive to achieve a CD ratio of 75% by the end of this financial year.

The state's financial landscape experienced a notable shift this past quarter, characterized by a **1% surge in the Credit-Deposit (CD) ratio**. This uptick was driven by a robust **4% growth in total advances**, which significantly outpaced the **2.58% increase in deposits**. Such a trend is particularly remarkable as it represents one of the rare instances in the state's recent history where the demand for credit has effectively eclipsed deposit growth, signaling a period of aggressive lending and heightened economic activity

4.4. Status of Land allotment for RSETIs building

Land Status					
SI No	Name of RSETI	Bank	Land Status	Current Department where the file is pending	Remarks/File Number
1	SBI RSETI Kottayam	State Bank of India	Pending at Revenue and LSGD,Thiruvananthapuram	LSGD Thiruvananthapuram	M3-118/2025..Principal director,LSGD will find the possibility of retaining the ownership of the land with Revenue and usage permission for LSGD for RSETI building construction.(Land identified - 50 cents of land in Kurichy village)
2	SBI RSETI Pathanamthitta	State Bank of India-	Pending	Collectorate	Land identified and survey report for RSETI land has been submitted for the 50 cent, whereas survey report for other institutions adjacent to this 50 cents that comes under the same survey number is pending. Collector said that a meeting will be arranged by all stake holders after election. But still its pending.
3	SBI RSETI Wayanad	State Bank of India	Land Allotted		45 cent land allotted on 24-12-2025. Letter number 3047/2025/LSGD
4	IOB Thiruvananthapuram	Indian Overseas Bank	Land allotted, but demarcation pending	Taluk office, Trivandrum	File number-B2-582595/23, Informed us to contact after one week.File received from collectorate on 16.01.26 for demarcation.
5	UBI RSETI Idukki	Union Bank of India,	Allotment GO yet to release	PD LSGD	File No: RE 249/24 . During the discussion with the PA, there was confusion regarding whether the land allotment was free of cost or at a nominal charge. In this regard, the Minister's circular has been sent to the PA Circular No.F.n0.-1-12011/19/2008-SGSY (Trg) .

Building Construction Status

Sl No	Name of RSETI	Date of Commencement of Building Work	Land allotted on	Status of Building Work	If not commenced proposed date of Commencement	Delay in Work if any
1	CANB RSETI Calicut	26.03.2024	14 .10.2022	Piling completed and pillar work started		Delay due to heavy rain and other technical issues
2	CANB RSETI Palakkad	NA	07-01-2025		Probably by May 2026	
3	CANB RSETI Lakshadweep	N/A	18.07.2011	N/A	Probably by October 2026	Financial approval pending

4.5 Agenda Suggested by RBI – Adoption of Fintech

As you are aware, the FinTech revolution presents us with a unique opportunity to drive financial inclusion and improve the efficiency of the financial sector. The need for collaboration with Fintech firms is needed by our banks to stay in tune with the dynamic changing landscape, providing greater marketing opportunities and faster delivery of services. The banks may be encouraged to adopt Fintech, particularly in the agriculture sector, and explore the possibilities of digitizing the loan process for small value loans up to 10.00 lakh. The progress of banks in this regard may also be tracked. SLBC is advised to include Adoption of Fintech as an agenda item in the upcoming SLRM and act as a critical link for feedbacks regarding concerns that emanate from mushrooming of Fintech entities, either directly or in partnership with the banks, without adequate oversight.

4.6 Agenda suggested by Reserve Bank of India: Progress under Government Schemes for all banks

During the review of the progress of Financial Inclusion schemes, it has been observed that there has been very little participation from Private Sector Banks in FI schemes of the Government. SLBC Kerala/UTLBC Lakshdweep is advised to monitor the progress under various government schemes for all banks with special emphasis on performance of Private Sector Banks. The indicative list of such Government Schemes/ initiatives is provided as follows:

- a. Social Security Schemes: PMJJBY, PMSBY and APY

- b. PMJDY-Account Opening
- c. Allocation of villages for opening 'brick & mortar' branches in village having population above 3000
- d. Pradhan Mantri Mudra Yojana (PMMY)
- e. Stand Up India
- f. Promotion of new age digital products
- g. PMSVANidhi
- h. PM Vishwakarma Scheme

The data regarding the same is provided in Annexure 43.

4.7 Agenda suggested by CGST Department

From
The JOINT COMMISSIONER

To
The Convenor
SLBC, Kerala.

Sir,

Sub:- SGSTD -Agenda called for the 148th meeting of SLBC, Kerala- Agenda items reporting- Reg.

