

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

Convenor:

केनरा बैंक



Canara Bank

Ref: SLBC/SLRM/Minutes/71/AJS

09/06/2025

(All Members of SLBC)

Dear Sir,


Sub: Minutes of the State Level Review Meeting for March 2025,SLBC Kerala

We are forwarding herewith the minutes of the SLRM Meeting of SLBC, Kerala held on 27th May 2025 at Hotel Residency Tower, Thiruvananthapuram.

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

Thanking you,

Yours faithfully,


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

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**MINUTES OF THE STATE LEVEL REVIEW MEETING MARCH 2025 OF
STATE LEVEL BANKERS' COMMITTEE, KERALA
Held on 27.05.2025 (Tuesday) at Hotel Residency Tower, Trivandrum**

The SLRM meeting commenced at 2.30pm. The List of participants is as per annexure.

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

- The **State Level Review Meeting (SLRM) March 2025** serves as a platform to align banking operations with Kerala's developmental priorities.
- SLBC Kerala has evolved from reviewing credit flow to actively designing initiatives for the state's needs.

Key Banking Sector Achievements (March 2025):

- **Total Deposits:** ₹9,48,249 Crore (+10% YoY; +4% QoQ).
- **Total Advances:** ₹6,83,513 Crore (+8% YoY; +3% QoQ).
- **Credit-Deposit (CD) Ratio:** 72.08% (exceeds regulatory 60% benchmark).
- **Priority Sector Advances (PSA):**
 - ₹3,08,850 Crore (+19% YoY).
 - PSA constitutes **45.19%** of total advances, reflecting strong focus on thrust sectors.
- Banks must leverage deposit growth to create **innovative financial products** addressing societal needs.
- Collaboration is key to building a **resilient and inclusive banking system**.

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

- Geopolitical shifts, inflation, and trade dynamics have shaped the global economy, with India emerging as a resilient growth leader.
- RBI projects 6.5% GDP growth for 2025-26, with risks from global volatility.
- Agriculture thrives due to robust crop output, easing food inflation.
- Manufacturing shows revival signs; services remain resilient.
- Investment grows via infrastructure focus, strong corporate balance sheets, and eased financial conditions.

Kerala's Economic Highlights:

- GDP estimated at ₹13.11 lakh crore (2024–25), with 8.84% CAGR (2015–16 to 2024–25).
- Top-tier per-capita GSP (₹3.72 lakhs) and strong human development indicators.
- Services dominate GVA (two-thirds share); need for balanced sectoral growth emphasized.

Banking Sector Performance in Kerala:

- Deposits: ₹9.48 lakh crore (+10% YoY).
- Advances: ₹6.83 lakh crore (+8% YoY).
- Total Business: ₹16.31 lakh crore (+₹1.40 lakh crore YoY).
- Priority Sector: ₹3.09 lakh crore (+7% YoY); agriculture loans up 7%.
- CD Ratio: Stable at 72.08%.
- Annual Credit Plan:
 - Priority Sector: 105.02% achieved.
 - Primary Sector: 116.07% (exceeded).
 - Secondary Sector: 97.07% (near target).
 - Tertiary Sector: 58.69% (unsatisfactory; needs focus).

Key Focus Areas:

1. MSME Growth:

- Outstanding loans at ₹95,118 crore (+10% YoY), but skewed toward retail/services.
- Need to promote manufacturing for employment and economic linkages.

2. Financial Inclusion:

- Expand banking networks and digital payment adoption.
- Prioritize financial/digital literacy.

3. Tertiary Sector Lending:

- Address low credit flow to service-based industries via policy-bank collaboration.

- Collaborative solutions for sectoral/regional credit challenges.
- Leverage Kerala's development model and India's growth trajectory.
- Gratitude to Kerala Government, RBI, NABARD, and stakeholders for support.

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

- Kerala has always faced disasters during the monsoon season ie during 2018 the state faced one of the biggest floods and last year the state faced the toughest landslide. The entire machinery of the state was prepared for any disasters related to monsoon but unfortunately, we are facing a new threat ie a foreign ship capsizing near our coast.
- There are risk of oil spills and the same may affect the people near the coastline very badly. So banks in these areas to be prepared for the same.
- During the Wayanad Landslides he appreciated the bankers contribution in the way of CSR but he also commented that till now no banks have taken action to write off/waive loans of the affected persons of Wayanad landslide.
- He appreciated the banks for the performance during the FY in primary sector and secondary sector. The State Government recently bagged the recognition from Government of India as the best State for Ease of Doing Business, if the state has to continue this there should be honest involvement of financial institutions also.
- He also pointed out a disturbing statistics stating eventhough the advances under agriculture had gone up the number of accounts have come down. This suggest that the lion share of the advances are going to bigger farmers and the credit dispersal to small farmers are reducing. Banks as well as the regulatory agencies to check on the same.
- The rising share of gold loan under agriculture advances also was critically pointed out. There should be a check that whether there is a regular demand in the rural areas or the increase points out to rural distress.
- The Gross NPA is showing a diminishing trend which is a positive sign for the state.
- The lackluster performance under tertiary sector has always been a concern for our State. One reason for the same may be that all the schemes prevalent are central schemes and we would be requiring schemes which are suited for our State. Banks should think over this.
- In the recent times as the digital and financial literacy are on the rise, the number of frauds are also increasing. The fraudsters are targeting professionals who are highly qualified so banks should educate their customers in more and more regarding these frauds.