Ref:- (1)Agenda call for the 148th meeting of SLBC, Kerala via email dated 10.02.2026 of that office.
(2)Ltr. No.H2/255/2024-TAXES dated 03.02.2026 of Taxes (H) Department.
(3)Ltr, No.SGST-1220/2024-TPS(HQ)8 dated 10.12.2024 of this office
(4)Ltr, No.SGST-1220/2024-TPS(HQ)8 dated 23.04.2025 of this office
(5)Ltr, No.SGST-1220/2024-TPS(HQ)8 dated 27.01.2026 of this office

Kind attention is invited to the references cited above. As per reference cited 1st above, your office has sought for the agenda to be discussed on the 148th meeting of SLBC, Kerala. It may be noted that, in the 141st meeting of SLBC, Kerala, the appointment of Nodal Officers of banks for facilitating tax arrears recovery was discussed and consequently 33 banks have appointed nodal officers to liaison with the State Goods and Services Tax Department, Kerala for facilitating tax arrears. As per reference 3rd cited above, 5 PANs were forwarded to Nodal Officers of 33 banks to provide the corresponding bank account details in the prescribed proforma. But 6 banks have not yet provided the required details. Additionally as per ref (4) cited 119 PANs were forwarded to all 33 banks and 12 banks have not responded. With the letter cited ref (5) above proforma with 146 PANs have been forwarded and only 7 banks have given bank account details. Hence it is requested to include this issue in the agenda to be discussed in the 148th meeting of SLBC, Kerala.

4.8 Agenda suggested by NeSL

The Agenda in respect of National E-Governance Services Limited (NeSL) for the 148th SLBC meeting scheduled to be conducted during the second week of February 2026 is furnished below:

1. Progress made by Banks in implementing Digital Document Execution (DDE)
2. Addition of more loan and non-loan products like Locker Agreement etc. to DDE
3. Issuing e-BG to registered beneficiaries

FRESH ISSUES

1. Agenda suggested by DDMA, Government of Kerala

"ഭരണഭാഷ- മാതൃഭാഷ"



കേരള സർക്കാർ

സംഗ്രഹം

ദുരന്തനിവാരണ വകുപ്പ് - വയനാട് ചുരൽമല ദുരന്തബാധിതരുടെ 30/07/2024 തീയതി വരെ ഉണ്ടായിരുന്ന മൊത്തം വായ്പാബാധ്യതയും സർക്കാർ ഏറ്റെടുത്തുകൊണ്ടും, ഇതിനാവശ്യമായി വരുന്ന പതിനെട്ടു കോടി എഴുപത്തിയഞ്ച് ലക്ഷത്തി അറുപത്തിയൊമ്പതിനായിരത്തി മൂപ്പത്തിയേഴ് രൂപ തൊണ്ണൂറു പൈസ മുഖ്യമന്ത്രിയുടെ ദുരിതാശ്വാസ നിധിയിൽ നിന്നും അനുവദിച്ചു- ഉത്തരവാകുന്നു

ദുരന്തനിവാരണ (എ) വകുപ്പ്

G.O.(Ms)No.4/2026/DMD തീയതി,തിരുവനന്തപുരം, 29-01-2026

- പരാമർശം:-
1. GO (P) No. 1/2024/DMD തീയതിയിലെ 02-08-2024
 2. GO (P) No. 2/2024/DMD തീയതിയിലെ 09-08-2024
 3. മുഖ്യമന്ത്രിയുടെ 12/06/2025 തീയതിയിലെ D.O. No. 1402/2025/CM നമ്പർ കത്ത്.
 4. ബഹു. ഹൈക്കോടതിയുടെ 08/10/2025 തീയതിയിലെ WP(C) NO. 28509 OF 2024(S) ഇടക്കാല ഉത്തരവ്
 5. ജില്ലാ കളക്ടർ സമർപ്പിച്ച ലോൺ വിശദാംശങ്ങൾ അടങ്ങിയ റിപ്പോർട്ട്
 6. 22/01/2026 കേരള ഗ്രാമീൺ ബാങ്ക് ജനറൽ മാനേജർ (ക്രൈഡിറ്റ് മോണിറ്ററിംഗ് & റിക്കവറി ഡിപ്പാർട്ട്മെന്റ്) സമർപ്പിച്ച കഠിപ്പ്

ഉത്തരവ്

വയനാട് ജില്ലയിലെ മേപ്പാടി ഉരുൾപ്പൊട്ടലുമായി ബന്ധപ്പെട്ട ദുരന്തബാധിതരുടെ വായ്പ കടിശ്ശികകൾ എഴുതിത്തള്ളുന്നതിനുള്ള നടപടികൾ സ്വീകരിക്കണമെന്ന് സംസ്ഥാന സർക്കാർ കേന്ദ്ര സർക്കാരിനോട് 2024 ഓഗസ്റ്റ് മുതൽ നിരന്തരം ആവശ്യപ്പെട്ടിരുന്നു.