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

- The concern raised by the Hon'ble Chief Secretary regarding the finance to tertiary sector is being raised by Reserve Bank of India in all the meetings. Banks should identify the lacunas and provide finance to the same during this FY.
- Considering the CD ratio of the State, though the same is far better while comparing the past few years. Always the CD ratio of the State was hovering around 73% and

this quarter this fell to 72%. Analyzing the reasons for this we could see the deposit growth rate is always higher in our state compared to credit growth but in most of the other states it's the opposite. The performance of State Bank of India and other Kerala Based banks under credit dispersal is not upto the expected levels which is also a reason for the same. In all the recent meetings the names of these banks have come up for discussion and again the forum appeal to these banks to improve their performance.

- The number of population a bank branch services in Kerala is 3302 and the national average is 10,000. Considering the same Kerala is well above the national average. It was surprising to note that as per the report generated from CISBI portal there are several unbanked revenue centers still in Kerala. SLBC had convened a meeting for the same and the responsibility of conducting the survey and identification was given to the LDMs. Banks to kindly check whether any wrong mapping has been done in the portal as the initial step and if found it is unbanked urgent steps to be taken to open a bank branch to be initiated.
- RBI regularly conducts financial literacy campaigns in the State and as a novel initiative during this quarter RBI through the extensive library networks available in the State had distributed 5 books which educates the people about financial literacy.
- Hon'ble Chief Secretary had pointed out regarding the financial frauds especially online frauds which are on the rise. RBI has always been actively involved in propagating awareness against such frauds.
- Reserve Bank of India is asking several regulatory returns through SLBC and SLBC is finding it difficult to submit the same within the time line as the banks are not adhering to the timeline proposed from RBI side. Banks were instructed to submit the data keeping the timeline.

Shri. Bishwanath Sinha IAS, Additional Chief Secretary, Home & Vigilance Department, Government of Kerala his speech addressed the following:

- Government of India on the recommendation of RBI is expanding network for regulating, controlling and eliminating all kinds of unregulated lending activities. For the same the draft of the BULA act is in circulation. There are various unregulated banking activities which are taking place and this infact is affecting the licensed banks. The Government expects the comment of banks on the same.
- There are a lot of cyber frauds happening in todays world and all the agencies are trying to provide awareness regarding the same through print and visual medias. The bank statements as well as passbooks which a normal customer checks regularly should contain advisory regarding frauds rather than providing advisories in the websites which are seldom checked by normal people.

- The operational vigilance is the need of the hour especially for the financial institutions. The bill is particularly related to the consumer protection aspects and the Government expects to get comments from the stake holders of SLBC

(Action: Members of SLBC)

Smt. M G Jayasree, Deputy Director General, Department of Financial Services in her speech addressed the following:

- Initially getting credit facilities from unregulated financial institutions will seem to be rosy but while it comes to the case of recovery, they are using unlawful practices. In such cases this BULA comes into effect. It defines who all can do public lending and also to end unregulated lending practices.
- The bill is mainly directed to Law enforcement agencies, the Regulators as well as the Bankers.
- First step in this regard is the identification of the unregulated lending activities and reporting the same. Since SLBC is the forum where RBI, Bankers and State Government officials are involved it has very major role to play.
- Government of India is focusing mainly to improve the financial inclusion and banks should focus on that through either BC channel or Digital Channel. This should be given utmost importance.
- It should be ensured that all government scheme beneficiaries should have social security schemes ie PMJJBY and PMSBY.
- Through the agenda it has come to the notice that LDMs of the State has done household surveys to identify the gaps in the enrollments which is a commendable initiative.
- There are schemes of other ministries like Agriculture, MSME, Urban etc same also should be implemented properly and any grievances raised should be addressed by the Stake holders of this forum appropriately.
- There are several budget announced schemes which will be rolled out during the coming months like Shrimp brood stock scheme, Stand Up India 2.0, schemes for Homestays etc.

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

- He appreciated the efficient conduct of SLBC in the State of Kerala and expressed his happiness at being a part of it.
- The primary sector target was breached for the FY 24-25 and same has happened with the efforts with the banks of the State, LDMs and DDMs.
- NABARD will be preparing PLP before fixing the ACP targets and for the last FY the total projections was 2.38 lakh crore and against which ACP was 2.43 Crs and achievement was 2.55 lakh crores. For FY 25-26 NABARD has made a projection of 2.78 Lakhs crores seeing the trends in the previous years.
- He hoped the ACP will be crossing 3 lakhs crores by the next FY.