2) ഈ വിഷയത്തിൽ WP(C) No.28509 OF 2024(S) ആയി ബഹു. ഹൈക്കോടതിയിൽ ഫയൽ ചെയ്തിട്ടുള്ള കേസിൽ, ബഹു. ഹൈക്കോടതിയുടെ ഇടപെടൽ ഉണ്ടായിട്ടും കേന്ദ്ര സർക്കാർ, വയനാട് മേപ്പാടി ചുരൽമല ദുരന്ത ബാധിതരുടെ വായ്പ എഴുതി തള്ളണമെന്ന ആവശ്യം ഇതുവരെ അംഗീകരിച്ചിട്ടില്ല. മാത്രമല്ല വായ്പ എഴുതി തള്ളുന്നതിനു സഹായകരമാകുന്ന Disaster Management ACT-ലെ Section 13 വ്യവസ്ഥ കേന്ദ്ര സർക്കാർ റദ്ദാക്കുകയും ചെയ്തു. പരാമർശം (3) പ്രകാരം സർക്കാർ ഈ വ്യവസ്ഥ പുനഃസ്ഥാപിക്കണമെന്നു കേന്ദ്രത്തോട് ആവശ്യപ്പെട്ടെങ്കിലും കേന്ദ്രത്തിൽ നിന്നും അനുകൂല നിലപാട് ലഭിച്ചിട്ടില്ല. സംസ്ഥാന സർക്കാരിന്റെ ശുപാർശ കേന്ദ്ര സർക്കാർ അംഗീകരിക്കാത്ത സാഹചര്യത്തിൽ, പ്രസ്തുത ലോൺ കടിശ്ശികകൾ സാധ്യമായ മാർഗ്ഗങ്ങൾ വിനിയോഗിച്ചു ഏറ്റെടുക്കുന്ന വിഷയം പരിഗണിക്കുന്നതാണ് എന്ന് ബഹു.ഹൈക്കോടതിയെ

സംസ്ഥാന സർക്കാർ അറിയിച്ചിരുന്നു.

3) കേന്ദ്ര സർക്കാർ ഈ വിഷയത്തിൽ സ്വീകരിക്കുന്ന നിലപാട് ബഹു. ഹൈക്കോടതിയുടെ പരിഗണനയിലുള്ള വിഷയമായതിനാൽ, ഹൈക്കോടതിയുടെ അന്തിമ വിധിക വിധേയമായി നടപടി സ്വീകരിക്കാമെന്ന് തീരുമാനിക്കുകയുണ്ടായി. എന്നാൽ ഇതുവരെ കേന്ദ്ര സർക്കാർ ബഹു. ഹൈക്കോടതിയിൽ അനുകൂല നിലപാട് അറിയിച്ചിട്ടില്ല.

4) ഇനിയും ദുരന്തബാധിതർക്കു നൽകേണ്ട സഹായം വൈകിപ്പിക്കുന്നത് നീതികരിക്കാൻ സാധിക്കില്ല എന്ന് സംസ്ഥാന സർക്കാരിന് ബോധ്യപ്പെടുത്തിയെ അടിസ്ഥാനത്തിൽ വായ്പ വിശദാംശങ്ങൾ സംബന്ധിച്ച റിപ്പോർട്ട് വയനാട് ജില്ലാ കളക്ടറിൽ നിന്നും ആവശ്യപ്പെടുകയുണ്ടായി. പ്രസ്തുത വിശദാംശങ്ങൾ ഉൾപ്പെടുത്തിയ റിപ്പോർട്ട് ജില്ലാ കളക്ടർ സർക്കാരിന് പരാമർശം (5) പ്രകാരം ലഭ്യമാക്കി. ഇത് സംബന്ധിച്ച് ജില്ലാ കളക്ടർ ലഭ്യമാക്കിയ റിപ്പോർട്ട് പ്രകാരം ₹ 18,75,69,037.90/- (പതിനെട്ടു കോടി എഴുപത്തിയഞ്ച് ലക്ഷത്തി അറുപത്തിയൊമ്പതിനായിരത്തി മുപ്പത്തിയേഴ് രൂപ തൊണ്ണൂറു പൈസ) ആണ് കടിശ്ശികയുള്ളത്.

5) പ്രസ്തുത ലിസ്റ്റ് പ്രകാരം നാല് കാറ്റഗറികളിലാണ് വായ്പകൾ തരം തിരിച്ചിരിക്കുന്നത് :

i. വീവീഡ ഘട്ടങ്ങളിലായി (12A,2B) പുനരധിവാസ പട്ടികയിൽ ഉൾപ്പെടുത്തിയിരിക്കുന്ന കുടുംബങ്ങളുടെ വായ്പകൾ

ii. മറ്റൊരു ഗുണഭോക്തൃ പട്ടികയിലും ഉൾപ്പെടാത്ത, എന്നാൽ ദുരന്തത്തിൽ മരണപ്പെട്ട വ്യക്തികളുടെയും അവരുടെ കുടുംബാംഗങ്ങളുടെയും വായ്പകൾ (ദുരന്ത ബാധിത പ്രദേശത്തെ താമസക്കാർ അല്ലാത്തവർ)

iii. വാണിജ്യ സ്ഥാപനങ്ങളുമായി ബന്ധപ്പെട്ട വായ്പകൾ

a. വാണിജ്യ സ്ഥാപനങ്ങളിലെ വാടകക്കാരായ വ്യാപാരികളുടെ വായ്പകൾ (വാണിജ്യ കെട്ടിടങ്ങളുടെ ഉടമസ്ഥരല്ലാത്തവർ, ബീവൻ നഷ്ടപ്പെട്ടവരുടെ ആശ്രിതരുടെ പട്ടികയിൽ ഉൾപ്പെടാത്തവർ, പുനരധിവാസ പട്ടികകളിലും മറ്റ് ഗുണഭോക്തൃ പട്ടികകളിലും ഉൾപ്പെടാത്തവർ)

b. വാണിജ്യ കെട്ടിട ഉടമകളായ വ്യാപാരികൾ (മറ്റൊരു ഗുണഭോക്തൃ പട്ടികയിലും ഉൾപ്പെടാത്തവർ)

c. വാണിജ്യ കെട്ടിട ഉടമകൾ (മറ്റൊരു ഗുണഭോക്തൃ പട്ടികയിലും ഉൾപ്പെടാത്തവർ)

iv. ഉപജീവനബത്ത ലഭിക്കുന്ന, എന്നാൽ മറ്റൊരു ഗുണഭോക്തൃ പട്ടികയിലും ഉൾപ്പെടാത്ത



വ്യക്തികളുടെയും കുടുംബങ്ങളുടെയും വായ്പകൾ (അതായത് കടകളിലെയും സ്ഥാപനങ്ങളിലെയും ജീവനക്കാരായതിനാൽ ജീവനോപാധി നഷ്ടപ്പെട്ടത് മൂലം ഉപജീവന ബന്ധമില്ലാത്തവർ).

6) സർക്കാർ ഈ വിഷയം വിശദമായി പരിശോധിച്ച് , വായ്പയുടെ വിശദാംശങ്ങൾ താഴെ ചേർക്കുന്നു .

Sl No	വിഭാഗം	ഗുണഭോക്താക്കൾ / വായ്പകളുടെ എണ്ണം	50,000 വരെയുള്ള ലോണുകൾ	1,00,000 വരെയുള്ള ലോണുകൾ	5,00,000 വരെയുള്ള ലോണുകൾ	10,00,000 വരെയുള്ള ലോണുകൾ	10,00,000 രൂപയ്ക്കു കൂടുതൽ ഉള്ള ലോണുകൾ	ആകെ ലോൺ ഇടവക
1	വിവിധ ഘട്ടങ്ങളിലായി (1,2A,2B) പുനരധിവാസ പട്ടികയിൽ ഉൾപ്പെടുത്തിയിരിക്കുന്ന കുടുംബങ്ങളുടെ വായ്പകൾ.	446/980	1,19,65,591.94	1,62,62,360.88	84,91,33,323.56	2,44,17,089.72	1,20,35,106.1	11,38,13,472.2
2	മറ്റൊരു ഗുണഭോക്തൃ പട്ടികയിലും ഉൾപ്പെടാത്തതും, എന്നാൽ ദുരന്തത്തിൽ മരണപ്പെട്ട വ്യക്തികളുടെയും അവരുടെ കുടുംബാംഗങ്ങളുടെയും വായ്പകൾ (ദുരന്ത ബാധിത പ്രദേശത്തെ താമസക്കാർ അല്ലാത്തവർ)	12/23	2,36,827	5,71,095.2	10,27,629	NIL	NIL	18,35,551.2