- Most of the districts have achieved the primary sector target. Idukki district missed the target under primary which is a shock considering the economy of the district thrives primarily on agriculture.
- He asked to come up with a special plan for Idukki in coordination with all the stake holders for improving the primary sector disbursements. If sufficient credit is not been provided to the district of Idukki it may lead to farm distress which will be affecting the economy of the State.
- Palakkad, Wayanad and Kasargode had went through such a phase and a special package was declared by the Prime Minister for revival of credit which has made a transformation in the above-mentioned districts.
- NABARD is seeing a lot of distress in the PACs of Idukki districts which is the reason why a special plan to be chalked out of the district of Idukki.
- While preparing the target for the coming FY specific sectors like fisheries, dairy to be allocated with targets so that more focused approach can be outlined for these sectors.
- Ministry Fisheries is reviewing the performances under KCC Fisheries again and again and Kerala being a State with 600 km of coastline and 2nd highest number of fishermen the performance is not upto the mark compared to other states.
- If it is possible a target to be provided to shrimp farming as our state is good at the same.
- FPOs are a good avenue of finance to improve the primary sector lending portfolio of the banks, but sadly several FPOs are not able to improve to the next level due to lack of credit. As of the data available there are 660 FPOs in our state and out of that only 30 FPOs have been provided with credit. A credit guarantee for FPOs are available under NABSAMRAKSHAN and banks are requested to explore the possibility of financing to FPOs.
- While going through the deposit portfolio of the banks we can see State Bank of India and Federal Bank is having the lion share of deposits but these banks are having CD ratio below the State average. He requested these banks to provide more credits in the State of Kerala especially to the district of Idukki.
- Macro level climate resilient financing is happening in the State but it should happen at the micro level also.

Shri. Vishnu Raj IAS, Director, Department of Industries and Commerce, Government of Kerala while addressing the forum appreciated the bankers for the work put in by them for achieving the target under PMFME. Under the KERA project the Government of Kerala is identifying climate resilient agriculture practices and beneficiaries. In these schemes also bankers are having an important role to play.

Shri. Sachin Kumar IAS, Officer on Special Duty, Finance Department, Government of Kerala, addressed the forum and highlighted a new initiative under Rebuild Kerala— Disaster Risk Financing. He noted that while the State Disaster Response Fund (SDRF) and other existing funds are available, they often prove insufficient during disasters. This

initiative aims to secure financing for both pre-disaster preparedness and post-disaster recovery.

Consultancy studies have been conducted to assess average annual losses and other critical parameters. However, the State Government currently lacks the specialized expertise to advance this initiative. He welcomed inputs, schemes, or support from agencies and banks, emphasizing that such collaboration would greatly benefit this new endeavour.

Smt. Josephine J, Chief of Decentralised Planning, Planning Board, Kerala while addressing the forum informed that the SC/ST section of the society is slightly behind in the digital as well as the financial literacy. Bankers of the state has a big role to play under this. Considering the agriculture sector, a considerable amount of local government funding are routed to this sector, where as there is a lack of bankable projects.

She also raised concerns regarding the Kudumbashree groups receiving funding from unregulated entities and insisted the intervention of regulators in this matter.

1. Adoption of Minutes of 145th SLBC Meeting

The forum unanimously adopted the minutes of the 145th SLBC meeting for December 2024, held on 8th April 2025, which was forwarded to the members, vide SLBC letter vide SLBC/145/Minutes/55/AJS dated 23/04/2025.

2. Review of performance under Primary Sector:

PRIMARY		
Parameter	2023-24	2024-25
Target for the whole year	159076	144162
Achievement of Q4	138490	167336
% achievement for Q4	87%	116%

Disbursement in 2023-24 :Rs. 138490/- Crs
Disbursement in 2024-25: Rs. 167336/- Crs.
Incremental Disbursement: Rs. 28846/- Crs
% Increase from last Financial year: 20.82%

District wise achievement: Alappuzha: 109%, Kollam: 128%, Trivandrum: 121%, Kannur: 123%, Palakkad: 123%, Thrissur: 122%. Malappuram: 137%, Kasargode: 128%, Pathanamthitta: 114%, Kozhikode: 114%, Kottayam: 119%, Idukki: 78%, Wayanad: 106% and Ernakulam: 102%.

Idukki district was instructed to improve their performance under primary sector as it is the only district which has not achieved the primary target

(Action: LDM Idukki)

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

The agriculture NPA stood at 3.82% as on 31/03/2025.

Highlights of 4th Quarter Performance

- Deposits grew YoY by 10%
- Advances grew by 8% YoY.
- Agriculture advances grew by 7% YoY.
- MSME advances grew by 10% YoY.

2.1. Pending Issues in Primary Sector

2.1.1. Enhancing Farmers Income

Convenor informed the forum that for India to achieve its vision of becoming a developed nation by 2047, the Agriculture and Allied Sector must sustain an annual growth rate of 5%, as emphasized by the Hon'ble Minister for Agriculture, Government of India. While the projected growth for the Farm Sector in FY 2026 stands at 3.5%, the Government is actively implementing measures to accelerate this pace and bridge the gap.