	ർ)							
3	വാണിജ്യ സ്ഥാപനങ്ളിലെ വാടകക്കാരായ വ്യാപാരികളുടെ വായ്പകൾ	20/61	5,90,184	9,01,408.211	48,58,300.14	30,34,642	NIL	93,84,534.35
4	വാണിജ്യ ക്ളെട്ടിട ഉടമകളായ വ്യാപാരികളുടെ വായ്പകൾ	14/41	6,09,184.5	5,25,979	29,55,631.75	21,75,228.7	NIL	62,66,023.95
5	വാണിജ്യ ക്ളെട്ടിട ഉടമകൾ മാത്രമായവരുടെ വായ്പകൾ	2/5	NIL	7,50,461.5	NIL	NIL	NIL	7,50,461.5
6	ഉപജീവനബത്ത ലഭിക്കുന്ന, എന്നാൽ മറ്റൊരു ഗുണഭോക്തൃ പട്ടികയിലും ഉൾപ്പെടാത്ത വ്യക്തികളുടെയും കടബാങ്ങാളുടെയും വായ്പകൾ	61/510	61,15,095.22	97,80,644.96	2,20,06,472.91	1,12,38,338.52	63,78,443	5,55,18,994.61
		555/1620	1,95,16,882.66	2,87,91,949.751	7,99,81,357.36	4,08,65,298.94	1,84,13,549.1	18,75,69,037.9

- ആകെ വോണുകളുടെ എണ്ണം = 1620
- ഗുണഭോക്താക്കളുടെ എണ്ണം = 555
- 10 ലക്ഷം വരെയുള്ള വായ്പ ബാധ്യത = 16,91,55,488.711
- 10 ലക്ഷം മുതൽ മുക്ളിലേക്ക് ഉള്ള വായ്പ ബാധ്യത തുക = 1,84,13,549.1

- ആകെ ബാധ്യത തുക = 18,75,69,037.9

7) ദുരന്ത ബാധിതരുടെ 93.01 ലക്ഷം രൂപ എഴുതി തള്ളിയതായി പരാമർശം (6) പ്രകാരം കേരള ബാങ്ക് ജനറൽ മാനേജർ അറിയിച്ചിരുന്നു .

8) സർക്കാർ ഈ വിഷയങ്ങൾ വിശദമായി പരിശോധിച്ചു. രാജ്യം ഇന്നുവരെ കണ്ടിട്ടില്ലാത്ത രീതിയിൽ ഉള്ള ദുരന്തത്തിൽ ഉറ്റുവരെയും ഉടയവരെയും നഷ്ടപ്പെട്ടതും, ജീവനും, ജീവനോപാധിയും നഷ്ടപ്പെട്ട നിരാലംബരായ ജനതയെ സഹായിക്കേണ്ടത് ഒരു സർക്കാരിന്റെ ഉത്തരവാദിത്തമാണ്. അവർക്കും മറ്റുള്ളവർക്കൊപ്പം സമൂഹത്തിൽ മാനുഷമായി ജീവിക്കാൻ അവകാശം ഉണ്ട്. ഇനിയും അവർക്കു നൽകേണ്ട സഹായങ്ങൾ വൈകിപ്പിക്കുന്നത് തികച്ചും അനീതിയാണ് .

9) മേൽ സാഹചര്യത്തിൽ, വയനാട് ചുരൽമല ദുരന്തബാധിതരുടെ വായ്പ കടിശ്ശിക എഴുതിത്തള്ളുന്നതിനുള്ള നടപടി സ്വീകരിക്കണം എന്ന സംസ്ഥാന സർക്കാരിന്റെ അഭ്യർത്ഥന ബഹു. ഹൈക്കോടതിയുടെ ശക്തമായ ഇടപെടൽ ഉണ്ടായിട്ടും കേന്ദ്ര സർക്കാർ അംഗീകരിക്കാൻ തയ്യാറായിട്ടില്ലാത്ത സാഹചര്യത്തിലും, ദുരന്ത ബാധിതരുടെ വായ്പ എഴുതിത്തള്ളാൻ സഹായകരമായിരുന്ന ദുരന്ത നിവാരണ ആക്ട് 2005 ലെ Section 13 വ്യവസ്ഥ കേന്ദ്രസർക്കാർ റദ്ദാക്കിയിട്ടുള്ള സാഹചര്യത്തിലും, വയനാട് ജില്ലാ കളക്ടറുടെ റിപ്പോർട്ടിന്റെ അടിസ്ഥാനത്തിൽ, ഖണ്ഡിക 6 -ൽ പ്രതിപാദിച്ചിട്ടുള്ള പ്രകാരം വയനാട് ചുരൽമല ദുരന്തബാധിതരുടെ 30/07/2024 തീയതി വരെ ഉണ്ടായിരുന്ന വായ്പബാധ്യത മുഴുവൻ സർക്കാർ ഏറ്റെടുക്കുന്നതിന് തീരുമാനിച്ചു. വയനാട് ജില്ലാ കളക്ടറുടെ റിപ്പോർട്ടിന്റെ അടിസ്ഥാനത്തിൽ ഇതിനാവശ്യമായി വരുന്ന തുകയായി കണക്കാക്കിയിട്ടുള്ള ₹18,75,69,037.90 (പതിനെട്ടു കോടി എഴുപത്തിയഞ്ച് ലക്ഷത്തി അറുപത്തിയൊമ്പതിനായിരത്തി രൂപത്തിയേഴ് രൂപ തൊണ്ണൂറു പൈസ) മുഖ്യമന്ത്രിയുടെ ദുരിതാശ്വാസ നിധിയിൽ നിന്നും ബാങ്കുകൾക്ക് അനുവദിക്കുന്നതിനായി വയനാട് ജില്ലാ കളക്ടർക്ക് അനുവദിക്കുന്നതാണ് .