SLBC received a letter stating that as part of its Risk Control measures, AIC conducted physical verification of insured crops for selected loanee farmers under the RWBCIS in Alappuzha district during the 2023-24 seasons. The verification revealed instances where farmers, despite being enrolled for insurance coverage by their respective banks, were not actively cultivating any crops during the relevant season. These findings were validated in collaboration with the KrishiBhavans of the concerned Panchayats. Additionally, during visits to several bank branches, it was observed that 'opt-out forms' had not been collected from farmers who were excluded from the scheme, highlighting gaps in procedural compliance.

Smt. Chippy Jasmine Francis, AIC informed that during inspection if crops are not there the farmers premium will be foregone and it will be transferred to the Technology fund of the Government of India. She also requested the bankers to confirm the presence of crop after providing crop loans.

Convenor instructed the bankers to conduct field visits for the loans which are eligible to be covered under the crop insurance scheme so that such issues will not surface again.

(Action: All Banks)

Convenor also expressed his concerns regarding the reduction in the number of KCC loans. During the last quarter the KCC loans showed a slight increase but again this quarter the trend is reversed. Though the number has reduced the amount under KCC has gone up which was pointed out by the Hon'ble Chief Secretary of the State. He also instructed the bankers to ensure the KCC renewals are happening and all eligible farmers are provided with KCC loans.

(Action: All Banks)

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

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

(Action: Department of Agriculture)

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

Convenor informed the forum that in accordance with DFS letter No. [reference number] dated 13.05.2025, all SLBCs were directed to address pending applications under KCC (Animal Husbandry and Fisheries) exceeding 15 days. As of March 2025, Kerala State reported pendency of 2,328 applications under KCC Animal Husbandry and 3,002 under KCC Fisheries. Pursuant to DFS instructions, a special meeting of LDMs was convened to expedite clearance of overdue applications. Through concerted efforts, the pendency was significantly reduced to 153 cases (Animal Husbandry) and 60 cases (Fisheries) respectively.

He appreciated all the bank branches as well as the controlling offices of the banks for reducing the pendency under the KCC animal husbandry and fisheries.

The District of Kottayam is having pendency of 44 cases, LDM, Kottayam was instructed to liaison with the banks and reduce the pendency at the earliest.

(Action: LDM Kottayam)

The highest pendency of applications under KCC fisheries are with State Bank of India and Union Bank of India. Convenor requested these banks to clear these pending applications.

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

The highest pendency of applications under KCC Animal Husbandry are with State Bank of India, Bank of India and Canara Bank. Convenor requested these banks to clear these pending applications.

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

2.1.4 Agenda Suggested by Reserve Bank of India

2.1.4.1 Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem

Convenor informed the forum that as per the discussions in the previous meeting, multiple online camps were organized to educate bankers about the AMI scheme. Subsequently, NABARD convened a Regional Coordination Committee meeting to explore strategies for enhancing scheme performance. Following this, SLBC conducted a meeting with AMI and AIF officials to discuss potential convergence opportunities between the two schemes. Several proposals were identified as eligible under both programs. As part of this initiative, AIF officials provided a list of projects, which was subsequently shared with LDMs for wider dissemination to relevant stakeholders.

Shri. B K Varaprasad informed that the the applications shared by the AIF officials have been forwarded to the Ministry for checking the eligibility for convergence. Once a reply is received the same will be communicated to the forum.

(Action: Directorate of Marketing Agriculture Infrastructure)

2.1.5 Agenda Suggested by Director Agriculture

2.1.5.1. Credit under Agriculture Infra Structure Fund

Convenor informed that the Agriculture Infrastructure Fund (AIF) stands out as one of the most effective government-sponsored schemes, offering significant benefits to both banks and farmers across the state while enhancing agricultural term lending. The AIF Project Management Unit (PMU) has been working in close coordination with banks in the State to ensure smooth implementation. Under this scheme, interest rates are capped at 9%, with a 3% interest subvention available for loans up to ₹2 crore. Notably, AIF allows convergence with other key initiatives like the PM Formalization of Micro Food Processing Enterprises (PMFME) scheme and Stand-Up India program. Earlier challenges regarding scheme convergence have been successfully resolved.

Biju Kumar D S, Team Lead, AIF informed that numerous NHGs, JLGs, activity groups, and individual NHG members are already engaged in agro-processing activities with bank financing, albeit often at higher interest rates. Beyond current value-addition initiatives, these groups have significant potential to expand into diverse agricultural ventures

including mushroom farming, sericulture, e-marketing platforms, post-harvest infrastructure (storage houses, grading centers, cold storage), logistics solutions, and technology-driven agriculture (smart farming, precision agriculture, drone technology, remote sensing). Additional opportunities exist in honey processing, compressed biogas production, custom hiring centers, organic fertilizer units, and advanced cultivation methods (vertical farming, hydroponics, aeroponics, polyhouses, greenhouses). The Kudumbashree Mission serves as an ideal platform to promote the Agriculture Infrastructure Fund (AIF) scheme, enabling women entrepreneurs to establish agricultural infrastructure units through affordable credit. This strategic convergence can catalyze socio-economic development across Kerala while advancing women's empowerment through sustainable agricultural enterprises.

Convenor informed that since the Kudumbashree officials are not here SLBC will be communicating the same to them and will update AIF on the same.

AIF PMU also raised concerns regarding the pendency under geotagging. Federal Bank has geo tagged 149 loans out of the 151 loans. Federal Bank is insisting before the last disbursement the geotagging to be ensured. He requested all other banks to follow the same.

Convenor informed that the least percentage of geotagging is Palakkad and Thrissur. LDMS of these districts were instructed to convene a meeting to reduce the pendency.

(Action: SLBC, LDM Palakkad and Thrissur)

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

Total Number of ineligible beneficiaries: 63,338.

Total number of ineligible refunded so far: 26,053

(Action: Directorate of Agriculture)

3. Performance under Secondary Sector

The percentage achievement is 97%.

Performance under Secondary Sector Disbursement

SECONDARY		
Parameter	2023-24	2024-25
Target for the whole year	58344	78341
Achievement of Q4	73790	76047
% achievement for Q4	126%	97%

Disbursement in 2023-24 : Rs.73790/- Crs

Disbursement in 2024-25: Rs. 76047/- Crs.

Incremental Disbursement: Rs. 2257/- Crs

Share of banks in MSME sector

Public Sector Banks:42.31%

Private Sector Banks:52.86%

Kerala Gramin Bank:2.11%

Small Finance Bank:0.71%

Cooperatives: 2.01%

District wise achievement: Alappuzha: 98%, Kollam: 86%, Trivandrum: 140%, Kannur: 102%, Palakkad: 113%, Thrissur: 111%. Malappuram: 98%, Kasargode: 138%, Pathanamthitta: 75%, Kozhikode: 81%, Kottayam: 105%, Idukki: 103%, Wayanad: 102% and Ernakulam: 81%.

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

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

3.1.1 Agenda suggested by Kudumbashree – Review of PMSVANidhi

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

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

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

Convenor appreciated the whole hearted efforts put forth by the banks of the State in the last two financial years for achieving the target under PMFME. During this March 2025 the gap to target was 700 odd applications which was sanctioned by the banks within a gap of 7 days which is really commendable.

He also requested the Industries Department as well as K-Bip to have meetings atleast quarterly so that such a huge pendency will not be piling up during the March quarter and the State target can be achieved easily.

(Action: Banks)

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

Assistant Director, KVIC informed that in FY 24-25 the target was 70 Cr and the banks of the state were able to sanction loans which are eligible for subsidy to a tune of Rs. 160 Cr. 85% of the margin money is pending to be claimed ie there is a pendency of Rs. 124 Cr margin money to be claimed. The PMEGP portal is undergoing revamp and it is down. Due the scheme getting high regards from all the States, yearly allocated target was breached. Considering the SC/ST category State Target also Kerala has achieved the same which is a commendable achievement.

There are lot of cases where the subsidy has been recalled from the banks as it was found out during the physical verification that the unit has been closed or non-traceable and cases where the actual disbursement is not upto the tune of sanctioned terms. As per the data the recovery suggested is Rs. 5.14 Cr from our State. The recovery effected as on date is Rs. 1.27 Crs only. He requested the banks to speed up the return of the margin money at the earliest.

(Action: Banks)

He hoped that the portal will be functional within a month and the applications received at the branch level, there is no provision to mark sanction. KVIC has also not received the target for this year from the Ministry.

3.1.4. Agenda suggested by MSME DFO: PM Vishwakarma

Convenor informed that there is a huge pendency under PM Vishwakarma scheme in our State. The scheme is directly monitored from the PMO and the performance of the banks are reviewed critically. The banks to take proactive steps to clear the pending applications at the earliest.

(Action: Banks)

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

Shri. Rajeev G, Additional Director, Industries Directorate informed that 17 PSUs has been enrolled under the TrEDS platform and considering the financial health of the PSUs the State Government has not made mandatory for the PSUs to be enrolled in the TrEDS platform. Though the number of MSMEs enrolled under the same has increased and if the Government makes it mandatory for all the PSUs to be enrolled then only this can be achieved 100%.

DGM, RBI requested the State Government to take the necessary steps in this direction.

(Action: Industries Department and SLBC)

Performance under Tertiary Sector

Parameter	TERTIARY	
	2023-24	2024-25
Target for the whole year	52252	22392
Achievement of Q4	10605	12302
% achievement for Q4	20%	59%

Pending issues under Tertiary Sector

4.1 Agenda Suggested by Reserve Bank of India

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

As per the available reports Wayanad,Palakkad, Kasargode, Kottayam and Alappuzha districts have been saturated with PMJJBY and PMSBY ie one in a family. Convenor urged

the banks to increase the enrollments under the scheme as the same is closely monitored by the DFS as well as by RBI

DGM, RBI urged the bankers as well as LDMs to continue the enrolment under campaign mode till 100% saturation is achieved.