10) കേരള ബാങ്ക് എഴുതിത്തള്ളിയതായി അറിയിച്ചിട്ടുള്ള ₹93.01 ലക്ഷം രൂപ കേരള ബാങ്കിന് അനുവദിക്കുന്നതിനുള്ള നടപടികൾ ജില്ലാ കളക്ടർ സ്വീകരിക്കേണ്ടതാണ് .

11) ബഹു. ഹൈക്കോടതിയുടെ ഉത്തരവിന്റെ അടിസ്ഥാനത്തിൽ 30/07/2024 മുതൽ ഇതുവരെ

ഈ വായ്പകൾക്ക് മൊറട്ടോറിയം പ്രഖ്യാപിച്ചിരിക്കുകയാണ്. അതിനാൽ ഈ കാലയളവിലെ പലിശ, വായ്പാ ബാധ്യതയിൽ ഉൾപ്പെടുത്തിയിട്ടില്ല .

12) ദുരന്തബാധിതരുടെ CIBIL സ്കോറിനെ ബാധിക്കാത്ത രീതിയിൽ വായ്പ കിടപ്പുകൾ ഒരു തവണ തീപ്പാക്കൽ (One Time Settlement) വ്യവസ്ഥയിൽ നടപ്പിലാക്കുന്നതിന് SLBC - യുമായി ചേർന്ന് വ്യക്തമായ മാനദണ്ഡങ്ങൾ നിശ്ചയിക്കുന്നതിന് അടിയന്തിര നടപടികൾ സ്വീകരിക്കാൻ ചീഫ് സെക്രട്ടറിയെ ഘോഷിച്ചിട്ടുണ്ട്.

13) വയനാട് ജില്ലാ കളക്ടർ സമർപ്പിച്ച പട്ടികയിൽ നിന്നും വ്യത്യസ്തമായി ഏതെങ്കിലും വ്യക്തിയെ പുതുതായി ഉൾപ്പെടുത്തേണ്ടിവന്നാലോ ഒഴിവാക്കേണ്ടിവന്നാലോ, അതിന്മേൽ തീരുമാനമെടുക്കുന്നതിനായി ചീഫ് സെക്രട്ടറിയുടെ അദ്ധ്യക്ഷതയിൽ ദുരന്തനിവാരണ വകുപ്പ് സെക്രട്ടറി, ധനകാര്യ വകുപ്പ് സെക്രട്ടറി എന്നിവർ ഉൾപ്പെടുന്ന ഒരു ഉന്നതതല സമിതിയെ നിയോഗിക്കുന്നു .

14) തുക ജില്ലാ കളക്ടർക്കു നൽകുന്നതിനുള്ള നടപടികൾ റവന്യൂ (DRF) വകുപ്പ് സ്വീകരിക്കേണ്ടതാണ്.

(ഗവർണ്ണറുടെ ഉത്തരവിൻ പ്രകാരം)
M G RAJAMANICKAM
SECRETARY

പ്രിൻസിപ്പൽ അക്കൗണ്ടന്റ് ജനറൽ (ആഡിറ്റ്), കേരള, തിരുവനന്തപുരം
അക്കൗണ്ടന്റ് ജനറൽ (എ&ഇ), കേരള, തിരുവനന്തപുരം
ജില്ലാ കളക്ടർ, വയനാട്
കമ്മീഷണർ, ലാൻ്റ് റവന്യൂ
അഡ്വക്കേറ്റ് ജനറൽ എറണാകുളം (ആമുഖ കത്ത് സഹിതം)
കമ്മീഷണർ, ദുരന്ത നിവാരണം
ജനറൽ മാനേജർ കേരള ബാങ്ക്
കൺവീനർ SLBC കേരളം, കാനറാ ബാങ്ക് സർക്കിൾ ഓഫീസ്/PB No 159, MG Road, തിരുവനന്തപുരം
ട്രഷറി ഡയറക്ടർ
സെക്രട്ടറി, നിയമ വകുപ്പ്
സെക്രട്ടറി, ധനകാര്യ വകുപ്പ്
റവന്യൂ (DRF) വകുപ്പ്
ഫിനാൻസ് ഓഫീസർ, ദുരന്തനിവാരണ വകുപ്പ്
പൊതുഭരണ (SC) വകുപ്പ് (ഇനം നമ്പർ:)
പൊതുജന സമ്പർക്ക (വെബ് & ന്യൂ മീഡിയ) വകുപ്പ്
സ്റ്റോക്ക് ഫയൽ / ഓഫീസ് കോപ്പി