(Action: Member Banks, SLBC, LDMs)

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

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

4.3 Review of CD Ratio –Suggested by RBI

Convenor informed that the CD ratio of the state is presently 72.08% and since the review for the same has been previously done by the Hon'ble Chief Secretary and RBI, banks which are having CD ratio less than the state average to improve their figures.

(Action:Banks)

4.4 Status of Land allotment for RSETIs buildings

State Director, RSETI informed that regarding the land allotments already Hon'ble Chief Secretary had spoke. Another issue is that regarding the reimbursement of training cost, an amount of Rs. 8,25,90,000/- is pending to be cleared by the Ways and Means of the State Government. He requested SLBC to follow up with this for the clearance of the same.

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

4.6Agenda suggested by RBI – Adoption of Fintech

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

Shri. ShahinSha KAS informed that the issue of banks not sharing the details of the bank accounts when the GST Department is sharing Pan numbers to them, still 7 banks are

pending to provide the details namely Indus Ind Bank, Kotak Mahindra Bank, Union Bank of India, Punjab National Bank, Punjab and Sind Bank and HDFC Bank.

(Action: Indus Ind Bank, Kotak Mahindra Bank, Union Bank of India, Punjab National Bank, Punjab and Sind Bank and HDFC Bank.)

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

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

(Action: Private Sector Banks)

4.8 Agenda suggested by FIDD, Thiruvananthapuram – Unbanked Revenue Centers

RBI, DGM informed that there are still gaps in identifying the URCs, there should be a proper assessment of the same. A committee may be formed and action plan to be discussed in the same. He also added that Kerala Bank is yet to complete the mapping of their banks so if this process is completed hopefully there will be no URCs in the State.

(Action: SLBC and Kerala Bank)

5. FRESH ISSUES

5.1 Tertiary Sector

5.1.1. Agenda suggested by ASAP

ASAP Kerala is a Government owned company under Higher Education Department and from its inception in 2012 ASAP has under 3 Lac students under various programs and the aim of ASAP is bridge the gap between the industry and the academier. In these 13 years ASAP has come up with several courses and the course fees has increased year on year, ASAP is having tie-up with 4 major banks. ASAP expects all other banks also to provide skill loans to the students as the same is the need of the hour.

Skill loans is having a limit of Rs. 1.5 Lakhs and the most of the course fees are more than that so ASAP requested the forum to reconsider the skill loan limits as the same is not sufficient for undergoing the courses.

ASAP Kerala is in active discussions with reputed foreign universities for offering joint skill development programmes. In such models, the course fee may need to be disbursed partly to the foreign university and partly to ASAP Kerala. ASAP request SLBC to examine the feasibility of enabling such a disbursement model within the skill loan framework, facilitating smooth financial transactions for international collaborations.

Convenor informed that the same is against the educational loan norms so the same cannot be considered as the fees can be remitted to the students account or to the educational institution.

(Action: All the banks)

5.1.2. Agenda suggested by Directorate of Handlooms and Textiles

The Department informed to use the new URL of the Handloom Weaver Mudra Portal, which is <https://aapplications.pnbindia.in/coccd/login.aspx>, to lodge claims for margin money, interest subvention, and credit guarantee fees for all eligible handloom beneficiaries. This will help ensure the prompt sanctioning and disbursement of loans to qualified applicants. All stakeholders are requested to submit their claims through the portal to streamline the process and facilitate timely approvals.

(Action: Banks)

5.1.3. Agenda suggested by Excise Department

Convenor requested all the banks to support the campaign against drugs by the excise Department by providing the available CSR funds.

(Action: All Banks)

5.1.4 Agenda suggested by NACER, Bengaluru

The State Director, RSETIs informed SLBC to give direction to the sponsoring Banks in the State to fix targets for their branches for increasing the credit linkage of RSETIs. Now the credit linkage percentage of RSETIs has to be increased from 50% to 72%, and in our State it is disheartening to note that several banks are not financing to the trainees.

Sponsoring banks are requested to provide maximum publicity to the RSETI through innovative methods so that more and more people are aware of the set up and there is also a toll free number which is answered in Malayalam which provided information regarding which course is offered by which RSETI during the particular time.

Shri. Achuth J Sankar, Senior Manager, Canara Bank proposed the vote of thanks to all participants and the meeting concluded at 5.00pm.

Participants

CO-CHAIRPERSON OF THE MEETING			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Government of Kerala	Dr. A Jayathilak IAS	Chief Secretary
2	Canara Bank	Sri. S K Majumdar	Executive Director

RESERVE BANK OF INDIA		
SL NO	NAME	DESIGNATION
1.	Sri. Thomas Mathew	Regional Director
2.	Sri. Mohammed Sajid P K	General Manager
3.	Sri. K B Sreekumar	Deputy General Manager
4.	Sri. Sabith Salim	Assistant General Manager
5.	Sri. Ranjith E K	Manager
6.	Sri. Sreekant T K	Manager
7.	Sri. V G Monikandan	Manager

DEPARTMENT OF FINANCIAL SERVICES		
SL NO	NAME	DESIGNATION
1	Smt. M G Jayasree	Deputy Director General

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

GOVERNMENT OF KERALA/ GOVERNMENT OF INDIA/DEVELOPMENTAL AGENCIES			
SL No	INSTITUTION	NAME	DESIGNATION
1.	Home & Vigilance Department	Sri. Bishwanath Sinha IAS	Additional Chief Secretary
2.	Finance Department	Sri. Ajit Patil IAS	Secretary-Finance Resources
3.	Finance Department	Sri. Sachin Kumar Yadav IAS	Deputy Secretary & OSD- Finance
4.	Department of Industries & Commerce	Sri. P Vishnuraj IAS	Director- Directorate of Industries & Commerce
5.		Sri. Rajeev G	Additional Director- Directorate of Industries & Commerce
6.	State Planning Board	Smt. Josephine J	Chief -Decentralized Planning -State Planning Board
7.	Planning and Economic Affairs Department	Smt. Lethakumari M B	Additional Secretary
8.	State GST Department	Sri. Anil Kumar S	Joint Commissioner
9.	State GST Department	Sri. Shahin Shah KAS	Deputy Commissioner
10.	Agriculture Development & Farmers' Welfare Department	Sri. Jayakrishnan K G KAS	Under Secretary
11.	State Horticulture Mission	Sri. Animon G	Joint Director
12.	MGNREGS-State Mission	Sri. Shins D	Assistant Director
13.	Directorate of Handlooms & Textiles	Sri. Anoop S Nair	Deputy Director
14.		Abdul Kareem F	J S
15.	Land Revenue Commissionerate	Dr. Jayanthi Sudhakaran KAS	Assistant Commisioner(LR)

16.	Economics & Statistics Department	Smt. Yamuna A R	Joint Director
17.	LSGD	Sri. Balagopal P V	Additional Director
18.	Kerala Bureau of Industrial Promotion	Sri. Van Roy S	General Manager
19.	National Housing Bank	Sri. Vaibhav Ramteke	Assistant General Manager
20.		Sri. M S Sreenath	Deputy Manager
21.	SIDBI	Sri. Harikrishnan M S	Assistant Manager
22.	Agri Insurance Company	Smt. Chippy Jasmine Francis	Assistant Manager
23.	KVIC	Sri. Sanjeev	Assistant Director
24.	KVIB	Smt. Mary Virgin	Director (PMEGP)
25.	Directorate of Agriculture development and farmers' welfare	Sri. Ajit C	Assistant Director
26.		Sri. Pramod Madhavan	Assistant Director
27.		Smt. Laxmi M	Assistant Director
28.	Fisheries Department	Sri. Satheesh Kumar A P	Joint Director
29.	Dairy Directorate	Sri. Shaju Chandran R L	Sr-Dairy Extension Officer
30.	ST Development Department	Sri. Sudheer S S	Assistant Director
31.	SC Directorate	Sri. Rajesh S	Joint Director
32.	KSCSCL	Sri. Dinkar G M	AM-Finance
33.	Supplyco	Sri. K G Kiran	Paddy Marketing Officer
34.	DMI-Ministry of Agriculture & Farmers' Welfare	Sri. B K Varaprasad Annepu	Assistant Agricultural Marketing Adviser

35.	NORKA Roots	Sri. Shemim Khan	Manager-Projects
36.	Agriculture Infra Fund	Sri. Bijukumar D S	Team Leader
37.		Smt. Soumithri Krishnanunni	Post-Harvest Management Expert
38.	National Commission for SCs	Sri. Sudarsanan M	RO
39.		Sri. Chidambaranadh K V	Investigator
40.	SFAC	Dr. Jomy Jacob	ADA&PL
41.	RSETI	Sri. Percy Joseph	State Director-RSETI
42.		Smt. Saritha R	State Controller-RSETI
43.	ASAP Kerala	Smt. Karthika Bhaskar	Associate Director-Training
44.		Sri. Prannob James	Programme Manager
45.		Sri. Sandeep Hari	Finance Executive

PUBLIC SECTOR BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	BANK OF BARODA	Smt. Shalini Tampi	Assistant General Manager
2	BANK OF INDIA	Sri. Sathishkumar M	Chief Manager
3	BANK OF MAHARASHTRA	Sri. G Venkateswara Babu	Chief Manager
4	CENTRAL BANK	Sri. Rakesh Ramabhadran	Senior Manager
5		Smt. Nayana P	Manager
6	INDIAN BANK	Sri. Suresh K	Zonal Manager