ഉത്തരവിൻ പ്രകാരം

Signed by Vincent U
Date: 30-01-2026 11:27:35

Also regarding the provision of Ujjeevana loan schemes to the natural disaster affected areas of Wayanad and Kozhikode

Government of Kerala to rehabilitate Micro, Small, and Medium Enterprises (MSMEs) and small-scale livelihoods devastated by natural disasters like the 2018 floods and more recent landslides. The scheme provides critical financial support by offering a **margin money subsidy of 25%** of the loan amount (capped at **₹3 lakh**) or an **interest subvention of 9%** for loans up to **₹12 lakh**. It is specifically designed to help flood-affected MSMEs, dairy farmers, homestay owners, and commercial vehicle operators restart their businesses with minimal financial strain. Eligible units are typically identified through official mobile surveys conducted by the District Industries Centre (DIC) or relevant authorities, ensuring that the aid reaches those with documented disaster-related losses.

Key Highlights of the Ujjeevana Scheme

Feature	Details
Primary Goal	Livelihood restoration for disaster-affected sectors in Kerala.
Margin Money Support	25% of the term loan (Maximum ₹3,00,000).
Interest Subvention	9% for loans up to ₹12,00,000.
Target Beneficiaries	MSMEs, homestays, dairy/bee farmers, and commercial vehicle owners.
Identification	Based on official damage assessment surveys (e.g., Rebuild Kerala mobile survey)

2. Agenda suggested by SBI – SRLM Pending Claim of four RSETIs

SRLM claim is pending for our four RSETIs, viz, Alappuzha, Kottayam, Pathanamthitta and Wayanad for the Financial Years 2015-16 to 2019-20 and 2024-25, 2025-26. Full reimbursement in respect of 2020-21 to 2023-24 has been received and part payment of FY 2024-25 has been received on 16.06.2025, long pending dues for the Financial Years 2013-14, 2015-2016 to 2019-20 are yet to be received.

The total claim amount pending for reimbursement towards the expenditure for training BPL candidates of four RSETIs i.e. Alappuzha, Kottayam, Pathanamthitta and Wayanad, submitted by our RSETIs up to the FY 2025-26 (up to October 2025), is Rs. 3,82,65,147/-

(Rupees Three Crore Eighty Two Lakh Sixty Five Thousand One Hundred and Forty Seven only), details are as follows:

SL No.	NAME OF RSETI	Long claim Pending (2013-14 to 2017-18)	FY 2018-19	FY 2019-20
1.	ALAPPUZHA	26,19,000	2,43,698	10,23,634
2.	KOTTAYAM	22,96,800	2,65,466	12,29,944
3.	PATHANAMTHITTA	24,83,000	3,21,178	12,58,956
4.	WAYANAD	23,79,400	2,30,171	13,34,687
	TOTAL	97,78,200	10,60,513	48,47,221

SL No	NAME OF RSETI	Total Pending in Rupees from 2013-14 to 2025-26 (Up to Sep 25)		
		FY 2024-25	FY 2025-26	
1	ALAPPUZHA	35,05,532	30,80,205	1,04,72,069
2	KOTTAYAM	34,62,291	22,81,537	95,36,038
3	PATHANAMTHITTA	31,30,494	21,93,210	93,86,838
4	WAYANAD	26,87,288	22,38,656	88,70,202
	TOTAL	1,27,85,605	97,93,608	3,82,65,147

We are yet to receive the reimbursement for claims as under:

1. Long pending claims from the Financial Years 2013-14 and 2015-16 to 2017-18.
2. Part reimbursement for claims related to 2018-19, 2019-20 and 2024-25.
3. Reimbursement of claims related to 2025-26 (upto Sep 2025)

We are yet to receive the second installment of MoRD grant of Rs.1 Crore for RSETI, Alappuzha and the SRLM claim of Rs.3,82,65,147/- for the RSETIs including the long pending claim from 2013-14 to 2019-20 for Rs.1,56,85,934/-.

4. Agenda suggested by DFS

F. No. 19/01/2025-RRB
GOVERNMENT OF INDIA
Ministry of Finance
Department of Financial Services

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated: 28th January, 2026

To
SLBC/UTLBC Convenor of all States/UTs

Subject: Issues faced by transgender persons in availing loans for self-employment and measures for their effective financial inclusion - regarding

Sir/Madam,

As you may be aware, in terms of the Directions on Priority Sector Lending (PSL), transgender persons are explicitly included as one of the category eligible for classification under "Weaker Sections". Further, the Annual Credit Plan (ACP) prepared by the State Level Bankers' Committee (SLBC) / Union Territory Level Bankers' Committee (UTLBC) is aligned with the extant guidelines on priority sector lending.

2. In this regard, concerns have been raised by the Ministry of Social Justice & Empowerment, Department of Social Justice and Empowerment (DoSJ&E), that despite the availability of appropriate guidelines, transgender persons continue to face challenges in accessing bank loans for self-employment, inter alia, due to the non-availability of fixed address and income proof.

3. DoSJ&E has also emphasized that, for effective financial inclusion of transgender persons, a dedicated agenda item may be included in SLBC meetings and financial literacy camps may also be organized.

4. In view of the above, it is requested that financial inclusion of transgender persons and flow of credit to them under PSL may be included as an agenda item in SLBC meetings. Further, financial literacy camps may be organized specifically targeting the needs and concerns of the transgender community, and banks may be sensitized to provide adequate credit to eligible borrowers in a time-bound manner.

Yours faithfully,


(Shwetha Rao B)

Director

E-mail: rrb-banking@nic.in

Tele: 011- 23748764

F. No. 17/15/2024-IF-I (Pt)
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevan Deep Building,
Sansad Marg, New Delhi-110001
Dated: the 3rd February, 2026

To
SLBC/UTLBC Convenor of all States/UTs

Subject: PM Surya Ghar: Muft Bijli Yojana (PMSGMBY)- reg.

Sir/Madam,

The undersigned is directed to acknowledge and appreciate the continued efforts and cooperation of banks and State Level Banking Committees (SLBCs) in the implementation of the PM-Surya Ghar: Muft Bijli Yojana (PMSGMBY), a flagship scheme launched by the Hon'ble Prime Minister aimed at solarising one crore households by providing free electricity up to 300 units every month. The residential households would be the direct beneficiaries of the scheme.

2. It has been observed that a significant proportion of loan applications under PMSGMBY—approximately 35–40%—are being rejected by banks for various reasons, and that there are also delays in sanction and disbursement of approved loans. These issues are adversely affecting the uptake of rooftop solar installations under the scheme. Also, the National Programme Implementing Agency for the PMSGMBY has emphasized the need to enhance loan uptake and strengthen monitoring mechanisms for loans under the scheme.

3. SLBCs are expected to extend their full cooperation in implementing the scheme and sensitizing member banks, in the larger interest of achieving the objectives of this National Programme.

4. Accordingly, with a view to reducing rejection of loan applications, expediting Sanction/Disbursement processes, and ensuring proactive engagement by banks, SLBCs are requested to take the following measures:

- a. **Inclusion of PMSGMBY loan targets in Annual State Credit Plans (SACP) and District Credit Plans (DCP)** - Annual and quarterly sub-targets may be earmarked separately for Sanction of loans vis-à-vis the number of loan applications under the PMSGMBY.
- b. **State Level Banking Committees (SLBCs)** — may monitor the PMSGMBY loan progress as an agenda item in their meetings/reviews.

...2/-

5. Agenda suggested by Kudumbashree



Kudumbashree
State Poverty Eradication Mission
Local Self Govt. Department
Govt. of Kerala

KSHO/74/2023-M2 MF

Date:08-02-2026

From,
EXECUTIVE DIRECTOR
Kudumbashree

To
1. Convener
State Level Bankers Committee, Kerala

2. Principal Director
LSGD, Thiruvananthapuram

Sir,

Sub :- Kudumbashree – Submission of SLBC Agenda for 148th Meeting of SLBC – reg.

Ref :- 1) 148th SLBC's agenda invitation mail dated 02.02.26
2) Government letter No. DA3/135/2025-LSGD dated 02.02.26

In inviting Kind attention to the reference cited, it is requested to include the following agenda point for the aforementioned SLBC meeting.

SECTION	AGENDA POINT	BRIEF DESCRIPTION ON AGENDA POINT
Financial Inclusion and Animal Husbandry	Enterprise financing loan to individual SHG woman at low interest rates.	For commencing and expanding business operations by individual/Group SHG woman related to value addition, byproduct utilization etc. in Animal Husbandry and Agriculture sector, collateral free, low-interest rate Enterprise loans are required. MoU with banks is highly appreciated in this regard.

Yours faithfully,

EXECUTIVE DIRECTOR
Kudumbashree

TRIDA Building, Medical College PO, Thiruvananthapuram 695011
T.0471 2554 714, 2554 715, 2554 716, 2554 717