7	INDIAN OVERSEAS BANK	Sri. G V Dayal Prasad	Chief Regional Manager
8		Sri. Rajeev K S	Manager
9	PUNJAB & SIND BANK	Sri.Rakesh Yadav	Assistant General Manager
10	PUNJAB NATIONAL BANK	Sri. M Jagadeesh Kumar	Assistant General Manager & Circle Head
11	STATE BANK OF INDIA	Sri. Manmohan Swain	General Manager
12		Sri. Lokanath T K	Deputy General Manger
13		Smt. Leena P R	Assistant General Manager
14	UCO BANK	Sri. Ajith R S	Deputy General Manger & Zonal Head
15	UNION BANK OF INDIA	Sri.S Sakthivel	General Manager
16		Sri. Sony Jacob	Assistant General Manager
17		Sri. Nijin B S	Manager

CONVENOR BANK (CANARA BANK)		
SL NO	NAME	DESIGNATION
1	Sri. Pradeep K S	SLBC Convener & General Manager
2	Sri. Sunilkumar S	General Manager & Circle Head- Trivandrum
3	Sri. R Suresh Babu	Assistant General Manager
4	Sri. S Mohanachandran	Divisional Manager
5	Sri. M A Titten	Divisional Manager
6	Sri. Lawrence V K	Divisional Manager
7	Sri. Achuth J Sankar	Senior Manager
8	Sri. Sreejesh P S	Manager
9	Sri. Aneesh S V	Manager
10	Sri. Khoushik S	Officer

REGIONAL RURAL BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Kerala Gramin Bank	Sri. Prabhakaran V M	Assistant General Manager
2		Sri. Abhijith C S	Assistant Manager

PRIVATE SECTOR BANKS			
SL No	INSTITUTION	NAME	DESIGNATION
1	AXIS BANK	Sri. Shinod Varghese	Cluster Head
2	BANDHAN BANK	Sri. Lilgith Mohanan	Assistant Vice President
3	CSB BANK Ltd	Sri. Shoby Michael	Regional Head-Agri
6	CITY UNION BANK	Sri. Shibby Shankar S	Relationship Manager
7	DBS BANK Ltd	Sri. Arun	Branch Head
8	DHANLAXMI BANK	Sri. Rajasree U K	Chief Manager
9	FEDERAL BANK	Sri.Rashmi Omanakuttan	Deputy Vice President
10		Sri. Jobin V Joseph	Associate Vice President
11	HDFC BANK Ltd	Sri. Aju K Mathen	Zonal Head
12	ICICI BANK	Sri. Sridhar Santhanam	Zonal Head
14		Sri.Arun Raj	Regional Head Agricultural Business
15		Smt. M Sajitha	Chief Manager
16	IDBI BANK	Sri. Rajesh M Jha	Chief General Manager
17		Sri. Vidyod Narayanan	Deputy General Manager
18	IDFC FIRST Bank	Sri.Jithin Varghese	Assistant Manager
19	INDUS IND BANK	Sri. Jose John	Regional Head
20	KARNATAKA BANK	Smt. Nandana C M	Officer

21	KARUR VYSYA BANK	Sri. Sooraj S P	Assistant Manager
22	KOTAK MAHINDRA BANK	Sri. Pratheesh S	Senior Manager
23	RBL BANK	Sri. Abhijith S	RM
24	THE SOUTH INDIAN BANK	Sri. Rajesh N R	Assistant General Manager
25	TAMILNAD MERCANTILE BANK	Sri. R Kannan	CMC Head
26	YES BANK	Sri. Harikrishnan V	Cluster Head
27	DBS BANK	Sri. Arun P S	Branch Manager

CO-OPERATIVE BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Kerala Bank	Smt. Anitha Abraham	General Manager
2	KSCARDB (incl. PCARDBs)	Sri. Biju Varghese T	Agriculture Development Manager

LEAD BANK OFFICES			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Indian Overseas Bank	Sri. Jayamohan S	LDM Trivandrum
2	Indian Bank	Smt. Arunima V T	LDM Kollam
3	State Bank of India	Sri. Arun M	LDM Alappuzha
4	State Bank of India	Sri. Cyriac Thomas	LDM Pathanamthitta
5	State Bank of India	Sri. Raju Philip	LDM Kottayam
6	State Bank of India	Sri. Reji Raj	LDM Idukki
7	State Bank of India	Sri. Ajilesh C	LDM Ernakulam
8	Canara Bank	Sri. Ajay E K	LDM Thrissur
9	Canara Bank	Sri. Anilkumar P T	LDM Palakkad

10	Canara Bank	Smt. Anjanadev M V	LDM Malappuram
11	Canara Bank	Sri. Jyothis S	LDM Kozhikode
12	Canara Bank	Sri. Muraleedharan T M	LDM Wayanad
13	Canara Bank	Dr. Renjith K S	LDM Kannur
14	Canara Bank	Sri. Thippesh S	LDM Kasargod

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

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